

Title:

Threatened With Homelessness?

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Summary:

Overview of actions to take if threatened homelessness in the UK

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property to rent

Article Body:

THREATENED WITH EVICTION??

If you are threatened with or made homeless, call into the Housing and Money Advice Centre as

If you are 16 or 17 years old and have been in social services care in the past the Leaving Ca

THE HOUSING & MONEY ADVICE CENTRE

The Housing & Money Advice Centre provides a free and confidential service to the residents o

Types of help available at the Centre for those who are homeless or those threatened with home

- Accommodation lists giving details of privately rented accommodation in and around the
- Use of a telephone to contact landlords for accommodation.
- Information and leaflets on most benefits.

Staff are available to discuss your situation and offer advice on a range of issues such as:

- Finding and keeping accommodation.
- Renting in the private sector
- Benefits and budgeting advice.

Assistance is given with completing housing benefit and housing application forms.

HOUSING ADVICE SERVICE

Looking at your housing options and advising the best move in the short, medium and long term.

Helping prevent homelessness by advising and supporting you, including attending Court and tal

TENANCY RELATIONS SERVICE

Provides advice and assistance to tenants in the private sector who are experiencing difficult

REMEMBER: IF THE LANDLORD ASKS YOU TO LEAVE OR GIVES A NOTICE OR LETTER SAYING YOU MUST LEAVE,

DEBT COUNSELLING SERVICE

Offers advice and assistance on money and debt issues relevant to you and your home. These in

Rent ~ mortgage ~ council tax ~ hire purchase ~ electricity ~ gas ~ water ~ banks ~ catalogues

HOUSING OPTIONS

Once you have found temporary accommodation, you will need to consider your future housing opt

LODGINGS

This is where you live in someone's house and pay them an inclusive amount for accommodation and food.

SHARED HOUSE / FLAT

This type of accommodation is available to let from private landlords. You could get together with other people to rent a house or flat.

If you are going to claim housing benefit remember it may be restricted if you are paying above market rent.

Staff at Housing and Money Advice Centres can help you decide whether you can afford this type of accommodation.

LIVE IN ACCOMMODATION

Some types of employment offer accommodation, such as hotel work, if you are a student, the council housing scheme.

COUNCIL HOUSING

Anyone over 16 can apply to be housed by the council.

Application forms are available from all Borough Council housing offices. Completed forms can be sent to the council.

Once you have made an application don't forget to notify the Council of any changes in your circumstances.

Contact Northampton Borough Council on 01604 837890 or the Housing and Money Advice Centre for more information.

HOUSING ASSOCIATIONS (REGISTERED SOCIAL LANDLORDS)

These are organisations which own and rent flats, houses and bungalows. Some specialise in housing for people with disabilities.

WHERE TO LOOK AND WHAT TO CHECK OUT

- Talk to friends
- Look in the local papers and shop windows for property to rent ads.
- Northampton Borough Council has a waiting list, try to register on this. The accommodation is allocated on a first come first served basis.
- If you are a student, contact your Welfare or Accommodation Officer or approach your student union.
- The Housing & Money Advice Centre has accommodation lists. Landlords advertise there.

If you are offered somewhere to live, don't be afraid to ask the landlord a lot of questions, and to see the property before you agree to rent it.

REMEMBER - private landlords nearly always require rent in advance and a damage deposit.

Questions you should ask the landlord

- You should ask for a written contract and seek advice before you sign it.
- Who pays the electric and water rates?
- Does the landlord live on the premises? This will affect your rights.
- Who is your landlord and where does he/she live? Landlords are required to by law to provide a written contract.
- Is there an inventory? If not make your own and give a copy to the landlord. List everything in the property.
- Find out exactly what the rent is, what you have to pay and what it is for.
- Ask for a rent book and receipts for any money you pay to the landlord or agent. If you pay by cheque, get a receipt.
- Ask to see the Gas Safety certificates for any gas appliances i.e. gas fire, heating.

Contact the Housing and Money Advice Centre if you have a problem with this.

NEVER SIGN A TENANCY AGREEMENT UNTIL YOU UNDERSTAND EVERYTHING. IF IN DOUBT GET PROPER ADVICE.

PROVISIONS FOR THE UNDER 18'S

COMMUNITY SUPPORT TEAM

The Community Support Team is part of the Resources Team. They offer a service to young people. They are based at 196 Kettering Road. They assist in finding accommodation and give advice on

For an appointment contact 01604 620343 Monday ~ Friday 9.30am ~ 4.30 pm

MONEY MATTERS

If you unemployed, are sick or on a low income you may be entitled to claim benefits. These c

If money is tight you may benefit from budgeting advice from a debt counsellor at the Housing

Most benefits are paid weekly or fortnightly in arrears and in some circumstances a Crisis Loa

A Budgeting Loan can be considered when Income Support and Income Based Jobseekers Allowance h

To enquire about benefits and for advice on how to make a claim contact the Job Centre at the

Jobcentre plus
Frances House
21 Lower Mounts
Northampton NN1 3LY

Telephone 01604 446100

Benefit Enquiry Line 0845 6004258

Social Fund Line 01900 221379

EMPLOYMENT

It is difficult to find work if your are homeless. Casual work may be easier to find but look

Most employers expect new employees to work at least a week before paying any wages and you mi

Jobcentres also provide information, advice and various leaflets which you may find helpful in

HOUSING BENEFIT

Many people not working or on a low income can claim help with their rent and should apply to:

Northampton Borough Council
Benefit Services
The Guildhall
Northampton NN1 1DE

Telephone 01604 837700

Application forms are available from the address above. If you claim Income Support or Job Se

PLEASE NOTE

You should complete a Pre ~ Tenancy Determination before you sign a tenancy agreement with a p

This will tell you if Housing Benefit will cover all the rent the landlord is charging before

Housing Benefit does not cover any charges included in the rent for food, heating, hot water,

When you move into your new accommodation complete a housing benefit form immediately and retu

SINGLE CLAIMANTS UNDER 25

Most single people under 25 who live on their own in self contained privately rented accommodation
The Benefit will be based on the lower end of a single room rate assessed by the Rent Officer

PAYMENT OF HOUSING BENEFIT IN ARREARS

All new claims and changes of address claims for privately rented and Housing Association properties

PRIVATE RENTING

Landlords who let any sort of property usually take a DEPOSIT from the tenants. This is kept

Even if a landlord does not expect a deposit the chances are he / she will want RENT IN ADVANCE

If you are in need of rent in advance because you have nowhere to live you can apply to the DWP

ADVICE & HELP

It is important to remember you are never alone. There are many sorts of advice available in

SHELTERLINE

8.00 am ~ 12 midnight telephone 0808 800 444

CITIZENS ADVICE BUREAU

72A St Giles Street Northampton tel 0870 120 2433

SAMARITANS

2 St. Michaels Avenue Northampton tel 01604 637637 (Available 24 hours)

THE LOWDOWN (Advice & Counselling 16 ~ 25 year olds)

3 Kingswell Street Northampton tel 01604 622223

NORTHAMPTON BOROUGH COUNCIL

The Guildhall

St Giles Square

Northampton tel 01604 837837

RELATE

Hazelwood Road Northampton tel 01604634400

WELFARE RIGHTS ADVICE SERVICE

3 / 7 Hazelwood Road Northampton tel 01604636112

THE JESUS CENTRE 2 Lower Mounts Northampton tel 0871 8712121

NORTHAMPTON GAY & LESBIAN ADVICE CENTRE tel 01604 528986

LONE PARENT HELPLINE tel 0800 018 5026

SUNFLOWER CENTRE tel 01604 233684

NATION DEBTLINE tel 0808 8084000

NORTHAMPTONSHIRE COUNTY COUNCIL TEL 01604236236

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