

HOUSING ADVICE PACK

Purpose

0

This pack is designed to assist homeless persons with securing accommodation.

Is this pack relevant to me?

The pack is aimed at anyone who is homeless or threatened with homelessness but the local authority may not have a legal duty to accommodate.

How can this pack help me?

The pack is broken down into 2 sections:

- 1) Contacts and links for hostel accommodation. This is mainly aimed at those who are street homeles.
- 2) How to secure private rented accommodation. The things you should think about when attempting to secure private rented accommodation.

Housing Advice Service London Borough of Redbridge 17-23 Clements Road Ilford Essex IG1 1AG

Telephone: 020 8708 4002/4003 www.redbridge.gov.uk



1. Services available for homeless people

IF YOU ARE STREET HOMELESS:

The following agencies can assist you with support and advice.

- Welcome Centre (Single Homeless Project) 11 Green Lane, Ilford, IG1 1XG. Tel. 0208
 514 8962 (here you can get a hot meal and a shower)
- Street Link. 0300 5000 914 www.streetlink.org.uk (reporting yourself or another street homeless person)
- Street Rescue. 0870 383 3333 (outreach assistance for rough sleepers)
- Alone in London (supporting young people and preventing homelessness) 020 7278 4224
- Cold Weather Shelter (only open in winter months. Please contact the Housing Advice Centre for more information)
- NSNO www.nosecondnightout.org.uk Tel: 087038333333 / 020 7710 0550 (9am 5pm week days only) email: enquiries@nosecondnightout.org.uk

The following Shelters / Hostels do not require you to have a local connection and will accept a self-referral. Please note that age/sex limitations may be applied though.

Ashiana Network

Tel 020 8539 0427 Area(s): Waltham Forest

Causeway Irish Housing Association

Tel 020 8365 1751 Area(s): Barnet, Ealing, Enfield, Hackney, Hammersmith & Fulham, Haringey, Islington, Southwark, Tower Hamlets, Wandsworth

Community Housing and Therapy - Home Base

Tel 020 8749 4885 Area(s): Hammersmith & Fulham, Kingston upon Thames, Westminster

Cranstoun Trelawn House

Tel 020 8660 4586, 020 7843 1650 Area(s): Croydon

Equinox - Brook Drive

Tel 020 7820 9924 Area(s): Lambeth

Foundation66 - Bromley Road Tel 020 8314 3020 or 3898

Area(s): Lewisham

Foundation66 - Ravenswood Road Tel 020 8521 4486 Area(s): Waltham Forest

Missionaries of Charity - Gift of Love Tel 020 7620 1504 Area(s): Southwark

Missionaries of Charity - Home of Peace

Tel 020 8969 2631, 020 8960 2644 Area(s): Westminster

MST - Gay Men's Supported Housing

Tel 020 3535 3535 Area(s): Hammersmith & Fulham, Wandsworth

Queen Victoria Seamen's Rest Tel 020 7987 5466 Area(s): Tower Hamlets

Riverside ECHG - Queen Mary Mental Health Service

Tel 020 7976 6338 Area(s): Westminster

Romford YMCA

Tel 01708 766211 ext 281 Area(s): Barking & Dagenham

Rylease

Tel 020 7993 8498 Area(s): Croydon, Hackney, Newham

Salvation Army - Greig House Addiction Services

Tel 020 7987 5658 Area(s): Tower Hamlets

Salvation Army - Hopetown Lifehouse

Tel 020 7364 7151 Area(s): Tower Hamlets

Spitalfields Crypt Trust - Acorn House

Tel 020 7613 3055 Area(s): Hackney

St Mungo's - Argyle Street

Tel 020 7278 7382 Area(s): Camden

St Mungo's - Mare Street Hostel

Tel 020 8525 7700 Area(s): Hackney

The Marylebone Project - Bradbury House

Tel 020 7262 3818 Area(s): Westminster

The Nehemiah Project

Tel 020 8773 7414 Area(s): Lambeth

U-Turn Recovery Project

Tel 020 8694 6125 Area(s): Lewisham

Veterans Aid

Tel 020 7828 2468 Area(s): Tower Hamlets

2. Private Rented Accommodation

Before you rent a property it is important you consider the following:

What size property should I look for and how much rent should I pay?

You should be aware that each borough has different amounts of Housing Benefit they award people, depending on the areas broad market rate. You can check how much you will be entitled to at the following website http://lha-direct.voa.gov.uk/search.aspx

I am single and under 35 years old, what accommodation can I look for?

If you are single and under 35 years of age, any help you may get from Housing Benefit will be based on the weekly rent of a single room i.e. shared accommodation where you will often have to share the kitchen, bathroom and living room with the other occupants. There are certain exceptions to this rule, so it is worth enquiring with the Housing Benefit office to see whether these exceptions apply to you.

Where can I look for accommodation?

You can look for somewhere to live in other boroughs as well as the London Borough of Redbridge.

Private Rented Accommodation

Things to be aware of before renting:

1. Rent in Advance: The Landlord may require this (usually a month in advance).

2. Deposit: You may be asked to pay a deposit against breakages etc. It is usually the equivalent of a months rent. You should make sure a landlord gives you a receipt for any deposit paid. It is also advisable that you make a bank transfer rather than hand over cash. Your landlord must put your deposit in a government-backed tenancy deposit scheme (TDP).

Deposit Protection Scheme

As part of the Housing Act 2004 the Government has introduced tenancy deposit protection for all assured shorthold tenancies (ASTs) in England and Wales where a deposit is taken. From April 6th 2007, all deposits paid under an AST have had to be protected within 14 days of receipt by the landlord.

The legislation aims to ensure that tenants who have paid a deposit to a landlord or letting agent and are entitled to receive all or part of it back at the end of that tenancy, actually get it.

Who is affected?

The legislation covers virtually all new AST contracts through which private landlords let property in England and Wales.

3. Holding Deposit: If you decide to proceed with a property the agent may ask you for a holding deposit whilst they undertake reference checks on you. Make sure you get a proper receipt and that the money is deducted from the first rent payment or deposit. If you don't take the accommodation, you can get the money back, although it may take some time.

4. Agency Fees: Agencies often charge administrative fees. You should ask the agency what fees they charge before paying any money to them.

What questions should I ask the landlord?

Think about some questions you should ask the landlord. Here are some examples:

- ✓ When will the property be ready to move into?
- ✓ How much is the rent?
- ✓ Is it paid weekly or monthly and how is it collected?
- ✓ What does the rent include?
- ✓ What other bills will you have to pay?
- ✓ Are you responsible for the Council Tax?
- ✓ What deposit/rent in advance does the landlord want? Will the landlord agree to take less?

Will I have to sign a tenancy agreement?

Most landlords will ask you to sign a tenancy agreement before moving in. Read the agreement carefully so you know what you and the landlord are responsible for. Think about how long the tenancy is for, and how you can end the tenancy.

Remember that if the tenancy is fixed for a period of time, you will not be able to end the tenancy without the landlord's permission, unless it says so in the tenancy agreement. If the landlord does not agree to let you leave you may have to pay the rent up to the end of the agreement.

Some landlords let their property without a written agreement and this is also legally binding. If the landlord does not want to give you a contract try get the main points about what is agreed in writing and signed by the landlord. This should include the date you moved in, how long the tenancy is for, what accommodation you can use and how much the rent is and who is responsible for the bills.

Do I need an inventory?

An inventory is a list of the contents, fixtures and fittings left in the property by the landlord, and details about the condition of the property. You should ask for an inventory from the landlord and go through this with him noting the condition of the property. This should be signed to show you are both in agreement and can be used when you move out to see if any damage has been caused whilst you have been living there. The landlord can take money from your deposit to pay for any damage above reasonable wear and tear.

ACCOMMODATION IN THE PRIVATE SECTOR

What is private accommodation? It can mean a lot of things, from living with a family as a lodger, having a separate bed-sitting room in a shared house or having a flat or house to yourself.

Tenancy types

Assured Shorthold Tenancies (ASTs)

The most common form of tenancy is an AST. Most new tenancies are automatically this type.

A tenancy can be an AST if all of the following apply:

- the property you rent is private
- your tenancy started on or after 15 January 1989
- the property is your main accommodation
- your landlord doesn't live in the property

A tenancy can't be an AST if:

- it began or was agreed before 15 January 1989
- the rent is more than £100,000 a year
- the rent is less than £250 a year (less than £1,000 in London)
- it's a business tenancy or tenancy of licensed premises
- the property is a holiday let
- your landlord is a local council

If the landlord asks you to leave?

The landlord can only regain possession by serving a Notice Seeking Possession in the prescribed form and then obtaining a Court order on one of the sixteen statutory grounds for possession.

The Notice of Seeking Possession must be served either two weeks or two months before the Landlord seeks a Court Order, depending on grounds for possession are used. Most of the 'two weeks' grounds are 'tenant fault' grounds. The 'two-month' grounds are based on the landlords need for the property

Other tenancies

There are other tenancies that aren't as common as ASTs, including:

Excluded tenancies or licences

You may have an excluded tenancy or licence if you lodge with your landlord and share rooms with them, like a kitchen or bathroom. You'll usually have less protection from eviction with this type of agreement.

Assured tenancies

Tenancies starting between 15 January 1989 and 27 February 1997 may be assured. You'll have increased protection from eviction with this type of agreement.

Regulated tenancies

Tenancies starting before 15 January 1989 may be regulated. You'll have increased protection from eviction and can apply for a 'fair rent'.

Repairs in the private sector

If you are an **Assured Tenant**, your landlord is almost certainly responsible for keeping your home in good repair. This means, for example that if the roof leaks or the hot water heater fails, your landlord will have to repair it.

If your home is in disrepair, and your landlord refuses to do anything about it then contact the Council. The Council can take action against Landlords to make them do the work. Usually an Environmental Health Service Officer will visit your home, assess the repair work needed and then serve a notice on the Landlord requiring him to carry out the repairs within a time limit. You can contact this team via the main switchboard number 0208 554 5000.