

Housing Options in Stafford

If you are homeless, face losing your home in the very near future (or in the next three to six months) or if you have to rethink your housing options because of a change in your circumstances.



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Stafford Borough Council works in partnership with support agencies and housing providers to give advice and assistance to help people explore their housing options and to help people who face losing their home.

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Contacting us

The housing options team

If you need housing advice please do not wait until you are actually homeless or about to become homeless before you call.

Call **01785 619 000** and ask for the **Housing Options Team**

Email **housingadvice@staffordbc.gov.uk**

Visit the **Civic Centre**, Riverside, Stafford ST16 3AQ

Open Monday to Thursday 8.30am to 5.00pm and Friday 8.30am to 4.30pm

Drop-in service for 'homeless tonight' applicants

If you are homeless and have no accommodation tonight, please use our drop-in service. You can call into the reception at the Civic Centre, Riverside, Stafford between 8.30am to 5pm Monday to Thursday, 8.30am to 4.30pm Friday.

Self assessment

The Housing Options Self-Assessment Tool can be accessed through the Stafford Borough Council website www.staffordbc.gov.uk.

The assessment is designed to give you a personal summary of what housing options are available for you in the Stafford Borough area. This is done by completing an online assessment of your housing situation to enable the Housing Options Tool to signpost you to relevant agencies. If further contact is required, then a Housing Options Officer will contact you to discuss your situation further.

Visit www.staffordbc.gov.uk and select Housing.

Emergency / out of hours

Call 01785 619 170. During weekends, evenings and public holidays we provide an emergency service for people facing immediate homelessness. If you want some advice or information but do not need an immediate response then you can email your questions and we will respond within three working days.

Act early and increase your options

If you want more information about your housing options or if you think you might be homeless or in danger of losing your home then contact us.

The Housing Options Service is there to help you if you:

- > Want general housing advice
- > Are you worried about losing your home in the future
- > Are faced with losing your home now or in the very near future
- > Are already homeless

If you are not sure that this is the right service for you make contact anyway and together we can assess your situation.

If we cannot help you we can usually put you in contact with other services that might be able to help.



Who we can help

The housing options service is there for you if you:

- › Want general information about your housing options
- › Are facing debt or money problems that might affect your home
- › Have had a change of circumstances and need to rethink your housing options
- › Are living at home with family and need to think about moving out
- › Have tenancy with a private landlord that is coming to an end
- › Are in dispute with your landlord
- › Are struggling to pay your mortgage
- › Are threatened with violence or are being harassed where you live now
- › Are being threatened with homelessness now or in the near future

If in doubt, call us and if we cannot help we will be able to put you in contact with someone who can.



How we can help

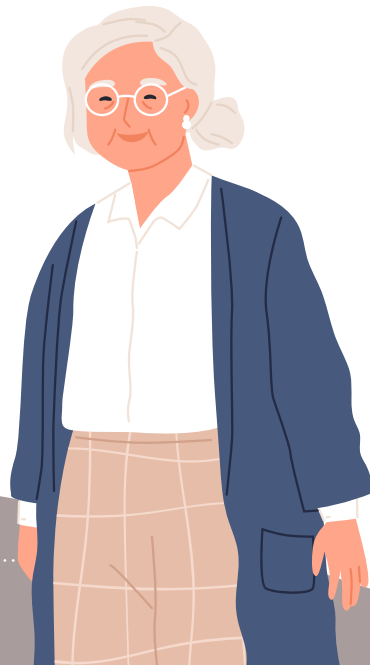
Everyone is entitled to advice and assistance from the Council's Housing Options Service relating to any aspect of housing.

For example, we can give you advice and support on:

- › Your options to help you keep your present home
- › Your options for managing debt and mortgage problems
- › Your options if you are planning a move from your family to your first independent home
- › Your options to help you find a new home
- › Your legal rights as a tenant or a home owner
- › Emergency accommodation if you are homeless

We can also give you details of other organisations that can help you with any other housing-related matters (for example, we can refer you to agencies for money or legal advice). Some of these are listed on page 18 and 19.

In some cases where a person is judged to be homeless we will offer emergency or temporary accommodation as part of a plan to help you find yourself secure accommodation.



What happens after you contact us

You may be invited to attend an interview with one of our Housing Options Officers, or in some circumstances they can arrange to visit you at home. They will ask you more detailed questions about your current housing situation.

If you come for an interview you will need to bring any documents that help explain your current housing situation; for example, details of your mortgage account or a landlord's notice to quit. A list of these documents is shown on page 16.

When we speak to you we will explore:

1 | The options to help you stay in your current accommodation

2 | The options to help you find yourself new accommodation

If you contact us and tell us that you are homeless, or threatened with homelessness, we will need to make detailed enquiries to find out exactly what type of help we can give.

If you are about to become homeless and this cannot be prevented, you maybe asked to complete a homelessness application form and we will use all the information you give us to make our enquiries. We can offer you an appointment or in some circumstances we can offer a home visit.

To re-cap

Do not delay making contact with us. At the Housing Options interview we will discuss:

- > your current housing and related circumstances
- > your needs and how they affect your housing situation
- > how you might be able to keep your current accommodation
- > how you might be able to move in a planned way to new accommodation
- > the process of making a homeless application
- > any emergency help you need

Following these discussions you will receive advice and information and we may make further enquiries regarding your potential homelessness.

Helping you to stay in your home

It is usually less stressful and disruptive if you can continue to live in your current home if it is safe to do so. We have a number of ways we can help and advise you.

Money advice

We work in partnership with Citizens Advice Bureau (CAB). Citizens Advice Bureau is a registered charity and is part of the national Citizens Advice Bureau. They are part of an independent network, which give free, confidential and impartial help and advice. Citizens Advice Bureau can offer advice and help on:

- › Debt problems (including housing related debt)
- › Personal finance
- › Welfare benefits

Citizens Advice Bureau provides a range of services and has offices and other services across the county. You can get details from www.staffordandstonecab.org.uk and we have put the key contact details at the end of this leaflet.

Mortgage difficulties

If you are struggling to pay your mortgage or you think you face difficulties in the near future (e.g as a fixed rate mortgage comes to an end), or your circumstances change which will impact on your repayments, you need to seek advice from the Housing Options Team. The Government has set up a comprehensive package of support to help with mortgage problems and this includes help with debt and money advice. You can discuss whether you will be eligible for any current Government scheme or other support by contacting us. You will have the most options open to you if you contact us as soon as you start to get into difficulties with your mortgage repayments. We will talk through the various options with you as part of our advice and support.

Housing rights

The Citizens Advice Bureau helps people resolve their legal housing, money and other problems by providing free, independent and confidential advice.

Mediation

Mediation is a way of resolving disputes. Mediation between family members can often be very helpful in making it possible for a young person (16 - 25) to leave home in a planned way and avoid the need for them to become homeless. The focus of the mediation will be aimed at preventing the relationship from breaking down between the parent / guardian and young person. The aim of the mediation is not to resolve a dispute to the benefit of either party, rather to find a resolution that can be agreed by both parties and allow young people to stay at home or make a planned move from home. Mediation often ends up with the young person being able to stay at home for longer and the whole family to get on better whilst the young person makes a planned move into their own accommodation. The quicker you talk to us about these issues the quicker we can find the help you need. If mediation is relevant we will contact the most appropriate service on your behalf.

Domestic abuse

In some cases of domestic or family abuse, you may wish to remain in your present home if you are offered extra support and if security measures are put in place to keep you safe. This may be an option if you are being affected by violence from someone who does not actually live with you. In conjunction with the police and other agencies, we may be able to offer you various support and security measures to enable you to remain in your own home. For example, we may be able to:

- › Add or change locks on doors and ground floor windows
- › Change or reinforce external doors to the property
- › Provide extra security lighting
- › Provide a fire-resistant letterbox (for arson attacks), smoke detectors and fire escape ladder
- › Provide you with personal alarms

To discuss your situation further, and for advice on whether remaining in your present home with additional security and support measures may be the best option for you, please contact our Housing Options Service, the police or Staffordshire Women's Aid using the contacts on page 25.

Discretionary payment - help with rent or council tax

Discretionary Housing Payment (DHP) can provide additional short-term help to benefit customers who are unable to meet either or both of their Council Tax and reasonable rent costs.

Each request for DP is assessed on its own merits but there are some specific circumstances when DP cannot be used.

To find out more contact our Housing Options Service or Benefit Services using the contact details at the end of this leaflet.

Prevention fund

The 'prevention fund' is money set aside that can be used in a range of circumstances to prevent homelessness.

Each case is assessed on its own merits and can be used where there is no other way of preventing homelessness happening.

An example may be to offer an interest free loan to address low level arrears where this would directly lead to the prevention of homelessness. However this could only be considered where there is no other history of rent arrears and the debt is unlikely to build up again.

We will talk through the various options with you as part of our advice and support.

Housing related support

Floating Support is temporary help for people who may be experiencing difficulties such as budgeting, setting up a home, or managing a tenancy.

There are a number of floating support schemes in the county, which can help single people, lone parents, council tenants, victims of domestic abuse and refugees.

We will talk through the various options with you as part of our advice and support.

Helping you to find a new home

Private renting

Many people looking for a new home choose to go into private rented accommodation.

The advantage of renting privately is that you can secure self-contained accommodation in an area of your choice, which may be close to schools, family support, specialist medical facilities or other centres of interest.

We can offer advice to help you find affordable private rented accommodation and may also be able to put you in touch with prospective landlords.

Advice and the deposit guarantee scheme

If you consider yourself to be homeless or threatened with homelessness and are unable to afford the cost of a deposit for private rented accommodation, we may be able to help you.

The 'Deposit Guarantee Scheme' is offered by Stafford Borough Council's Housing Options Team.

You are able to apply for the Deposit Guarantee Scheme for help if you are:

- › Sleeping rough
- › In insecure housing
- › Living temporarily in a hostel or bed and breakfast
- › Threatened with eviction
- › Asked to leave by family / carers
- › Staying on friends' floors or sofas
- › Thinking of moving on to independent living
- › Able to show a local connection with Stafford
- › On a low income or benefits and have little or no savings

We can help by...

- › Giving free and independent advice on the private rented sector
- › Finding prospective properties / landlords / tenants
- › Assistance with form filling / budgeting
- › Explaining your rights and responsibilities
- › Offering ongoing support once housed

The Deposit Guarantee Scheme can help by guaranteeing a deposit with a landlord on your behalf, this is known as a 'Bond Scheme'. We may also be able to provide you with an interest free loan from the Homelessness Prevention Fund, which can be repaid in regular instalments. This can be used to assist people who may find private renting too expensive and need financial assistance. We can offer support to help set up a tenancy and will keep in touch with you to ensure that you develop the skills needed to live independently and successfully run a home.

Social housing

The providers that predominantly operate in Stafford Borough are detailed below but there are other providers within all areas.

Registered providers

- › Abbeyfield UK (over 55s only)
- › Accord Housing
- › Affinity Sutton Housing Association
- › Aspire Housing Association
- › Bromford Housing Group
- › Housing 21 (over 55s only)
- › Housing Plus
- › Midland Heart
- › Sanctuary Housing Association
- › South Staffordshire Housing Association
- › Stafford and Rural Homes
- › Staffs Housing Association
- › Walsall Housing Group
- › Waterloo Housing Association
- › Wrekin Housing Trust

Stafford Borough Council does not own any properties. In 2006, Stafford and Rural Homes brought all the council's properties and so they own the majority of social housing in the borough. In order to apply for accommodation with them, you will need to contact them directly via their website www.sarh.co.uk.

Stafford and Rural Homes operate a Choice Based Lettings (CBL) Scheme. Applicants are able to apply for properties they would like to live in, as long as the property is suitable to their needs. Your housing need will be assessed on the information that you have provided in your application and so it is important that you provide correct information.

Each Housing Association may operate their own waiting lists and so you will need to contact each one directly to discuss what properties they currently have available. The Housing Associations that have properties in the borough also contact the Council for nominations to their properties. This is part of our nomination agreement with them as they are required to send the council a percentage of their available properties for us to find suitable tenants, although the council no longer has a housing register. If you would like to discuss this further, then please contact the Housing Options Team directly.

Home ownership schemes

The government funds a variety of schemes to help first time buyers who can not afford to buy a home on the open market. The schemes are sometimes called 'shared ownership' or 'low cost home ownership'. To find out more about the scheme, please contact the Housing Options Service using the details at the end of this leaflet.

Housing related support

If you are over 16, are entitled to Housing Benefit or Council Tax Benefit and need extra support to help you keep your tenancy or housing then you may be entitled to receive support services.

To find out more about these schemes please visit: www.staffordshire.gov.uk/health/care/supportingpeople/ or contact the Housing Options Team who can complete a referral form for support

Supported housing

Supported housing is accommodation designed for people who need help with everyday living. Supported housing is generally provided by local councils, housing associations (registered social landlords) or voluntary groups (charities). The type and level of support offered will vary.

Some supported housing offers high levels of support and 24 hour staffing cover, whereas in other places the support will be of a much lower level and may only be offered occasionally.

Supported housing schemes within Stafford Borough

The Eagle Project, Eagle House

A supported housing scheme, which opened in February 2010. It comprises of 32 units, of which 20 are self-contained supported units and 12 are direct access units. The Eagle is for people aged 18 and over with very low support needs. It aims to provide essential skills to residents so that they can maintain a long term tenancy when they move out of the scheme.

Domestic Violence Refuge

Managed by Staffordshire Women's Aid, this is a supported accommodation facility consisting of 12 self-contained flats. This is for women who have been victims of domestic violence, providing essential support that develops skills to sustain future tenancies.

There is a 24 hour helpline, for victims of domestic violence and the project has resettlement support for women who have left the refuge. You can contact them on their 24 hour helpline 0300 330 5959 or visit www.staffordshirewomensaid.org.

Re-Think

Supported housing for people with mental health problems. Re-Think have two schemes in the Borough, which offer a total of 11 units for people with mental health problems. Access to this project is through a referral process.

Staffordshire League of Friends

Provides accommodation for people with mental health issues and also has accommodation for people recovering from alcohol dependency. In total there are 35 units of various types of accommodation, ranging from shared houses to three bed family homes.

The scheme provides low level support and aims to provide essential skills to residents so that they can maintain a long-term tenancy when they move out of the housing scheme.

Support needs are assessed through the referral process.

Derventio Housing

Shared accommodation with various properties in Stafford town and outside the borough. This is for people with low or no support needs. Anybody who has an arson or sex offences conviction is excluded from the scheme.

Access to the scheme can be made by a referral from the Council or they can be contacted directly on 01332 292 776.



Making a homelessness application

There are some important things you need to know about who we help and why.

The law that governs our work sets out the guidelines we need to use to make sure we provided you with a fair consistent service. We have to give everyone who is homeless or at risk of homelessness some form of help.

The help we offer will vary depending on your circumstances. We will not always offer accommodation but we will always offer advice and information.

Our enquiries into your potential homelessness

We are required by law to investigate all homelessness applications. While we make these enquiries, we may have a duty to find you temporary emergency accommodation.

During our enquiries we will need to find out if you:

- › Are homeless (or about to become homeless)
- › Are eligible for assistance
- › Are in priority need
- › Have made yourself intentionally homeless
- › Have a local connection with Stafford Borough

Are you eligible for assistance?

Housing Options can accept a homelessness application from any person who can legally remain in the UK.

For people whose age, learning disability or illness means they cannot understand the application process. It is up to the council to decide whether a person is able to understand the application process.

Someone without any recourse to public funds i.e. state benefits (marked in their passport) are usually not eligible. This is a very complex area of homelessness law so please contact Housing Options on 01785 619 000.

Will you be classed as homeless?

You do not have to be 'roofless' or sleeping rough to be considered as homeless. You may be considered as homeless if:

- › You have nowhere to live in the UK or anywhere else in the world
- › You are forced to live apart from someone you normally live with
- › You have left home or are about to leave because someone living with you has been violent or has threatened violence to you or your family
- › You have nowhere else to live together with all your family
- › You are being harassed in a way which may lead to you leaving home
- › Your home is a boat, caravan or mobile home and you have nowhere legally to site it
- › It is not reasonable for you to stay in your present home because of its condition

These are the main categories but there may be unique circumstances that do not fit neatly into them. If your circumstances are not listed here we may still consider you homeless.



Will you be a priority?

We want to work quickly with those people that are in need and are the most vulnerable so we use the following categories as a priority:

- › You or your partner are pregnant
- › You have dependent children living with you
- › You are made homeless because of a flood, fire or other disaster
- › You are 16 or 17 years old
- › You are between the ages of 18 and 21 and were looked after, accommodated or fostered by the local authority
- › You can no longer live in your home because of violence or the threat of violence and are vulnerable
- › You or someone in your family is elderly, disabled, has a mental illness or is vulnerable in some other way
- › You have recently left the armed forces and are vulnerable
- › You have recently been released from prison and are vulnerable

Making a homelessness application

You do not have to make a formal homeless application to get our help.

If it is possible we will try to help you avoid homelessness by providing practical help and advice.

At the interview

At this stage there are a number of options we will explore with you:

- › Can we help you to keep your current accommodation and avoid becoming homeless altogether
- › Can we help you to find alternative accommodation to help you avoid becoming homeless

› If you cannot avoid homelessness what other help we can offer you

You do not need to come to the Housing Options Interview on your own. You can bring along a friend, support worker or advisor to help you.

You will be asked questions about yourself and your family and about the circumstances that led to your homelessness or the threat of homelessness.

It is important that you tell us all the facts so that everything can be taken into account. Bring along any documents that you think may support your application, a checklist can be found at the end of this leaflet.

The council has a legal duty to carry out investigations into your homeless application to satisfy itself that you pass the tests previously mentioned.

If your circumstances change between the time you apply and when we make a decision you must let us know immediately.

What happens once you make a homelessness application?

Emergency accommodation

If we have reason to believe that you are homeless and in priority need, Stafford Borough Council must arrange emergency accommodation whilst your case is being investigated. This could be in bed and breakfast, hostel or other short term temporary accommodation.

The emergency/temporary accommodation may not be in the part of Stafford you live in now and may be outside the Stafford Borough area, depending on availability.

If we offer you emergency/temporary accommodation you may be asked to meet part or all of the costs depending on your income.

If you are claiming Income Support and / or Housing Benefit then it is important to make a claim from your new address straight away.

If you are in emergency/temporary accommodation and have any problems or complaints please let your Housing Options Officer know.

What happens if you **ARE** accepted as being homeless?

If we decide that you are homeless, that you are in priority need, are unintentionally homeless, and that you have a local connection with Stafford the Housing Options Service will assist you to get re-housed in one of the following ways: -

- › In a Housing Association property, in accordance with their own Allocations Policies
- › With a Private Landlord

If you refuse a reasonable offer of accommodation that was suitable for your households' needs we may discharge the homeless duty that was owed to you. This will mean that you will no longer be owed a housing duty by the Council. Before you reject any offer of accommodation it is important to get advice first.

What happens if you are **NOT** accepted as being homeless?

We may decide after our investigations that you are:

- › Not homeless or
- › Not in priority need or
- › Homeless intentionally

You will be informed of this decision by letter and of any action, which we can take to help you. This help may include:

- › Continuing to provide advice and assistance
- › Providing emergency accommodation
- › Referring your case to another Local Authority that may be able to help you

Asking for a review of our decision

If you disagree with our decision or think that relevant information has not been taken into account you can request a review of your case. Before you request a review check the homeless application decision letter for the full reasons we have given to explain the negative decision.

You have 21 days from the date of the homeless application decision letter to apply for a review.

Your application for a review can be requested either by discussion with your Housing Options Officer or can be in writing and should be sent to:

The Housing Options Team, Stafford Borough Council, Civic Centre,
Riverside, Stafford, ST16 3AQ

The review should normally be completed within 56 days and you will be sent a letter explaining the review decision with full reasons for that decision.

After this you have a further Right of Appeal to the County Court within 21 days if you consider that Stafford Borough Council has not applied the homelessness legislation correctly to your situation.

Citizens Advice Bureau and Shelter will offer you advice and guidance on this aspect of homelessness legislation. You can find their details on page 20.



What to bring to your interview

This is a checklist of useful items you should try to bring to your Housing Options interview. Include as many things as possible that apply to you and your circumstances, as this can help to speed up your application. Not every item on this list will apply to you, or you may not have the document, but still attend your interview and explain everything to the officer. The Housing Options Officer will not keep original documents - unless addressed to them (by name) but they will take copies with your permission.

Proof of identity

- Birth certificate
- Passport
- Driving licence (photo-card and paper-copy)
- National Insurance card
- Proof of immigration status

Evidence of why you are homeless or about to become homeless

- Tenancy agreement
- Notice to Quit
- Notice of Possession
- Mortgage statement or most recent correspondence from the lender
- Court orders of details of court proceedings
- Letter from parents, friends or relatives saying you have to leave

Proof of income

- Income details
- Bank statements
- Entitlement to benefits
- Mortgage agreement
- Secured loan(s) agreements

Other evidence of your circumstances

- Name, address and telephone number of your landlord / estate agents
- Birth certificate of your partner / children
- Marriage certificate
- Child Benefit / Tax Credit letter / book
- Residence order from the court
- Wage slips
- Details of previous addresses
- Details of social workers / support workers
- Proof of pregnancy
- Relevant medical information

Important contacts

**If you think you maybe at risk of becoming homeless call
01785 619 000**

Stafford Borough Council Housing Options Service

**housingadvice@staffordbc.gov.uk
01785 619 000 | www.staffordbc.gov.uk**

Housing Benefit Services

01785 619 478 | www.staffordbc.gov.uk/benefitforms

Housing Associations

For contact details of Housing Associations please contact The Housing Options Team at Stafford Borough Council

01785 619 000
housingadvice@staffordbc.gov.uk
www.staffordbc.gov.uk/housing

Stafford Borough Council.
Civic Centre, Riverside,
Stafford ST16 3AQ

Domestic Violence

Information and support for people experiencing domestic violence.

Staffordshire Womens Aid Helpline
0300 330 5959

Freephone 24hr National Domestic Violence Helpline
0808 2000 247

Advice and Support Agencies

Staffordshire South West Citizens Advice

Adviceline 03444 111 444
www.citizensadvice.org.uk

Independent, confidential advice on:

- > Housing
- > Welfare benefits
- > Employment issues
- > Debt
- > Family and personal matters
- > Legal problems
- > Immigration

Shelter

0808 800 4444

Free information and advice helpline for housing problems, including:

- > Homelessness
- > Disrepair
- > Housing rights and legal issues



CONTACT

Housing Options Team
Stafford Borough Council
Civic Centre, Riverside, Stafford ST16 3AQ
housingadvice@staffordbc.gov.uk
01785 619 000

If you need this information in **large print, Braille, other language** or on **audio cassette** please contact:
info@staffordbc.gov.uk
01785 619 000
