

Preventing homelessness

What to do if you think you
might have to leave your home







Knowsley Council

Facing homelessness

This leaflet tells you what you should do if you think you might be at risk of becoming homeless.

Facing homelessness is stressful, but in many cases it may be possible to prevent you losing your home – especially if you take action early enough. There are many things that you can do to help yourself, but we will also be able to help you, and to point you in the direction of others who can help too.

You may be facing homelessness for a variety of reasons. For example:

-  **Your private sector tenancy is coming to an end.**
-  **You have been asked to leave your home by your parents or someone else you live with.**
-  **You may be having difficulty paying you mortgage or rent.**
-  **You may be in a relationship that has ended.**

Taking action

If you are worried because you think you may be facing homelessness, it is really important that you contact us, or other people or agencies that might be able to help, as soon as possible.

Do not wait until you are actually homeless or about to become homeless.

Our contact details are at the back of this leaflet. You will also find a list of other agencies that may be able to help you.

Contacting us

When you contact us, we will discuss your current circumstances.

We will need you to tell us what has happened and we will give you some advice and information about what will happen next. If possible, we will try to give you all the help and advice that you need straight away to stop you becoming homeless.

If we need to talk to you in more detail, we will make an appointment for you to come in and see a Housing Options Officer so that we can discuss the best way to prevent you becoming homeless.

We may be able to offer you a home visit to discuss the difficulties you are having with your housing situation.

When we meet you, we will explain some of the options that you can use to solve your housing problem. Some options are explained in our leaflet 'Your Housing Options'.

Helping yourself

There are several things you can do to stop yourself from becoming homeless. Some are explained in this leaflet.

Dealing with debt

If you find that you are getting into debt, it can be difficult to know which bills to pay first. Please remember that paying your rent or mortgage should always be your first priority, because you are at risk of losing your home if you do not keep up with the payments.





For further free, confidential advice on how to deal with rent or mortgage arrears and manage other forms of debt, please contact your local Citizens Advice Bureau. The contact details are at the back of this leaflet.

Paying your mortgage

If you own your own home and you are in arrears with your mortgage payments, your lender may be able to get a County Court possession order and repossess your home.

To stop this from happening, it is vital that you speak to your lender as soon as you start to have problems with making your payments. Even if you cannot pay the full monthly payments on your mortgage, you should pay as much as you can.

You may be able to come to an agreement with your lender to help prevent your home from being repossessed. For example, your lender may agree to let you:

-  **Extend the term (length of time) of your mortgage, so that your monthly payments are reduced;**
-  **Pay off your arrears gradually, in instalments;**
-  **Pay interest only on your mortgage for a while, until you get out of difficulties;**
-  **Change your mortgage type to one that is more affordable.**

Paying your rent

If you live in rented accommodation, you must pay your rent on time in order to keep your home. If you get into arrears with your rent, your landlord may evict you.

If you are having trouble paying your rent, you should contact your landlord (or letting agent) as soon as possible, before the situation gets any worse. If you contact us, we can speak to your landlord for you. Often, we can work with you and your landlord to find a solution that works for you both.

It may be that your landlord is willing to come to an agreement with you about your rent arrears. For example, you may be able to pay off a certain amount each week or month in order to pay back the arrears.

Before agreeing to this type of arrangement, you should check that the arrears have been calculated correctly and make sure that you can afford the repayments, on top of your normal rent. Your local Citizens Advice Bureau can help and advise you with this.

If you find that you cannot afford to repay your arrears in this way, or if your landlord is not willing to let you pay off your arrears in instalments it will not be possible to make an arrangement and your landlord may give you notice to leave.

Protection from harassment and illegal eviction

It is important that you understand your rights as a private sector tenant, particularly if your landlord has already served you with a notice to leave.

It is illegal for your landlord to make you leave your home without following the correct legal procedure. If your landlord threatens you or forces you to leave, physically throws you out or stops you from getting into your home (for example by changing the locks) you have been evicted illegally.

Illegal eviction is a criminal offence and can result in a criminal record, imprisonment and large fines for the landlord.

Some landlords put pressure on tenants in order to get them to leave a property without following the correct legal procedure. For example, they may cut off water, gas or electricity supplies, enter your home without your permission or interfere with your belongings. This is harassment, and it is also illegal.

For more information about your rights as an assured shorthold tenant, and to find out about other types of tenancy, please contact the Housing Options Service. We can advise you on how to protect yourself against illegal eviction, explain your rights to you and check that you are not being illegally harassed or evicted.

You can also get free, confidential advice and information from your local Citizens Advice Bureau, or from the charity Shelter.

Resolving conflicts

In some cases, we may want to visit you in your home to see if we can work with you to sort out your housing difficulties. Sometimes we may be able to help you and your household solve any conflicts you may be having. This may prevent you, or someone who lives with you, from becoming homeless.

We may be able to offer mediation services to help you find a solution. In the mediation process, a professional mediator sits in as a 'third party' to give confidential, neutral and impartial advice to those involved, and to suggest a range of options designed to solve the problem.

Mediation is not appropriate if there is any violence or threat of violence involved. If you feel frightened or threatened by someone you live with, you should always contact someone for help and advice. A list of agencies is at the back of this leaflet.

If you think that mediation may help solve your housing problem, or if you are facing homelessness because you feel you need to leave, or have been asked to leave home because of conflicts or arguments, please contact us, using the details at the back of this leaflet.

Financial Support

If you are facing homelessness due to financial difficulty, it is vital that you make sure that you are getting all the financial help that is available to you. If you are in any form of rented accommodation you may be eligible for housing benefit.

Housing benefit helps people on low incomes to pay their rent. It may be available to you whether you are a council tenant, or whether your landlord is a Registered Social Landlord (Housing Association) or a private individual or company. You may also claim housing benefit if you are living as a lodger (but not with relatives), or if you are in hostel or bed and breakfast accommodation.

Please note that housing benefit is not available to help with mortgage payments. If you need help with paying your mortgage, you should contact your local Benefits Agency.









You can claim housing benefit by contacting the council's Housing Benefit Department. If you are not sure whether you are entitled to housing benefit, or any other type of benefit, please contact us or speak to your local Citizens Advice Bureau for advice.

Help in your own home

The council provides a range of services for people to help people to live independently in their own home, these are called 'floating support services'.

Floating support services can offer you support whether you are a Registered Social Landlord (Housing Association) tenant, a private sector tenant or a homeowner. The services are free, and give you the support you need in order to stay in your own home.

The main aim of the services is to prevent you from becoming homeless. The support you receive will be tailored to your individual needs. For example, you may be able to get advice and support on a range of housing-related issues, such as:

-  **Budgeting and managing your finances;**
-  **Advice and legal support for arrears;**
-  **Accessing welfare benefits;**
-  **Setting up home and arranging gas, water and electricity supplies and furniture;**
-  **Finding a doctor (GP) and accessing other services;**
-  **Liaison and negotiation with other agencies;**
-  **Access to education and other activities; and**
-  **Neighbour issues.**

To find out more about the floating support services available in your area, please speak to the Housing Options Service.

Housing options for people experiencing domestic abuse or hate crime

There are many forms of domestic abuse, including emotional, physical, mental and sexual. If you (or someone you know) are suffering from domestic abuse you do not have to put up with it. You have rights and there are organisations and agencies that can help you. The important thing is that you contact someone to get advice and support.

We will treat all reports of domestic abuse and hate crime in a sensitive and confidential manner. We can offer support in terms of advising you of your tenancy rights, discussing security measures and possibly offering emergency short term accommodation and more permanent housing solutions.





However, we also strongly advise you to contact other agencies, including the police, for further support and advice. Please seek advice about your legal rights from a solicitor, or from your local Citizens Advice Bureau. You may also wish to contact the Safer Knowsley Partnership or Knowsley Domestic Violence Support Service for advice. The contact details are at the back of this leaflet.

It is important that you discuss your situation with these organisations, as they will be able to give you advice about the options open to you. For example, you may be able to seek a non-molestation order against the person who is responsible for the domestic abuse.

Remaining in your home

It may not be necessary, or you may not want to leave your home if you have experienced domestic abuse or hate crime. In some cases, we may be able to help you stay in your present home by offering you extra support and security, especially if you have been affected by violence or other abuse from someone who does not actually live with you.

For example, we may be able to:

-  **Add or change locks on doors and ground floor windows;**
-  **Provide extra security lighting;**
-  **Provide additional fire safety equipment;**
-  **Provide you with personal alarms.**

To discuss your situation and for advice, please contact the Housing Options Service, Safer Knowsley Partnership or Knowsley Domestic Violence Support Service, using the contact details at the end of this leaflet.

Leaving your home

If remaining in your own home is not an option and if you are a Registered Social Landlord (Housing Association) tenant and the tenancy is in your name, you may be able to transfer your tenancy to a different home.

If you feel that you can no longer stay in your home because of abuse, violence or the threat of violence, you should contact the Housing Options Service.

We can advise you of your options, and you can make a homelessness application. In some cases we may be able to offer you emergency short-term accommodation until we can work together to find a more permanent solution.







Domestic abuse refuges

There is a women's refuge in Knowsley for women and children fleeing domestic abuse. If you feel you are in need to this type of refuge, please contact the Housing Options Service or Knowsley Domestic Violence Support Service.

In some cases you may feel it is necessary for safety reasons to seek refuge outside of Knowsley. The Housing Options Service can help you to arrange this and can give you advice on how to find permanent housing in another area. All information about you and your whereabouts is strictly confidential.

Other sources of help for people at risk of becoming homeless

There are many specialist agencies (both local and national) that may also be able to help. For example, the agencies listed on the back pages of this leaflet can offer you advice on issues such as:

-  **money and debt;**
-  **welfare rights;**
-  **health (including mental health);**
-  **drugs and/or alcohol;**
-  **employment and careers;**
-  **domestic abuse;**
-  **hate crime; and**
-  **sleeping rough.**

If you are not sure what type of help or advice you need, it may help to look at some of our other specialist leaflets, available through our website or at the One Stop Shop, or you can talk to one of our Housing Options Officers for advice.

Remember, if you are in housing difficulty, the most important thing is to get advice as soon as possible. If you think you are or may be about to become homeless, contact the Housing Options Service.

Useful contacts

General support and advice

Citizens Advice Bureau

www.adviceguide.org.uk
CAB Knowsley 0845 1221 300
Email advice@knowsleycab.org.uk
www.knowsleycab.org.uk

Shelter

Tel 0808 800 4444
www.england.shelter.org.uk

Housing Benefits

Tel 0151 489 6000
www.knowsley.gov.uk

Health related services

NHS Direct

Tel 0845 46 47
www.nhsdirect.nhs.uk

Knowsley PCT Options GP Access

Tel 0800 917 3683
GP Led Health Centre,
St Chad's Clinic, St Chad's Drive,
Kirkby, L32 8RE.
www.knowsley.nhs.uk

Support for those experiencing domestic abuse or hate crime

National Domestic Violence Helpline

Tel 0808 2000 247

Knowsley Domestic
Violence Support Services

Tel 0151 548 3333
Fax 0151 632 8865
First Step Centre, Peatwood Avenue,
Kirkby, L32 7PR.
www.kvss.org.uk

Safer Knowsley Partnership

Tel 0800 953 4433
(8am to 6pm Mon to Fri)
Calls made to this number will
not show on your itemised bill.



Contact us

Housing Options Service

Tel 0800 694 0280

9am to 5pm Mon to Fri (9am to 4pm Wednesday)

(An out of hours service is available on this number in an emergency)

You can also get this information in other languages and formats.

Please phone Customer Services on 0151 443 4031

or email customerservices@knowsley.gov.uk

www.knowsley.gov.uk

