

HOUSING OPTION PACK

Newham Homelessness Prevention and Advice Service

It contains practical tips and actions for you to take to help you solve the issue that may have led to your landlord or agent wanting you to leave.

It also includes advice on how to start to look for other accommodation in case the issue cannot be resolved

Help with paying the rent

Discretionary Housing Payments (DHP)

If you find that you are experiencing problems paying your rent and may face eviction or have recently experienced a personal emergency or crisis which has put you under additional financial pressures, the council may be able to help. If you are receiving Housing Benefit, but are finding it hard to cover all your housing costs, you may be eligible for Discretionary Housing Payments.

Discretionary Housing Payments (DHP) are payments that the council are able to make to you if you already get Housing Benefit but you need extra money to help pay certain housing costs. Housing costs can include paying a deposit to help secure private rented accommodation, or rent if your Housing Benefit does not cover the full amount you have to pay. Discretionary Housing Payments cannot be paid to cover costs such as Council Tax, service charges, fuel costs, meals or water rates, even if they are part of your rent. For further information visit www.newham.gov.uk/dhp

Moneyworks Emergency Loan

Emergency Loans are provided by Newham Council and have replaced crisis loans and community care, which were given out by the Department for Work and Pensions (DWP).

The Emergency Loan aims to help with expenses in an emergency or if you are vulnerable and experiencing severe hardship. If you have an extreme emergency and there is no other way for you to get help, you may be able to get a MoneyWorks Emergency loan. You will have to pay back the emergency loan.

MoneyWorks Emergency Loans offer:

- A safety net for Newham residents in an emergency
- Support to help vulnerable people move into or stay in the community
- Support if you are under exceptional pressure

To apply for an emergency loan and money advice call 0208 430 2041 or register with Moneyworks at: <https://www.newhammoneyworks.co.uk/affordable-loans/moneyworks-emergency-loan>

Housing Benefit

If you are on a low income or getting benefits and can't meet the cost of your rent, you maybe able to get help by claiming Housing Benefit. The amount of Housing Benefit you maybe entitled to receive depends on:

- how much income you, and those who live with you, have coming in
- whether you or a member of your household have any needs due to illness or disability
- how much rent you have to pay, and the local housing allowance rates in the area
- whether you are affected by the benefit cap rules.

If your income is over certain limits set by the Government, your Housing Benefit entitlement may not cover all your rent, which means you will be responsible to pay any shortfall. In some cases, you may not be entitled to any Housing Benefit, which means you will be responsible for paying all your rent. For advice on Housing Benefit and how to claim Housing Benefit please visit our website at www.newham.gov.uk/housingbenefit or call us on **020 8430 2000**.

If you are claiming Universal Credit you can get a housing element paid to you to cover the rent. For further information about Universal Credit call free on **0800 328 9344** or make a claim online at: <https://www.gov.uk/universal-credit/how-to-claim>

There are special rules for single people under the age of 35 and people living in shared accommodation

Local Housing Allowance (LHA)

Housing Benefit for private tenants is based on LHA rates. The rates vary from area to area, and are based on the number of bedrooms you and your household need. There are special rules for single people under the age of 35 and people living in shared accommodation.

Paying your Housing Benefit to your landlord

Local councils have discretion in certain circumstances to pay your Housing Benefit directly to landlords. If you would like us to pay your Housing Benefit to your landlord directly and your accommodation is located within Newham, you can complete the form ***Paying your landlord*** which is included in this pack. If your accommodation is located outside of Newham you should approach the Housing Benefit Service for that council.

Managing your money

Sit down and make a list of all your income and all your outgoings and any debts you may have. Complete a budgeting form to see how and where you can make savings so that you can pay all of your rent and council tax. If you do not pay your rent, your landlord may seek repossession of your home.

If you have money problems and cannot afford to pay the rent you can do the following:

- maximise your income through claiming all the welfare benefits you are entitled to
- change your spending /budget to allow you to pay your rent and bills
- manage your debts so that you can pay your rent first
- get an affordable loan to consolidate your debts leaving you money for rent
- seek extra help from the Council to help with any rent arrears you already have

Money Advice

If you need welfare benefits and debt advice contact the following :

For affordable loans, debt and benefits advice call Moneyworks on 0208 430 2041 or visit webpage at:
<https://www.newhammoneyworks.co.uk/>

For help to get a job or increase your work hours contact Workplace on 020 3373 1101 or register at:
<https://www.newham.gov.uk/Pages/Services/About-Newham-Workplace.aspx>

For free debt advice StepChange call free on 0800 138 1111 or visit :
<https://www.stepchange.org/>

For independent advice and community services contact Community links on 020 7473 2270 or visit
<http://www.community-links.org/>

For generalist advice and information contact Citizens Advice Bureau on 0208 252 6377 or visit:
<http://www.eastendcab.org.uk/>

For advice and information contact Age Concern on 020 8503 4800 at
<https://www.ageuk.org.uk/eastlondon/get-involved/contact-us/>

For support and counselling contact :
www.newhamtalkingtherapies.nhs.uk

Helping you to help yourself

There are options that may be available to you to help you find your own accommodation if you are being made homeless.

If your landlord is trying to evict you or you are being asked to leave by friends and family, you should first try to negotiate with them to prevent your eviction. If you are not able to do this, you should try to find another property yourself.

This is because the Government has now changed legislation around how local authorities can manage homeless applications. This means:

- the council ends its responsibility to assist a homeless applicant by offering them accommodation in the private rented sector.
- to provide an affordable long term solution, this accommodation may be outside the borough.
- the council only have a duty to make you a single offer of suitable accommodation in the private rented sector.

If you do have to move, please see the leaflet ***Finding your own privately rented home.***

If possible, it is better for you to stay where you are and apply to join the housing register. If you are working and on the housing register you will receive priority when bidding for properties. Anyone applying to go on the housing register will first be directed to:

Housing & Employment Destination (HED).

HED is an online tool which, based on information you provide, guides you through various options to secure housing or search for employment that may be suitable for your situation. It's always worth considering all your options as some maybe better and quicker for you. You will then be directed to the online housing register application form.

The HED option can be accessed at www.ellcchoicehomes.org.uk

Housing register

The housing register is the list which the council use to allocate council housing and make nominations to housing associations or other social housing providers. Anyone 18 years old and over, who has lived in the borough continuously for two years or has a local connection with Newham can apply to join the register. The only route to social housing is through the housing register. To register visit: <https://www.newham.gov.uk/Pages/ServiceChild/Housing-register.aspx>

Homelessness and Council Housing

Applying to the council for assistance as a homeless applicant is not a route into social housing therefore unless you are evicted, it is better for you to stay where you are and continue to bid for a property. Even if you are evicted, you should first try and find your own alternative accommodation before coming to the council for help. This is because affordable accommodation in London available to the council is in short supply and the council has to look for accommodation further away from London.

Local connection

If, as a homeless applicant, you are provided with accommodation outside the borough in discharge of the homeless duty, you will not be able to remain on the housing register unless you have a local connection with Newham. In the event that you continue to have a local connection, you will be allowed to remain on the housing register but will be in the homeseeker group. This is because you will be deemed as adequately housed.

Priority

If you are offered suitable accommodation as a homeless applicant and refuse it, this will be taken into account when your housing register application is reassessed, even if you still have a housing need. The council does not give priority to those who worsen their housing situation by refusing suitable housing. The housing allocation policy gives priority to those in work. You should tell us once you have been employed for nine months and you work for 16 hours or more per week or if you have been self employed for three years. We can also consider you as priority if you are unable to work and receive the support component of the Employment Support Allowance.

For more information on our Housing Allocations policy visit: www.newham.gov.uk/housingallocations

Newham has an online housing register. For more information or to apply/visit:
www.newham.gov.uk/housingregister

Bidding

This is the method by which applicants apply for properties that we advertise to let on the choice based letting system. You have to bid in order to have a chance of being rehoused. The more

desirable properties such as houses, low level flats and maisonettes are normally let to those with a high priority. These are applicants who have been on the register for a long time or have a combination of time and additional priority, for example, through employment. If you are in danger of becoming homeless and are not in employment, you should choose to bid for properties that are less in demand in order to have the chance of being rehoused before becoming homeless. You may also change your bids and put them on properties where they are higher placed. For example, change your bid from a lower floor property to one on a higher floor with a lift. This can be done as many times as you chose within the bidding cycle to improve your chances. Bidding positions change throughout the cycle as more people place their bids, until they reach the final position at the close of bidding. You can find more information on the website at www.ellchoicehomes.org.uk

Finding your own privately rented home

Sometimes it is difficult to know where to start when finding somewhere to live.

What are you looking for?

Private rented housing can vary greatly in quality, size, price and services. Prioritise your needs, subject to affordability. Do you want:

- to be near your family and friends?
- to share with other people or the landlord?
- furnished or unfurnished?
- to live in a particular area?
- a long or short term tenancy?
- to live on a particular floor level?

You need to be realistic. In some areas of the country it is easy to find affordable accommodation of all types to rent, but in London and the south east there may be very little available within your price range.

If you are happy to share and want to save money, consider getting together with a group of friends. Make sure you get on well together and are prepared to share facilities before you move in, as it may be difficult to break this agreement without losing money if you fall out later.

Cost

Renting privately can be expensive. You should find out as much as you can about the costs of the accommodation before you move in or sign anything. This includes:

- how much the rent you will have to pay
- whether the rent includes bills
- how much the Council Tax you have to pay
- how much the energy bills cost (in winter and in summer)
- whether the bills are shared with other people
- any other regular costs or charges.

Claiming Housing Benefit

It is essential to find out if you are entitled to Housing Benefit or other help with housing costs such as payment of deposits and rent in advance, Please see the leaflet ***Help with paying the rent.***

Deposits and rent in advance

It is usual to have to pay a deposit and rent in advance, before or when you sign the tenancy agreement. Landlords normally ask for one month's rent in advance and one month as a deposit, although it can be more. You might have to pay your deposit in cash or organise a banker's draft. You may also need to have a bank account as some landlords want rent to be paid by standing order or Direct Debit and will not accept personal cheques. Make sure you have a receipt for your deposit and check that it is protected in a Government deposit scheme. So long as you have not damaged anything or broken the terms of your tenancy agreement, and leave the property in the same condition as you found it, this should be returned to you at the end of the tenancy. If you do not have a bank account or are unable to obtain one you could speak with NewCred, a not-for-profit credit union which offers an alternative, affordable financial service to Newham residents.

To register for services visit www.newcred.co.uk or call **0208 555 5388** for more information. Once you are clear on what you can afford, you can start looking. There are many places where landlords and agents advertise their available properties. Refer to the leaflet ***Where to look for accommodation*** .

Where to look for accommodation

There are a number of places you can look to find your own private rented home. Newspapers and the internet are good places to start your search. You could also try estate and letting agencies that advertise properties and let and manage rooms, flats and houses for private landlords. Friends, family and colleagues can also be a good source of information about rooms or flats to rent, so it is a good idea to let everyone know that you are looking for somewhere to live. Most websites will give you an indication of the cost of rent in the areas where you are interested in living. Some property websites include:

- www.findaproperty.com
- www.lettingweb.com
- www.moveflat.com
- www.fish4lettings.co.uk
- www.rightmove.co.uk
- www.net-lettings.co.uk
- www.houseadder.co.uk
- www.intol.ondon.com
- www.girlings.co.uk
- www.easyroommate.com
- www.loot.com

Living outside London

If you are affected by the benefit cap and cannot afford to rent in London, you may have to consider accommodation outside London. You can visit BBC website to find out which areas you can afford to move to . Visit : <http://www.bbc.co.uk/news/business-23234033>

For Local Housing Allowance calculator to provide you with an indication of how much benefit you will receive and tells you if that would cover the rent, or how much more you would need to pay, visit <https://lha-direct.voa.gov.uk/BedRoomCalculator.aspx>

If you do not have access to the internet you can visit a local library for free access.

Newspapers

There is generally a section towards the back of local newspapers that includes adverts for properties and rooms to rent. The main local paper in Newham is the Newham Recorder.

Other London publications which feature an accommodation section include:

- The Evening Standard (daily and free)
- Loot (weekly), you can also view their adverts at www.loot.com
- Time Out (weekly and free)

You may find copies these publications in your local library.

Lettings agencies

While there are many professional letting agents, it is important that you understand How to recognise the good from the bad, and keep away from the agents who are out to take advantage of an over-subscribed housing market. You can find details of letting agents in the local papers and telephone directories such as Thomson and the Yellow Pages. Don't pay any fees until the agency has found a place for you. It is a criminal offence for a letting agent to charge you just for registering or providing details of accommodation. Every privately rented property in Newham must be licensed. Ask your letting agent to show you the property's licence. Once you have chosen a suitable property, before you move into the property, ask your agent or landlord to should show you:

- gas and electrical safety certificates
- the Energy Performance Certificate (EPG)

Hostels

There are some hostels that you maybe able to approach directly for help. All of them are for single people and most have guidelines about who they are able to help. Some hostels will only accept referrals from other agencies and apply certain criteria regarding who they will accept.

For information on hostels, day centres and other advice and support services for homeless people and those at risk of homelessness visit :

https://england.shelter.org.uk/housing_advice/homelessness/temporary_housing_if_youre_homeless/hostels

It is important that you understand what benefits you are entitled to receive, as well as any additional payments you can claim for yourself to cover housing costs. Please see the leaflet ***Help with paying the rent.***