

A SHELTER GUIDE

Finding a place to live



Shelter

About Shelter

Shelter is a national campaigning organisation that works with over 100,000 people every year. We have two aims. One is to prevent and alleviate homelessness by providing information, advice and advocacy for people with housing problems and by piloting new solutions to homelessness and bad housing. The second is to campaign for lasting changes to housing related legislation, policy and practice.

Shelter's practical work includes providing expert information, advice and advocacy through our network of housing aid centres and projects and through Shelterline, a free, national helpline, providing advice and information 24 hours a day. We also provide online information about solutions to common housing problems via the Shelternet website www.shelternet.org.uk.

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Finding a place to live

This guide gives information about how to find a place to live in England and Wales. It explains how to get temporary accommodation and how to find a more permanent home. You can get more information about what kind of housing is available in your area by contacting a housing aid centre or a citizens advice bureau. You can also call Shelterline (a free, national housing helpline) on 0808 800 4444, or go to www.shelternet.org.uk. If you live in Scotland, some laws are different and you should contact Shelter Scotland (see 'Organisations' at the back of this booklet).

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Can I stay where I am?

Find out if you can stay where you are if you don't want to leave. Even if your landlord or mortgage lender has told you to leave, you probably don't have to move out immediately. As soon as you receive anything in writing from your landlord, lender or the court, contact a housing aid centre or citizens advice bureau to get advice.

Your rights will depend on whether you are a tenant, a licensee or a homeowner. In most cases your landlord or lender will have to give you proper written notice and get a court order if s/he wants you to leave. Even if you have received a court order, you may not have to move out immediately.

However, if you are a lodger in your landlord's home, s/he can ask you to leave and does not have to go to court to evict you. This also applies if you are living with your parents, or staying with friends for a few days. You only have to be given a reasonable amount of notice, which could be as little as a few days, or even less. It is always worth trying to negotiate to see if you can stay a bit longer.

If you have been asked to leave by your wife, husband or partner you may have the right to stay. This could be the case even if s/he is the legal owner or tenant of your home. You may also be able to get counselling or mediation services to help you sort things out. For more information see Shelter's free booklet 'Relationship breakdown'.

If your landlord is harassing you or is trying to evict you illegally, get advice immediately. See page 11 for more information.

What if I'm homeless?

If you are homeless (or likely to become homeless within 28 days) you may be able to

get help from the homeless person's section of the council. What sort of help the council has to give you depends on your personal circumstances.

At the very least, the council has to assess your situation and help you find a place to live. The council must give you information about accommodation which suits you and should tell you places that you could try, such as housing associations, hostels or private landlords.

Some people cannot get any further help from the council because they are **not eligible for assistance**. This includes most people seeking asylum and some other people from abroad.

The council can provide accommodation for certain groups of people. You should be able to get accommodation immediately if you are homeless, eligible for assistance, and in priority need. See page 5 for more information.

What if I have come from abroad?

Most people seeking asylum and some other people from abroad cannot get help from the council's homelessness section and cannot claim benefits because of their immigration status. This is the case even if you have children. If you are a homeless person seeking asylum, you will probably be placed in temporary housing arranged by the National Asylum Support Service (NASS), part of the Home Office. This housing could be in any part of the UK or you may be placed in an accommodation centre whilst the Home Office makes a decision about your asylum claim. If NASS refuses to offer you support or housing, get urgent advice from a housing aid centre or citizens advice bureau.

In some situations the council's social services department has to help. This might be the case if you are under 18, or you have a physical disability or you have mental

health problems. You should get advice before you contact social services, as it could affect your right to stay in the UK. You may also be able to get help from the Refugee Council (see ‘Organisations’ at the end of this booklet).

Am I in priority need?

In **England and Wales** you are in priority need if:

- you are responsible for dependent children (usually those under 16, or under 19 if they are in full-time education or are unable to support themselves)
- you, or someone you live with, is pregnant
- you are homeless as a result of a flood, fire or other disaster
- you are ‘vulnerable’ (see below)

In **England** you are also in priority need if:

- you are 16 or 17 years old, unless social services is responsible for you (see below)
- you are 18-20 and used to be in care (unless you are a student in full-time higher or further education, whose accommodation is not available during the holidays, in which case social services has to help you).

In **Wales** you are also in priority need if:

- you are 16 or 17 years old
- you are 18-20 and used to be in care or are at risk of financial or sexual exploitation
- you can’t stay in your home because of domestic violence or threats of domestic violence, or you are at risk of domestic violence if you return home
- you have been in the armed forces, and have been homeless since you left
- you have been in prison or custody, have been homeless since you left and have a local connection with the area that council you apply to covers (for the definition of ‘local connection’, see page 6).

Vulnerable people

When deciding whether you are vulnerable, the council should look at whether your personal circumstances make it particularly difficult for you to find and keep accommodation. For example, in **England and Wales** the council may decide that you are vulnerable because:

- you, or someone you live with is vulnerable because of old age
- you, or someone you live with, has a physical or mental illness or disability
- you have been in care and are over 20
- you, or someone you live with, is vulnerable for another special reason.

In **England**, you may also be vulnerable because:

- you have been in the armed forces or prison, custody or detention in the past
- you can no longer stay in your home because someone has been violent or abusive towards you or has threatened you with violence. This includes anyone facing harassment due to her/his gender, ethnic origin or religion.

It may help if a doctor, social worker, health visitor or probation officer supports your application. Take any medical evidence you have to the council.

There may be other special circumstances which mean you are vulnerable. This area of the law is complicated. You should get advice from a housing aid centre or a citizens advice bureau if the council won’t help you but you think you are vulnerable.

If the council believes that you are homeless, eligible for assistance and in priority need, it has to provide temporary accommodation for you. It will then look into:

- how you became homeless, and
- whether you have a connection with the council’s area.

6 If the council decides it is not your fault that you are homeless, and that you have a local connection, then it will be responsible for helping you until you get a place long term. You may have to stay in emergency accommodation (which may be bed and breakfast or hostel type accommodation) until the council finds you a longer-term place. You may have to wait a long time until you are offered settled accommodation.

Am I intentionally homeless?

If the council decides that it was your own fault that you became homeless, it only has to provide temporary accommodation for a 'reasonable' period of time. Most councils consider 28 days to be reasonable. If you are in this situation and you have children, the council's housing department must ask you if you would like social services to help you. If you agree it must tell social services your situation. Social services may then help you find somewhere to live. They may pay for your accommodation for a short time while you look for somewhere to live, and/or they may give you money to give to a landlord for a deposit on a privately rented property. Sometimes social services will say that they can only house your children. If this happens, get advice. You may be able to get the decision changed.

Do I have a local connection?

If you don't have a connection with the area (for example living or working locally, or having close family in the area) the council may send you to another area where you do have a connection. The council for that area will have to help you. If you don't have a local connection anywhere, the council you applied to must help you. The council cannot send you to an area where you are at risk of violence.

How do I apply?

You can make a homelessness application to

any council. If you have nowhere to stay and need to apply outside normal working hours, the council should have an emergency telephone service. Ring the council or ask at a police station. If you need help with this, you can contact Shelterline, a free 24 hour service, on 0808 800 4444.

If you are having problems applying, or disagree with any decision the council has made, get advice from a housing aid centre or a citizens advice bureau. You can get more information on making a homelessness application from Shelter's free booklet, 'Homeless? Read this'.

You may also be able to put your name on the council's waiting list or other local housing scheme. See page 12 for more information about permanent council housing.

What if I'm under 18?

Almost all 16 and 17 year olds are automatically in priority need and can get accommodation from the housing department of the council. The only exceptions are people who:

- are not eligible for assistance (see above), or
- have spent at least 13 weeks in care since the age of 14, or
- are classed as a 'child in need' (this means that you need help with things that effect your health and development).

If you are one of these groups you are probably entitled to help from social services instead of the housing department.

If you are homeless because you left home, the council may check whether there is a possibility of sorting things out with your family. But they can't force you to return home, particularly if it is not safe for you to do so. If the housing department and social services both say they cannot help you, get advice.

You may also want to consider other housing options listed in this booklet. For more

information see Shelter's free booklet 'Young People'.

What if I'm under 21 and have been in care?

The council's housing department will have a responsibility to place you in temporary accommodation if you are 18-20 and a care leaver. It will look into how you became homeless and may then offer you something longer term. Social services have to provide some students who used to be in care with somewhere to stay in the vacation.

Some of the other housing options listed in this guide may also be suitable for you. You can also get information about help available to care leavers in Shelter's free booklet 'Young people'.

I need accommodation for tonight

If the council can't help, you may be able to get emergency accommodation from one of the options listed below. However, in many areas, there is not enough emergency housing available so it can be difficult to get in. You are more likely to get a place if an advice centre or the local council arranges it for you.

Many people think Shelter has hostels for homeless people. This is not true but we may be able to arrange emergency housing for you, even if you have already been turned away. We have offices all over England and Scotland and work closely with local hostels in Wales and Northern Ireland. We also run Shelterline, a free, 24 hour telephone helpline that covers the whole of the UK. You don't have to be sleeping on the streets to contact us and our services are free, independent and confidential.

Staying with friends

Staying with friends or relatives may be your best emergency option. Even if you only stay

overnight or for a few days, you will have more time to find somewhere else.

Hostels and nightshelters

There are a variety of different types of hostels run by voluntary organisations, housing associations, councils, and private landlords.

You can get details of hostels in your area from an advice centre, the council or your local library. You could also ring Shelterline for this information. See 'Organisations' at the back of this booklet for details.

Emergency hostels and nightshelters: It can be difficult to find a hostel place in an emergency because there might not be enough spaces for the number of people who need them. The hostel or nightshelter might not be of a very high standard. You may have to share facilities such as kitchens or bathrooms. In some hostels and most nightshelters you may have to share a bedroom. There may also be restrictions on when you can enter or leave and whether you can have visitors.

Some types of hostel are only available to specific groups of people, for example single people, men, women or people with drug or alcohol problems. The length of time that people can stay in emergency hostels varies from a few days to a few months.

Emergency hostels and nightshelters will normally accept people without money but will expect you to claim benefits to pay for the accommodation. Meals may be provided, but you will probably have to pay for them. Some hostels close during the day.

Short-stay hostels: These usually provide accommodation for between a few weeks and a few months for people who are homeless. They may have waiting lists.

Cold weather shelters: These operate in some areas between December and March and are usually free. They are usually very basic, but can offer a bed and sometimes food.

8 **Bed and breakfast hotels**

Bed and breakfast hotels (B&Bs) are privately run hotels. They tend to be more expensive than hostels. You will probably need money for rent in advance. The conditions and services, such as room cleaning, may be poor and there may be no cooking facilities. You might not be allowed to stay in your room during the day. Some B&Bs do not accept people claiming housing benefit. Local advice centres may have lists of B&Bs. They are also listed in Yellow Pages.

Backpacker hostels

Some larger towns have backpacker hostels, which may let you pay one night at a time. You may have to share bathroom and cooking facilities, and will probably have to share a room, however the rents may be cheaper than B&Bs. You probably won't be able to stay in the hostel during the day.

Women's refuges

Women who have to leave home because of violence or threats may find a place at a women's refuge. These are usually ordinary houses shared by women and children. There are refuges all over the country so if you don't feel safe in your area you can be placed in one which is far away from your home. The address is kept secret to protect women from violent partners. The refuge staff can help you to claim benefits and find other housing. You can ring Women's Aid or Refuge for information. See 'Organisations' at the end of this booklet.

Sleeping on the streets

This is obviously best avoided as it can be dangerous and cold and will make it more difficult to sort things out. If you have no alternative, try to find somewhere sheltered, protect yourself against the cold by having a sleeping bag and avoid sleeping directly on the ground by using layers of card. If possible,

have something to eat before you go to sleep. Staying where other people are sleeping is usually safer. Try to stick with people you know and keep any valuables out of sight.

There may be free services in your area such as soup runs, day centres and blanket distribution. Some areas have outreach teams working on the street, who can help you get a place in a hostel. For more details of services in your area contact Shelterline or a local advice centre.

I'm looking for a more permanent place

If you are looking for somewhere to live long term, you need to think about what kind of accommodation you want. This will depend on what you can afford and what is available in your area. You may not be able to find exactly what you want. If you are on benefits, some landlords may not be willing to rent to you. You need to be realistic. Consider:

- how much you can afford to pay each week
- what facilities you want (for example, central heating, a telephone, a garden)
- what size property you need (for example, a bedsit or a two bedroom flat)
- the location (for example, somewhere near to public transport, a place near shops)
- who you want to live with (for example, whether you want to be a lodger in your landlord's home, live on your own or have flatmates).

You may decide you want a private rented place, a long term hostel, sheltered housing, council, housing association or housing co-op accommodation, to buy your own home or accommodation with support services such as wardens or keyworkers.

Private rented accommodation

Private rented housing can be self-contained or shared with other people. It is important to be realistic about what you can afford. Sharing is usually cheaper. See page 15 for more information about getting help to pay your rent.

Bedsits: These are normally single rooms in large houses. They can be self-contained with mini kitchens and bathrooms, or living/sleeping rooms with kitchens and bathrooms shared with other people.

Flat or house share: These are flats or houses where people live together and share the kitchen, living and bathroom facilities. Groups of friends often set up flat and house shares and may advertise a vacant room when someone leaves.

Lodgings/room in someone's home: It is quite common for people to take in a lodger to help cover mortgage or rent payments. Living with your landlord will mean that you have fewer rights (see page 11). Your local council or advice centre may run a lodgings scheme in your area and may be able to put you in contact with people who have spare rooms for rent.

How do I find private rented accommodation?

Personal contacts: Ask friends, family and, if you are working, colleagues.

Local newspapers/magazines: These often have a daily or weekly section on rented accommodation and flat shares. Copies will be available in libraries.

Shop windows/noticeboards: Try notice boards in community centres, libraries or bookshops as well as newsagents. If possible, check the date the advert was put up, otherwise the place may have already been rented out.

Letting agencies: You can get details of local

letting agencies from advice centres and the Yellow Pages. They may also have websites advertising accommodation.

Letting agencies may charge you for some services. You cannot get any help to pay for agency fees. Some agencies ask for a week's rent for finding the accommodation. Others don't charge tenants, but charge the landlord. Before accepting accommodation, or handing over any money, ask the agency if it charges for:

- finding a place
- tenancy agreements and inventories
- collecting the rent
- renewing your tenancy agreement when the initial contract ends
- administration costs such as phone calls and postage.

It is not a good idea to pay agency fees before you have seen a property you like, as there is no guarantee that the agency will find you a home. It is illegal for a letting agency to charge you a fee unless you accept accommodation from them. They cannot charge you for taking your details or giving you a list of addresses. If you are wrongly charged you should contact the council - it can prosecute the agency.

Advice centres/day centres/ accommodation registers:

These may keep a list of local private landlords or letting agents. They may have been contacted directly by landlords with property to let, or run a lodgings scheme.

Internet: Many local papers and letting agencies advertise vacancies on the internet, which may be updated regularly. You can get free access to the internet in libraries and some advice centres.

Advertise yourself: You can put an advert in a paper or a shop saying what type of place you want and how much you can afford to pay.

10 Following up an advert

You should always follow up adverts as quickly as possible. In some areas, rented places are let the same day they are advertised. Try to ask as much as you can about the place over the phone to get an idea whether it is worth viewing. Have a map by the phone to check the address. Don't promise anything until you've seen it. If you have references, take them with you.

Looking around a place

Check to see that the doors can be locked and that the heating, lighting and plumbing are in working order. Landlords are required to have a CORGI gas safety certificate for all gas appliances. Look at the condition of the furniture and make a note of any disrepair in the property. Think about getting home late at night, and whether you will feel safe.

If it is shared accommodation, try to meet the other tenants. See what they think about the place and whether you will get on with them. Check out how the bills and council tax are paid.

Will I need money in advance?

You will probably need enough money for a deposit (normally the same as one month's rent) and for a month's rent in advance. If you are renting through a letting agency, you may also need to pay an agency fee (see page 9 for more information). You may have to provide your landlord (or letting agent) with references from a previous landlord, your employer and your bank. You may be asked to provide a guarantor, who will agree to pay your rent if you are unable to.

Deposits: This is money that a landlord (or letting agency) can ask for at the beginning of the tenancy. You should get a receipt. Deposits should be returned when you leave, but your landlord can keep all or part of it if you don't pay the rent, damage the property, remove things from the property or do not

pay fuel bills. If you think your landlord has kept your deposit unfairly, get advice.

If your landlord or her/his agent has not already provided one, you should write a list (sometimes called an **inventory**) of furniture and other items in the property, making a note of any damage or disrepair. Try to get your landlord to sign the inventory to prevent later disagreements. If s/he won't sign it, it's a good idea to take photographs and get a friend to sign as a witness.

For help with raising the money for a deposit you can try to contact a local rent deposit scheme. A local advice centre should be able to tell you if there is one in your area, or you can contact Shelterline. You can get more information from the free Shelter booklet 'Private tenancies: paying a deposit'.

Rent in advance: Landlords will vary as to how much rent in advance (if any) they will ask for. There is no limit to what they can charge. If you are on income support or income-based job seeker's allowance, you may be able to get money from the social fund to pay for rent in advance, but this is difficult. For more information, see page 15. You may also be able to get help from a rent deposit or rent guarantee scheme if there is one in your area. Contact an advice centre for details.

The need for money up front means that for many people it is hard to get a private rented place. You could try to agree a lower rent before you move in if you think the accommodation is over-priced, but this is likely to be difficult.

Don't hand over any money (cash or cheque) to your landlord or a letting agent without getting a receipt for it. The receipt should say what the money is for, have the date, the address of the property, the name/signature of the landlord (or agent) and the exact amount you handed over. Keep these for your records.

What about my tenancy agreement?

Your tenancy agreement may be written or verbal. Verbal agreements are as legally binding as written ones. Agreements normally contain information on the amount of rent, how long the tenancy lasts and the rights and obligations you and your landlord have. You should read the agreement carefully before signing it. Check the type of tenancy or licence, who has to do repairs, who is responsible for bills and what happens if you want to leave. You could take the agreement to an advice centre for more information on your rights.

What are my rights?

Tenants can have different types of rights to stay in their home, depending on the type of tenancy they have. With very few exceptions, new private tenancies are **assured shorthold tenancies**. This means you can stay in the property for at least six months. After this period, your tenancy can be renewed or ended. It will normally be easy for your landlord to evict you after the first six months, but s/he must always give you notice and get a court order if s/he wants you to leave.

If you live in your landlord's home, you will have fewer rights and in most cases your landlord will only need to give you verbal notice to leave.

Private rented housing is usually furnished. Whether it is furnished or unfurnished does not affect your rights.

You can get more information from Shelter's free booklet 'Private tenancies'. You can also get help from a housing advice centre if you are unsure about your rights.

Harassment and illegal eviction

Some tenants are harassed or illegally evicted by their landlord, or someone acting on her/his behalf. These are serious criminal offences. Harassment and illegal eviction can take many forms, such as:

- threats of violence
- entering your home without your permission
- tampering with the electricity, gas or water supply
- interfering with your possessions
- trying to evict you without going through the correct procedure
- using physical force to remove you from the property.

If you are in this situation, you should get advice immediately. You probably have a right to stay in your home until your landlord has followed the correct procedure. You can also contact the person at the council, sometimes called the **tenancy relations officer**, who investigates these offences. The council can prosecute private landlords.

What if I'm experiencing discrimination?

It's illegal for landlords to discriminate against you because of your race or sex, unless your accommodation is in the landlord's home, when these laws do not apply.

If you are facing illegal racial or sexual discrimination by a landlord you can take action and may be able to get compensation. You can get advice from the Commission for Racial Equality, or the Equal Opportunities Commission (their addresses are at the end of the booklet).

It is also illegal for landlords or property managers to treat disabled people unfavourably in certain circumstances. The Disability Rights Commission may be able to help you.

There is no law to protect lesbians and gay men from discrimination when applying for housing. Local or national lesbian and gay organisations may be able to offer advice and support if you have experienced discrimination. See 'Organisations' at the end of this booklet.

What other long term options are there?

Longer term hostels

These hostels usually have waiting lists or will only accept people who are sent to them by the council, a particular advice centre or a voluntary organisation. They are often for specific groups, such as young homeless people, students, ex-offenders or people with a mental illness or drug or alcohol problems. Rents can be high and some hostels will only accept people who are working or are eligible for housing benefit. Staff at the hostel might be able to help with finding more permanent accommodation.

For help with paying the rent see page 15.

Sheltered housing

There are different types of sheltered housing schemes which offer different levels of care. Some schemes have flats or bungalows for sale, in others you can rent property. Most schemes have specially adapted accommodation which is suitable for older people, including an emergency phone service. Some schemes have wardens available, and may also have communal areas for residents to use. For more information, contact the Elderly Accommodation Council, the address is in 'Organisations' at the end of this booklet.

Can I get a council place?

Permanent council housing is a very good option for many people, as council tenants have stronger rights and lower rents than most other tenants.

Although there is a lot of council housing in the UK, there is not enough for everyone who wants a place. Even in areas where it is easier to get a tenancy, there will usually be a long wait for an offer.

All councils have a system for deciding how to give out their housing. Some councils

keep a waiting list of all the people who want housing, and offer places to people at the top of the list. Other councils may advertise available properties, which you can then apply for directly. If you can't find out how your council operates, get advice. Once you have registered with the council, you can also ask it to put you forward for a housing association, a co-op place or a shared ownership scheme (see below).

To put your name to the council for housing, you will have to fill in an application form and you may have to re-apply each year. You will probably have to have a connection with the area (such as living, working or having close family in the area) before the council will accept your application.

If you are homeless, you may also be able to get temporary accommodation from the council. For information about getting help from the council in an emergency, see page 4. For information about help with paying your rent see page 15.

How long will I have to wait?

The chances of getting a council house or flat depend on:

- your personal circumstances
- how many properties the council has
- the number of people who have applied
- how the council decides who should get a place first.

In many areas of the country very few single people are offered accommodation unless they have special needs. In some areas, councils offer flats that are hard to let to single people. These are likely to be in the least popular areas, and may be of a poor standard. Ask your local council for details of how it decides who should get a place first.

If you have children and/or health problems, you may stand a better chance of being offered a council place. But if you have a large family, it can take a long time for the

council to find property that is suitable. Some councils offer a choice of more than one council home but this is not guaranteed. If you think the offer is not suitable, perhaps because of your health or a risk of violence, it may be advisable to accept the offer anyway. This is because if you don't accept the first offer and the council disagrees with your reasons, it may not offer you another property. If you accept the property you can also ask the council to review the offer and tell it why you think the accommodation is unsuitable. If the council does not offer you another property get advice.

What rights would I have?

If you become a council tenant you may be an **introductory tenant** for the first year, which means the council can evict you fairly easily. You will then become a **secure tenant**, and will have very strong rights. For advice on the rights of council tenants contact a housing advice centre and see Shelter's free booklet 'Council tenancies'.

Housing associations

Housing association property is similar to council property. The rents they charge are usually lower than private landlords, but a bit more than councils.

A large number of housing association properties are given to people put forward by local councils. For this reason alone, it is worth applying to the council for permanent housing (see above for more information). Housing associations sometimes also accept a limited number of people put forward by social services departments, the probation service, and local advice centres.

You can also make an application to some housing associations directly, but most of their waiting lists are long. You can get a list of housing associations in your area from an advice centre, the council or the National Housing Federation (see 'Organisations' at the end of the booklet).

Housing associations sometimes provide accommodation for particular groups, such as older people, disabled people, people from a particular ethnic group, or lesbians and gay men.

What rights would I have?

New housing association tenants are likely to be **assured tenants**, who have stronger rights than most private tenants. Some housing associations give new tenants starter or introductory tenancies (usually an assured shorthold tenancy) for a period of time before then giving an assured tenancy. This makes it easier to evict you during this time if you break your tenancy agreement. For information on your rights as a housing association tenant see Shelter's free booklet 'Housing association tenancies'. For information about help with paying the rent see page 15.

Housing co-ops

A housing co-op is a group of people who manage and control the housing they live in. The rents are usually lower than most private tenancies, and you are unlikely to be asked to leave at short notice. However, some co-ops have leased properties from other organisations such as councils. They may only offer tenancies for short periods, and the accommodation may be in poor condition.

If you are interested in living in a co-op you should write to local co-ops to find out about vacancies and keep in regular contact. You can get details of co-ops in your area from an advice centre, the council, or the National Housing Federation (their address is at the end of this booklet). Not all co-ops have waiting lists and co-ops without office workers may be difficult to contact. Some co-ops have to give most of their vacant spaces to councils and will not accept applications direct. It may therefore be a good idea for you to also apply to the council (see

14 page 12 for more information). An advice centre can give you information about your rights, and may be able to put your name forward for a co-op place.

For information about help with paying the rent see page 15.

Buying a home

Owning your own home gives you more security and stronger rights than rented accommodation but it is a big financial commitment. You should only consider it if you can realistically afford it. If you fall behind on mortgage payments, you could lose your home because of the arrears. If you are in this situation, see Shelter's free booklet 'Mortgage arrears'.

There are lots of different types of mortgage, and it can be difficult to get independent advice about finance if you are looking to buy a place. You can get a copy of the Council of Mortgage Lenders' guide 'How to buy a house', which explains your options. Their address is at the end of this booklet.

Shared ownership schemes

Shared ownership schemes enable you to buy a share of a property. They can be a good option if you have a regular income, but can't afford to buy your own home outright. You pay a mortgage on the share you own, and rent on the rest. It usually works out cheaper than buying privately. You may be able to buy more shares until you own the whole property.

Most shared ownership schemes are run by housing associations, although in some cases you can get a place through the council's waiting list. For more information and details of housing associations that have shared ownership schemes, contact your local advice centre, the council or the Housing Corporation. Their address is at the end of this booklet.

For information about help with paying the rent and/or mortgage see page 15.

What about squatting?

Squatting in an empty property is usually not a crime, but causing damage by breaking in is. In some circumstances you will be breaking the law if you stay after you have been asked to leave. Squatters can be evicted quickly, sometimes without a court order. If you are considering squatting you should try to find out who owns the property and how long it is likely to remain empty, otherwise you risk being constantly moved on.

As a squatter, you will still have a right to be connected to services such as gas, electricity and water. For advice on your rights, contact a housing aid centre or the Advisory Service for Squatters, their address is in 'Organisations' at the end of this booklet.

What if I need support?

If you have problems other than your housing situation, you may be able to get help from the council, a housing association, or a voluntary organisation.

If you are an older person or are physically or mentally disabled, you can ask the council to carry out an assessment of your needs. The council may decide that you need adaptations to help you stay in your home, or that you need wheelchair housing, mobility housing or sheltered housing. If you need care and do not have suitable accommodation, the council has to provide it for you.

You may be able to get housing from a supportive hostel or a housing association. These often help particular groups, such as ex-offenders, people who have problems with mental health, alcohol or drugs, single parents, people with HIV/AIDS, lesbians or gay men. Contact your local housing advice centre or council for more information about what's available in your area.

Can I get help to pay my rent or mortgage?

Help with rent in advance

The **social fund** can make payments, grants or loans to people on low incomes, for essential things that they cannot afford on their regular income. You may be able to get a loan to help pay your rent in advance if you have been claiming income support or job seekers allowance for at least six months. Payments are made by local offices of the Benefits Agency or Jobcentre Plus.

Social fund payments are often very hard to get but it is worth applying. If you are turned down you have a right to a review, and the decision could be overturned. If you are offered a loan, you will usually have to repay it from your weekly income or benefit. Contact an advice centre for help with claiming or appealing against a decision.

Deposit guarantee schemes

In some parts of the country deposit guarantee schemes (or 'bond schemes') have been set up to help people move into private rented accommodation. The scheme either pays a deposit for you before you move in, or it guarantees that money will be paid after you leave if the property is damaged while you live there.

Most schemes have a list of landlords who are willing to take part. Check with your local housing advice centre, citizens advice bureau or the council whether there is a scheme in your area.

Help with rent payments

Housing benefit (HB) is money people on benefits or on low incomes can get to help pay their rent. You can claim HB if you are working, claiming income support or on income-based job seeker's allowance. Depending on your circumstances, your HB may not cover all of your rent, and you will have to make up the difference. HB will not

cover charges for water rates, heating or hot water, even if they are included in your rent.

To get HB you need to fill in an application form, which you can get from the council. Each council deals with HB claims for its area. You can find the telephone number and address in the phone book or telephone the main council number and ask for the number of the housing benefit section.

The council will need to see:

- proof of all your income and savings
- personal identification (such as a passport or birth certificate)
- your rent book (if you have one)
- a copy of your tenancy agreement (if you have one) or some other proof of your tenancy from your landlord.

If you don't have any identification, get advice from your local housing advice centre or citizens advice bureau. If you can, take copies of anything you give to the council, and/or ask for a receipt so you can prove you handed it in on a certain day. The council has to make a payment of HB within 14 days if you have provided all the information it asked for, but this may not be for the full amount of HB you're entitled to. If the council takes longer than 14 days, get advice.

How much will I get?

The amount of HB you get depends upon:

- the property you are renting
- how much money you earn or claim in benefits each week
- your age
- your personal circumstances.

Most single people under 25 can only get HB to cover the cost of a single room in a shared house, regardless of where they actually live.

You can ask the council for a **pre-tenancy determination**, which will tell you the

16 maximum amount of HB they will pay on for a particular property. You will have to get your landlord's agreement if you want to do this. Some private landlords and letting agents will not rent properties to people who claim HB. This is because HB payments can often come late, and may not cover the whole rent. An advice centre may be able to help you find a landlord who will rent to you. For more information about HB, see Shelter's free booklet 'Housing Benefit'.

Help with mortgage payments

People who claim income support or income-based job seeker's allowance may be able to get some help to pay the interest on their mortgage payments. However, for most new claims, you will have to wait a few months before you receive any money.

If you buy a home with a mortgage and immediately beforehand you were in rented accommodation and getting HB, you are entitled to help with mortgage repayments but the amount will be no more than the amount of HB you received. However, in most other cases, you will not be entitled to help with mortgage repayments if you take out a mortgage when you are receiving income support or income-based job seeker's allowance. The rules are complicated, so get advice if you are unsure if you qualify.

supplier about different methods of paying your bills.

Council tax

Council tax is a tax on where you live. Your bill will depend on the value of the room, flat or house you live in and how many people live with you. If you live on your own you will get a 25% reduction, possibly more if you claim benefits. If you are a student and everyone you live with is also a student, you do not have to pay council tax. If you have a very low income, you may be eligible for a 100% rebate. In certain cases (including some bedsits) the landlord has to pay council tax, not the tenant.

Connection charges and furniture

You may be asked to pay a deposit for electricity, gas or the telephone when you move in as security against non-payment of bills.

If you move to unfurnished property you might have to buy furniture. Most council places are unfurnished. A local advice centre may have information about where you can get cheap or free furniture.

What else will I have to pay for?

Bills

You will probably have to pay part or all of the bills for the supply of gas, electricity, telephone and water to your home. You may also have to get a television licence. Your rent may include money for bills, or you may have to pay them yourself. You cannot claim housing benefit to pay for your bills, even if they are included in the rent (see page 15 for information about HB). You can ask each

Organisations

Shelter Housing Aid Centres (for details contact Shelter, 88 Old Street, London EC1V 9HU. 020 7505 2000) www.shelter.org.uk

Shelterline (emergency housing help 24 hours a day) 0808 800 4444 (freephone/mini-com/interpreting services)

Shelternet, online information about practical solutions to common housing problems. The site can also help you to find your nearest advice agency. www.shelternet.org.uk

Shelter Cymru (Wales), 25 Walter Road, Swansea, West Glamorgan SA1 5NN. 01792 469400. www.sheltercymru.org.uk

Shelter Scotland, 4th floor, Scotiabank House, 6 South Charlotte Street, Edinburgh, EH2 4AW. 0131 473 7170. www.shelterscotland.org.uk

Advisory Service for Squatters, 2 St Pauls Road, London N1 2QN. 020 7359 8814. www.squat.freeserve.co.uk

Commission for Racial Equality, St Dunstan's House, 201-211 Borough High Street, London, SE1 1GZ. 020 7939 0000. www.cre.gov.uk

Council of Mortgage Lenders, 3 Savile Row, London W1S 3PB. 020 7437 0075. www.cml.org.uk

Disability Rights Commission, Freepost MID 02164, Stratford-upon-Avon, CV37 9BR. 08457 622633. www.drc-gb.org

Elderly Accommodation Council, 3rd Floor, 89 Albert Embankment, London SE1 7PP. Helpline 020 7820 1343. www.housingcare.org

Equal Opportunities Commission, Arndale House, Arndale Centre, Manchester M4 3EQ. 08456 015901. www.eoc.org.uk

Housing Corporation, 149 Tottenham Court Road, London W1T 7BN. 020 7393 2000. www.housingcorp.gov.uk

Lesbian and Gay Switchboard. 020 7837 7324 www.llgs.org.uk

National Association of Citizens Advice Bureaux, Myddleton House 115-123 Pentonville Road, London N1 9LZ. 020 7833 2181. www.citizensadvice.org.uk

National Housing Federation, 175 Grays Inn Road, London WC1X 8UP. 020 7278 6571. www.housing.org.uk

Refugee Council, 3 Bondway, London, SW8 1SJ. 020 7820 3000 / Adviceline 020 7346 6777. www.refugeecouncil.org.uk

Refuge National Helpline 0870 599 5443 (24 hour)

Women's Aid Federation England, PO Box 391, Bristol BS99 7WS. Helpline 08457 023468. www.womensaid.org.uk

Other guides from Shelter:

Homeless? Read this

Housing association tenancies

Council tenancies

Private tenancies

Private tenancies: paying a deposit

Private tenancies: paying your rent

Private tenants': rights to repair

Private tenants': rights to fire safety

Mortgage arrears

Housing benefit

Young people

Relationship breakdown

Gas safety

Individual copies of these guides are available free to members of the public.

For a complete list of publications and more information about Shelter contact: Shelter, 88 Old Street, London EC1V 9HU. Telephone 020 7505 2000. Website: www.shelter.org.uk. Or contact your nearest Shelter centre:



Contact Shelterline 0808 800 4444 (freephone) for:

- 24 hour national housing help.
- Minicom for deaf callers.
- Language line for non-English speakers.

Visit www.shelternet.org.uk for online housing information.

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