



Housing advice

Helping you to find a home



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# Introduction

The Housing Options and Advice service aims to:

- Prevent you from becoming homeless
- Give you helpful information about your housing options and access to appropriate housing schemes
- Provide you with high quality housing advice and provide links to other services that can help you.

## How we deliver our service

If this is your first time visiting us, you may be seen without an appointment through our 'fast track' interview system. We will carry out an initial assessment of your housing circumstances and tell you about your housing options.

If you need more assistance, a follow up interview will be arranged.

# Quality housing advice

We can provide you with quality advice and support on a broad range of housing matters to help you resolve problems you may have within your home. This includes:

- Domestic violence and harassment
- Resolving repair matters
- Gas and fire regulations
- Pest infestation
- Landlord and tenant responsibility
- Tenancy agreements
- Inventories
- Rent deposits
- Local Housing Allowance
- Benefit advice

We can also introduce you to other services provided by the Council and Hackney Homes as well as organisations providing legal representation, financial advice, benefits, employment services, immigration advice, consumer advice, health care and services for older people.

Please see our 'Helpful contacts and support agencies' supplementary booklet for further information.

# Preventing homelessness

We aim to prevent you from becoming homeless by helping you to stay in your current home. A wide range of measures can be used depending on your circumstances, such as:

## **The mediation service**

You may have been asked to leave your accommodation by a relative or friend.

Shortly after your initial interview with us an officer will visit your home to discuss the situation with the person who is asking you to leave.

We will advise them how we intend to help you, provide details of what housing options we can offer you and how long this will take, and find out how the situation can be improved whilst you are still living in their home.

We aim to prevent you from becoming homeless by helping you to stay in your current home.

## Protecting your tenancy

The Advice service plays an important role in preventing you from becoming homeless when living in privately rented accommodation. We can advise you on all aspects of your tenancy, including:

- Your tenancy rights (disrepair, rent increases, and how your landlord conducts the tenancy)
- How to access Housing Benefits
- Advice if your landlord has given you a notice to leave
- County Court representation
- Advice if your landlord has not paid the mortgage and the lender is taking action to repossess the property, placing you at risk of homelessness
- Resolving disputes between you and your landlord
- Advice on rent deposits, including the new deposit protection scheme
- Support if you are being harassed or have been illegally evicted.

We can also help to prevent you from becoming homeless by dealing with rent and service charge arrears, and maximising your income from welfare benefits.

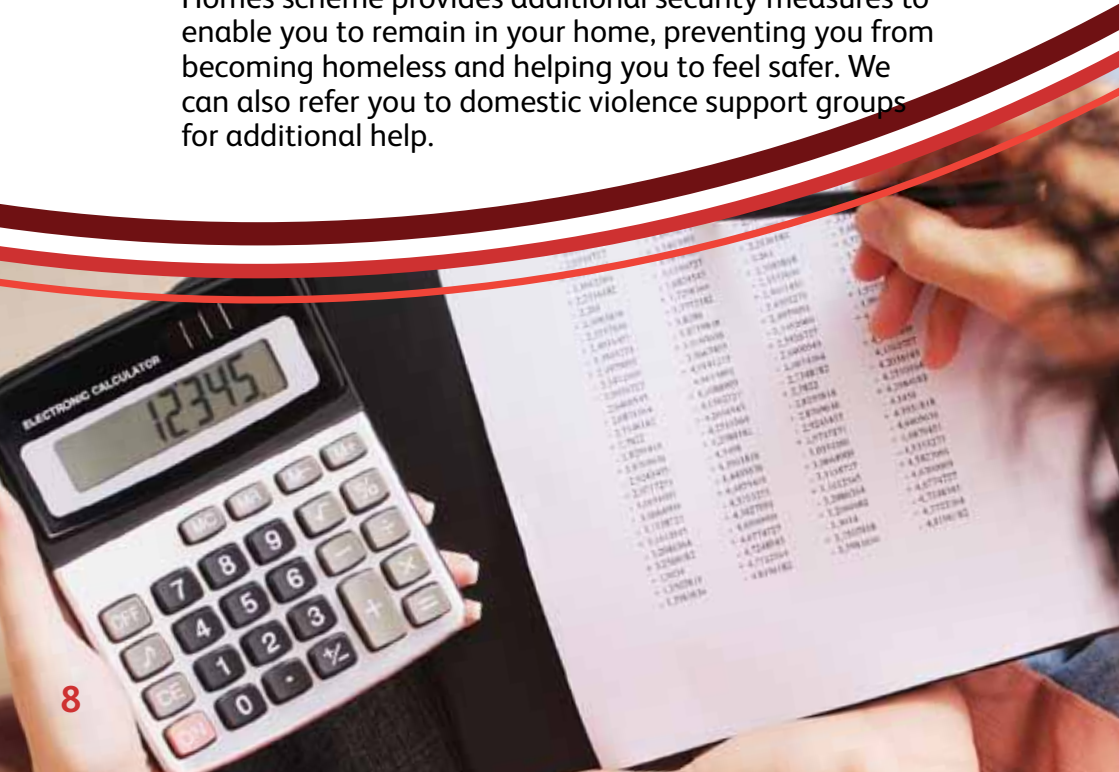
## Mortgage problems

If you are struggling to meet your mortgage repayments we can give you advice on reducing your arrears. We can negotiate your repayment arrangements with lenders, and advise you on schemes that may help you to remain in your home, such as the new mortgage rescue scheme. We can also give advice on 'sale and rent back' arrangements and refer you to other agencies for debt advice and help in managing your finances.

## Relationship breakdown and domestic violence

We can give you advice on your rights if your relationship with your partner or spouse has broken down.

If you are experiencing domestic violence, the Safer Homes scheme provides additional security measures to enable you to remain in your home, preventing you from becoming homeless and helping you to feel safer. We can also refer you to domestic violence support groups for additional help.



In some circumstances, we may be unable to prevent you becoming homeless. In these cases, we will look at other housing options that may be suitable for you and your family.

### **Services for single homeless people**

Advice for single homeless people is available at Christopher Addison House. We provide homeless prevention, benefit maximisation and resettlement advice. Our booklet 'A guide to local services for single homeless people' contains useful information if you are looking for help or advice from other specialist services in or near Hackney.

We can provide details of hostels and bed and breakfasts, as well as information on emergency accommodation that may be available for single people. We can also help you to search for a home in the private rented sector by providing details of landlords and letting agencies who accept households who are in receipt of Housing Benefits.

We provide a rent advance scheme, which assists single people to find suitable accommodation in the private rented sector. This scheme has been developed in partnership with the Council's Supporting People service and Quaker Social Action. We will assess your housing circumstances and if you qualify, we will refer you to this project.

This scheme also offers support to help you maintain your new tenancy and gain access to employment and training opportunities. To be eligible you must be homeless, threatened with homelessness or living in insecure accommodation. You must also be on the Council's housing register, have lived in Hackney for six months and have the means, through employment or benefits, to pay the rent.

Our Housing Advisors can provide further information on these schemes at your assessment interview.



For more information about the above schemes, contact the Hackney Service Centre on 020 8356 3000. Open Monday to Friday 8.00am to 8.00pm, Saturday 8.00am to 1.00pm.

Or contact the Housing Advice and Options Service on 020 8356 2929, Monday to Friday 9.00am to 5.00pm. Email: [housingadvice@hackney.gov.uk](mailto:housingadvice@hackney.gov.uk)

This scheme also offers support to help you maintain your new tenancy and gain access to employment and training opportunities.

# Housing options

We offer a range of housing options to suit your needs. These include:

## **The Rent Deposit scheme**

The Rent Deposit Scheme is offered to people at risk of losing their home. It helps people on benefits or low income to find suitable rented accommodation in the private sector.

We will help you find a suitable property by providing details of approved landlords and available properties. You can also search for a property yourself and we will contact the landlord and help to set up the tenancy. All properties are inspected prior to letting to make sure they reach agreed standards. We also provide financial assistance in accordance with the Local Housing Allowance (Housing Benefit).

## **Is your home overcrowded?**

The Choose and Move scheme helps overcrowded households who are tenants of Hackney Homes or another social landlord to find larger accommodation in the private sector.

To qualify for the Choose and Move scheme you must be in the 'priority band' under the Hackney Choice scheme, and been assessed by the Council as overcrowded and lacking at least two bedrooms. We will help you find a suitable property and can provide lists of private landlords in all areas. You can also receive an incentive payment of up to £6,000 for leaving your current tenancy.

### **Is your home too big?**

The Under Occupation scheme is aimed at helping tenants of Hackney Homes and other social landlords to move to smaller homes that have fewer bedrooms than their current property. This helps the Council by releasing family sized homes for overcrowded households on the housing register.

To qualify for the Under Occupation scheme you must be living in a property that has two or more bedrooms and be giving up one or more bedrooms when you move. We will provide financial assistance for each bedroom you give up, and removal costs. We may also be able to decorate your new home before you move in and carry out additional works on the new property.

### **Are you willing to move outside Hackney?**

The Fresh Start scheme offers private renting and social housing opportunities outside London to housing register applicants and social housing tenants.



As part of the application process, you will need to decide whether you want to move into a private rented property owned by a private landlord or social housing owned by a Housing Association or local authority.

Social housing rents are generally lower than market rents, however there are longer waiting lists for these properties. We may be able to assist you with housing in North England, the Midlands or Wales.

The rent for private sector accommodation is set at market rates and tenancies are normally shorter in comparison to the social rented sector.

There are, however, more properties available in this area and you will be able to move quickly if you choose this option. You can also claim Housing Benefit to help with your rent if you are on welfare or earn a low income.

If you are moving into private rented accommodation we will pay the equivalent of eight weeks local market rent for the area you are moving to and travelling expenses to view the property you have accepted.

If you are moving into social housing we will pay your expenses for up to two viewings and your removal costs. We can pay up to £500 should you choose to arrange the removal yourself.



For more information and advice about the Choose and Move, Under Occupation and Fresh Start schemes please phone the Lettings Initiatives team on 020 8356 5731,

## Mutual exchange

This scheme is an online mutual exchange programme covering six east London boroughs including Hackney. It provides the option for tenants of Hackney Homes, East Homes, Family Mosaic and London & Quadrant Housing Association to swap their properties with others whose homes meet their location and size requirements. Other boroughs you can consider for relocation through this scheme include Barking and Dagenham, Havering, Newham, Redbridge and Waltham Forest.

Once you have registered for the scheme you can upload details of your home and search for available properties. Please note that your application will need to be checked and approved by your landlord before it becomes active and is advertised on the website.

Mutual exchange properties are advertised on the ChoiceHomes website. When you find a property of interest you can contact the other tenant directly to arrange a viewing.



For more information log onto [www.ellechoicehomes.org.uk](http://www.ellechoicehomes.org.uk)

Once you have registered for the scheme you can upload details of your home and search for available properties

## HomeBuy

HomeBuy enables Council and Housing Association tenants, key workers, and other first time buyers who would otherwise be unable to purchase a home outright, to get on the home ownership property ladder. Please note a deposit is not required for any of these Low Cost Home Ownership Schemes.

To be eligible for the schemes under HomeBuy you must:

- Have savings or access to approximately £4,000 to cover the cost of buying a home
- Be employed on a full time permanent contract
- Not be in receipt of any Housing Benefit for 12 months prior to your application
- Have a household income of less than £60,000

Below is a brief explanation of four HomeBuy products, which are based upon equity sharing and offer applicants choice in the homes they purchase. These are managed by the 'Zone Agents', Metropolitan Housing and Tower Homes and through the Housing Options service.

- **New Build HomeBuy** - enables you to buy a share of the equity in a new home built with public subsidy or on public sector land. Eligible applicants are key workers, existing social tenants, those on the housing register and other first time buyers. You buy a share that you can afford through savings and/or a mortgage, usually between 25 % and

75 % of the property. The remaining share is held by the Housing Association who will charge you rent on it, usually at a rate of 2.75 % and a service charge.


- **My Choice HomeBuy** - is a government funded low cost home ownership scheme that enables you to obtain a loan to purchase a home on the open market. First time buyers can claim up to 50 % of the cost of a home on the open market and can take out a regular mortgage from any participating bank or building society to buy the remaining share. Loans attract a rate of interest at 1.75 % from the point of sale. Please note that you will need to repay the loans if you sell the property.

- **Ownhome** - is provided through a partnership between Places for People and the Co-operative Bank. To be eligible you will need to buy a minimum 60 % share in the value of the property with a mortgage from the Co-operative Bank. The remaining 40 % share will be



provided as an Ownhome equity loan from Places for People. This loan does not attract interest until the sixth year of the loan agreement.

- **Social HomeBuy** - enables tenants of Hackney Homes and Housing Associations to purchase part of their existing social home at a discounted rate. To be eligible you must have lived in the property for a minimum of five years. If you are a housing association tenant you should check that your landlord is participating in the scheme. The minimum share you can purchase is 25%. When you sell, you will receive a share of the sales proceeds in proportion to your equity share. However, you will be required to repay the discount if you sell the property within five years of purchase.

 For up-to-date information about these schemes call Lesley Precilla in the Housing Delivery Team on 0208 356 2760.

### **Supported and specialist housing**

We provide an assessment and referral service for those customers who may have special needs. Access is provided to organisations providing appropriate housing-related support. These include services for people with learning difficulties, mental health problems, substance misuse, ex offenders and young homeless people (between 16 and 17 years of age).

Older people needing high levels of support may access appropriate sheltered accommodation through Hackney's Community Services with an assessed care

package. Older people with lower support needs may bid for sheltered accommodation through the Hackney Choice scheme.

### **Hackney Choice**

This is the Council's lettings scheme, providing access to social housing for customers on the housing register, including social housing tenants seeking a transfer to more suitable accommodation.

Properties are advertised in a free magazine, dedicated website and touch screen kiosks at the Hackney Town Hall and Christopher Addison House. To apply for one of these properties you must bid via phone, mobile phone text, on the website, at special kiosks or in person. The highest bidder will be determined by their eligibility, priority and date order.

The Hackney Choice system allows you to bid for a property of your choice in your preferred area and move straight into social housing without having to register as homeless or move into temporary accommodation. You can also bid for more than one property at a time.

You to bid for a property of your choice  
in your preferred area and move  
straight into social housing,

Through this scheme, you will not be expected to accept an offer of accommodation which does not suit you.

For further information contact the Housing Advice team on 020 8356 2135.



Email: [hackneychoice@hackney.gov.uk](mailto:hackneychoice@hackney.gov.uk) or,  
Download the How We Let Our Homes booklet at:  
[www.hackney.gov.uk/hackneychoice](http://www.hackney.gov.uk/hackneychoice)

## Publications

We provide a broad range of publications covering all aspects of our service including the schemes outlined in this booklet. These are available from our housing reception at Christopher Addison House.

### Preventing Homelessness

This publication provides a step-by-step practical guide for those customers who are threatened with homelessness or are unable to remain in their home. The guide provides full details of our visiting and mediation service.

The booklet also includes information about:

- How to find a home in the private rented sector
- Local services for single homeless people

- Your rights in relation to your tenancy and in cases of harassment, domestic violence or illegal eviction
- Advice to ensure you are able to maximise your benefit entitlements
- How to manage your rent or mortgage arrears
- Information about where you can obtain further help and support

All publications are available at our housing reception.

You can also download our key publications and access information about all the services we provide at [www.hackney.gov.uk/housing](http://www.hackney.gov.uk/housing) or, email and request a copy from [HousingAdvice@hackney.gov.uk](mailto:HousingAdvice@hackney.gov.uk).



# Housing Advice Service Standards

## What you can expect from our service

- We will try to solve your housing problems to prevent you from becoming homeless
- We will provide you with clear information so you can make informed housing choices
- We will explain what we can and cannot do
- We can arrange interpreters on request
- All our officers are trained in housing law
- After your appointment, we will confirm our advice clearly in writing, providing translation if required.

# Housing Needs Service Standards

## Our staff will:

- Greet you within five minutes of arriving at Housing reception
- Offer you a private appointment if needed
- Always wear a name badge
- Respect your privacy and confidentiality

- Answer your questions courteously and ensure that you understand the next step/s
- Ensure you are aware of what documents we need in advance

**On the telephone we will:**

- Aim to answer your call within five rings
- Answer your call giving our name and department
- Try to be as helpful as possible
- Return your call within 24 hours if we cannot deal with the matter immediately

**When you write to us we will:**

- Acknowledge your letter within three working days
- Answer your letter within ten working days
- Provide translation and interpretation services on request

We welcome your views and are always looking at new ways to improve our service.

### You can help us by:

- Respecting the privacy of others in the reception area
- Attending appointments promptly
- Bringing any documentation we have requested
- Treating staff with respect

## Comments and complaints

We welcome your views and are always looking at new ways to improve our service. In our reception area you will find a suggestion kiosk and comment slips.

We also carry out an annual survey which provides an opportunity for you to tell us how satisfied you were with our service.

If you are not happy with the service provided, you can make a complaint to the Housing Advice team leader or customer service manager who will try to put things right wherever possible.

If you are not satisfied with the outcome, you can take the matter further by contacting our Standards and Complaints team who will carry out a thorough independent review of your complaint within 20 working days.

The Standards and Complaints team can be contacted on: Standards and Complaints Team, London Borough of Hackney, Freepost LON 18986, London E8 1BR  
Phone: 020 8356 3770  
Fax: 020 8356 3242  
Email: [complaints@hackney.gov.uk](mailto:complaints@hackney.gov.uk)

# Contact details

**Address:**

Housing Advice service  
Christopher Addison House  
72 Wilton Way  
Hackney  
E8 1BJ

**Opening times for drop in service:**

Mondays, Tuesdays, Thursdays and Fridays  
9.00am – 5.00pm  
Closed on Wednesdays.

**Telephone:**

Hackney Service Centre, 020 8356 3000 (Monday to  
Friday 8.00am to 8.00pm. Saturday 8.00am to 1.00pm)

**Email:**

[housingadvice@hackney.gov.uk](mailto:housingadvice@hackney.gov.uk)



If you would like to find out what this document says please tick the appropriate box, put your name, address and phone number at the bottom of this page and return it to the address below.

### Bengali

এই দলিলে কি লেখা আছে সে সম্পর্কে যদি আপনি জানতে চান তাহলে অনুগ্রহ করে উপযুক্ত বাক্সে টিক দিন, এই পাতার নীচে আপনার নাম, ঠিকানা ও ফোন নম্বর লিখুন এবং এটি নীচের ঠিকানায় ফেরত পাঠান।

### French

Si vous désirez connaître le contenu de ce document, veuillez cocher la case appropriée et indiquer votre nom, adresse et numéro de téléphone au bas de cette page et la renvoyer à l'adresse indiquée ci-dessous.

### Kurdish

Ger hun dixwazin bizanibin ku ev dokument çî dibêje, ji kerema xwe qutîka minasib îşaret bikin, nav, navnîşan û hejmara telefona xwe li jêrê rûpel binivîsin û wê ji navnîşana jêrîn re bişînin.

### Polish

Jeśli chcesz dowiedzieć się, jaka jest treść tego dokumentu, zaznacz odpowiednie pole, wpisz swoje nazwisko, adres i nr telefonu w dolnej części niniejszej strony i przeslij na poniższy adres.

### Urdu

اگر آپ یہ جاننا چاہتے ہیں کہ دستاویز میں کیا لکھا ہے تو ازراہ کرم مناسب باکس میں صحیح کا نشان لگائے اور اپنا نام، پتہ اور فون نمبر اس صفحہ کے نیچے لکھنے اور اسے نیچے دیئے گئے پتہ پر واپس بھیج دیجئے۔

### Somali

Haddii aad jeclaan lahayd in aad ogaato waxa dokumeentigani sheegayo fadlan calaamadi godka ku haboon, ku qor magacaaga, cinwaanka iyo telefoon lambarkaaga boggan dhankiisa hoose ka dibna ku celi cinwaanka hoose.

### Spanish

Si desea saber de lo que trata este documento, marque la casilla correspondiente, escriba su nombre, dirección y numero de teléfono al final de esta página y envíela a la siguiente dirección.

### Turkish

Bu dökümanda ne anlatıldığını öğrenmek istiyorsanız, lütfen uygun kutuyu işaretleyerek, adınızı, adresinizi ve telefon numaranızı bu sayfanın alt kısmına yazıp, aşağıdaki adrese gönderin.

### Vietnamese

Nếu bạn muốn biết tài liệu này nói gì hãy đánh dấu vào hộp thích hợp, điền tên, địa chỉ và số điện thoại của bạn vào cuối trang này và gửi lại theo địa chỉ dưới đây.

### Chinese

如果你想知道這文件的詳細內容，請在方框內打鉤，在本頁下面寫下你的名字、地址和電話號碼並寄到下面的地址。

If you would like this document in any of the following formats or in another language not listed above, please complete and send the form to the address below.

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In Braille

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