



Housing Options Information Guide

Introduction

The demand for social housing in Stevenage is far greater than the available supply.

Stevenage Borough Council advertises social-rent properties owned by the council and housing associations to applicants on its housing register. It uses a banding system to identify those in the greatest housing need according to their housing circumstances. Band A applicants having the highest priority and Band F the lowest. Applicants are then prioritised in date in band order. There are more than 2500 applicants on the housing register. Each year, approximately 500 social-rent homes become available to let. This means that only one in five applicants are ever likely to be re-housed by the council or a housing association, while only those applying for certain types of low-demand sheltered accommodation in lower bands stand any chance at all.

What is the purpose of this housing option pack?

This information guide will help you make informed decisions about your future options for housing.

We hope you will find it informative and useful.



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Section 1: finding a home

Renting a home from a private landlord is the only option for many people, including those on the council's housing register, few of whom are ever likely to be offered a council or housing association tenancy.

Private rented accommodation

Most letting agents within Stevenage advertise available properties through websites such as www.rightmove.co.uk, www.thinkproperty.com, www.propertyfinder.com and www.spareroom.co.uk. Advertisements can also be found in shop windows or in local newspapers (copies of newspapers are available to read at the local library). If you would prefer to contact local agents directly, a list is available from the council's Customer Service Centre.

Many people worry about whether they could afford to rent from a private landlord. If you get benefits or are on a low income, you may be eligible for help with rent payments from a benefit called Local Housing Allowance. This is a flat rate allowance paid to people claiming housing benefit for privately rented accommodation. How much you get will depend on: the allowance cap for the area; your income and savings; and your other circumstances. Local Housing Allowance rates for Stevenage can be found at <http://www.voa.gov.uk>.

Advice for young people and single people under 35

If you are a young person wanting to live independently, our advice is to **stop and think**. Unless you have a reasonable income, can save enough money to cover a tenancy deposit, a month's rent in advance and can afford to pay the rent of a studio or one-bedroom flat without the help of Local Housing Allowance (LHA) payments, your options are very limited.

If you are single, under 35 and privately renting, the maximum LHA rate you may be entitled to will probably be capped at about £300 per month. This limits you to a bedsit/studio flat or a single room in shared accommodation. There are some exemptions to this rule. A useful factsheet can be found at www.shelter.org.uk titled 'Housing benefit for under 35s.'

If you are working, you could consider getting together with a group of working friends to share a privately rented property. If three friends share the rent of a three-bedroom house, their individual rental responsibility could be much more affordable and council tax and utility bills can be shared.

Another suggestion is to ask your friends, family and colleagues if they have a spare room; this could provide an income for them as in many (but not all) circumstances a room can be let without the income from rent affecting household benefits.

Please seek advice before leaving your present home.

Tenancy deposit protection

If you are privately renting and have entered into an assured shorthold tenancy agreement, or your assured shorthold tenancy agreement has been renewed since April 2007, your landlord **must** protect your deposit within a government-backed scheme and provide you with the following information within 30 days of receiving your deposit:

- the landlord's name and contact details
- the amount of deposit paid and the address of the tenancy covered
- details of the tenancy deposit protection scheme being used
- a copy of the deposit protection certificate signed by the landlord
- information about the purpose of the tenancy deposit protection scheme
- how to get your deposit back at the end of the tenancy
- what to do if there is a dispute about the deposit.

There are two types of tenancy deposit scheme:

- custodial schemes
- insurance schemes.

Custodial schemes

The landlord or agent pays the tenant's deposit into the scheme, where it will be kept until the end of the tenancy. There are four government-recognised schemes:

- Deposit Protection Service (DPS)
- My Deposits
- The Dispute Service (TDS)
- Capita Tenancy Deposit Service.

You can check the website of each scheme to see if your deposit has been protected with them.

Insurance scheme

The landlord or agent keeps the tenant's deposit but pays an insurance premium to the scheme. This insures the tenant's deposit in case of dispute.

A court can order landlords to protect a deposit in a scheme and/or make a compensation payment of between one and three times the value of the deposit if they:

- only protect a tenant's deposit after 30 days
- fail to give the tenant details of the scheme used within 30 days
- fail to protect a deposit

If your deposit has not been protected or you haven't been given the required information, your landlord cannot use a 'Section 21' notice to end your tenancy.

If your landlord protected your deposit but did not provide you with the necessary information, you must receive this information before a 'Section 21' notice can be served.

If you paid a deposit for a tenancy that started before 6 April 2007 and your tenancy agreement hasn't been renewed since, different rules apply. Visit www.shelter.org.uk to use their 'Tenancy Deposit Rights Checker.'

This is a complex area of Housing Law; we therefore recommend that you take independent legal advice if the above applies to you.

Home ownership

In the current economic climate, many people aspiring to home ownership are unable to save enough for the necessary deposit. In 2013 the government introduced the NewBuy and Help to Buy schemes to make home ownership more affordable.

First Step – Local Authority Mortgage Scheme (LAMS)

Stevenage Borough Council is working with Leeds Building Society and Lloyds Bank to help first time buyers take their first steps on to the housing ladder. More information on the LAMS scheme is available on the council's website www.stevenage.gov.uk

NewBuy

The NewBuy scheme applies only to newly built properties. In England, it is administered by participating builders, and some others. To qualify, you will need to have sufficient savings to cover a deposit of at least 5% of the property price and legal and conveyancing costs. Your mortgage application for the NewBuy scheme will be assessed in the same way as any normal mortgage application. If you meet the lender's affordability and credit criteria and qualify under the guidelines, you could be eligible for a loan of up to 95% of the purchase price. You can find out more and search for developers/lenders participating in the scheme in the local area, on the NewBuy scheme website at www.newbuy.org.uk.

Help to Buy East and South East

Help to Buy is a scheme designed to make buying a home more affordable, offering an 'equity loan' to assist in the purchase of a new-build home. The government will lend successful applicants up to 20% of the value of their new build home. A minimum 5% deposit is required and applicants will need to fund the rest of the purchase with a conventional mortgage. The equity loan is interest free for the first five years and has to be repaid within 25 years or before if the property is sold or the mortgage is redeemed. This scheme is available to home movers as well as first-time-buyers, subject to meeting the relevant eligibility criteria. Visit: www.helptobuyese.org.uk for more information.

Because the type and nature of the schemes available change from time to time, we recommend that you check what is currently being offered on the website: www.helptobuyese.org.uk .



Renting a council or housing association home

Stevenage Borough Council manages a list of people who have applied for council or housing association social housing. This is called the housing register. You must be eligible to apply and qualify to join the housing register, **unless you:**

- are subject to current immigration control
- fail the habitual residence test
- do not qualify
- have deliberately given false or misleading information or withheld relevant information in connection with your application
- do not have an established local connection to Stevenage
- are an owner of residential property
- considered to be unsuitable to be a tenant because of unacceptable behaviour

More information on the council's housing allocations scheme and its guide to the housing register can be found on the council website at www.stevenage.gov.uk.

How to apply

You can pick up a housing application form from the council's Customer Service Centre or download it from the council's website at www.stevenage.gov.uk.

When submitting your application, you will need to provide proofs of circumstance for all applicants named on the form. Unless **all** the required proofs are provided, the form and proofs will be returned to you. You should make sure that all the necessary proofs are enclosed before you re-submit your application.

If you are updating an existing housing register application, you will be required to provide proofs, as above, for any new applicant being added to the application. If you are changing address you will need to complete a new application form.

To check what proofs are acceptable, visit the Stevenage Borough Council website. Only original documents are acceptable. We strongly advise you to bring your application form and proofs into the Customer Service Centre where your original documents will be photocopied and returned to you immediately. If you cannot attend in person, you can send documents by post. We must stress, however, that we cannot be

responsible for the safety of your original documents. Please note if you submit an application without all the required proofs it will be returned to you unregistered.

Eligible applicants on the housing register can 'bid' for council homes through the council's choice based lettings scheme, 'Home4U'. When empty properties become available they are advertised on the Home4U website. For more information on how to bid, visit www.home4u.org.uk

When a housing association property becomes available it will be advertised on the Home4U website alongside available council properties. Applicants can bid for the property and the successful bidder will be nominated to the housing association. The housing association will then decide whether or not to accept the nomination. It may sometimes reject a nomination if the applicant does not meet the criteria of their own allocations scheme.

What are housing associations?

Housing associations (also known as private registered providers) are non-profit-making organisations. Like the council, they provide affordable housing to meet a wide variety of housing needs. Several housing associations manage properties for rent in Stevenage.

Can housing association tenants transfer to a council property?

Housing association tenants in Stevenage who want to transfer to another property can apply to join the council's housing register in the same way as council tenants and are given the same priority.

What makes housing association tenancies different from council tenancies?

Housing association tenancies are called 'assured tenancies' and they offer many of the same rights to tenants as secure council tenancies. They are affordable, permanent and similarly secure, although many now only offer fixed-term tenancies on new lets. Like council tenants, housing association tenants can apply to the council for housing benefit to help with their rent. Unlike most council tenants, though, they do not have the Right to Buy.

How do you become a housing association tenant?

Most housing associations with properties in Stevenage accept all their applications for re-housing from people on the council's housing register. A few, though, operate their own waiting lists and can be approached directly (they may close these lists from time to time to keep waiting times manageable). Those with sheltered accommodation in the town usually have an open waiting list.

Housing associations currently own and manage more than 2,000 rented homes in Stevenage.

The page link for housing associations in Stevenage at www.stevenage.gov.uk gives information about each housing association that operates in Stevenage, the type of properties they have and the types of households they can accommodate.

Accommodation for over 55s

Sheltered housing owned by housing associations in Stevenage is designed with the needs of people over 55 in mind and is available to residents who feel they require support to live independently in their own home.

Sheltered housing accommodation owned by the council is designed with the needs of people over 60 in mind. Applicants under 60 with a proven need for sheltered housing, will however be considered. Council sheltered housing accommodation is available to residents who require support to live independently in their own home.

Any person over 60 or younger disabled who feels they need some support may apply for sheltered housing.

All applicants for sheltered housing will be interviewed to discuss their needs and their suitability for this kind of accommodation. We will not offer first floor flats without a lift, for example, to anyone who has mobility problems, even minor ones.

Flexicare housing is accommodation for frail older people that need more care and support to live independently. The Council has two flexicare schemes that have a supported housing officer providing support and a care agency on site 24 hours, 7 days a week to provide the care. Applicants will need to have a care and support assessment to ensure this type of accommodation is suitable for their needs. Applicants have to qualify for the housing register and then a panel determines their suitability and allocates appropriate properties.

For more information on what it is like to live in sheltered housing and for a list of sheltered housing schemes, visit the Stevenage Borough Council website at www.stevenage.gov.uk. Should you wish to view a scheme and meet the supported housing officer, contact the supported housing team on 01438 242666.

Residential homes

There are a number of residential care homes in Stevenage. To see a full list of residential homes in this area visit www.carehome.co.uk. Use the search tool to access homes within Stevenage.

Section 2: Stevenage Borough Council tenants

If you are a current tenant of Stevenage Borough Council and you want to be considered for a transfer to another property in Stevenage you must have a housing need to join the council's housing register. For information on how to apply, see section 1 – 'finding a home.'

Finding a mutual exchange

It is possible for tenants to exchange their council home with another council or housing association tenant, either in Stevenage or elsewhere. There is a huge demand on available council homes and for many people who wish to move, finding a mutual exchange is possibly the only way they will be able to move, and often the quickest way too. To check you are eligible, go to the mutual exchange section at on our website at www.stevenage.gov.uk.

If you would like to find a mutual exchange within Stevenage you can register quickly and easily with House Exchange or Exchange Locata, the council's two mutual exchange websites at www.houseexchange.org.uk or www.exchangelocata.org.uk. The websites gives the details of all tenants wanting to exchange, where and what type of home they live in now and where and what type of home they are looking for.

You can also view the website at our Customer Service Centre, your local library or an internet cafe. Remember, any information entered on the website will be available to other registered users. If you do not want people to contact you directly, fill in the alternative contact details when registering.

Your details will be added to the website unless you ask for your name to be removed. If you do not log on to the website for three months, you will be sent an email asking if you want your details to remain on there. You are also able to amend your details or remove them from the website.

You can also look for a suitable exchange through word of mouth or by advertising in local newspapers or through cards in newsagent's windows.

For advice on finding an exchange ask to speak to the council's Under Occupation Adviser on 01438 242666

In a council home too big for your needs?

Are you considering moving to downsize? If you are under pensionable age, on housing benefit and have one or more spare bedrooms (rooms that are not being occupied by a person) then you will face a reduction in your housing benefit.

If you are living in a council home too big for your needs you may be entitled to help. For assistance with downsizing to more suitable council accommodation ask to speak to the council's Under Occupation Adviser by calling 01438 242666.

Buying your home

The 'Right to Buy' scheme is aimed at secure tenants of local authorities. You could receive a discount on the cost of buying your home of up to £77,000 depending on the amount of time that you have been a council tenant. This increases each year in April in line with the Consumer Price Index rate of inflation. Any land let together with your home (for example, a garden or garage) will usually be treated as part of your home.

You may be able to purchase your existing council property if you have already been a secure tenant of a local authority for at least five complete years. At the time of writing, the government was proposing a change to some of these rules. Up-to-date advice is available from the council's Home Ownership Team on 01438 242666.

You will only be able to purchase under the scheme if your house or flat is your only home and is self-contained.

You cannot buy your home if a court makes a possession order, which says that you must leave it. Neither can you buy your home if you are an undischarged bankrupt, have a bankruptcy petition pending against you, or have made an arrangement with creditors (people you owe money to) and you still owe them money.

No tenant or family member with a court order for anti-social behaviour against them will be eligible for the Right to Buy.

To find out how to apply, please visit our website at www.stevenage.gov.uk

Managing your tenancy

If you are thinking about a transfer or mutual exchange or of moving into privately rented accommodation, then the way you have conducted your existing tenancy may affect your chances of success. A history of rent arrears, antisocial behaviour and other breaches of tenancy can restrict the number of landlords that will accept you as a tenant.

If you need support in managing your tenancy, or are affected by the under-occupation charge you can speak to your income or tenancy adviser and ask to be referred to the tenancy support or welfare reform team. The team will be able to help you with independent living skills such as effective ways of managing your finances, or apply for benefits. If you need detailed financial advice and support, you could be referred to the council's in-house debt advice support worker.

If you need more specific support please see the '**Support from the Council and other agencies**' section towards the end of this booklet.

Section 3: housing advice

The council's housing advice service provides a free, impartial and confidential service for people who need help with housing issues. If you are a Stevenage Borough Council tenant, you should speak to your tenancy or income adviser in the first instance. The housing advice service offers information, advice and practical help in the following areas:

- preventing homelessness
- rent and mortgage problems
- increasing your income
- harassment and illegal eviction
- information on private rented housing
- information on Housing Associations
- relationship breakdown or domestic abuse
- information on other housing organisations and agencies.

The housing advice service may be able to help some people with a loan for a tenancy deposit or a tenancy deposit guarantee. The budget for this service is limited and strict conditions are applied.

For further information visit our website at www.stevenage.gov.uk

Section 4: cost of moving

Moving home can cost a lot of money. This section explains some of the costs involved and describes what help is available. More detailed information can be found in our leaflet: 'The Cost of Moving'.

If living alone is new to you then you may find this list of steps you can take useful:

- Learn to budget your money (see budget planner on page 13)
- Begin saving money now: open a savings account or join the credit union
- Try and get furniture and other household items at a reasonable price. Websites such as Freecycle and eBay are a source of affordable second-hand goods. Facebook also has a buy-and-sell page
- Ask a member of the council to give you details of local furniture schemes to help you buy second-hand furniture
- Avoid hire purchase payments
- Avoid payday loan companies
- Avoid "rent to own" high street stores such as Brighthouse
- If you have no money to buy essential items, contact Herts Help who can direct you to charities and other agencies that may be able to help.
- If you are new to Stevenage Borough Council or are an existing tenant transferring to another property you will need to think about:
 - rent
 - gas and electricity
 - council tax
 - removals
 - contents insurance.

Rent

It is important to know how much rent you will need to pay and if this is affordable for you. If you are in receipt of benefits or on a low income you may be able to claim housing benefit. The council offers you a number of ways to pay your rent including direct debit, standing orders, telephone payments, internet payment and more.

Gas and electricity

Your gas and electricity bills may change if your new home is bigger or smaller than your old one. You can compare the cost of gas and electricity suppliers by using websites such as www.Uswitch.com and www.energyhelpline.com.

Council tax

Your council tax may change if the value of your new home is more or less than your old one.

Removals

You may need to hire a van or removal firm to move your belongings. This can be costly, so it is important to look around and compare the different rates charged by local companies offering this service.

If you're moving to sheltered accommodation or downsizing from one of the other properties we manage, we may be able to help by paying your removal costs. Call our tenancy support or lettings team on 01438 242666.

Contents insurance

The council will not insure your personal belongings. You should consider arranging contents insurance for your home in case of damage or theft. If you have any other insurance you may want to contact the company for a quote to cover the contents of your home. Websites such as www.gocompare.com or www.comparethemarket.com will also give you quotes.

Stevenage Borough Council tenants can obtain contents insurance at a discounted rate from Jardine Lloyd Thompson. For further details call 0845 601 7007.

Budget planner

Income	Total
Wages after tax	£
Partner's wages after tax	£
Pension income	£
State benefits (JSA, ESA, DLA, for example)	£
Child maintenance	£
Tax credits	£
Interest/investment income	£
Other	£

Total	£

Expenditure	Total
Mortgage/rent	£
Council tax	£
Food/ housekeeping	£
Gas	£
Electric	£
TV licence	£
Landline/mobile phone	£
Internet connection	£
Loan/hire purchase repayments	£
Child care/ child maintenance	£
Travel	£
Leisure (going out, gym, books for example)	£
Insurance (life, contents, car, for example)	£
Other	£
Total	£

Income total	£
Expenditure	£
Income minus spending	£

Planning to move

Below are a number of people you will need to let know

- Your employers
- Tax office, benefits office
- Banks, other companies you have finances with, creditors
- Doctors, dentists, opticians, other health care providers
- Schools
- TV licence
- DVLA
- Utility companies

You can ask the post office to redirect your post. You should ensure you allow at least seven days before you move for the post office to arrange this.

Support from the council and other agencies

Are you or a member of your household in need of support? This may be to help you to manage your tenancy or it could be more specialist support to help you address any other issues you may have.

The council has an enhanced Careline alarm service that provides peace of mind and reassurance 24 hours a day, 365 days of the year for people who feel at risk. A local, dedicated team of staff respond to emergency calls to help people when they most need it. The council also provides a community support visiting service to help older and disabled people to manage their tenancy and support people to live independently in their own home.

To view a wide range of housing related support in the Stevenage area please visit: www.stevenage.gov.uk/housing/ and click on 'support for you' or www.hertsdirect.org/ and search for 'housing related support'.

The following charities and agencies provide support and advice to tenants:

Citizens Advice Bureau, Swingate House, Danestrete, Stevenage, SG1 1AF

The CAB offers a drop-in service, Mondays, Wednesdays and Fridays between 9 am and 12.30 pm, and Tuesdays between 1 and 3.30 pm. If you need one-to-one support to help you manage your finances please speak with your income or tenancy adviser. They can make a referral for you.

HertsHelp (tel 0300 123 4044) www.hertsdirect.org/hertshelp

Call or go online to get free help, advice and information quickly and simply. Contact HertsHelp if you need help and don't know where to turn. They will help you or put you in touch with someone else who can.

Herts Young Homeless (tel 0844 833 0933)

Herts Young Homeless is a charity which helps young people secure and maintain appropriate accommodation. It provides information, support and help in a crisis. If you are between 16 and 24 years old you can contact this service for help. If you need floating support, you can contact the service yourself, or your income or tenancy adviser can do this for you. Herts Young Homeless hold a drop-in service at Stevenage Borough Council's customer service centre on Tuesday mornings and Thursday afternoons. To book a slot call 01438 242242.

Circle Support

020 7288 4000

Circle Support help single people and families to manage their tenancies.

Mind Stevenage Wellbeing Centre

13 Town Square, Stevenage, SG1 1BP

01438 369 216

Mind run a drop-in centre and support people to get help from other mental health services. It also runs a number of courses to help people suffering with mental health problems.

We hope you found this guide useful. If you have any further questions please contact us on 01438 242666.