



# Housing Options

midland heart  
*housing, care and opportunity*



## Preparing to move

**It is important to plan your move properly and carefully, where possible, so that you do not lose important housing rights and to ensure that you have a suitable and affordable place to stay.**

### Facing Homelessness?

If you have nowhere else to stay or are likely to lose your home in 28 days, NHA (acting on behalf of the Council) may have a duty to assist you. NHA should give you help and advice and depending on your circumstances may also have a duty to rehouse you on the Council's behalf or to arrange temporary accommodation for you. For further information please see 'Homelessness: what you need to know' or contact the NHA Team.

### Can you stay where you are?

If you don't want to leave your current accommodation, NHA may be able to help you find out if you have a legal right to stay.

If your landlord or mortgage lender has told you to leave, you may not have to move out immediately, because written notice and a court order is required. If your landlord is harassing you or trying to evict you without issuing the correct notice, the Council may be able to assist by taking action against your landlord.

If you have been asked to leave by your spouse or partner, you may also have the right to stay. However, if you are a lodger or living with family or friends, you only have to be given reasonable notice, which may be given to you verbally. NHA may be able to help you sort things out or at least try to negotiate for you to stay a little longer.

### What sort of accommodation do you need?

Before you start looking for accommodation, you'll need to work out what sort of accommodation you will need and what you can afford.

You will need to think carefully about the location of the property, how long you want to stay there, who

you will be sharing with and therefore the size of the property you will require.

You will also need to budget carefully and be realistic with your finances because you could end up in debt or being evicted for arrears. For further information please see 'Managing your money' or contact the NHA Team.

## Finding a place for tonight

**Emergency or temporary accommodation may be required if you have no where to stay tonight. You will be responsible for any charges associated with the temporary accommodation, including ensuring that any Housing Benefit payable is renewed if/when requested and that information is supplied when requested for the claim to be processed.**

### Staying with family or friends

Staying with family or friends is the best emergency option, because you will be with familiar people in familiar surroundings and this will give you the opportunity to make more permanent arrangements.

### Hostels

There are a variety of different hostels in the local area and the NHA Team will be able to advise you on the most appropriate for you. Further information can be found in 'Accommodation, support and advice services'.

Most hostels have shared kitchen and bathrooms. There may be restrictions on when you can enter or leave and whether you can have visitors.

### Women's refuges

Women who have had to leave home because of domestic violence may be given temporary accommodation at a refuge. There is a women's refuge in the Borough and other refuges in the local area. If you do not feel safe in the local area there are women's refuges across the country that may be able to accommodate you.

## Bed and Breakfasts

Bed and Breakfast is used as a last resort in the Borough as emergency temporary accommodation, when all other options have been exhausted because it is costly and is not considered to be suitable accommodation because of a lack of facilities e.g. kitchen and you may not have access to the room during the day.

## Finding permanent accommodation

**When looking for somewhere to live, you need to consider what and where you want to live but be realistic and also consider what you can afford and what is available in the area.**

### Renting in the Private Sector

There are a number of options available to you when renting in the private sector. Sharing accommodation is usually cheaper and more affordable, particularly if you are a single person household.

Private rented accommodation can include a range of different property types, for example:

- Houses
- Flats
- A home or flat that you share with other tenants
- A room in your landlord's home (lodging)
- Bedsits

Check advertisements in the local paper e.g. Thursday night's Property Guide in The Evening Sentinel. Check for advertisements in shop windows or notice boards in Community Centres etc. Visit the area you wish to move to and check for signs on properties indicating that they are available to let.

Local directories for estate agents/letting agents – be aware that many letting agents and estate agents charge fees for services such as credit and tenant referencing, administration fees and application fees. Many will also require somebody in employment to act as a 'guarantor' on your behalf for the rent if you are in receipt of benefits.

The North Staffs Landlord Accreditation Scheme has a website with a section containing vacancies: [www.landlordaccreditation@stoke.gov.uk](http://www.landlordaccreditation@stoke.gov.uk)

Other websites that could assist you in locating accommodation are:

[www.thinkproperty.com](http://www.thinkproperty.com) [www.lettingsearch.co.uk](http://www.lettingsearch.co.uk)  
[www.rightmove.co.uk](http://www.rightmove.co.uk) [www.findaproperty.com](http://www.findaproperty.com)  
[www.propertyfinder.com](http://www.propertyfinder.com)

Be aware that many landlords will not consider renting to people who will be claiming Local Housing Allowance (formerly Housing Benefit) to help them pay the rent. This is often indicated in advertisements by 'no DSS'.

Most landlords will also require you to pay a deposit (usually equivalent to 1 month's rent) and 1 month's rent in advance before you move into the property. If you are in receipt of certain benefits you may be eligible for assistance with rent in advance or a deposit guarantee from NHA under the Homeless Prevention schemes, contact the NHA team for further information.

If you are required to sign a tenancy agreement, be aware that once signed, you have agreed to abide by the terms of a legally binding contract. Before you sign any new tenancy agreement, you should always read the document carefully; it should be clearly written and free of unnecessary jargon. If in doubt you are advised to seek further advice either through a solicitor or from NHA.

### Renting from a Registered Social Landlord

Newcastle-under-Lyme Borough Council transferred its housing stock to Aspire Housing in 2000 and as a result no longer owns any Council Housing. The Council continues to hold a Housing Register which is administered under contract by NHA.

The Council has agreements in place with RSLs for them to assist in rehousing people from the Council's register. There are a number of Registered Social Landlords (RSLs) owning property and operating in the Borough (see below).

RSLs tend to have lower rent charges than Private Landlords but there is less availability and as a result their Housing Registers (Waiting Lists) may be over subscribed and you may be waiting for a long time. Housing Registers are prioritised on a needs basis for example, a woman with children would be given more priority than a single man.

To put your name on an RSLs' Housing Register you need to complete their application form and you will need to contact them direct either by telephone, in person or by letter/email/their website. The following RSLs operate in the Borough;

**Affinity Sutton Homes** – flats and houses in the Kildgrove area.

Tel: **0300 100 0303**

[www.affinitysutton.com](http://www.affinitysutton.com)

**Anchor** – accommodation for applicants over 55 in Newcastle and Kildgrove.

Tel: **08457 758 595**

[www.anchor.org.uk](http://www.anchor.org.uk)

**Aspire Housing** – a large range of accommodation across the Borough.

Tel: **01782 635 200**

[www.aspirehousing.co.uk](http://www.aspirehousing.co.uk)

**Sanctuary Housing Group** (formerly Beth Johnson) – a range of accommodation across the Borough.

Tel: **01782 219 200**

[www.sanctuary.org.uk](http://www.sanctuary.org.uk)

**Staffordshire Housing** – a range of accommodation across the Borough.

Tel: **01782 744 533**

[www.staffshousing.org.uk](http://www.staffshousing.org.uk)

### Home ownership

Home ownership potentially offers a wide choice of accommodation but it is a big financial commitment. Most mortgages are offered for a period of 20-25 years and if you fall behind with mortgage repayments you could lose your home.

The main sources of lenders are banks and building societies and they will be able to advise you of the

amount that they would loan to you and the methods available to pay back the loan. All lenders calculations are based on gross income and the loan will be limited by the value of the property you wish to purchase and your household income. If you have any doubts whether you can afford to repay the loan, do not take it, always plan carefully and under assess income and over assess out goings.

The cost of purchasing a property varies depending on the value of the property. Most lenders require the purchaser to provide a substantial deposit, which is generally a minimum of 5% of the total property price. There may also be a valuation fee because before offering a mortgage the lender will require at surveyor to value the property to ensure that it is worth the amount that you are asking to borrow. Additional costs of stamp duty, solicitors fees and land registry charges may also apply

### Shared Ownership

If your earnings are not enough for you to obtain a mortgage for the full price of a property, you may be able to purchase a property under a shared ownership scheme.

Shared Ownership schemes are administered by some local Housing Associations and are where you buy a share of the property and pay rent on the rest, you can usually buy more shares as you can afford it.

### Sheltered Housing

There are different types of sheltered housing schemes that offer different levels of support and/or care. This type of accommodation is available for residents aged over 55 years and could be self contained flats, bungalows or a combination of both in various locations across the Borough.

Sheltered Housing may have specifically adapted property that is suitable for older people and/or an emergency telecare service, to give reassurance and peace of mind. Some schemes are serviced by a resident or visiting Warden and the majority have communal areas hosting a range of recreational activities for residents to participate in if they so wish.

A number of local RSLs have sheltered housing schemes in the Borough including;

**Anchor** – accommodation for applicants over 55 in Newcastle and Kidsgrove.

Tel: **08457 758 595**

[www.anchor.org.uk](http://www.anchor.org.uk)

**Aspire Housing** – a large range of accommodation across the Borough.

Tel: **01782 635 200**

[www.aspirehousing.co.uk](http://www.aspirehousing.co.uk)

**Sanctuary Housing Group** (formerly Beth Johnson) – a range of accommodation across the Borough.

Tel: **01782 219 200**

[www.sanctuary.org.uk](http://www.sanctuary.org.uk)

**Staffordshire Housing** – a range of accommodation across the Borough.

Tel: **01782 744 533**

[www.staffshousing.org.uk](http://www.staffshousing.org.uk)

### **Supported Housing**

A variety of supported housing is available in the Borough for specific groups of people, for example, young people or single parents. Supported Housing tends to be more expensive than general housing because it has dedicated staff to help support you living independently. Support offered often includes, budgeting, getting into training or employment, life skills and promoting a healthy life style.

### **Help with housing costs**

**For many people, housing problems begin because of financial difficulties, you should seek advice immediately if you are having problems paying for your accommodation. It may be able to sort things out even if a date for repossession has been set, but you need to act quickly.**

NHA operate a Deposit Guarantee scheme (DGS), to assist people in obtaining accommodation. The DGS assists households who are homeless/or threatened with homelessness by helping a household to access new accommodation. The scheme issues a Guarantee (also known as a bond) to landlords that undertakes to

reimburse them for any damage or loss to the property (above fair wear and tear) caused by the tenant. This is in place of a cash deposit and is effective for a 2 year period. NHA can also help with the rent in advance in this way too.

The maximum amount guaranteed is equivalent to the household's relevant Local Housing Allowance, or the actual monthly rent if this is lower. The scheme can assist single people over 18 and families who are homeless or threatened with homelessness and who are either in receipt of state benefits or on a low income (eligible to receive Working Tax Credit). Households must also have a local connection to Newcastle-under-Lyme.

If you are on a low income or are in receipt of benefits, you can apply to the Council for Housing Benefit to help with your rent and assistance with your Council Tax. The amount of benefit you get is dependent on your income and circumstances but it is possible that Housing Benefit will not cover all of your rent and you may have to make up the difference.

Housing Benefit will not cover your bills for gas, electricity or water, even if included in your rent, so you need to ensure that you are able to pay for these from your income.

In exceptional circumstances you can also apply for a Discretionary Housing Payment (DHP), which may pay for any shortfall between your rent and the Housing Benefit paid, but this is not a long term solution.

To apply for Housing Benefit you should contact the Benefits Department at the Council using the details at the back of this leaflet or contact the NHA Team.

## Useful contacts

### For Housing advice and information

**Newcastle Housing Advice Service**  
61-63 Lower Street, Newcastle-under-Lyme Staffs, ST5 2RS  
Tel: 0345 850 9698  
[www.nhaoptions.co.uk](http://www.nhaoptions.co.uk)

### For Housing Benefit & Council Tax Advice - Benefits Department;

**Newcastle-under-Lyme Borough Council**  
Civic Offices, Merril Street, Newcastle-under-Lyme Staffs ST5 2AG  
Tel: 01782 715500  
[www.newcastle-staffs.gov.uk](http://www.newcastle-staffs.gov.uk)

### For Independent help and advice

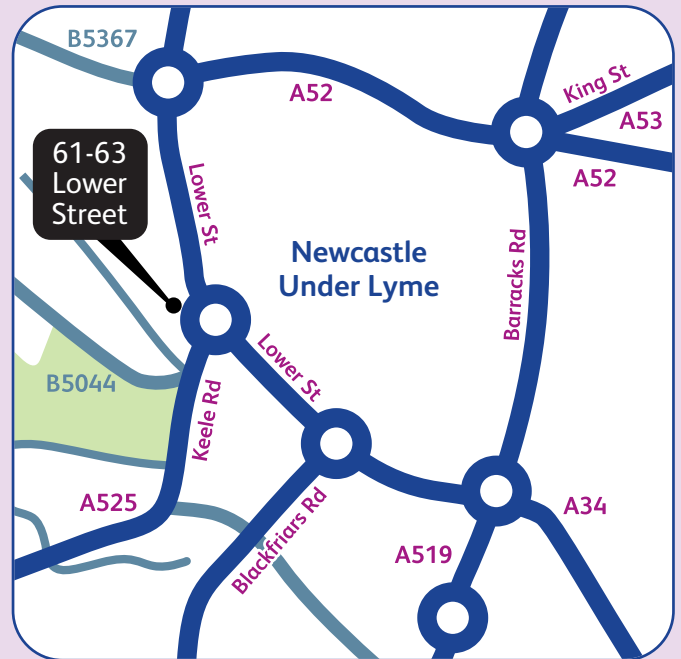
**Newcastle CAB**  
25-27 Wells Street  
Newcastle-under-Lyme  
Staffs ST5 1BP  
Tel: 0844 499 445

**Kidsgrove CAB**, Liverpool Road,  
Kidsgrove, Stoke-on-Trent ST7 4EH  
[www.Advice.guide.org.uk](http://www.Advice.guide.org.uk)

### For advice and assistance to claim income based benefits;

**Job Centre Plus**  
25 Paradise Street, Newcastle-under-Lyme Staffs ST5 1RS  
Tel: 01782 382000  
[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

## How to contact us



The Newcastle Housing Advice Centre is located at **61-63 Lower Street, Newcastle-under-Lyme, Staffs, ST5 2RS**

Tel: **0345 850 9698**  
email [nha@midlandheart.org.uk](mailto:nha@midlandheart.org.uk)  
[www.nhaoptions.co.uk](http://www.nhaoptions.co.uk)

**Our opening hours:**  
Monday to Friday 9am until 5pm

**For homelessness emergencies out of the normal office hours, you can call**  
**01782 615 599**

Appointments can be made by telephone or in person by calling into the reception at Lower Street, Newcastle.

[www.nhaoptions.co.uk](http://www.nhaoptions.co.uk)