

Preventing Homelessness

How can I avoid becoming homeless?



www.testvalley.gov.uk



TestValleyBC



@TestValleyBC

'Homelessness' means not having a home - so how can you avoid that happening to you?

Key Advice:

- Early intervention is key to preventing your homelessness. If you think you are going to lose your home you must speak to somebody immediately. The earlier you get advice, the less likely you are to become homeless
- If you are eligible for help and in danger of losing your home in the next 56 days, the Council must work with you to try and keep you in your current home and together take reasonable steps to stop you from becoming homelessness.
- This is known as the 'prevention' duty. This prevention duty is owed to all eligible applicants regardless of priority need, intentionality or local connection.
- You do not have to be sleeping on the street to get help from your council, the prevention duty will be owed to you if you are eligible (not subject to immigration control) and you are 'threatened with homelessness'. The Council will make the judgement as to whether you are threatened with homelessness.
- Where it is possible and safe to do so, the Council's priority will be to try and keep you and your household in your current home
- No matter how hopeless the situation may appear there may be steps the Council can do in partnership with you to prevent your homelessness

1. How do I get help from the Council to prevent me from becoming homeless?

- If you are likely to lose your home in the next 56 days you should contact the Housing Options Team at Test Valley Borough Council.
- A Housing Options officer will determine whether you are threatened with homelessness. If you are not threatened with homelessness the officer will explain why and provide general housing advice.
- If you are threatened with homelessness the officer will carry out a full assessment of yours and your households needs
- You will agree reasonable steps with the Council on how you can work with the Council and other agencies to prevent your homelessness. You will be issued with a personalised housing plan.
- The reasonable steps will include assistance and advice on how to remain in your own home or find somewhere else to live so that you do not become homeless.

What are reasonable steps?

During your housing options interview you and your case officer will agree steps (actions) to prevent your homelessness. In reaching these steps the case officer will consider your circumstances and the particular needs of your household.

These steps will be agreed with you and will make up the main actions in your personalised housing plan. You will be provided with a written copy of your personalised housing plan.

You should make sure you do everything that is agreed on the plan and attend all appointments that are made for you.

2. What options are available for me to prevent my homelessness and remain in my own home?

a) If you are facing eviction from family or friends, your case officer can mediate between you and members of your family to try and sort out any difficulties so that you can stay in your own home.

b) If you are a private tenant and have been asked to leave we can negotiate with your landlord to try and allow you to stay in your own home. If it is not possible, your case officer may be able to agree more time in order that you can find new accommodation.

c) If you are an owner occupier the Council can help you and advise on how to negotiate with your lender or on whether you can apply for help so you can remain in your own home. For example, support for mortgage interest payments.

d) Your case officer can refer you to money advice if you need help setting a realistic budget so you can stay in your home. Money advice can also help you if you have got into financial difficulties and having problems paying your mortgage, rent or other bills.

e) Providing you with specialist housing advice and if your case officer is unable to do this they can refer you to the appropriate agency that can provide you with specialist independent housing advice.

f) Help you apply for benefits or discretionary housing payments to maximise your income and make your accommodation more affordable.

g) If applicable, help you to apply for discretionary housing payments to clear your rent arrears.

h) If the condition of your home is making it difficult to live there, help may be available to make your home more suitable, for example if your house is not suitable because you require adaptations. Your case officer can support you in applying for a disabled facilities grant or loan.

i) If you are living in unsuitable housing conditions and are a private tenant you can ask your council to take action if your landlord won't carry out repairs. If you are a housing association tenant and living in disrepair and your landlord will not carry out the repairs you need to follow their complaints procedure.

j) If your relationship with your spouse/partner has broken down you may have rights to your home that you may not know about. Your case worker can advise you of these and refer you for specialist advice.

This is not an exhaustive list of all the reasons why you may be facing homelessness; they are examples of some of the reasons why you might lose your home and the reasonable steps that could be taken to prevent this.

3) What options are available for me if I can not remain in my own home?

If you have exhausted all the possible ways to avoid becoming homeless, then you will have to find somewhere else to live. Your personalised housing plan will include reasonable steps to plan a move to avoid homelessness.

a) Test Valley Borough Council can lend you the rent in advance and/or the deposit to secure alternative private rented accommodation. Your case officer will tell you how much you would be entitled to. You will work with your case officer to find alternative accommodation. Your personalised housing plan will include steps on how you can do this.

b) You can apply to join Hampshire Home Choice. This is the Council's housing register for social housing in Test Valley. Not everyone is eligible and can qualify for this option. Again, your housing advisor can tell you whether you are likely to qualify. Please note there is a considerable wait for housing association accommodation in Test Valley.

c) For homeownership options you can apply to Help To Buy – South , please see www.helpstobuysouth.co.uk for details on qualification and how to apply.

d) Your advisor can refer you to supported housing projects/hostels if they are deemed appropriate for you and your household.

e) If it is not safe to remain in your home because of domestic abuse your case worker can provide advice and support regarding personal safety, help you find a safe home or refuge and refer you to legal advice, if appropriate. Please see our leaflet 'Housing and general advice for victims of domestic abuse'.

f) The Council may have a duty to provide you with temporary/emergency accommodation if your homelessness can not be avoided. Please note this duty is not owed to all homeless households. Please see the leaflet 'Rights of homeless people or those threatened with homelessness'

4) How long does the Council have to give me help to prevent my homelessness?

Once the Council has accepted that you are threatened with homelessness then it must provide you with help until **one of the following things happens**:

a) You become homeless

- If you become homeless the Council must review your case and decide if you are owed the 'relief' duty. Certain groups of households may be owed the duty to emergency accommodation at this stage.

b) You or the Council secure you suitable accommodation that has a reasonable prospect of being available for you and your household for a period of six months.

- If you have found accommodation or your existing accommodation remains available for six months, the prevention duty will come to end as long as the Council is satisfied the accommodation;

a. Is suitable for your and your household's needs

b. Is available for you to remain in or move into

c. Has reasonable prospect of being available for six months

c) You refuse an offer of suitable accommodation

- if the Council offers you suitable accommodation but you refuse the offer, then the Council can decide that it does not have to help you any further under the prevention duty.

d) You are no longer eligible

e) There has been a mistake of fact

- if the Council find out that mistaken facts led them to deciding that they had to help you, they can withdraw the help immediately. You may be committing an offence if you make a false statement or intentionally withhold information from the Council

f) You withdraw your application

g) You unreasonably fail to co-operate with the Council- The Council can refuse to give you any more help if they think you are not co-operating with them. This could be because;

- You have not turned up to appointments that have been arranged for you by the Council to help you
- You have not given the Council the information they have asked for
- Before the Council can decide they are not helping you they will have to look at all your circumstances and try to find out why you are not co-operating. The Council will write to you warning you that you are failing to co-operate, clearly outline where you haven't co-operated and give you time to rectify this.

5) What if I don't agree with the Council's decision not to help me any further?

The Council will inform you of their decision in writing. The letter will tell you the reasons as to why the council have made their decision. The letter will inform you that you have a right to review and you must put your request to a review in writing to the Head of Housing and Environmental Health with 21 days of the Council's decision.

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Housing, Health & Communities Service

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