



HOUSING OPTIONS GUIDE

Housing Options Team
Mid Devon District Council
Phoenix House
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Devon EX16 6PP

Tel: 01884 255255
Email: homeless@middevon.gov.uk

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How can we help?

Mid Devon District Council is committed to assisting you to resolve your housing problems and secure accommodation that is right for you. The earlier you contact us about your housing problem, the more opportunity we will have to help you. We will ask for you to make every effort to work with us to assist you as we cannot work without your full co-operation. We will always try and prevent any potential homelessness. The Housing Options Officers offer free and confidential advice. We would prefer you to make an appointment.

We can help with advice on:

- Notices to leave
- Possession action by landlords or lenders
- Repairing responsibilities
- Deposits
- Housing benefits
- Illegal eviction and harassment
- Domestic abuse.

If you would like advice on your current situation, we ask that you telephone the Housing Options Team on 01884 255255.

Homelessness

What to do if you're worried about losing your home

If you're worried about losing your home, speak to us as soon as you can. We will:

- try and help prevent you becoming homeless;
- advise you on your housing rights and options;
- tell you what help we can offer you if you become homeless.

If we're unable to help prevent you losing your home, we can offer other advice, such as information on renting privately and the help available to you. You can self-refer to our Housing Options Team by registering on **Housing Jigsaw's Self-Referral Portal** at www.housingjigsaw.co.uk



Are you living with relatives or friends? Are they asking you to leave?

If you have problems in your current lodgings, we can negotiate for you to continue the arrangement, where this is appropriate. Where this is not going to work, we can advise you on the best course of action to resolve your situation.

My landlord is harassing me; won't let me back in the property

Whatever type of tenancy you have, your landlord does not have the right to harass you. For example, they should not call round whenever they wish, or disconnect your fuel supplies, or take your belongings, or threaten to harm you. Your landlord cannot evict you without obtaining an eviction warrant from a court. Harassment and illegal eviction are criminal offences and if found guilty, your landlord could be fined, sent to jail, or both. Our Housing Options Team can intervene and mediate with your landlord to stop harassment or illegal eviction, and help get you back in your home.

Repairs

Your landlord has duties to undertake repairs if you have told them about the problem. Sometimes a landlord may not do the repairs; or disagrees that repairs need to be done; or disputes who is responsible. We can give you advice, and help you negotiate to get the repairs done, or take legal action to get them done.

Mortgage Problems

If you are worried about paying your mortgage, you should talk to your lender first as they may be able to help you find alternatives, such as cutting your monthly repayments. Repossession should always be a last resort, and lenders have agreed to look at all possible options to prevent it. Some of the main lenders are also working with the Government to develop a scheme that enables eligible borrowers to defer payment of a proportion of their interest payments for up to two years.

Please contact the Housing Options team immediately on 01884 255255 if a court hearing has been arranged. It is important that you turn up for any hearings or you will find that decisions may be made against you in your absence. Even at this late stage, repossession can be delayed or stopped altogether. Free legal advice is available at the Exeter and Plymouth County Courts on the day of the hearing.

Domestic Violence

If you are suffering domestic abuse, we can help by referring you to the Devon Domestic Abuse Service (SPLITZ) and our Sanctuary scheme, which enables you to remain at home and feel safe. The scheme may be able to provide you with a 'safe room' in your home, a change of locks, or install an attack alarm. We can also refer you to the Police Domestic Violence Unit, who can help and advise with injunctions against your partner. We can also refer you to a place of safety, such as a refuge, if you have to leave your home because of the violence.

Relationship breakdown

If you are going through a relationship breakdown that is not violent, we can help and advise you on the best action to ensure a planned move to a new home.

Violence from outside the home

If you are at risk of violence from outside your home, we would normally expect you to have reported it to the Police (and to your landlord if you are a social housing tenant). You will need to prove you have done so. Often, your social landlord can help with a move, and we can also support you in this.

Moving here from out of Area

If you wish to relocate to this area you should be aware housing is in short supply. You should ensure you do not give up your current accommodation before securing a long term alternative. If you are a local authority or housing association tenant in a different area, we would advise you to remain in your current accommodation until you could secure a swap or mutual exchange via House Exchange www.houseexchange.org.uk. Secure tenancies are very difficult to come by and you would not usually be advised to give up a secure tenancy because they are so difficult to gain. If you have neighbour difficulties that are prompting you to leave you should contact your landlord directly. They will have a duty to listen to your concerns and help you to deal with the problem.

Emergency accommodation

If you are homeless we may provide temporary accommodation for you and your household until you are able find alternative accommodation. This could be bed and breakfast accommodation, or it could be supported housing reserved for use by homeless families. The type depends on demand at the time of homelessness and where there is a vacancy.

Temporary accommodation is generally only provided for emergency cases where the applicant is in priority need. Temporary accommodation is not guaranteed to be in your area of choice.

If we do provide temporary accommodation, an investigation will be carried out into the reasons for your homelessness. If we determine that you lost your previous home through your own fault, you could be found to be intentionally homeless. This means we will not have a duty to provide you with long term accommodation, but you may be given a period of time (usually 28 days) allowing you to find somewhere else to live. We may have a duty to inform Social Services if you have dependent children and are intentionally homeless.

HOUSING OPTIONS

Staying with family or friends

Staying with family or friends could provide you with short term accommodation. If you ask to stay with family or friends, although they may not ask you outright, they will normally need to know how long you will want to stay with them. If you do stay with family or friends, you need to be looking for other accommodation as this is usually only a temporary measure.

Lodgings

Lodgings are where homeowners rent out a room in their home. This option is usually significantly cheaper than renting a self-contained property, so is often a more affordable option for young people or those on a limited income. You can find lodgings advertised in local papers and on the Internet. Which bills and other costs are covered by your rent varies for each landlord, as do 'house rules' so make sure you are clear about these before you agree to move in.

House Share

Usually you will have your own room but will often share the kitchen, lounge and bathroom. This option is also significantly cheaper than renting a self-contained property, so is often a more affordable option for young people or those on a limited income. You can find house shares advertised in local papers and on the Internet. Which bills and other costs are covered by your rent varies for each landlord, as do 'house rules' so make sure you are clear about these before you agree to move in.

If you are currently privately renting and you have been given notice by your Landlord, you should ensure you have provided a copy of your notice. We will check it is legally correct.

If you do have to leave your rented accommodation and are threatened with homelessness it is most likely that your housing situation will be resolved by alternative accommodation in the private sector.

Therefore you should start looking for alternative accommodation in the private sector. Private sector accommodation gives **you** the choice of location and the opportunity to identify a property of your choosing.

Where do I start looking?

Try looking in local newspapers. Copies of newspapers are often available at the library if you do not wish to buy them. Local shop windows and notice boards sometimes advertise rooms or houses to let. You could consider placing an advert yourself, stating that you are seeking accommodation.

Local letting agents have properties available to rent. Attached is a list of local agents. We cannot recommend them or guarantee availability of properties and you should contact them directly. Most agents require a deposit and at least one month's rent in advance, together with work and personal references. Some also require a guarantor.

The internet is a great resource and letting agents often list their currently available properties. If you do not have access to the internet at home, the Council office in Tiverton can provide access to relevant sites or your local library can provide access for up to half an hour. There are property search engines which may help you including:

www.rightmove.co.uk
www.devonlandlords.co.uk
www.zoopla.co.uk
www.spareroom.co.uk

It is important to start your search early, in order to have the best choice of properties and an opportunity to secure the most suitable accommodation. When you identify a suitable property, make contact with the landlord or agent quickly - affordable properties are let quickly.

The next step

You should arrange to visit the property. For safety reasons try not to go alone, tell someone where you are going and when you expect to be back. Take references with you and write down any questions.

It may be useful to ask:

- The full address including postcode
- How many bedrooms?
- Will any facilities be shared?
- Will the landlord live at the same address?
- How much is the rent?
- Is the garden shared?
- How long would the tenancy be for?
- How much rent in advance is required?
- Is a deposit required?
- Is there a current gas safety certificate?
- Is there an electrical test certificate?
- What is the EPC (energy) rating? This tells you how easy it will be to heat your home, with an A rated property being the easiest. From 1st April 2018 it will be generally illegal for a landlord to let out an F or G EPC-rated commercial property.
- Is the property furnished? Does the furniture conform to current safety standards?

If the property is shared, meet the other tenants before deciding whether to move in.

Affordability

Universal Credit is a benefit that supports working age people who are on a low incomes or out of work. In time it will replace the following six benefits:

- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Working Tax Credit
- Child Tax Credit
- Housing Benefit

If you're already receiving one of the six benefits above, you don't need to do anything, but if your circumstances change you may have to make a claim.

To check whether you're eligible to make a claim, visit the Universal Credit Postcode Checker at www.universal-credit.service.gov.uk/postcode-checker. If after entering your postcode you're asked to sign in or register, this means you need to apply for Universal Credit.

If you wish to make a claim for help with rent payments, this is done by applying for Universal Credit, however you will need to apply for Housing Benefit if you:

- live in supported accommodation or
- have three or more children in your household and are not already claiming Universal Credit
- are of pension age

The maximum amount of housing benefit you can get depends on your bedroom entitlement and on the Local Housing Allowance (LHA) for the address or proposed address.

A bedroom is allocated for each of the following up to four bedrooms: each lone parent or couple, each other person age 16+; two children under 16 of the same sex; two children under 10 of the same or opposite sex; any other child.

If you are unsure which area the advertised property is in, you can search on-line 'LHA rates by postcode', website: www.lha-direct.voa.gov.uk .

The current Local Housing Allowance Rates are displayed on the following table.

LOCAL HOUSING ALLOWANCE RATES

1 APRIL 2020

Locality / BRMA	LHA Weekly					LHA Monthly				
	Room	1	2	3	4	Room	1	2	3	4
Exeter	£96.66	£131.18	£156.49	£189.86	£253.15	£420.01	£570.01	£679.99	£824.99	£1100.00
Mid & East Devon	£84.50	£103.56	£136.93	£166.85	£207.12	£312.68	£449.99	£594.99	£725.00	£899.99
North Devon	£69.04	£97.81	£126.58	£149.59	£182.96	£300.00	£425.01	£550.02	£650.00	£795.00
Taunton & West Somerset	£84.50	£103.56	£136.93	£164.55	£207.12	£367.17	£449.99	£594.99	£715.01	£899.99

Deposit Money

Most landlords will ask for some monies in advance before letting their property. Often landlords require one month's rent in advance and a deposit.

Mid Devon District Council Deposit and Rent Scheme (DARS)

The Council may be able to help you with an interest free loan to secure the property with a deposit and cover the first month's rent subject to an affordability check.

Financial assistance will normally be considered for people who meet the following criteria:

- Homeless or likely to become homeless
- Eligible for assistance
- Be in priority need – for example
 - a) A pregnant women or person with whom a pregnant woman might reasonably be expected to reside
 - b) A person with whom dependent children reside
 - c) A person who is vulnerable as a result of old age, mental illness, handicap or physical disability or some other special reason. You would be asked for medical evidence.
 - d) A person who is homeless or threatened with homelessness as a result of an emergency such as fire, flood or other disaster.
- Have a local connection to Mid Devon
- Have no other means of funding

Loans will only be issued if the property is appropriate for your needs. The landlord or agent must have the following:

- A valid Energy Performance Certificate (EPC) (Above 39)
- Current Gas certificate
- Copy of tenancy agreement (You will need this for your UC/HB claim)
-

You will need to have:

- Completed Housing Options Form
- Completed DARS application form
- Completed Income & Expenditure Form
- Provided proof of income and identity

Rent Deposit Protection

All private landlords and letting agents taking deposits must safeguard them with a Government –authorised tenancy protection scheme. Any assured

shorthold tenancy agreement renewed by way of a new agreement after 6 April 2007 where a deposit was originally paid must also be protected.

Within 14 days of the tenancy beginning, the landlord must safeguard the deposit. The tenant must receive the prescribed information of how the deposit is protected.

If you pay a deposit to your landlord, you should receive notification of which tenancy protection scheme the landlord or agent has used so that you know where your money is. If your landlord does not safeguard your money you may be entitled to compensation and it may be more difficult for your landlord to evict you from the property. The scheme is intended to reduce disputes relating to the return of deposit. In event of a dispute at the end of the tenancy the Alternative Dispute Resolution will decide how it should be divided.

Mid Devon District Council Bond Scheme

What is the Bond Scheme?

If you are homeless, or are going to be homeless, you may want to consider looking for a private property to rent. With waiting lists for Social Housing getting longer, and with changes to Homeless Legislation, you may not obtain Council Housing even if you have no-where to live.

For many, taking on a privately rented home can mean finding a safe and suitable home quickly, and in an area where you would like to live. The main benefit is that by using this scheme, you could find yourself in a new property within a matter of 1 – 2 weeks. In the private sector you have more choice about where you live and the type of property you rent.

The Bond Scheme is a much faster route to housing than bidding for properties on Devon Home Choice and is in place of a Deposit.

How it works

As a tenant you sign an agreement to pay your rent and to maintain the condition of your home. To ensure that a Landlord is safeguarded in the event that you do not adhere to your tenancy terms and conditions they often ask for a deposit or a Bond. At the end of the tenancy the landlord could make a claim against the Bond which would need to be agreed by your Housing Options Officer before any payments is made.

Can I apply?

Financial assistance will normally be considered for people who meet the following criteria:

- Homeless or likely to become homeless
- Eligible for assistance

The Bond Scheme is primarily for those deemed as not in priority need for housing.

Guarantors

Some landlords and letting agents require guarantors. Guarantors are expected to pay the rent if the tenant does not. Each agency will have its own requirements but often guarantors are required to;

- Be an owner occupier
- Have a regular income
- Provide bank references
- Have an income of 3, 4, or 5 times the rent!

The council cannot act as a guarantor.

Tenancy Agreement

Tenancy agreements may be written or verbal. Verbal agreements are as legally binding as written ones. It is advisable to get written agreements so each party knows their rights and responsibilities. Tenancy Agreements cannot take away any of your statutory rights.

Before you sign any agreement check:

- Exclusive occupation or shared facilities?
- The amount of rent
- The length of the tenancy
- What date you have to pay and how often
- Is there a break clause
- Who you should contact if there is a problem

As a private tenant you have the following rights:

- To know the landlords name and address
- To have a rent book
- To get repairs carried out
- To reside in safe accommodation
- Not to be subjected to harassment or illegal eviction
- To quiet enjoyment of the property

Social Housing

To apply for social housing you will need to apply to Devon Home Choice, which is a Devon-wide choice based letting system where properties available to let are advertised and applicants bid for homes.

Properties are advertised weekly and are generally offered to the applicant with the greatest housing need. The easiest way to join Devon Home Choice is to apply online at www.devonhomechoice.com. If you are not able to apply online, you should contact the council to request a paper form. There are far more people seeking social housing in Devon than there are homes available, and in view of the fact that there is a very limited chance of applicants being offered housing

Help to Buy

Help to Buy provides a number of housing options available to people who wish to purchase a home but cannot do so without financial assistance, and those who wish to rent but cannot afford the cost of high market rents. For more details and to find out if you are eligible look at the website helptobuy.gov.uk

Lettings Agencies/Landlords

A & A	54d Bampton St, Tiverton	01884 242001
Andy Windsor	312 Torquay Rd, Preston	01803 555001
Aspen Properties	2a Victoria Terrace Cullompton Devon EX15 1DQ	01884 35775
Axworthy	3a Fore Street, Tiverton	01884 242523
Beacon Lee & Ward		01823 662234
Carter Geering	5 High St, Crediton EX17 3AE	01363 773757
Discovery Property Management	Barwood House, 1 The Glebe Poughill, Devon EX17 4LA	01363 866555
Welden & Edwards Property Management	William Street, Tiverton	01884 257997
Fox & Sons	36 Bampton Street, Tiverton	01884 256041
Helmores	111-112 High Street Crediton	01363 777999
Homefinders	3 Station Road, Cullompton	01884 33094
Matt Burd	Tiverton- Rooms in shared houses	07898 757931
Prescotts shop	Cullompton High Street	01884 34902
Reed Construction	Crediton	01363 460001
Richard Buckingham	Tiverton- Rooms in shared houses	07855 303228
Rosemill property	Cranaford House, Broadclyst Exeter	01392 467460
Seddons	8 Fore Street, Tiverton	01884 253500
Skye Lettings	Unit 13, Link House, Leat St, Tiverton	01884 253044
South West Letting Agent	1 The Glebe Poughill, Crediton	01363 866555
Stags Lettings	19 Bampton Street, Tiverton	01884 235705
Thorne & Carter	11-13 High Street, Cullompton	01884 33333
Todd Lettings	11 Meadow Gardens, Crediton EX17 1EJ	01363 777373
Tracey Heard	Tiverton EX16 6RA	07792 832870
Underhill Property Lettings	58 South Street Exeter EX1 1EE	01392 272202
Watts & Sons	3 Bampton Street, Tiverton	01884 253484
Wilkie Way & Tuckwood Lettings	26 High Street, Cullompton	01884 38832
Worth Property Services	Hemyock	01823 681300

Please note this is not a comprehensive list and Mid Devon District Council does not endorse any particular letting agency

Useful Numbers

<p>Churches Housing Action Team Coggans Well House, Phoenix Lane, Tiverton, Devon EX16 6LU <i>Free impartial and confidential housing advice in person or over the phone, also tenancy support to help people keep their homes.</i></p>	01884 255606
<p>Citizens Advice Bureau Town Hall, St Andrew Street, Tiverton, Devon EX16 6PG <i>Free information and advice on a range of subjects including housing welfare benefits and debt.</i> Open: Monday Tuesday Friday 10am-3pm, Thursday 10am-1pm Last Saturday of the month 10am-1pm. Telephone service Monday-Friday 9.30am-4pm.</p>	03444 111 444
<p>Citizens Advice Bureau Council offices, Market Street, Crediton EX17 2BN <i>Free information and advice on a range of subjects including housing welfare benefits and debt.</i> Open: Monday, Wednesday and Thursday 10am-3pm Telephone service Monday-Friday 9.30am-4pm.</p>	03444 111 444
<p>Citizens Advice: Internet advice www.adviceguide.org.uk</p>	
<p>Age UK Mid Devon Beck House, Beck's Square, Tiverton EX16 6PJ A range of services for over 50 year olds, including information, advice and advocacy Open: Monday, Friday 9.30-12; Tuesday, Wednesday, Thursday 9.30-3pm.</p>	01884 255369 01884 242052
<p>Shelter Devon Ernest English House, Buckwell Street, Plymouth PL1 2DA <i>Advice and specialist help for those with a housing or housing related problem.</i> <i>Court desk service on possession hearing days at Plymouth and Torquay/Newton Abbot County Courts</i> Open: Monday-Friday 9am-5pm</p>	0344 515 2399
<p>Shelter Housing Advice Helpline Open 8am-8pm weekdays, 8am-5pm weekends.</p>	0808 800 4444
<p>Shelter: Internet advice www.shelter.org.uk</p>	01392 331666
<p>Women's Aid National Domestic Violence Helpline <i>Helpline for women experiencing physical, psychological, sexual or financial abuse.</i> <i>Access to a refuge is needed.</i></p>	0808 2000 247