



BOROUGH COUNCIL

What are your **housing** **options?**



January 2011

Who is this leaflet for?

This leaflet is for anyone who is looking for a home - maybe you are unhappy in your present one or perhaps you may be asked to leave your home in the future.

The leaflet will:

- tell you what options are available for you to explore; and
- tell you who can help you choose an option that is right for you.

Housing is in short supply

Ribble Valley is a popular place to live and many people are competing for a limited number of homes. High demand has an impact on both the rental and buying markets with rising values leaving first time buyers unable to get on to the property ladder. Private rents are pushed up to a level that many people find difficult to afford and private landlords can be more choosy about who they rent to.

As a result more people are turning to councils and housing associations for help and so demand for affordable homes owned by social landlords is increasing too. As demand rises, waiting lists get longer and it could be years before you are offered a tenancy. The Council works with housing associations to provide as many new homes as possible, but this is unlikely to meet the growing demand.

This leaflet lists the options currently open to you - some may not suit you, others might. You may wish to explore these further.

Who can help me choose the best option for me?

You may be able to work out which option is best on your own or you may wish to talk to someone else to help you work out what to do. You may already know someone you could talk to, or you may want to discuss your situation in detail with a professional adviser.

This booklet lists the current options available to you, and where appropriate, gives you contacts for people or agencies that may be able to help you.

The Council is happy to give you any help it can to sort out your housing - just contact the Council's **Housing Needs Team (01200 414587/414567)** and we will do all we can to help you find the right housing option for you.

Choosing the best option

For more advice or information on your housing options contact:

The Housing Needs Team
Housing Services,
Ribble Valley Borough Council
Church Walk,
Clitheroe
BB7 2RA



tel: 01200 414587
email: housing@ribblevalley.gov.uk

Staying where you are but with some help

Sometimes your situation can be improved with a little help so that you no longer need to move home. Get good advice early before the problem has got so difficult there is little that can be done.

Listed below are some of the ways in which you can get help. For more advice, contact the Council's Housing Needs Team (01200 414587/414567).

Problems living with your partner, member of your family or a neighbour

Mediation or counselling if you are experiencing difficulties with a member of your family or neighbour

Sorting out difficult situations with the other people you are living with can be an easier and cheaper solution than finding somewhere new to live. Mediation can sometimes help people remain together or separate in a more amicable way.

- The Council's Housing Needs Team (01200 414587/414567) may be able to refer you for mediation if the difficulty is between you and a teenage child
- Relate (01273 697997) also offer help to those who have relationship difficulties.

Difficulties with a neighbour

- Mediation can help resolve a dispute you have with your neighbour so that both of you can find a way forward without having to move home.

Getting help to improve your home security if you are under threat of violence from someone

- If you are a housing association tenant then contact your landlord to see what assistance is available through them.
- HARV domestic violence team (01254 879855) helpline 10am - 3pm, Mon - Fri, answerphone available for out of hours.

Difficulty paying your rent

- Find out from the Council if you qualify for Housing Benefit. You may qualify even if you are working and reasonably well paid. If you have money problems, contact the **Citizens Advice Bureau** for money advice.
- If your landlord wants you to leave, it may be because you're late paying the rent or you're having difficulty with Housing Benefit. Contact the **Housing Needs Team (01200 414587/414567)** and we might be able to help sort out your benefit and talk to your landlord on your behalf.
- You may be eligible to apply for assistance from our repossession prevention fund. Assistance depends on your circumstances and you would need to make an appointment with Citizens Advice bureau in order for them to complete a financial statement.

Problems in paying your mortgage

- If you are receiving Income Support, Income based Job Seekers Allowance, Income related Employment & Support Allowance or Pension Credit you can claim help with your mortgage payments. For more information contact Job Centre Plus.
- Seek advice from the **Citizens Advice Bureau** or **Shelter** if you are not on benefits and are having difficulty paying your mortgage - there may be easy things you can do to reduce payments or increase your income. You may be eligible for the Mortgage Rescue Scheme or assistance from the repossession fund.
- If you are having difficulty affording repairs or are thinking of doing home improvements, get advice from the **Citizens Advice Bureau** or **Shelter** before taking out another loan which you may not be able to afford

- Think of taking in a lodger to earn some extra income or even give you company. There are generous tax allowances if you do.

Difficulty managing or coping in your home

If you have difficulty managing your home, sorting out your benefits and bills etc. there is a 'floating support' service that could help you. Please ask for one of the leaflets for more information on the service, which is provided by Calico.

- Older or disabled persons can get free advice and assistance on repairs, improvements and adaptations to their home from **St Vincents Homecare & Repair (0845 050 0570)**.
- Disabled facilities grants to help fit stair lifts, level access walk-in showers, ramps and wider doorways can all be requested through Social Services.
- Contact **Social Services (0845 053 0009)** for a free assessment of your needs if you think you need help and personal care.

Renting privately, maybe with some help from us

Renting privately can be expensive nowadays and some landlords and lettings agents can be choosy about who they let to. You may find that as market conditions change, rents reduce significantly and landlords may be more willing to let to people who are on Benefit.



- You may be entitled to claim Housing Benefit from the Council to help you with your rent even if you are working and on a reasonable wage - contact the **Council's Housing Benefits Team (01200 414477)** for more information.
- We may be able to help you with the bond/deposit - contact the **Council's Housing Needs Team (01200 414587/414567)**. Our leaflet called **Tenancy Protection Scheme** has more information on this.
- Think about a house share with some friends. Not all landlords are keen on this but it's worth asking if they're willing to consider it. They may be happier if one of you takes full responsibility for collecting the rent.
- Some landlords contact us to ask if we know of anyone wanting to rent their property. It's always worth asking the **Housing Needs Team (01200 414587/01200 414567)** if we know of anything available.

Find employment that comes with its own accommodation

- Some jobs provide accommodation as part of the job. If you decide to get a job with tied accommodation, remember that if you lose your job you may also have to leave your home.

Applying for social rented housing

You must apply to join the housing register to be considered for social housing in Ribble Valley. The register is a list of everyone who wants social housing in Ribble Valley and is managed by Ribble Valley Homes. Application forms are available from **Ribble Valley Homes(0800 111 4448)**. Over 800 people are currently on the Register so you are advised to consider what other housing options may be open to you.

Think about moving to a part of the country where the demand for housing is lower

If you are flexible about where you live you might find housing demand, prices and rents are lower in many other parts of the country.

- Some councils and housing associations often have homes available now to anyone who contacts them. You need to contact the relevant council to find out what is available - they may advertise properties on their website.
- Private rents and house prices can also be cheaper outside Ribble Valley.

Moving to a smaller home that is cheaper and easier to manage

- If you own your home, you may be able to sell up and buy either a smaller one that is easier to manage, or a cheaper one that you can more easily afford. You may find that house prices are lower in some parts of the district and they certainly are in other parts of the country.
- Housing association tenants who no longer need such a big home can ask for a transfer to a smaller property, which may be easier to afford and manage. Priority for a transfer is given to tenants who want to move to smaller properties as this frees up homes for new families. Contact Ribble Valley Homes (**0800 111 4448**) for further information.

Apply for sheltered housing if you are over 55

An advantage of living in a sheltered housing scheme is that your neighbours won't be families with children or young people. There is a wide variety of sheltered housing owned by housing associations across the district and you may be surprised at how pleasant some of them are. A visit to one can be easily arranged so that you can see what it's like.

Apply for affordable home ownership

If you cannot afford a house at full market price you may want to consider shared ownership or discount sale. Some schemes are advertised on the Plumlife website or you can register for affordable housing by contacting 01200 414567 / 414587 or emailing housing@ribblevalley.gov.uk

Finding emergency accommodation



If all else fails and you don't have a bed to sleep in for the night, hostel accommodation might be your only option.

- Contact Salvation Army on 01254 677338 or if you are aged 16-25 then contact Nightsafe, Blackburn on 01254 587687 or Crossroads, Accrington on 01254 389157.
- Unfortunately there are no emergency hostels in the Ribble Valley but contact **Shelterline (0800 800 444 Freephone)** for general housing advice and hostel vacancy information 24 hours a day.

If you think you may become homeless contact the Council's **Housing Needs Team (01200 414587/414567)** for assistance.

For more information on how you can be helped if you are homeless, pick up a copy of our leaflet - Homeless in the Ribble Valley.

