Housing Advice: Frequently Asked Questions

If you are experiencing housing difficulties you can speak to a Housing Advice Officer. Please call 01507 601111 and ask for the housing advice duty officer to discuss your situation.

The officer will make you an appointment for either a face to face or telephone interview. This usually takes about an hour. Applications to go onto the housing register for Social Housing should be made to Waterloo Housing. They can be contacted on 0800 435 016 or www.homesdirect.org.uk

I have rent arrears and the landlord has issued notice - what should I do?

- Talk to your landlord to get exact figures, pay the arrears if you can or make an arrangement to pay extra each week to reduce arrears.

- Check that any Housing benefit has not been stopped because you have not supplied information. You may be able to apply for a Discretionary Housing Payment (DHP) to help pay more of your rent for a short period if your circumstances have changed.

- Speak to a Housing Advice Officer or call a customer access point to make an appointment to discuss your options. When you attend your appointment, take along any paperwork to do with your rent and notice i.e. tenancy agreement/rent receipts/notice letters. The advisor will be able to check that any notice is legal and valid.

- We have a Homeless Prevention fund which may be used to avoid loss of tenancy if the ongoing rent can be sustained once arrears are cleared or reduced.

- If your landlord goes to court for a possession order or recovery of rent arrears, you may have to pay the court costs as well as your arrears.

- If you are experiencing debt problems which are making it difficult for you to pay any rent, you should talk to Citizens Advice Bureau about the best way to prioritise your finances. You can ring them on 03444 111 444 to make an appointment at an office near you.

- If you find it difficult to understand paperwork and money issues, you may request a Housing Support worker through P3 by contacting 0808 2810 280 (free from landline) or 0300 303 9622 from mobile. Alternatively you can call at the P3 housing support drop in. Times and venues are:
  Meridian House, Eastgate, Louth – every Friday 10-1
  Barratt Court, Lyndhurst Avenue, Skegness – 1st Wednesday of every month 10-1
  Newlife Centre, Church Street, Spilsby – 1st Monday of every month 10-1
  Hope House, 97 Victoria Rd, Mablethorpe – every Thursday 10-1

I cannot pay my mortgage and am being repossessed by my lender - what are my options?

- Talk to your lender so that they know what is happening. They will, generally, try their best to help you. They have a number of ways in which they can help depending on your situation i.e. payment holiday if your situation is short term, reduced payments which will lengthen the term of your loan, change to Interest only or Assisted Voluntary Sale (AVS) to help you sell the property.

- Department for Work and Pensions (DWP) may be able to help you with mortgage interest payments if you are on Jobseekers Allowance, Employment Support Allowance or in receipt of Pension Credit. There
is a 39 week qualifying period. Citizens Advice Bureau will help you with this or you can apply to DWP at your local jobcentre or by phone on 0800 055 6688 (free from a landline).

- Make an appointment to see one of our Housing Advice Officers to discuss your options. Call us to the Duty Housing Officer who will discuss whether an appointment is required.

**My Landlord wants the property back for their own use - what can I do?**

- The landlord has the right to ask for his property back but must give you correct notice. Once you have received the notice you should make an appointment to see a Housing Advice Officer as soon as possible so that this can be checked and your options discussed.

- You can apply to go on the social housing register with Waterloo Housing (Homes Direct).

- You can look for alternative housing in the private sector but, if nothing has been found that is suitable and affordable for your needs, you may need to make a homeless application. The Housing Advice officer will discuss this with you.

- You should save as much money as you can towards your next property. The Council may be able to help you with The Rent Assist Scheme but you should try to put in as much as possible yourself. Your Housing Advice Officer will discuss this with you.

**Crime/addiction/anti-social behaviour is affecting my tenancy - what are my options?**

- If you are suffering from any of these issues where you are living, you should seek advice to change your situation. Please call our Housing Advice duty manager to arrange an appointment.

- P3 offer local housing support and may be able to offer you to help you to deal with these issues and prevent you from losing your home [www.p3charity.org](http://www.p3charity.org)

- We have an anti social behaviour team who can also be contacted on **01507 601111**

**I don’t understand letters and bills and have no-one to help me – what can I do?**

- Housing Support through P3 may be able to help you to sort things out. They can help you to try to sustain your tenancy. You can contact P3 direct on 0808 2810 280 for floating support.

- Our Wellbeing Service may be able to provide help and support for up to 6 weeks. You can contact the Wellbeing Hub on **01507 613126** to find out more.

- The Citizens Advice Bureau (CAB) helps people cope with difficulties. Call them on **03444 111 444** to speak to an advisor or make an appointment in your local area.

**My property is in disrepair and the landlord won’t put things right. Shall I stop paying my rent?**

- No, you need to keep paying (make sure you get receipts) and get advice from us. You can ask to speak to the Housing Standards Team who can advise you of solutions. They can liaise with your landlord to do essential repairs. Housing Standards can be contacted on **01507 601111**
My home is overcrowded. What can I do?

- Apply to go onto the Housing Register by completing the application [www.homesdirect.org.uk](http://www.homesdirect.org.uk) or if you need help to complete the form, contact Waterloo on **0800 435 016** to make an appointment.

- If you are already in a Housing Association property, you can register on Homes Direct to try and exchange with someone who wants a smaller home either in the same or other areas.

- You can look for an alternative property in the private rental sector. We do not recommend giving up a secure tenancy in a Housing Association house.

My relationship has broken down and I have to leave, what should I do?

- Contact our Housing Advice team to discuss your options.

- Start saving up money for rent in advance, deposit and moving costs in order to help you move on.

I am suffering from Domestic Abuse, what can I do?

- If you are suffering from domestic violence, you should contact the Police and our Housing Advice team who will work together to keep you safe. You may be able to move to a safe refuge until longer term options can be explored.

- The Council operate a Safe at Home Scheme whereby security measures can be used to make your existing home safer i.e. window alarms, fire extinguishers, safety locks, etc. Your home can be visited by a Police Officer to establish whether it can be made safe for you to remain in your home.

- You can contact Womens Aid on **0808 2000 247** or Mankind on **01823 334 244** who can offer help and support and advise what refuge accommodation is available nationally.

I am under 18 and have been asked to leave by my parents, where can I go?

I have been staying on friends sofas but have overstayed my welcome and have nowhere to sleep tonight. What should I do?

- We will usually need to speak to your parents initially to see if you can return home with some help and support. You can be offered family mediation if this would be beneficial for the whole family.

- You may be referred to an Early Help Key worker, an agency that specialise in helping 16/17 year olds into supported accommodation.

My property is no longer suitable due to health reasons, what can I do?

- Contact the Housing Team, they will be able to discuss your options over the phone or make an appointment to see you at one of our area offices or, at your home if you are unable to get out.

- The Council may be able to offer a Disabled Facilities Grant to adapt your home to make it more suitable for your needs. Please contact us for more information.
An Occupational Therapist report will be needed to confirm your needs and housing requirements.

The Council’s Wellbeing Service may be able to help with minor adoptions or aids to help you get around your home safely as well as telecare equipment. Contact them on 01507 613126.

I don’t live in the district but want to move to Skegness – what can I do?

- You will only be able to join the housing register on Homes Direct if you have a local connection to Lincolnshire. If you want to know the criteria please contact Waterloo on 0800 435 016. Be aware that there is a huge demand for properties on the coast and it will take a long time to be successful via the housing register.

- You can look for your own private rented accommodation which is usually the quickest way to move to the area. You will need to save up your own money for first months rent, deposit and moving costs.