

# HOW TO 10

# Housing Issues



This factsheet looks at the various housing options available to people who may need support with their housing needs.

## Housing

### Housing Options Self Help Tool

#### Croydon Council Housing Enquiry Team

020 8726 6100

[www.croydon.gov.uk](http://www.croydon.gov.uk)

- In order to access any housing related services through Croydon Council, individuals must complete the online Housing Options Self Help Tool.
- The Self Help Tool takes approximately 30 minutes to complete, and asks a series of questions about an individual's circumstances in order to identify which housing options may be available to them.
- A personalised action plan is created listing all available housing options, with details of how to explore each option further.
- People without access to the Internet can use a computer at a local library or at Croydon Council's Access Croydon (Bernard Weatherill House, Mint Walk, Croydon CR0 1EA).
- Those without Internet access and unable to visit Access Croydon should call Croydon Council for further support.



## Council Housing

#### Croydon Council Housing Enquiry Team

020 8726 6100

[www.croydon.gov.uk](http://www.croydon.gov.uk)

- Council housing is accommodation that is owned by a local authority or housing association for which the rent is lower than an equivalent property in the private sector.
- To be eligible to apply to go on the housing register (waiting list for council housing) a person must:
  - Be over 18.
  - Live in Croydon and have lived in Croydon for at least 12 months.
  - Not be registered on another council's housing register.
  - Not be able to afford to rent or buy a suitable home privately.
  - Not owe rent arrears from a previous tenancy.
  - Not have broken any tenancy conditions or have been guilty of criminal or anti-social behaviour.
- If the Housing Options Self Help Tool indicates council housing is a suitable option, the user will be directed to the online application form. Those who are unable to complete the form should visit Access Croydon or call Croydon Council for further support.
- Croydon Council uses a banding system to group applicants for council housing according to their level of need. Band one is for people with an urgent need, band two for those with an 'increased priority' and band three for those with a 'moderate need'. People in band one will be housed faster than bands two and three but there will still be a waiting list.

- As of April 2013, those with low housing need are no longer being placed on the register. The minimum level of need required is 'moderate', which generally means one or more of the following must apply:
  - Current accommodation is at least two bedrooms overcrowded according to the bedroom standard.
  - Current housing is in a poor state of repair and has a moderate on-going effect on applicant's health.
  - Applicant has a medical condition or disability which is moderately affected by current housing.
  - Applicant is homeless according to the Housing Act 1996.
  - Applicant needs to move on welfare grounds because they are leaving local authority care, have been referred by a social worker, or are a foster carer or adoptive parent and need to move to larger accommodation in order to accommodate a child looked after by Croydon Council.
- People with an illness or disability may be placed in a higher band if they are able to explain why they are struggling to manage in their current home and need to be re-housed as quickly as possible.



# Sheltered Housing

## Croydon Council Housing Enquiry Team

020 8726 6100

[www.croydon.gov.uk](http://www.croydon.gov.uk)

- Sheltered housing is rented accommodation provided by a local authority or housing association for older people who wish to remain independent but want the reassurance that help is available if needed.
- Sheltered housing schemes in Croydon are typically blocks of self-contained flats, with some communal facilities and the Croydon Careline service for home safety and security.
- Sheltered housing schemes in Croydon are open to adults over 60. Applicants under 60 will be assessed on an individual basis.
- To apply for sheltered housing:
  - Existing council housing tenants will need to complete a housing transfer form.
  - Property owners and private renters will need to complete an application form to go on the housing register (see *Council Housing* on previous page).
  - All applicants need to fill in the online sheltered housing assessment form which is available at [www.croydon.gov.uk](http://www.croydon.gov.uk), click on *Apply for it* and scroll down to *Sheltered housing assessment for people over 60*.
- People who are unable to complete these forms should visit Access Croydon (see previous page) or call Croydon Council for further support.
- On receipt of the application form Croydon Council will send out self-assessment and financial assessment forms.
- If accepted on to the sheltered housing register, applicants will be grouped into bands according to their level of need.

- Eligibility criteria:
  - Croydon resident.
  - Eligible for registration under the Housing Application and Transfer Scheme.
  - Have support/personal care needs which cannot be met in own home.
- Anyone who meets eligibility criteria can be referred for special sheltered accommodation, including homeowners, council tenants and private renters, by contacting Croydon Adult Social Services.
- Following a referral (self and third party referrals are accepted) a social worker will visit to assess care needs and if appropriate a special sheltered application will be put forward on their behalf. This will involve a financial assessment.

## Supported Housing

Supported housing aims to develop and sustain a person's ability to live as independently as possible, either in their own home (floating support) or in accommodation with staff on site. Young people and adults who are vulnerable and have housing-related support needs, perhaps as a result of a disability, might qualify for supported housing.

### Support Needs Assessment and Placement Service (Snap)

020 8760 5498

[www.croydon.gov.uk](http://www.croydon.gov.uk)

- Before applying for supported housing, applicants must complete the Housing Options Self Help Tool (see previous page).
- If the Self Help Tool suggests supported housing (additional support) as a suitable option a referral can be made by the individual or any statutory or voluntary agency to Snap.
- To be eligible for the Snap service applicants should:
  - Have a local connection with Croydon.
  - Have housing-related support needs.
  - Be aged 16-60.
- Snap will decide if supported housing is appropriate, and will then carry out a needs assessment and identify the best supported housing service to meet their needs.

- Snap will make a referral to the most suitable supported housing scheme, and staff from the scheme will meet with the person to ensure they can offer appropriate support.
- Examples of the support Snap clients may receive includes: developing domestic and practical skills, supervision and monitoring of health and wellbeing, and peer support and befriending.
- Snap-supported housing placements are not permanent. Clients are supported and encouraged to plan to eventually move on into private rented accommodation.

### Shared Lives

020 8726 6000 ext 63516

[www.croydon.gov.uk](http://www.croydon.gov.uk)

- Vulnerable adults who need support with day to day living can choose to live with a Shared Lives carer as a member of the household.
- Shared Lives carers will treat the person as a member of the family and help to fully involve them in family life, and the wider community.
- Shared Lives carers are checked, trained and supported by the Croydon Shared Lives Scheme, which is regulated by the Care Quality Commission and Supporting People.
- A referral to Shared Lives has to be made by a social worker. If the individual is not in contact with social services call Croydon Adult Social Services on 020 8726 6500.
- For more information about Shared Lives contact Shared Lives Plus (0151 227 3499, [www.sharedlivesplus.org.uk](http://www.sharedlivesplus.org.uk)).

### The Croydon Generic Floating Support Service (Porchlight)

020 8774 9350

[www.porchlight.org.uk](http://www.porchlight.org.uk)

- Home visits to vulnerable people to help with a wide range of issues such as budgeting, rent arrears, neighbour disputes, accessing benefits, understanding utility bills and entering education or employment.
- Support can last for up to two years.
- Professional referrals only.

## Special Sheltered Housing

### Croydon Adult Social Services

020 8726 6500

[www.croydon.gov.uk](http://www.croydon.gov.uk)

- Special sheltered housing is for frail older people who have higher support needs than can be met by sheltered housing.
- Personal care and practical support can be provided, as well as social activities.
- Available to those aged 65 and over, although exceptions can be made in some circumstances.



# Information & Advice

## Croydon Council

020 8726 6100

[www.croydon.gov.uk](http://www.croydon.gov.uk)

- Housing Advice Service can give advice to owner occupiers, private and housing association tenants and landlords on a range of housing issues.
- Tenancy Relations Team helps to resolve disputes between landlords and tenants of privately rented properties. The team also investigates acts of illegal eviction or harassment of private tenants, and can instigate proceedings where necessary.

## Croydon Community Mediation Service

020 8686 6084

[www.croydonmediation.org.uk](http://www.croydonmediation.org.uk)

- Free mediation service for Croydon residents who wish to resolve neighbour disputes.

## Croydon Citizens Advice Bureau - Housing Advice Project

020 8683 5206

[www.croydoncab.org.uk](http://www.croydoncab.org.uk)

- Independent service specialising in giving advice on housing related matters (including homelessness, eviction and housing conditions).
- Advice can be given by telephone or by appointment.

## Finding Accessible Housing

- Some agencies specialise in buying, selling and renting accessible housing, including:
  - Accessible Property Register (07749 119 385, [www.accessible-property.org.uk](http://www.accessible-property.org.uk)).
  - The Little House Company (020 3633 2151, [www.thelittlehousecompany.com](http://www.thelittlehousecompany.com)).

## Shelter

0808 800 4444

[www.shelter.org.uk](http://www.shelter.org.uk)

- Information on any housing issue.

## Turnaround Centre for Young People

[www.croydon.gov.uk](http://www.croydon.gov.uk)

020 8760 5530

- CAYSH housing and advice service for 14-21 year olds can provide guidance in understanding housing options.
- Offers advice to young people and their families who are in housing crisis, as well as to individuals who feel they can no longer live at home.
- Can assist those who are homeless to find a hostel or supported accommodation.

## Disabled Tenants Rights

[www.equalityhumanrights.com](http://www.equalityhumanrights.com)

- Under the Equality Act 2010 disability discrimination is illegal in housing transactions such as lettings and house sales, apart from where someone is taking in a lodger in a small premises.
- Examples of discrimination could be:
  - Charging a higher deposit to a disabled person because they might break things.
  - Refusing to rent a property to someone with an assistance dog under a 'no pets' rule.
- People who think they have experienced discrimination can get information and advice from the Equality Advisory and Support Service Helpline (0808 800 0082, [www.equalityadvisoryservice.com](http://www.equalityadvisoryservice.com)).

# Financial Help

## Budgeting Loans

[www.gov.uk](http://www.gov.uk)

- People who are struggling to pay rent in advance or removal expenses can apply for a Budgeting Loan. The minimum amount that can be borrowed is £100.
- To be eligible the applicant, or their partner, must have been receiving income-related benefits for at least 26 weeks.
- Budgeting Loans are interest-free, and normally have to be repaid within 104 weeks.
- Application forms can be downloaded from the website above and sent or taken to the applicant's local Jobcentre Plus:
  - 17-21 Dingwall Road, Croydon.
  - 72 High Street, Thornton Heath.
  - 24 Whytecliffe Road South, Purley.
- Claims can also be made over the phone by calling 0845 604 3719.

## Croydon Rent in Advance Scheme (CRIAS)

020 8683 0227

[www.caysh.org](http://www.caysh.org)

- Financial support and advice to vulnerable people aged 18 and over who are ready to move onto independent living. This could be in shared or self-contained accommodation.
- Financial assistance can be provided in a number of ways depending on the person's circumstances:
- Rent Deposit Bond Guarantee – given in place of the usual cash deposit required by landlords and letting agents, up to the value of one month's rent. The tenant will be expected to replace the bond with their own cash deposit within 12 months.

- A month's rent is paid in advance, direct to the landlord. This is returned by the landlord once Housing Benefit has been paid to them directly for one full month.
- Direct payments to the letting agency to cover up to 50% of letting fees (up to £100 for shared accommodation and £250 for self-contained accommodation).
- Referral to CRIAS is through designated agencies only. Contact Croydon Council on 020 8726 6100 for more information.

## Help with Mortgage Payments

People who are struggling to make their mortgage payments, or are worried that they might lose their home, should seek help as soon as possible.

### Step One

- Contact the mortgage lender to discuss options such as changing the length of the term of the loan or accepting reduced payments for a period of time. Lenders should not pursue repossession unless all other reasonable attempts to resolve the situation have failed.
- If discussions with the lender are not making progress free legal and financial advice is available from:
  - **Croydon Citizens Advice Bureau** (020 8684 2236, [www.croydoncab.org.uk](http://www.croydoncab.org.uk)). Croydon CAB also has a dedicated Housing Advice Project (020 8683 5206).
  - **Croydon Law Centre** (020 8667 9226, [www.swllc.org](http://www.swllc.org)).
  - **Shelter** (0808 800 4444, [www.shelter.org.uk](http://www.shelter.org.uk)).
  - **The Money Advice Service** (0300 500 5000, [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)).

### Step Two

- Check to see if Mortgage Payment Protection Insurance (also called Accident, Sickness and Unemployment Insurance) is in place. This should be detailed on the mortgage paperwork, but it is worth double checking with the mortgage broker.

### Step Three

- Start to look at how living costs could be reduced, and seek help from a free debt advice agency such as:
  - Croydon Citizens Advice Bureau, Croydon Law Centre, Money Advice Service (see Step One).
  - StepChange Debt Charity (0800 138 1111, [www.stepchange.org](http://www.stepchange.org)).

- Christians Against Poverty (01274 790 720, [www.capuk.org](http://www.capuk.org)).
- Camden Debt Advice Service, via referral from Carers' Information Service (020 8649 9339, option 1, [www.carersinfo.org.uk](http://www.carersinfo.org.uk)).

## Step Four

- Ensure all possible welfare benefits are being claimed:
  - Turn2us (0808 802 2000, [www.turn2us.org.uk](http://www.turn2us.org.uk)) helps people in financial need access welfare benefits, charitable grants and other financial help online or by phone.
  - Croydon Welfare Rights Team (0800 731 5920, [www.croydon.gov.uk](http://www.croydon.gov.uk)) offers telephone advice to all Croydon residents and a case work service to people aged 60 and over, caring for a disabled child, or living in certain areas of the borough.
  - Benefits advice surgeries for carers are held fortnightly at the Carers Support Centre. Call 020 8663 5608 and leave a message to book an appointment.

## Step Five

- Contact Croydon Council's Housing Enquiry Line and make an appointment with the housing advice team (020 8726 6100, [www.croydon.gov.uk](http://www.croydon.gov.uk)).

## Step Six

- Explore what Government help is available:
  - **Mortgage Rescue Scheme** ([www.gov.uk](http://www.gov.uk)) - Government-backed scheme administered by local council housing authorities. Homeowners who are at risk of losing their home could be eligible for financial help to meet repayments. Depending on the amount of equity in the property a temporary interest free 'equity loan' might be offered, or a 'Government mortgage to rent' whereby a housing association purchases the property for 90% of its value and allows the owner to stay in it as a tenant. Applications for help from the scheme need to be made to Croydon Council on 020 8726 6100.

- **Support for Mortgage Interest** ([www.gov.uk](http://www.gov.uk)) - homeowners on certain income-related benefits may be able to get help with interest payments on a mortgage or loans taken out for certain repairs and improvements on a property. To claim, working age people should contact Jobcentre Plus (0845 604 3719), and people of pension age should contact the Pension Service (0845 606 0265).

## First Steps Shared Ownership

0845 230 8099

[www.firststepslondon.org](http://www.firststepslondon.org)

- There are a number of schemes designed to make home ownership more accessible to those on lower incomes:
  - **Shared Ownership** - individual buys part of a new/refurbished home (minimum 25% share) and pays rent on the part of the home they don't own. Option to increase share over time.
  - **Rent to Save** - offers the opportunity to rent a newly built home on an intermediate rent basis; allowing an individual to rent a home at approximately 20% lower cost than a similar home on the open market. Individuals can do this for up to five years with the option to buy the home through shared ownership at any point.
  - **Help to Buy** - allows individuals to buy a new home on an approved new build development with assistance from the Government in the form of an equity loan.

- Croydon Council can provide support to those who are homeless or are threatened with homelessness. In order to access support, the individual must complete the online Housing Options Self Help tool (see page 1).
- Croydon Council has a duty to provide accommodation only if the person meets the following conditions:
  - Is homeless: they do not have a home that they have a right to live in or they do have a home but it is not reasonable for them to continue living there.
  - Is eligible for assistance (most UK residents).
  - Is not intentionally homeless and could not have taken action to prevent themselves losing their home.
  - Has a local connection to Croydon.
- If the above criteria are met, the individual will be assigned a Housing Needs caseworker who will help to house them. This may be in short-term accommodation to begin with (most likely not in Croydon) but then into a more stable home.
- If the criteria are not met, Croydon Council can still provide advice and help in finding suitable accommodation.

## Westminster Drugs Project (WDP)

020 8662 4790

[www.wdp-drugs.org.uk](http://www.wdp-drugs.org.uk)

- Housing advice, support and counselling for alcohol/drug users who are homeless or facing homelessness.

## Shelter Housing Advice Helpline

0808 800 4444

[www.shelter.org.uk](http://www.shelter.org.uk)

- National housing and homelessness charity providing information and advice on all aspects of housing.
- Emergency advice line for homeless people and those in housing need. Can provide assistance and signpost to relevant services.

# Homelessness

## Croydon Council

0208 726 6100

[www.croydon.gov.uk](http://www.croydon.gov.uk)

- In emergencies, individuals can visit council offices directly at Access Croydon, Bernard Weatherill House, Mint Walk, Croydon CR0 1EA.

Every effort has been made to ensure the contents of this factsheet are correct, but the Carers' Information Service cannot accept responsibility for information that is inaccurate or for the quality of the services listed.

All the *How To Guide for Carers in Croydon* factsheets are available at [www.carersinfo.org.uk](http://www.carersinfo.org.uk) where they will be regularly updated.