



Your guide to Housing options

Making the best of your choices

The council has developed a range of tailor-made solutions to help you solve your housing problems, whether that means keeping your present home or finding a new one.

There is a considerable shortage of social housing in Hammersmith and Fulham compared to the number of applicants on the housing register.

A limited stock of social housing means that most people will stand little or no chance of getting a council or housing association property. The reality is that you are likely to remain badly housed or live in temporary accommodation, often outside the borough, for a very long time unless you choose other options.

What's in this guide?

No matter what your housing difficulty might be, you will find practical information and assistance in this booklet to help you find a solution. The booklet is divided into two sections called:

- Support to keep your home
- Finding a home

Is it for me?

This guide will help you make an informed choice about what options would suit you best.

This guide is for you if you are aged 16 or over and are concerned about becoming homeless, or want advice about your housing options.

It is much better to act now before it is too late.

This guide offers some ideas and guidance so you can plan ahead and make keeping your home or moving to a new one a more manageable and less stressful experience. That said, it does not replace assistance the Council is required by law to provide to homeless people and homeless people can still apply directly to the Council for help.

Contents

Support to keep your home

Help for private tenants	5
Help for people staying with friends and family	6
Help for people suffering from abuse or threats of abuse	8
Support to stay in your home if you are vulnerable	13
Help for home owners struggling to pay the mortgage	14

Finding a home

Buying a place of your own – affordable home ownership	17
Renting in the private sector	18
Help to find a job	20

Contact details for H&F Advice

H&F Advice is the main first contact centre that provides advice and assistance for people worried about their housing.

145-155 King Street
Hammersmith
W6 9XY

Open hours: Monday to Friday 9.00am to 5.00pm

Telephone: 0845 313 3935

Email: h&fadvice.housing@lbhf.gov.uk

Out of hours: 020 8748 8588





Support to keep your home

The following pages focus on **practical solutions to prevent homelessness** and to take action before a housing need turns into a housing crisis



Help for private tenants

If your landlord asks you to leave, get some advice immediately.

If your landlord wants to evict you because of something you have done or been unable to do, you may be able to take action to stop or delay the eviction.

Getting a 'notice to quit' from your landlord may not mean you have to leave. **Get advice before you move out - speak to H&F Advice** (contact details on page 2).



You can get advice on:

- Notices and going to court
- Rent arrears and housing benefit
- Liaison with your landlord over a range of tenancy issues
- Repairs
- Getting your deposit back
- Illegal eviction

Information on the council's website

The council's website also contains information and guidance to help if you are faced with a problem regarding your private tenancy.

Search 'private housing' at www.lbhf.gov.uk to find out about your rights and options.



Help for people staying with friends and family



Staying with friends and family can often be helpful. It can provide an opportunity to save for a deposit on a place to rent or even to buy a home and take the next step in your housing journey in a managed and planned way.

Sometimes these arrangements can break down - for instance through tensions caused by overcrowding or other disputes.

Your rights in these situations are extremely limited. If you don't pay rent and you don't have a room of your own you may be entitled to no more than a period of reasonable notice to find yourself another home, so it is important to stay on good terms with your host and where the arrangement is temporary begin planning your next move as early as possible. The pages in 'Finding a home' may be useful to you to help with planning.

Mediation

Mediation provides a way for people to manage their differences without one party being forced to leave their home.

If you are staying with friends or relatives and have been asked to leave, mediation may help you resolve the problem or at least help prevent your immediate homelessness while alternative arrangements are made.

The council offers mediation for families, those who are pregnant, vulnerable (for example due to old age or ill health) and young people. Speak to H&F Advice (contact details on page 2) to take the next step.



Organisations that help with counselling and psychotherapy

There are a number of organisations you can approach yourself, that offer mediation (and counselling) to tackle relationship difficulties between you and your host or with people you are living with. Some of these organisations may provide help either at a reduced cost or for free, depending on your circumstances.

British Association for Counselling and Psychotherapy

01455 88330

www.counselling.co.uk

Directory of Counselling Organisations

0844 8030 240

www.counselling-directory.org.uk

Connexions: Information and advice for young people

0808 0013 219

www.connexions-direct.com

Relate: Adult relationship advice and counselling

0300 1001 234 www.relate.org.uk



Help for people suffering abuse or threats of abuse



If you are experiencing domestic abuse you don't have to do so alone.

Being able to report domestic abuse safely

It may be very difficult to come forward to talk to another person about what has been happening at home. You may be feeling frightened or be uncomfortable talking about your personal life with a stranger.

The council is committed to doing its utmost to encourage people experiencing domestic abuse to come forward for assistance. It seeks to provide a safe environment for those experiencing domestic abuse to make reports.

Talk to H&F Advice to get advice and support, legal protection, financial advice, practical adaptations to keep you safe in your home, or help to move if necessary.

Our commitment to you

- A confidential interview setting where you can feel safe to report your experience.
- A believing attitude - you will not be required to prove you have experienced violence eg. by having reported the matter to the police.
- Safety in receiving assistance - the council will not ask you to return to a place of danger to collect paperwork if you do not have all the right documents.
- The option to bring along a friend or a representative for support.
- The option to speak to either a male or female officer.



What if I don't want to leave home?

Suffering domestic abuse does not mean that you need to permanently leave your home. You have the following options:

- **Seek legal advice** from a local solicitor, or a local agency. With professional help you **can apply for an injunction from the court**, designed to legally restrict the actions of the person causing you distress. If you are entitled to legal aid you can get this help free of charge. If you are not entitled to legal aid, you can still get help to apply for an injunction. **Speak to H&F Advice or Advance for more information** (see contacts section on page 11).
- **Increase the security of your home** through the Sanctuary Scheme. For more details see below.



Sanctuary Scheme

If the perpetrator has or will be made to leave your home, then a **Sanctuary Scheme can help maximise the security of your home through the installation of a range of adaptations**. Typically one room (usually a bedroom) will be given enhanced security to prevent entry, where you can call the Police and wait in safety for them to arrive.

Perhaps the most important benefit of this scheme is that it provides support and protection for your independence at a time when you need it the most. It's entirely voluntary and you decide if it is right for you.



Why use the Sanctuary Scheme?

- Avoid losing your home, and the resulting upheaval to your life (and children's lives) which can be costly, time consuming and stressful
- In addition to enhanced security you will be given support from experienced professionals who understand your situation
- The scheme is supported by a strong network of local domestic violence agencies, the police, and the council.

To take the next step contact H&F Advice (contact details on page 2).

Alternatively you can apply through the Advance Advocacy Project (see contact details on page 11).

Moving out

If you want to move out now, and have nowhere to go, speak to H&F Advice or any council in an area where you feel safe, about your housing options.



Useful contacts

Help for all sufferers of domestic abuse

National Centre for Domestic Violence

0844 8044 999

www.ncdv.org.uk

Free legal advice service for all people experiencing domestic abuse.

Community Legal Advice

0845 345 4 345

www.communitylegaladvice.org.uk

Legal advice for all on a wide variety of civil and criminal matters.

Help for women suffering domestic abuse

Advance Advocacy Project

www.advanceadvocacyproject.org.uk

020 8748 0979

Monday-Friday 10.00am - 6.00pm

0207 385 1212

Emergency out of hours referrals via police (male worker may answer)

Monday - Friday 6.00pm-10.00am,

Saturday - Sunday 24hr.

Local support for women experiencing domestic and sexual abuse, and also homelessness, ill health, debt or any other problems.

National Domestic Violence Helpline

0808 2000 247

www.nationaldomesticviolencehelpline.org.uk

Free 24 hour helpline for women experiencing domestic abuse.

Women's Aid

www.womensaid.org.uk/

Key national charity working to end domestic violence towards women and children. Supports the NDV helpline, listed above.

Help for people who are lesbian, gay, bisexual or transgender suffering domestic abuse

Broken Rainbow

0300 999 5428

www.broken-rainbow.org.uk

Support for LGBT people experiencing domestic abuse.

Monday & Thursday 2.00pm -

8.00pm and Wednesday 10.00am - 1.00pm.

Gay Men's Shared Housing Project

020 8920 4444

Temporary supported accommodation for gay men experiencing domestic abuse and/or homophobic abuse.

Help for male sufferers of domestic abuse and sexual assault.

Men's Advice Line

0808 801 0327

www.mensadvice.org.uk

Helpline for men experiencing domestic abuse, and for their friends and family.

Monday to Friday 10.00am – 1.00pm
and 2.00pm – 5.00pm

ManKind Initiative

01823 334 244

www.mankind.org.uk

Helpline providing support and information for men experiencing domestic abuse.

The Havens

www.thehavens.co.uk

The Havens' primary purpose is to operate an Acute Sexual Assault Referral Centre (SARC); a service for all victims of rape and sexual assault. It is based in these locations:

Kings College Hospital

020 3299 1599

St Mary's Hospital

020 3312 1101

The Royal London Hospital

020 7247 4787

Victim Support Men's Helpline

0800 328 3623

Monday to Friday 12.00-2.00pm

If you are abusive to your partner or family and would like to talk to someone about changing your behaviour

Respect Phonenumber

0845 122 8609

www.respectphonenumber.org.uk

info@respectphonenumber.org.uk



Support to stay in your home if you are vulnerable

There are many ways the council can help you if you are finding it difficult to live independently.

Home adaptations and equipment for your home

Practical advice and equipment is available from the council to help you stay in your home if you cannot do things unaided.



You can get tips on overcoming the practical difficulties caused by illness or disability, and be taught new ways of doing things, which can also help build confidence in your physical abilities. You may also qualify for specialist equipment to help you with activities such as getting in and out of the bath or on and off the toilet and help to access different levels of your home through the installation of stair rails.

To find out more, ask H&F Advice (contact details on page 2).

Floating support

Housing floating support is a free, short term service for people who are having difficulty managing their home and staying independent in the community.

What can I get help with?

- Managing money, bills and budgeting
- Settling into a new home
- Sorting out rent, repairs and other tenancy issues
- Filling in forms and writing letters
- Developing life skills such as learning to cook and clean

You can apply directly by telephoning 020 8753 1437 and ask for a form.

You do not have to fill in the form yourself. The form can be completed and handed in by someone else on your behalf.



Help for homeowners struggling to pay the mortgage

If you are struggling to pay your monthly mortgage instalment, you may be eligible for assistance through this nationwide, central government scheme.

If you are eligible for help, we will explain what is available and help you to take the next steps. Speak to **H&F Advice** (contact details on page 2) **to find out more.**

How can mortgage rescue help?

- Explain any finance options that may be available to you
- Contact your mortgage lender to try and negotiate a solution that is acceptable to all parties
- Help you in court proceedings and provide representation at most county court hearings
- Give you advice if have to leave your home



The majority of mortgage lenders are extremely reluctant to take possession proceedings against homeowners as this is costly and time consuming. Lenders often welcome suggestions to resolve the situation for the benefit of all concerned.

Contact your lenders as soon as you realise you may have problems meeting your mortgage payments. It is difficult to help if arrears have built up and you haven't made an effort to negotiate a solution with the mortgage lender.

There is also detailed information on the council's website. Search for 'Mortgage rescue scheme' at www.lbhf.gov.uk





Finding a home

Sometimes it's not possible to prevent homelessness. For example there may be a flood from a leak in the roof or floor above.

In some cases, such as threats of violence, the best solution may be to move out and find a new home. **The council offers many ways of supporting people who are trying to find a new home.**

The following pages provide information on a range of housing options with details of where to get additional help in your search for a home.



Buying a place of your own - affordable home ownership



Are you....

- Living or working in the borough and
- A first time buyer or
- A key worker or
- A council or housing association tenant or
- Paying high rent to a private landlord or
- Earning between £19,000 & £60,000 per year

... and want to own your own home?

If your answer's yes, speak to the council's HomeBuy team on 020 8753 6464 or email h&fHome-Buy@lbhf.gov.uk

Alternatively you can visit the team at any time during office hours, and they will be happy to help. The HomeBuy team is based at H&F Advice.

You can find more information by searching 'HomeBuy' at www.lbhf.gov.uk

Renting in the private sector

The private rented sector could provide an attractive home in an area of your choice.

Properties are available now and you could be in your home in days.

You can:

- Choose where you want to live
- Choose the type of property you want to live in
- View a number of properties with no obligation to move in

Can I afford it?

Renting privately can be expensive but there is financial support for people on benefits or if you have a low income.

Hammersmith and Fulham is a relatively expensive area in which to rent. Generally, the closer to the centre of London the more expensive it will be. Renting in the east and south east of London is generally cheaper.



Help with the deposit and finding the right home

Landlords usually require a deposit and a payment of rent in advance.

Finding this lump sum can often prove the biggest hurdle to getting yourself a place. **It's a good idea to try to save up some money if you are staying rent free with friends or family.**

If you have children, are pregnant or have a vulnerability, for instance as a consequence of ill health or old age, and are homeless or have a housing need the council may be able to guarantee your deposit and help you to find a home in the private sector. **To find out more about this ask H&F Advice.**

Grown up children of council tenants living in their parents overcrowded homes may also be able to get help with finding a place and a rent deposit guarantee. For more information, contact the Housing Solutions Team on 020 8753 4189.



Renting and working



It is much easier to start renting if you are working. Private landlords often prefer to let out their properties to people with jobs. Page 20 in this booklet explains how the council could help you with your employment search.

Once your income increases you may decide to start saving for a place of your own, perhaps looking at shared ownership as a stepping stone to home ownership.

See the home ownership pages to see how you could buy your own home (page 17).

Search 'Finding a place to live' at www.lbhf.gov.uk for websites that list homes available to rent, or ask H&F Advice for a copy of the Finding a place to live booklet.

Help to pay the rent - Housing Benefit and Local Housing Allowance

You can claim housing benefit from the council to help pay the rent if you are working and earning a low income or getting income benefits.

The amount you get will depend on the area you live in and the size of the accommodation. This is called the Local Housing Allowance, which is paid through the housing benefit department. The rates of the allowance can change each month depending on market rates. The rate is published on the council website. Search for 'local housing allowance benefit rate' at www.lbhf.gov.uk.



You can call to get the rates on 0845 313 3935 if you don't have internet access.

If the council helps you to find a private rented property, your Housing Options Adviser will be able to help you understand how the Local Housing Allowance works.

For more information, visit the Local Housing Allowance website:
<https://lha-direct.voa.gov.uk>

Help to find a job - increasing your income and housing options



Being in work increases your housing choices. Work can help you climb the ladder to your future home.

Many local people have already been helped into rewarding work to broaden their future housing options.

Here are some of the ways in which earning a living will help you find a suitable place to live:

- Save for a deposit to rent or buy a property.
- More choice of properties to rent as landlords prefer people who work.
- Increased priority for council housing.

To find out more, speak to H&F Advice.



My contacts

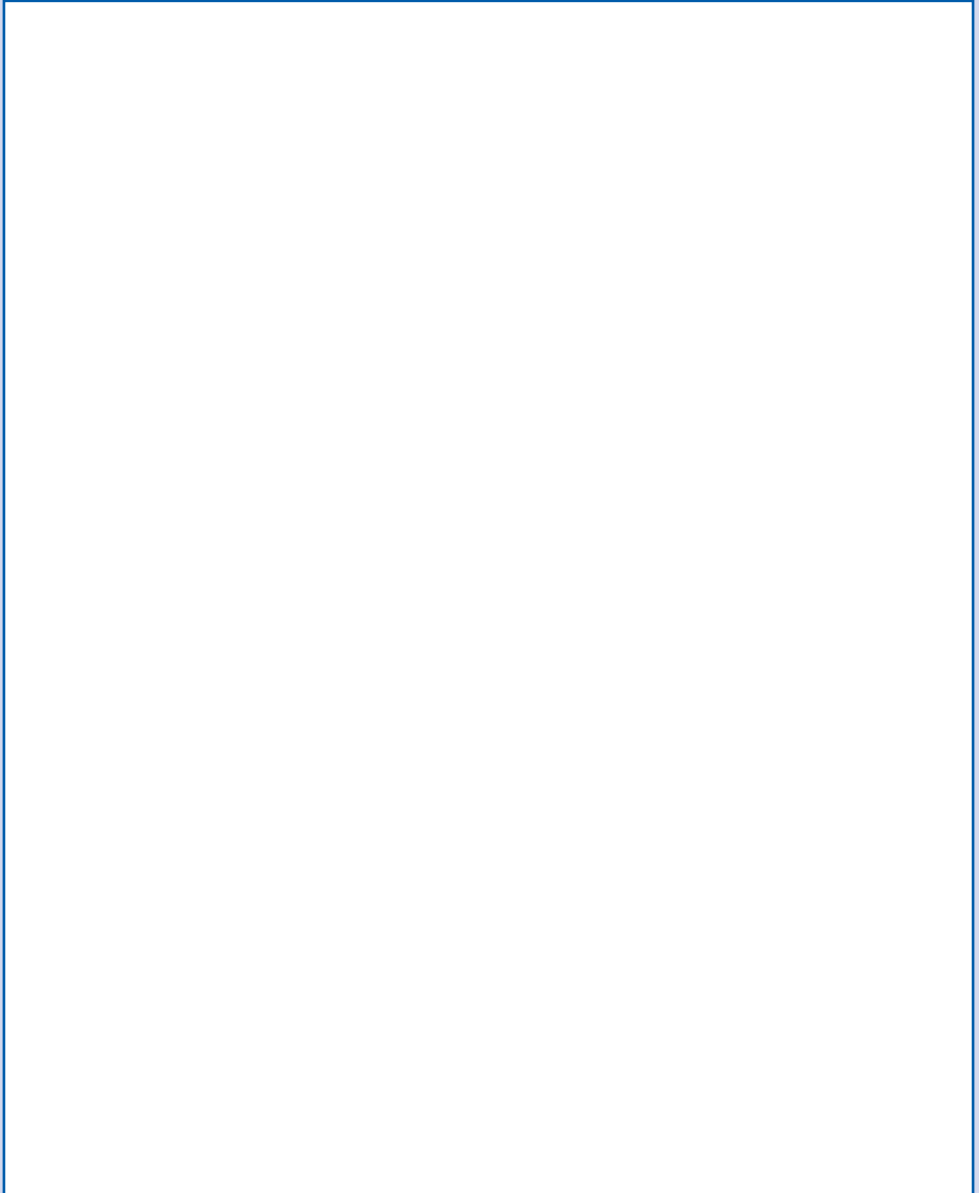
This section is for you if you want to keep a note of who you saw at the council, and their contact details.

Who I saw	Team name	Telephone number	Email address



My notes

This section is for you if you want to make a note of any advice, information or questions you have or anything else you want to note down.



I'm sorry, we don't have the facility to translate this information into your language. Please show this guide to someone you know who can translate it for you. If you are homeless or at risk of homelessness, the Council will arrange for a local interpreter to meet you for your interview with H&F Advice.

أنا آسف ، لم يكن لدينا مرفق لترجمة هذه المعلومات إلى لغتك. يرجى عرض هذا الدليل لشخص تعرفه الذي يمكن أن يترجم لأنها لكم. إذا كنت بلا مأوى أو المعرضين لخطر التشرد ، وسيقوم المجلس الترتيبات اللازمة لمترجم محلي لمقابلتك

Sorry, hindi namin ay may mga pasilidad upang isalin ang impormasyon na ito sa iyong wika. Mangyaring ipakita ang gabay na ito sa isang tao alam mo na maaaring isalin ito para sa iyo. Kung ikaw ay walang tirahan o nanganganib ng kawalan ng tirahan, ang Konseho ay ayusin para sa isang lokal na tagapagsalin upang matugunan mo para sa iyong mga pakikipanayam sa H & F Advice.

متأسفم ، ما امکانات را برای ترجمه این اطلاعات به زبان شما را ندارد. لطفا این راهنمای به نشان دادن کسی که می شناسید که می تواند آن را برای شما ترجمه کنید. اگر شما بی خانمان یا در خطر بی خانمانی ، شورا یک مترجم محلی ترتیب به شما برای مصاحبه خود را با ارتفاع و اف مشاوره دیدار خواهد کرد.

Przykro mi, nie mamy obiektu do tłumaczenia tej informacji na twój język. Proszę pokazać ten przewodnik, aby komuś, kogo znasz, kto może przetłumaczyć go dla Ciebie. Jeśli jesteś bezdomny lub zagrożony bezdomnością, Rada organizuje lokalne tłumacza spotkamy się na rozmowę z H & M Advice.

Lo siento, no tenemos la facilidad de traducir esta información en su idioma. Por favor muestre esta guía para alguien que usted conoce que se puede traducir para usted. Si usted no tiene hogar o en riesgo de falta de vivienda, el Consejo se encargará de un intérprete local para que se reúna durante su entrevista con H & F Asesoramiento.

ขอโทษนะเราไม่ได้มีสิ่งอำนวยความสะดวกในการแปลข้อมูลเป็นภาษาของคุณนี้โปรดแสดงคำแนะนำนี้เพื่อคนที่คุณรู้ว่าใครสามารถแปลให้คุณ หากคุณไม่มีที่อยู่อาศัยหรือที่เสี่ยงต่อการไม่มีที่พัก, สภาจะจัดให้มีล่ามในท้องถิ่นที่ได้พบคุณในการสัมภาษณ์ของคุณด้วย H & F ให้คำแนะนำ

Tôi xin lỗi, chúng tôi chưa có cơ sở để dịch thông tin này sang ngôn ngữ của bạn. Xin chỉ cho hướng dẫn này để một người nào đó bạn biết những người có thể dịch được nó cho bạn. Nếu bạn là người vô gia cư hoặc có nguy cơ vô gia cư, Hội đồng sẽ sắp xếp cho một thông dịch viên địa phương để đáp ứng các bạn cho cuộc phỏng vấn của bạn với H & F tư vấn.