



# Preventing Homelessness



A Guide to Help You Prevent  
Becoming Homeless





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## FACING HOMELESSNESS

This leaflet sets out some of the ways in which you may be able to prevent yourself from becoming homeless. It explains:

- ***What you can do to help yourself***
- ***How others may be able to help you***

## CONTACTING US

Westmorland and Furness Council Housing Service can give you advice and support with your housing difficulties. We can also put you in touch with external agencies that may be able to help you.

If you are worried because you think you may be facing homelessness, it is vital that you contact us, and others who may be able to help, as soon as possible. DO NOT wait until you are actually homeless or about to become so.

When you contact us, we will make an appointment for you to come in and see a Senior Homeless Assessment Officer so that we can discuss what options are available to help you solve your housing issues.

**To find out more about how we can help you, please contact our Homeless Team on tel: (01229) 876599.**

## REASONS FOR HOMELESSNESS

You may find yourself facing homelessness for a variety of reasons, eg:

- You may be in financial difficulty
- You may be in mortgage arrears
- You may be in rent arrears
- Your landlord may have asked you to leave your rented accommodation
- Your parents or family may have asked you to leave home
- Your relationship may have broken down
- You may be experiencing domestic abuse
- You may be having problems with personal issues such as drugs, alcohol or mental health, or feel vulnerable or unable to cope in your present home for other reasons

Whatever the reason, there will be things that can be done to help your situation. In many cases homelessness is preventable, especially if action is taken early enough.

## HELPING YOURSELF

There may be things you can do to prevent yourself from becoming homeless. The action you take will obviously depend on your current circumstances, but some of the options that may be open to you are outlined below.

## IF YOU ARE FACING FINANCIAL DIFFICULTY

You may be facing homelessness due to financial difficulty, which has led to you falling behind with mortgage or rent payments. If you find yourself getting into debt, you should contact our Senior Homeless Assessment Officers as soon as possible before your situation gets worse. We will be able to advise you and ensure that you are receiving all the financial support that is available to you. It may be that you are entitled to Housing and other Welfare Benefits that could make a real difference to your situation.

The Housing Department, in partnership with the Citizens Advice Bureau, provides a free and confidential weekly 'Money Advice Surgery' that can offer advice if you are facing financial difficulty. If this would be useful to you, simply call in to the Housing Department and our receptionists will be happy to make you an appointment. Alternatively you could telephone our Homeless Team to arrange an appointment (01229) 876599.

You can also contact your local Citizens' Advice Bureau direct or the National Debtline for independent advice on your debt problems. You will find contact details for these organizations at the end of this leaflet.

## HOUSING BENEFIT

If you are in any form of rented accommodation you may be eligible for Local Housing Allowance (LHA) or Housing Costs if you are receiving Universal Credit. These benefits are designed to help people on low incomes pay their rent. It may be available to you whether your home is:

- Rented from the Council
- Rented from a Registered Social Landlord (such as a Housing Association)
- Rented from a private landlord

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 LHA is not available to help with mortgage payments. If you need help with paying your mortgage, you should contact your local Benefits Agency.

## CLAIMING HOUSING BENEFIT

You can claim Housing Benefit by contacting the Benefits Team on (01229) 404242.

If you would like independent advice on your entitlement to benefits, please contact your local Citizens' Advice Bureau using the contact details you will find at the end of this leaflet.

## IF YOU ARE IN MORTGAGE ARREARS

If you are in financial difficulty, paying for your home should always be your first priority. Even if you cannot pay the full monthly payments on your mortgage, you should pay as much as you can. If you do not do so you are in danger of losing your home. If you are a homeowner and you fall into arrears with your mortgage payments, your lender will be able to get a County Court Possession Order and repossess your home.

You should contact your lender as soon as you start to experience problems in making your payments. Do not wait until you fall into arrears. It may be that you can come to an agreement with your lender to help prevent you from losing your home.

For example, your lender may agree to let you:

- Extend the term of your mortgage, so that monthly payments are reduced
- Pay off any arrears gradually, in installments
- Pay interest only on your mortgage for a time, until you get out of difficulty
- Change your mortgage type to one that is more affordable

## IF YOU ARE IN RENT ARREARS

If you live in rented accommodation and find yourself in financial difficulty, paying for your home should always be your first priority.

Keeping up with your rent payments is vital if you wish to keep your home. If you fall into arrears with your rent, your landlord may evict you.



## IF YOU ARE A COUNCIL OR HOUSING ASSOCIATION TENANT

If you rent your home from Westmorland and Furness Council and are having difficulties paying your rent, please contact our Income and Debt Recovery Team on (01229) 876469 or 876397 or 876471 immediately. Do not wait until you fall into arrears. **The team will be able to give you help and advice that could help you keep your home.**

If you rent your home from a housing association, you should also contact them directly for further advice.

## IF YOU ARE TENANT IN PRIVATE RENTED ACCOMMODATION

If you are a tenant in the private rented sector and you find yourself having difficulty paying your rent, it is important that you contact your landlord or letting agent as soon as possible. If you do not do so and you fall behind with rent payments, you could lose your home.

Your landlord might be willing to negotiate with you regarding your rent arrears. For example, you may be able to come to an agreement with your landlord to pay off a certain amount each week or month in order to clear the arrears. If you enter into this type of agreement, you will need to check carefully that your rent arrears have been calculated correctly. You will also need to make sure that you can afford the repayments. Your local Citizens Advice Bureau will be able to give you further help and advice with this.

If you contact our Senior Homeless Assessment Officers, we may also be able to help by contacting your landlord on your behalf. It may be that we can all work together to find a satisfactory solution.

## IF YOUR LANDLORD HAS ASKED YOU TO LEAVE: PROTECTION FROM HARASSMENT AND ILLEGAL EVICTION

It is possible that your landlord will give you notice to leave your home if you have fallen into rent arrears and cannot come to an agreement about how

you will resolve the situation. However, you still have certain rights as a tenant in the private rented sector.

Your rights will depend on the type of tenancy you have. It is likely that you will have an Assured Shorthold Tenancy, which is initially fixed for a set period of time (usually six months). After this time, your tenancy can be renewed or ended. However, if your landlord wishes you to leave, he or she will still have to give you a reasonable amount of notice. If you do not leave at the end of this period of notice, your landlord will have to obtain a County Court Possession Order against you in order to get you to leave. Even if this happens, only County Court bailiffs can lawfully evict you.

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.

Sometimes landlords put pressure on tenants in order to get them to leave their homes without following the correct legal procedure. This is harassment, and it is illegal. Harassment can take many forms. Sometimes it is violent and frightening, but sometimes it is subtle (though still distressing).

For example, your landlord might harass you by:

- Persistently asking you to leave
- Offering you money to leave
- Threatening, harassing or verbally abusing you
- Forcing you to sign an agreement which is designed to reduce your rights
- Entering your home without your permission
- Interfering with your belongings
- Changing the locks on your home so that you cannot get in
- Cutting off water, gas or electricity supplies
- Letting your home fall into such a poor state of repair that it becomes uncomfortable or dangerous for you to live in
- Physically throwing you out
- Forcing you to leave in some other way

If you think you are being harassed or threatened with illegal eviction, please contact our Senior Homeless Assessment Officers immediately on tel. (01229) 876599 who will be able to advise you of your rights and investigate your complaint.

## IF YOU ARE A LODGER IN SOMEONE'S HOME

Please be aware that if you live in your landlord's home as a lodger, you will have fewer rights than an Assured Shorthold Tenant and your landlord may only have to give you verbal notice to leave. For further advice on your rights as a lodger, please contact our Senior Homeless Assessment Officers using the details you will find at the end of this leaflet. You can also get free, confidential advice and information from your local Citizens' Advice Bureau.

## IF YOUR PARENTS OR FAMILY HAVE ASKED YOU TO LEAVE HOME

You may think you are about to become homeless because your relationship with your family has become difficult. It may even be that they have actually asked you to leave. When families or friends have difficulty living together, leaving home can seem like the easiest option. However, it is not always the best option and can lead to further unhappiness and even homelessness, especially if you leave in a hurry without taking advice or without really being able to afford to do so.

## IF YOUR RELATIONSHIP HAS BROKEN DOWN

Our research shows that relationship breakdown is a major cause of homelessness. Obviously, if your relationship is breaking down it is distressing. You might find it difficult to think clearly about the housing options that are available to you. If you have been used to sharing your home with a partner, you may be unsure about your legal rights as a joint homeowner or tenant.

If you think you may lose your home because your relationship has broken down, please contact our Senior Homeless Assessment Officers on tel. (01229) 876599 - they will be able to give you help and advice and put you in touch with other organisations that can also help and advise you.

You can also get independent, confidential, free advice on your legal rights to your home from your local Citizens' Advice Bureau.



## HOUSING OPTIONS FOR PEOPLE EXPERIENCING DOMESTIC OR FAMILY ABUSE

We will treat reports of domestic abuse in a sensitive and confidential manner.

We can help by advising you of your tenancy rights, discussing security measures and telling you where you can go for further support. We may also be able to help you find emergency short-term or more permanent accommodation.

If you feel you can no longer remain in your home because of domestic abuse, or the threat of domestic abuse, please contact us to discuss your options - tel. (01229) 876599. If you feel you would like to speak to someone private because of the problems you are having, please let us know.



We also advise you to contact other agencies, including the Police, for further support and advice. You can get advice about your legal rights from a solicitor, or from your local Citizens' Advice Bureau.

Women's Community Matters is another agency that provides support to women suffering domestic abuse. Their contact details can be found at the end of this leaflet.

These organizations will be able to give you advice about the options open to you.

For example, it may be that an injunction can be sought against the person who is responsible for the domestic or family abuse. An injunction is a Court Order that tells a person either to do something, or to stop doing something.

Injunctions may be used in cases where action is needed immediately, for example where there is violence or the threat of violence, actual or threatened damage to property or other serious nuisances involved. Breaking an injunction is very serious and may lead to a fine or imprisonment.

## REMAINING IN YOUR HOME

In some cases of domestic or family abuse, you may be able to remain in your present home if you are offered extra support and if security measures are put in place to keep you safe.

This may be an option, for example, if you are being affected by abuse from someone who does not actually live with you. In conjunction with the Police and other agencies, we may be able to offer you various support and security measures to enable you to remain in your own home, depending on your situation. For example, we may be able to:

- Add or change locks on doors and ground floor windows
- Provide extra security lighting
- Create a safe 'sanctuary' room within your home, for example by strengthening your bedroom door and providing a door viewer
- Provide a fire-resistance letterbox (for arson attacks), smoke detectors and fire escape ladder
- Provide you with personal alarms

To discuss your situation further, and for advice on whether remaining in your present home with additional security and support measures may be the best option for you, please contact our Senior Homeless Assessment Officers or the Police.

## MAKING A HOMELESSNESS APPLICATION

If you contact our Senior Homeless Assessment Officers they will be able to advise you if making a homeless application is the best option for you.

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. In some cases, this may be refuge accommodation, depending upon the level of risk and support needs.

Please contact us to discuss this - tel. (01229) 876599.

## OTHER SUPPORT SERVICES

There are many other support services that can offer you support whether you are a Council tenant, a Registered Social Landlord (Housing Association) tenant or a tenant or homeowner in the private sector.

We work in partnership with a variety of support agencies. The services they provide are often free, and designed to give you the support you need in order to stay in your own home.

Some agencies provide specialised support services for particular client groups. For example, there are agencies within the Borough of Barrow-in-Furness that can offer support services to:

- Young people
- Older people
- People with mental health problems (and their carers or families)
- People with drug or alcohol issues
- People experiencing domestic abuse
- People with learning or physical disabilities
- People enduring severe mental illness (and their carers or families)
- People who may be vulnerable due to some other reason

**To find out more about the support services available in your area, please contact our Senior Homeless Assessment Officers on (01229) 876599.**

## APPLYING FOR COUNCIL ACCOMMODATION

Westmorland and Furness Council Housing Service are part of the Cumbria Choice Based Lettings Scheme. Cumbria Choice is where all the main social housing providers in Cumbria now advertise their vacant properties.

You have to register to take part in the scheme and you can do this online at [www.cumbriachoice.org.uk](http://www.cumbriachoice.org.uk). Alternatively, you can request an application form from our office: tel. (01229) 876554 or 876468 or email: [cbl@westmorlandandfurness.gov.uk](mailto:cbl@westmorlandandfurness.gov.uk)

Once your application has been accepted, you will receive confirmation from the housing provider you apply to, which will detail the band you have been placed in based on your housing need.

As soon as you are registered on the Cumbria Choice Scheme you will be able to view adverts giving details of all our vacant properties (as well as other vacant properties in Cumbria). You are then given the option to express an interest (called 'bidding') for the properties you would like to be considered for. To do this you will need your registration reference number, which is provided in your confirmation notice and your memorable date, which is set initially as the main applicants date of birth (for security reasons, you will be asked to change this when you first log in).

You can view properties each week by:

- Visiting the website at [www.cumbriachoice.org.uk](http://www.cumbriachoice.org.uk)
- In news sheets available to view in the reception area of the Housing Service

You can express an interest ('bid') on a property by:

- Visiting the website at [www.cumbriachoice.org.uk](http://www.cumbriachoice.org.uk)
- Calling us on (01229) 876578 or 876371
- In person at the Housing Department

If you would like any further information on the scheme or wish to discuss an application you already have registered, please call into the Housing Department or call us on (01229) 876554 or 876468.

## **CUMBRIA CHOICE & PREVENTING HOMELESSNESS**

If you find yourself facing homelessness, you should make an appointment to see one of our Senior Homeless Assessment Officers tel. (01229) 876599 who will be able to assess your situation and establish whether it is necessary to link in with Cumbria Choice and award you some additional priority in the bidding process to improve your chances of securing accommodation through the scheme to prevent you becoming homeless.

This assessment is made on a case-by-case basis and not all those seeking advice will be eligible for a banding upgrade.

# FURTHER INFORMATION & ADVICE

## Citizens Advice Bureau

You can get free, confidential, independent advice on homelessness, housing, debt, benefits and a range of other topics from your local Citizens Advice Bureau.

Ramsden Hall, Abbey Road  
Barrow-in-Furness  
Manager: Christine McKinley

**Drop-in sessions:** Tuesday 9am—12:30pm  
Thursday 1pm-3pm  
Friday 9am-12:30pm

**Telephone:**  
General Advice : 01229 830367

## CAP (Christians Against Poverty)

Free debt counselling in your community from an award-winning charity  
Call free on 0800 328 0006

## National Debtline

Freephone Tel: 0808 808 4000 Independent money and debt advice

## Women’s Community Matters

Offers support to women around a number of key issues, including: domestic abuse; offending behaviour; health and wellbeing and housing support.

**Telephone:** (01229) 311102

**Opening hours:**

Monday 9:30am—4pm  
Tuesday 9:30am—6pm  
Wednesday 9:30am—4pm  
Thursday 9:30am—6pm  
Friday 9:30am—1pm



## Do you want this document in another language or large print?

We will do what is reasonable to provide information in alternative formats on request, including tape, Braille, large print and translations. If we encounter difficulties meeting your request, we will discuss the best solution with you.

**English:** If you require this document in Braille, audio or another language please email: [housing@westmorlandandfurness.gov.uk](mailto:housing@westmorlandandfurness.gov.uk) or tel. (01229) 876578. You may use your own language if you prefer.

### **Cantonese:**

如果您想獲取該文件的不同版本，如：大字體印刷，盲文，音頻或其他語言之版本，請電郵至：[housing@westmorlandandfurness.gov.uk](mailto:housing@westmorlandandfurness.gov.uk) 詢。（您可以選擇使用自己的語言）

**Lithuanian:** Jeigu jums reikia dokumento Brailio šriftu, audio įrašo ar kita kalba, prašome atsiūsti elektroninį laišką adresu: [housing@westmorlandandfurness.gov.uk](mailto:housing@westmorlandandfurness.gov.uk) Jus galite rašyti savo kalba, jeigu jums taip patogiau.

**Polish:** Jeśli zyczysz sobie kopie tego dokumentu w alfabecie Braille, systemie audio badz innym języku, prosze przeslac swoja prosbe na adres e-mail: [housing@westmorlandandfurness.gov.uk](mailto:housing@westmorlandandfurness.gov.uk) Jeśli preferujesz, mozesz zycz swojego języka

**Portuguese:** Pode obter este documnetoem Braille,Audio ou Outra Lingua por favour: [housing@westmorlandandfurness.gov.uk](mailto:housing@westmorlandandfurness.gov.uk) Tu podes usar a tua propria lingua se tu preferires .

**Turkish:** Soruşturmaya ihtiyacığiz varsa,bu belyeyi bulabilirsiniz,Körler Alfabesi, Körler için Kabartma yazıye, ses dinleme kendi dilde, başka dilde,Elektronik posta ile araştırma yapa bilirsiniz: [housing@westmorlandandfurness.gov.uk](mailto:housing@westmorlandandfurness.gov.uk) Istersen kendi dilinle konuşa bilirsiniz .



Westmorland  
& Furness  
Council

### **Housing Service**

Town Hall  
Duke Street  
Barrow-in-Furness  
Cumbria LA14 2LD

**Senior Homeless Assessment Officers: (01229) 876599**

[www.westmorlandandfurness.gov.uk](http://www.westmorlandandfurness.gov.uk) • email: [dutyrefer@westmorlandandfurness.gov.uk](mailto:dutyrefer@westmorlandandfurness.gov.uk)

**OFFICE OPENING TIMES:** Monday to Friday: 9am - 4pm

**Telephone enquiries :** Monday to Thursday: 8:30am to 5pm\* (\*4:30pm Friday)

**FOR EMERGENCY OUT-OF-OFFICE ENQUIRIES TEL: (01229) 833311**