

Homelessness Prevention Guide

Home Owners

It may be the loss of your employment, reduced income, increased living costs or other difficulties that you are experiencing that leads you to difficulties in meeting your mortgage commitments.

You should always try to address your difficulties as soon as possible because the sooner you request help, the sooner you will receive it.

There are a number of steps that a lender needs to follow before they can take any action against you. The consequences of not dealing with mortgage difficulties can be very severe and can lead to repossession and homelessness.

There is a lot of practical help and support that you can obtain prior to any court action at any point from a variety of organisations. You can also contact the Housing Advice Team for further advice and assistance.

Relationship Breakdown

Relationship breakdowns are very difficult and will often have a major impact on your life. Your housing circumstances may have to change as a result of the relationship breakdown. This may be meeting the costs of your accommodation on a reduced income, knowing and exercising your housing rights, planning a move to alternative accommodation and matters regarding your children.

There is useful general housing advice and information specific to relationship breakdown. Other considerations for you may be to:

- join the Council's Housing Register which is known as Home Choice Plus for you to be considered for a housing association home.
- make an application for welfare benefits.
- make an application for Housing Benefit when you are in rented accommodation and the Council Tax Reduction Scheme.
- consider child maintenance options.
- consider mediation methods through organisations such as Relate and Coventry and Warwickshire Family Mediation.

Domestic Abuse, Violence, Harassment & Hate Crime

Domestic abuse is a serious crime that may have a severe effect on you being able to live in your home safely and without fear.

There is advice, help and support available at both local and national levels. Women's Aid also provides a Survivor's Handbook which contains useful advice.

In any event where you are experiencing violence, harassment or abuse or you are being threatened with this, you should contact the Police by calling 999.

The perpetrators of these crimes will be breaking the law and the legal system and the Police should protect you.

In some circumstances, it may be a safe option for you to consider moving home, may be to a different area.

You may wish to contact the Housing Advice Team to make an appointment to discuss your housing options if you feel unsafe your home due to actual or threatened violence, harassment or abuse.

You will be offered a confidential appointment with a Housing Advisor who will listen to your circumstances sensitively, sympathetically and professionally. Appropriate advice will then be given to ensure you retain a safe and secure roof over your head.

Tenancy Issues

There is a variety of homelessness prevention work that the Housing Advice Team carry out in relation to resolving tenancy issues to help people remain in their homes.

If you fall behind with your rent payments you should speak to your landlord immediately and keep in regular contact with them. You may be entitled to Housing Benefit or other help in relation to meeting your housing costs, maximising your income and making your housing more affordable given your circumstances. The Council has a dedicated Housing and Financial Inclusion Advisor whose responsibility is to give advice on such matters to hopefully keep you in your home. The section maintaining your tenancy has other essential information that you may find of use.

Other tenancy issues may be your landlord giving you a Notice to leave your private rented tenancy and prevention work will always begin with assessing the validity of Section 21 notices and tenancy documents.

For Housing Association tenancies, Homelessness Prevention work will often involve helping to resolve tenancy breaches, rent arrears including court work.

Where necessary, support will be given to help identify and secure alternative private rented accommodation when this is necessary through the Rent Express Scheme.

The Housing Advice Team will work closely with partner agencies and organisations in assisting you. This includes the Citizens Advice Bureau and support providers such as Bromford.

Young People

Where a young person aged 16 or 17 years of age is threatened with homelessness, prevention of homelessness will always be the primary objective.

The Housing Advice Team will always attempt to make contact with the parents/guardians or equivalent who are making the young person homeless. Referrals to a formal mediation process may be necessary and this will normally be through Doorway.

The Council work together with Redditch Nightstop in providing short term placements where accommodation has to be provided.

When a 16 or 17 year old becomes homeless, it is the joint responsibility of Children Services (Social Services) and the Council to carry out an assessment. This means a joint assessment involving Children Services and the Housing Advice Team will always

need to take place to establish a housing pathway. If possible, this will focus on returning the young person to the parental home, where it is safe and practical to do so. Where it is not possible and the young person remains homeless, supported accommodation is likely to be provided.

In Stratford-on-Avon District, Stonham Housing provides supported accommodation for certain young people who are homeless.

Supported Accommodation

The Housing Advice Team works closely with a number of supported accommodation and support services providers within the district.

If you have experienced particular difficulties in maintaining fully independent accommodation, a wide range of organisations and services exist to provide you with support to enable you to live successfully in the community as independently as possible.

This applies where you may have vulnerabilities due to mental ill health, physical ill health, learning disabilities, age, drug or alcohol, or ex-offending related issues and other circumstances that impact on your ability to maintain fully independent accommodation.

Such organisations are:

- Doorway - Helping Young Homeless People
- Together - Your Way
- Swanswell
- Recovery Partnership
- Bromford - South Warwickshire
- Orbit Independent Living
- Warwickshire County Council – Social Care and Support
- Stonham Housing - Stratford
- Refuge
- Cyrenians
- Midland Heart