



# Housing Options

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## Housing Options

If you think you may become homeless contact us as soon as possible as most homelessness can be prevented if early action is taken. We can advise you of your housing rights and negotiate on your behalf with a relative, friend, landlord or mortgage lender to prevent or delay you becoming homeless. If it is not possible for you to stay in your current accommodation, we can advise you of the housing options open to you of which this leaflet provides a summary.

## Social Rent Housing - Housing Needs Register

There is no 'council housing' in Epsom and Ewell. Low cost rented housing, or 'affordable housing' is instead provided by a number of different housing associations, the largest being Rosebery Housing Association. The Council has 'nomination rights' to a percentage of the housing associations vacancies and in order to decide who will be put forward to each vacancy the Council operates a Housing Needs Register.

The Housing Needs Register is a waiting list for people in the Borough who are in need of low cost rented accommodation. Applicants are awarded points based on an assessment of their circumstances and housing needs. When a property becomes available it will be advertised through the Council's choice based letting scheme, Epsom and Ewell HomeChoice.

Epsom and Ewell HomeChoice is a way of allocating Housing Association properties that gives you more choice over where you want to live. Every week we will advertise vacancies on our website and you will then be able to see what properties are available and bid for those that you are matched. The successful applicant will be the person with the highest points/band for the property they have bid for who meets the lettings criteria for the property.

Unfortunately, there is a shortage of affordable rented properties becoming available in this Borough. The low supply of accommodation is subject to many and various competing demands. It is not, therefore, possible to accurately predict how long someone may have to wait to receive an offer of accommodation through the Choice Based Lettings System. The Recent Lets section on the HomeChoice website [www.eebc-homechoice.org.uk](http://www.eebc-homechoice.org.uk) will give you some idea of previous lettings.

We would strongly recommend that you do not rely on the Council's Housing Register to accommodate you within a given time period or in the event that you become homeless. You may therefore need to consider other housing options, which may be quicker and meet your needs in the short or long term.

You can request an application form from Housing Services at the Town Hall or you can download a form from the Council's website.

## Affordable Home Ownership Schemes - Help to Buy

There are many low cost home ownership options provided through the Help to Buy scheme. These include:

- shared ownership (part rent part buy)
- equity loans
- mortgage guarantee schemes.

Bedfordshire Pilgrims Housing Association are the Help to Buy agent for this area. For further information on help to buy options please visit [www.helptobuyese.org.uk](http://www.helptobuyese.org.uk)

and [www.bpha.org.uk](http://www.bpha.org.uk).

## Private Rented Accommodation

The private rented sector can offer good quality accommodation in an area of your choice. It can be a much quicker and more flexible option than social renting however most landlords require a deposit and one month's rent in advance.

Housing Services has a more detail leaflet called Renting in the Private Sector to help you find private rented accommodation. This information will advise you where to look, what to look for and what to avoid. Information about local estate/letting agents and useful website addresses is also available from Housing Services.

Generally to find private sector accommodation you could look through local newspapers, as these carry details of properties that are available for letting. Free copies of local newspapers are available for you to read at local libraries and properties are advertised on the internet.

There are a number of accommodation websites that may also be useful, such as [www.rightmove.co.uk](http://www.rightmove.co.uk) or [www.findaproperty.com](http://www.findaproperty.com) . These allow you to enter the area, type of property, and amount of rent you can afford – then search for a home using these criteria. If you do not have access to the internet at home, you may wish to go to your local library and use the internet facilities available there.

Homes and rooms for rent are sometimes advertised in shop windows or on notice boards, and you could consider putting an 'Accommodation Wanted' card up on one of these yourself. Flat and room shares can be found on websites such as [www.flatmaterooms.co.uk](http://www.flatmaterooms.co.uk) or [www.flateshare.com](http://www.flateshare.com) .

You could also ask your friends, family, and colleagues. If you are a member of a local club, sports team, or Church, then ask other members and participants.

## Rent Deposit Bond Scheme

The Council operates Rent Deposit Bond Scheme to help people access private rented accommodation. We can also give advice and assistance in finding accommodation, reasonable rent levels and calculate whether you are entitled to any housing benefit to help with the monthly rent.

The Deposit Bond Scheme may allow you to access the private rented sector through providing a landlord with a deposit bond against any damage/rent loss. This bond is offered as a means of preventing homelessness to households the Council would have a duty to under the homelessness legislation.

Housing Services has a more detail leaflet called Private Rented Accommodation & The Rent Deposit Bond Scheme: A guide for prospective tenants, which explains more about the Rent Deposit Bond Scheme.

To see if you are eligible for assistance, you must first have a Housing Options interview with one of the Housing Option Advisers. At that interview your current housing situation will be assessed. You will be asked to provide proof of any savings, income and identification.

## Housing Benefit and Local Housing Allowance

Housing Benefit is a national scheme to assist those on low incomes to meet their rent payments. It is administered by local authorities and can be claimed by those on income support, jobseeker's allowance, incapacity benefit, employment support allowance or pension credit, as well as others with a low income, subject to the relevant criteria being met. If you are unsure whether or not you are entitled to Housing Benefit, make a claim and find out.

### Local Housing Allowance

Those people renting from a private landlord and changing address, or making a new Housing Benefit claim, will have their benefit calculated from the Local Housing Allowance (LHA).

The Valuation Office Agency will set a flat rate LHA for properties in the broad market area based upon the number of bedrooms. This will form the starting point of the LHA calculation. Entitlement will still be assessed taking into account a claimant's income and personal circumstances and thus may be paid at a rate lower than the Valuation Office Agency's figure.

The LHA for differing sizes of accommodation will be set by the Valuation Office Agency each month and the details will be publicised locally by the Housing Benefit Section. The LHA will be the rate for the month in which the claim starts. Unless there is some relevant change (eg, the birth of a child), the LHA will be unchanged for 52 weeks.

The current rate can be found on the Housing Benefit page of the Council's website. You can also find out which rate would apply to your accommodation on <https://lha-direct.voa.gov.uk/search.aspx>

## Housing Benefit and Local Housing Allowance

The rate is based on how many bedrooms are required for the number of people living in the property. It allows one bedroom for:

- Single people under 35 (bedroom with shared facilities only)
- Every adult aged 35 or over
- Every adult couple
- Any other adult aged 16 or over
- Any two children of the same sex aged under 16
- Any two children regardless of sex aged under 10
- Any other child.

It is only the number of bedrooms that are counted. The number of living rooms, bathrooms etc, are not taken into account. Therefore, a single parent with a daughter aged 12 and a son aged 8 will have their benefit calculated from the LHA for a three bedroom accommodation.

A maximum of four bedrooms can be considered in your application, even if the size of your family would normally need more than four bedrooms.

Most single people under 35 are only allowed benefit based upon the LHA rate for shared accommodation.

### How Housing Benefit is paid

Housing Benefit for private sector tenants is generally paid to the claimant fortnightly in arrears. It is a good idea to set up a separate bank account just for the payment of your rent..

However Housing Benefit can still be paid to the landlord if:

- If a tenant falls into arrears of eight weeks or more. Written proof of arrears will be required and so landlords should ensure they keep detailed records of the rent account.
- If the Council's decides it will prevent homelessness by assisting a claimant
- If a claimant is vulnerable and will experience great difficulty managing rental payments. If a claimant and their representative feels they are vulnerable, benefit can be paid to the landlord.

Any request for payment to a landlord will need to be supported by evidence from a third party.

## Housing options for single people

If you are homeless, you may contact the Housing Services for advice and assistance on your housing options. Housing Options interviews are available by appointment on Monday to Fridays. Alternatively a Duty Housing Officer is available to give general advice and assistance on a drop in basis, Monday to Friday, 10am – 4.00pm. The Council does not however have a legal duty to provide emergency accommodation for everybody who finds themselves homeless.

Most single people under the age of 35 will have their housing benefit based upon the Shared Accommodation Rate. The shared accommodation rate is based upon rents for accommodation where there is sole use of a bedroom and shared use of other rooms e. g. kitchen and bathroom. It may not represent the average level of rents for such accommodation and the shared accommodation rate will be applied irrespective of the type of property you live in.

The current rate can be found on the Housing Benefit page of the Council's website. You can find out which rate would apply to your accommodation on <https://lha-direct.voa.gov.uk/search.aspx>.

NB: There are extra rules if you are a care leaver aged under 22, severely disabled, certain ex-offenders and some people who have lived in homeless hostels for three months or more.

This means that if you are a single person under 35 dependent on housing benefit and looking for private rented accommodation you will only be entitled to housing benefit up to the maximum LHA for a room in a house share and outlined below are some options you may wish to consider:

- **Shared houses or flats:** A room in a house or flat, sharing the use of the kitchen, bathroom and lounge with others. Often properties can be let to a group who will rent a whole property or the landlord may let out rooms on an individual basis.
- **Bedsits:** A bedsit is usually made up of a bedroom/living room containing its own cooking facilities while amenities such as the bathroom/WC may be shared with other tenants.
- **Lodgings:** These are rooms in the landlord's own home, often with a family. You will either have use of the kitchen or meals may be provided.
- **Houses in Multiple Occupation (HMO):** If a property is rented out to more than one household it may be classified as an HMO. HMO's included bedsits, shared houses and lodgings. HMO's are covered by additional legislation which requires them to have adequate facilities and safety procedures. A tenants' guide to HMO's standards is available from the Council's Environmental Health Division. If you think that the property is unsafe or not fit to live in you should approach the Environmental Health Division at the Town Hall.

## Housing options for single people

There are a number of a number of flat & room share websites that may also be useful to help you find this type of accommodation. In Addition rooms for rent are sometimes advertised in shop windows or on notice boards, and you could consider putting an 'Accommodation Wanted' card up on one of these yourself. Some of these are listed below.

### Flat & Room Share Websites

- [www.gumtree.co.uk](http://www.gumtree.co.uk)
- [www.spareroom.co.uk](http://www.spareroom.co.uk)
- [uk.easyroommate.com](http://uk.easyroommate.com)
- [www.flatshare.com](http://www.flatshare.com)
- [www.housepals.co.uk](http://www.housepals.co.uk)
- [www.property.loot.com](http://www.property.loot.com)
- [www.findaflat.com](http://www.findaflat.com)
- [www.moveflat.com](http://www.moveflat.com)
- [www.roombuddies.com](http://www.roombuddies.com)
- [www.roomster.com](http://www.roomster.com)

### Local Shops with Advertising Boards

Wilkinsons, High St, Epsom

Sainsbury's, Kiln Lane

The Chocolate Box, Pine Hill, Epsom

The Shop on the Corner, Langley Vale

Candy Shop, Manor Green Rd

Ewell News, Ewell House Parade

Ballard's, Chessington Rd, Ewell

Smiths, Ruxley Lane, West Ewell

Poole Rd News, Poole Road

Safegate News, High St, Ewell

Janet's, Ruxley Lane, West Ewell

Darby's News, Stoneleigh

### East Surrey Outreach Service (eSOS)

The East Surrey Outreach Service (eSOS) provides help and support to adults who are rough sleeping, or are at risk of rough sleeping.

eSOS is for those with a local connection to the Epsom & Ewell, Mole Valley, Reigate & Banstead and Tandridge areas.

What does e.S.O.S offer?

- One-to-one support for people who are sleeping rough, or are facing homelessness.
- e.S.O.S may be able to refer you to hostels and supported housing if you are homeless and have a local connection to East Surrey.
- An individual resettlement or support plan agreed with you which meet your needs.
- Support to help you engage with services you need, such as health, mental health, drug/alcohol or probation services.

To work with homeless people with complex needs to break the cycle of rough sleeping.

If you think you would benefit from working with eSOS, your housing officer, GP, social worker or support worker can refer you. You can also contact eSOS directly on: 01372 378 628 or email [EastSurreyOutreachService@homegroup.org.uk](mailto:EastSurreyOutreachService@homegroup.org.uk).

## Housing options for single people

### 16-17 year olds

If you are aged 16-17 and are homeless or threatened with homeless, contact Surrey County Council Support Service on 01483 519198 or [ysshomelessprevention@surreycc.gov.uk](mailto:ysshomelessprevention@surreycc.gov.uk).

### Domestic abuse

The housing options available to victims of domestic abuse will depend upon an individual's circumstances but the Council is able to secure a place of safety for people in need of a place of safety as a result of domestic abuse. (The Council is unable, however, to assist ineligible people from abroad that do not have indefinite leave to remain in the country). Some of the options available are:

- **Place of safety** – assistance with finding a male or female refuge
- **Sanctuary Scheme** – offering a range of individually tailored security improvements enabling victims to stay safely in their own homes.
- **Surrey Mobility Scheme** – helping existing tenants of social landlords transfer to alternative accommodation within Surrey.
- **Private rented accommodation** – help with finding alternative accommodation. This may include assistance with some of the costs involved, such as a rent deposit bond.
- **Making a homeless application** – you have the right to make an application to any council as homeless, but the relevant criteria must be satisfied before a Council has a duty to find you somewhere to live.
- **Advice & Assistance**- Information is also available regarding legal issues such as injunctions, occupation orders and exclusion orders and referrals to agencies who can assist in obtaining them.



## Property & housing rights

An important part of the work the Council can do to help you keep your home is to ensure that you are aware of your housing rights. The Council can give advice on landlord and tenant law and property rights for owner occupiers as well as private rented tenants in events such as relationship breakdown. People can be at risk of losing their homes for a number of different reasons. The degree of protection from eviction that you have will depend upon your housing status and in particular whether you own or rent your home and if you rent, the type of tenancy you have or whether you have a tenancy at all.

### Private tenants

A tenant has a legal right to occupy a property and exclude others whilst a licensee only has permission from the owner to occupy the accommodation. For example, people that live in the same house or flat as their landlord have a licence to occupy rather than a tenancy and therefore have very limited protection from eviction, however a landlord cannot evict a licensee without serving the correct type of notice.

All tenants of private rented accommodation have some degree of protection from eviction but the amount varies depending upon when their tenancy started. Tenancies that began before the 15th January 1989 are generally fully protected and it is very difficult for the landlord to evict a tenant if they pay their rent and act reasonably.

The majority of new lettings are now assured shorthold tenancies. Assured Shorthold tenants are entitled to a two clear month written notice asking them to leave their accommodation and there are some technical rules about what this notice should say and when it should be served. Even when the right notice is given on expiry of the notice period, the tenant is legally entitled to reside in the accommodation until such time as their landlord has obtained a Court Order / Bailiff's Warrant. Please note that whilst tenants may be entitled to remain at the accommodation on expiry of a correct notice, they will be liable for any costs incurred by the landlord in taking court action.

If your landlord serves you with notice you should contact the Housing Options team as soon as possible. Advisers can check that the notice is legally valid and that you are not being illegally evicted or harassed. In some circumstances you may have 'security of tenure' which means that you do not have to leave.

Please be aware that should your landlord try and evict you without following the correct legal procedure they are likely to be committing an offence under the Protection from Eviction Act 1977. This includes agents or representative acting on behalf of the landlord. If these offences are committed the Council has the power to prosecute your landlord. Examples of harassment include cutting off water or electricity supplies or entering your home without your permission. If your landlord excludes you from the property permanently or temporarily without a court order this could be deemed an illegal eviction.

Remedies for harassment and illegal eviction can include an injunction that forces your landlord to let you back into your home and the courts can impose fines and award damages.

Contact Housing Services urgently, should you feel that you are being harassed or intimidated in any way, or should your landlord attempt to persuade you to leave your accommodation using any means that are not described in the paragraph above.

## Property & housing rights

### Home Owners

If you are in mortgage arrears your lender can take action to evict you and repossess your home by obtaining a possession order from the County Court. It is important that you get advice immediately if you are threatened with repossession. You may be entitled to legal aid from a solicitor, depending upon your circumstances. Most lenders will only repossess your home as a last resort and it is often possible to prevent arrears leading to repossession.

Check that you are claiming all the benefits that you are entitled to including income support towards mortgage payments. If you are not sure what you are entitled to contact your local Citizens Advice Bureaux or a Housing Options Adviser. You must contact your lender if you are thinking of selling or abandoning your home. It may be possible to arrange a payment holiday whilst your property is on the market.

Contact the Housing Option Advice team at the earliest stage as they can give you advice on preventing homelessness.

If you are issued with possession proceedings, it is really important that you attend the hearing to give you the best possible chance to avoid re-possession. A Court Desk offering free help and assistance with the court process is available at both Reigate and Kingston County Court.

You may be able to prevent repossession in the following ways by agreeing with the lender to:

- Pay off any arrears in installments
- Pay mortgage interest only for a specified period
- Extend the repayment term. Most loan agreements run for a period of 20-25 years. It may be possible to Extend the term of your mortgage if you have made payments for a number of years. This would mean lower and more affordable repayments.
- Change the type of mortgage

What you can do to prevent court action:

If you are experiencing difficulties meeting your mortgage payments you should contact your lender immediately to explain the situation. If you are unable to meet your full monthly mortgage payments you should pay whatever you can. Produce a financial statement by listing your income and expenditure, including other debts you may have. Any money that is left can be used to pay the arrears as your mortgage is the priority debt. If you have other debts you should seek Money/Debt Advice for free and impartial advice.

As a Council we have a duty to try to prevent you from becoming homeless and it is important that, with the Council's assistance, that you make every effort to you remain in your current home.

If you are unable to sort out your housing problem or you cannot find alternative accommodation you would have a right to apply to the Council as homeless.

Part VII of the Housing Act 1996 and The Homelessness Act 2002 define who is homeless and sets out the basic criteria against which the Council must assess its duty to you. There are five main areas that we may need to investigate and ask you about when deciding how best to assist you:

- homelessness
- eligibility
- priority need
- intentional homelessness
- local connection

If the Council accepts you as homeless they will have a duty to provide you with emergency temporary accommodation. This will be what is available at the time and is considered to be a suitable for the needs of your household. This could be a bed and breakfast accommodation, refuge, hostel or accommodation in the private sector. Once provided with alternate accommodation you would then need to apply to go on the Housing Needs Register to be considered for rehousing.

The Council does not however have a legal duty to provide emergency accommodation for everybody who finds themselves homeless.

If you are homeless or threatened with homelessness, please contact Housing Services immediately on 01372 732000. **Do not leave it until the last minute.**

## Support Services

### **ETHOS employment support**

If you are looking for work or additional work to help your financial situation, ETHOS provide advice, guidance and support with learning and skills for employment. This includes writing CVs, searching and applying for jobs, courses or training and advice on interview techniques. I

f you wish to make an appointment you can do so online at [www.surreyllp.org.uk/referrals-to-ethos-project](http://www.surreyllp.org.uk/referrals-to-ethos-project), or call Nanette Chandler for more information on 07904 908871.

ETHOS also run a job hub at Epsom Methodist Church on Wednesdays from 11.30am-1.30pm. Laptops and internet access is provided at the job hub so that people can apply for jobs, search for training/courses and create CVs. Anyone living in the borough is welcome to attend.

### **Help with furniture**

If you require any assistance with furniture you can apply online to Surrey County Council Local Assistance Scheme, or contact Citizens Advice Bureau. The Council can also refer you to a local furniture project.

### **Parashoot Floating Tenancy Support**

If you feel you would benefit for additional housing support Epsom & Ewell Borough Council can also arrange for a referral to the Parashoot floating support service.

## Supported & Sheltered Housing

### Special Needs Housing and Support Register

The Epsom & Ewell Special Needs Housing and Support Register is a partnership of the Borough Council, Surrey County Council, Social Services, East Surrey Health Authority and five housing associations. The Register is run by the Council and is intended for people with housing and support needs. The Register helps us to assess an applicant's needs and to identify the most suitable supported accommodation. Referrals are made from Social Workers and Care Managers.

### Sheltered Housing

Sheltered housing sometimes called warden assisted or retirement housing is especially designed for older people. There are many different types of sheltered housing schemes, some will have a scheme manager or Warden and they provide 24 hour emergency help through an alarm system. Accommodation is usually self-contained (bedsit or 1 bedroom flat), but there are often communal areas, such as a lounge, laundry room and garden. Many schemes run social events. Sheltered housing might suit you if you want to live independently but in a smaller and easier to manage home. To apply for Sheltered Housing you need to apply to go on the Council's Housing Needs Register.

### Sheltered Scheme available in the Borough:

#### Rosebery Housing Association:

John Gale Court, West Street, Ewell Village, KT17 1UW

Norman Colyer Court, Hollymoor Lane, Epsom, Surrey, KT19 9RR

Tomlin Court, Hook Rd, Surrey, KT19 8UD

#### Mount Green Housing Association properties:

Bartlett House, The Avenue, Worcester Park, Surrey

Mathias House, Mathias Close, Epsom, Surrey

## Further Information

There are many agencies that can offer you free advice on issues including debt advice, legal advice, advice for tenants facing landlord harassment and illegal eviction, or advice on personal matters.

<p>Housing Benefits Section &amp; Housing Services Epsom &amp; Ewell Borough Council The Parade Epsom Surrey KT18 5BY 01372 732000</p>	<p>Shelter - West Sussex and Surrey Housing Aid Centre 1st Floor Barton House Broadfield Crawley RH11 9BA 0844 515 1750 Email: <a href="mailto:info@shelter.org.uk">info@shelter.org.uk</a> <a href="http://www.shelter.org.uk">www.shelter.org.uk</a></p>
<p>CAB The Old Town Hall The Parade Epsom Surrey KT18 5AG <a href="http://www.epsomewellcab.org.uk">www.epsomewellcab.org.uk</a> 0844 4111444</p>	<p>Shelterline  Freephone help with housing problems. Telephone lines open: 8am - midnight every day Freephone 0808 800 444</p>
<p><b>Benefits Agency</b>  Advice on Department of Works and Pensions benefits. <a href="http://www.direct.gov.uk">www.direct.gov.uk</a> Job Centre Plus Epsom 50 East Street Epsom Surrey United Kingdom KT17 1HQ 0845 604 3719 <a href="http://www.jobcentreplus.gov.uk">www.jobcentreplus.gov.uk</a></p>	<p>National Debtline Freephone  Monday to Friday 9am - 9pm Saturday 9.30am - 1pm  Tricorn House 51-53 Hagley Road Edgbaston Birmingham B16 8TP 0808 808 4000 <a href="http://www.nationaldebtline.co">www.nationaldebtline.co</a>.</p>
<p>Women's Aid - National Helpline  Tel: Freephone 08082 000 247 Email: <a href="mailto:info@womensaid.org.uk">info@womensaid.org.uk</a> Web: <a href="http://www.womensaid.org.uk">www.womensaid.org.uk</a>  North Surrey Domestic Outreach Service - 01932 260690</p>	<p>Surrey Law Centre  Jacobs Yard Woodlands Road Guildford GU1 1RL 01483 215000 Email: <a href="mailto:info@surreylawcentre.org">info@surreylawcentre.org</a></p>