

Carers Information Service



This factsheet looks at the various housing options available to people who may need support with their housing needs. Please note that any organisations listed are included for information only and listing does not mean recommendation.

This factsheet is part of **How To... A Guide for Carers in Croydon**. You can download the full series of factsheets from our website www.carersinfo.org.uk. You can also call us on 020 8649 9339, option 1, or visit the Carers Support Centre.

Housing in Croydon

Before accessing any housing-related services through Croydon Council, you will need to complete the online Housing Options Self Help Tool: www.croydon.gov.uk/housing. This should take around 15-30 minutes to complete. You will be asked a series of questions about your individual circumstances to identify your housing options.

If you cannot access the internet at home, you can use a laptop at the Carers Support Centre. You can also computer at your local library or at Croydon Council's Access Croydon (Bernard Weatherill House, Mint Walk, Croydon CR0 1EA). If this is not possible, contact Croydon Council for further support.

Housing Register Team

020 8726 6100

hsg-rehousing@croydon.gov.uk

www.croydon.gov.uk/housing

Provides information and support on social housing in the London Borough of Croydon. Responsible for managing Croydon Council's Housing Register.

for at least three years (previously 12 months).

- Not be registered on another council's housing register.
- Not be able to afford to rent or buy a suitable private property.
- Not owe rent arrears from a previous tenancy.
- Not have broken any tenancy conditions, including anti-social behaviour.
- Not be under immigration controls.

If after you have completed the Housing Options Self Help Tool council housing is indicated as a suitable option, you will be directed to the online application form.

Croydon Council uses a banding system to group applicants according to their level of need. Band one is for people with an urgent need, band two for those with an 'increased priority' and band three for those with a 'moderate need'. People in band one will be housed faster than bands two and three, but there will still be a waiting list.

As of April 2013, people with a low housing need will no longer be placed on the housing register. To meet the minimum level of 'moderate' housing need, one or more of the following must apply:

- You must currently be living in overcrowded accommodation (needing two additional bedrooms or more).
- You are living in unsanitary or unsatisfactory accommodation that has a moderate (but not immediate or serious) impact on your health.
- You have moderate problems related to a medical condition or disability which affect your ability to manage in your home.

- You are homeless according to the Housing Act 1996.
- You are a foster carer or adoptive parent and need to move to larger accommodation to accommodate a child that is being looked after by Croydon Council.
- You need to move on welfare grounds e.g. because you are leaving local authority care.

People with a medical condition or disability may be placed in a higher band if they can explain why they are struggling to manage in their current home and need to be re-housed as quickly as possible. If this applies to you or a dependant living in your household, it is important to provide as much information as possible. Explain the difficulties the medical condition or disability causes, the impact of your current housing and details of any doctor, health worker or social worker who can support your application.

From May 2017, Croydon Council introduced a choice-based lettings scheme, Croydon Choice: www.croydonchoice.org.uk. People on the housing register can 'bid' on properties which they are interested in and which meet their needs. Those in higher priority bands will get higher priority in the bidding process.

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Council housing

Council housing (also known as social housing) is accommodation owned by a council or housing association and provided at a lower rent than an equivalent property in the private sector. To be eligible for a council property in Croydon, you must:

- Be over 18 years old.
- Live in Croydon and have lived in Croydon

Housing options for older people

Sheltered housing

Sheltered housing is rented accommodation for older people who want to stay independent, but have support available when they need it. Schemes are typically blocks of self-contained flats with some communal areas. Residents have the security of an alert system and periodic visits from a warden. Sheltered housing also provides a secure tenancy, but not the right to buy your own home. For a list of sheltered accommodation schemes in Croydon, visit www.croydon.gov.uk/healthsocial/adult-care/support-at-home/shelteredhousing/shschemes.

To be eligible for sheltered housing, you need to be:

- Over 60 years old (some people aged under 60 may be able to access sheltered housing after an assessment, depending on their individual circumstances).
- A Croydon Council or housing association tenant, tenant of a private landlord or a qualifying owner occupier.

To apply for sheltered housing via Croydon Council:

- Existing council housing tenants will need to complete a housing transfer form.
- Property owners and private renters will need to complete an application form to go on the housing register.
- All applicants will need to fill in the online sheltered housing assessment form. Visit www.croydon.gov.uk/healthsocial/adult-care/support-at-home/shelteredhousing/shassess then click on *Sheltered Housing Assessment for People Over 60* in the *Apply for It* section on the right hand side of the page.
- If you or the person you care for need support filling in the forms, visit Access Croydon (Bernard Weatherill House, Mint Walk, Croydon CR0 1EA) or call the Croydon Council Housing Team on 020 8726 6100.

Once Croydon Council has received your forms, they will assess your eligibility for sheltered accommodation. There is a substantial waiting list for re-housing and applicants are placed in bands to reflect their housing need. The waiting time will depend on your position in your current band and your choice of sheltered schemes.

Extra care housing

Extra care housing (sometimes known as 'very sheltered housing') is for older people with care needs who are assessed to be at risk in their own homes. Support available in extra care housing includes personal care, practical help and access to social activities. Extra care housing is available to people aged 65 and older, though exceptions can be made in some circumstances. To be eligible you must: be a Croydon resident, be eligible to register under the Housing Application and Transfer Scheme, and have support/personal care needs which cannot be met in your current home.

Anyone who meets the eligibility criteria can be referred for special sheltered accommodation, including homeowners, council tenants and private renters. To apply via Croydon Council, contact Croydon Adult Social Care on 020 8726 6500 or email referral.team2@croydon.gov.uk. You can also be referred to the service by a professional or carer. After application, a social worker will visit you to assess your care and support needs. If it is appropriate, an application will then be put forward on your behalf. This will involve a financial assessment.

Supported housing

Supported housing aims to develop and sustain a person's ability to live as independently as possible, either in their own home (floating support) or in accommodation with staff on site. Young people and adults who are vulnerable and have housing-related support needs, perhaps as a result of a disability, might qualify for supported housing.

Before applying for supported housing, applicants must complete the online Housing Options Self Help Tool: www.croydon.gov.uk/housing/yourhome/housing-helptool

Homeshare

0151 227 3499
contact@HomeshareUK.org
www.homeshareuk.org
Homeshare matches someone who needs some help to live independently in their own home (householder) with someone who has a housing need (homesharer). In return for low-cost accommodation, the homesharer provides a minimum of 10 hours of support per week to the householder. Homeshare works through partner organisations in your local area.

Single Homeless Service

020 8760 5498
shs@croydon.gov.uk
www.croydon.gov.uk

The Support Needs Assessment and Placement (SNAP) service has now merged into the Single Homeless Service. Please note that you will need to complete the online Housing Options Self Help Tool before using this service.

Shared Lives

020 8726 6000 ext 63516
sharedliveseam@croydon.gov.uk
www.croydon.gov.uk (Local)
www.sharedlivesplus.org.uk (National)
Adults who need support with daily living can choose to live with a Shared Lives carer. Shared Lives carers will treat the person as a member of the family and help involve them in family life and the wider community. Shared Lives carers are checked, trained and supported by the Croydon Shared Lives Scheme, which is regulated by the Care Quality Commission and Supporting People. Croydon Shared Lives also has a number of supported living arrangements for people who wish to be more independent but would benefit from housing-related support from an off-site carer.

A referral to Shared Lives must be made by a social worker. If the person is not in contact with social care, call Croydon Adult Social Care on 020 8726 6500. For more information about Shared Lives, contact Shared Lives Plus (0151 227 3499, www.sharedlivesplus.org.uk).

Information and advice

Croydon Council

020 8760 5749
housing@croydon.gov.uk
www.croydon.gov.uk
Tenancy Relations Service helps to resolve disputes between landlords and tenants of privately rented properties. The team also investigates acts of illegal eviction or harassment of private tenants, and can instigate proceedings where necessary.

Croydon Community Mediation Service

020 8686 6084
office@croydonmediation.org.uk
www.croydonmediation.org.uk
Free mediation service for Croydon residents who wish to resolve neighbour disputes.

Croydon Citizens Advice Bureau - Housing Advice Project

020 8683 5206

www.croydoncab.org.uk

Independent service specialising in giving advice on housing-related matters, including homelessness, eviction and housing conditions. Advice can be given by telephone or by appointment.

Disability Discrimination

Under the Equality Act 2010, disability discrimination is illegal in housing transactions such as lettings and house sales. Landlords and property managers must also make reasonable adjustments to any policy or practice, including tenancy agreements, if they disadvantage a disabled tenant. The law on reasonable adjustments does not apply when someone is taking in a lodger in a small premises.

Examples of discrimination could be:

- Charging a higher deposit to a disabled person because they might break things (direct discrimination).
- Refusing to rent a property to someone with an assistance dog under a 'no pets' rule (failure to make reasonable adjustments).

People who think they may have experienced discrimination can get information and advice from the Equality Advisory and Support Service Helpline (0808 800 0082, www.equalityadvisoryservice.com).

Finding Accessible Housing

Some agencies specialise in buying, selling and renting accessible housing, including:

- Accessible Property Register (020 3086 7998, info@accessible-property.org.uk, www.accessible-property.org.uk).
- The House Shop (www.thehouseshop.com).

Shelter

0808 800 4444

www.shelter.org.uk

Provides information and advice on any housing issue.

Turnaround Centre for Young People

020 8760 5530

www.croydon.gov.uk/community/youthsupport/turnaroundcentre

CAYSH housing and advice service at the Turnaround Centre for 14-21 year olds can provide guidance in understanding housing options.

Financial help

Budgeting Advance

If you are currently claiming Universal Credit and need help with emergency household costs, you can claim a Budgeting Advance. This will need to be repaid via your regular Universal Credit payments. The smallest amount you can borrow is £100.

To be eligible, you must have been receiving Universal Credit for six months or more, have earned less than £2,600 (£3,600 together for couples) in the past six months and have paid off any previous Budgeting Advance loans. To apply, contact your JobcentrePlus work coach.

Budgeting Loans

0345 603 6967 (Social Fund)

www.gov.uk/budgeting-help-benefits

People who are struggling to pay rent in advance or removal expenses can apply for a Budgeting Loan. The minimum amount that can be borrowed is £100. Budgeting Loans are interest-free, and normally have to be repaid within two years (104 weeks).

To be eligible for a Budgeting Loan, you or your partner must have been receiving income-related benefits for at least six months. There is a different system for Universal Credit- see the Budgeting Advance section.

Application forms can be downloaded online or by calling the Social Fund (see number above). Completed forms should be sent or taken to your local Jobcentre Plus. Contact the Social Fund on the number above for information about your application.

First Steps Shared Ownership

www.sharetobuy.com

Official housing programme from the Mayor of London helping people on a low or modest income to buy or rent property in London. There are a number of schemes designed to make home ownership more accessible to those on lower incomes:

- Shared Ownership- buy part of a new/refurbished home (minimum 25% share) and rent the part of the home you don't own. You can increase the purchased share over time.
- Rent to Save- rent a newly built home on an intermediate rent basis at approximately 20% lower cost than a similar home on the open market. You can do this for up to five years, with the option to buy the home through shared ownership at any point.
- Help to Buy- allows you to buy a new home on an approved new build development with government assistance in the form of an equity loan.

Help with mortgage payments

People who are struggling to make their mortgage payments, or are worried that they might lose their home, should seek help from a debt adviser as soon as possible.

Step One

Contact the mortgage lender to discuss your options. Your lender must make reasonable attempts to reach an agreement with you, including considering whether to change how and when you make your payments. Offer to pay back what you can when discussing your options. Lenders should not pursue repossession unless all other reasonable attempts to resolve the situation have failed. If discussions with the lender are not making progress, free legal and financial advice is available from:

- Croydon Citizens Advice Bureau (020 8684 2236, www.croydoncab.org.uk)
- Croydon CAB Housing Advice Project (020 8683 5206).
- Croydon Law Centre (020 8667 9226, www.swllc.org).
- Shelter (0808 800 4444, www.shelter.org.uk).
- The Money Advice Service (0300 500 5000, www.moneyadviceservice.org.uk).

Step Two

Check to see if you have Mortgage Payment Protection Insurance (also called Accident, Sickness and Unemployment Insurance). This should be detailed on the mortgage paperwork, but double check with the mortgage broker.

Step Three

Start looking at how to reduce your living costs to afford your repayments. This may include budget planning, cutting down on non-essential purchases and cancelling non-essential direct debits. The Carers Information Service offers free monthly appointments with a debt adviser at the Carers Support Centre. Call 020 8663 5608 and leave a message to book an appointment. You can also seek help from a reputable free debt advice agency, such as:

- Christians Against Poverty (01274 790 720, www.capuk.org).
- National Debtline (0808 808 4000, www.nationaldebtline.org).
- StepChange Debt Charity (0800 138 1111, www.stepchange.org).

Step Four

Make sure you are claiming all the welfare benefits you are entitled to:

- Turn2us (0808 802 2000, www.turn2us.org.uk) helps people in financial need access welfare benefits, charitable grants and other financial help online or by phone.
- Croydon Welfare Rights Team (0800 731 5920, www.croydon.gov.uk) offers telephone advice to all Croydon residents and a case work service to people aged 60 and over, caring for a disabled child, or living in certain areas of the borough.
- Benefits advice surgeries for carers are held regularly at the Carers Support Centre. Call 020 8663 5608 and leave a message to book an appointment.

Step Five

You may be eligible for Support for Mortgage Interest (www.gov.uk/support-for-mortgage-interest). This is a government loan to help towards interest payments on your mortgage (be aware this helps with interest only, not the amount you borrowed). To be eligible, you must be claiming certain income-related benefits. The usual waiting time for payment is 39 weeks after claiming the benefit. To claim, working age people should contact their Jobcentre Plus or the Universal Credit helpline if they claim Universal Credit (0345 600 0723). People claiming Pension Credit should contact the Pension Service (0345 606 0265).

Repossession

If you are facing repossession, contact your mortgage lender as soon as possible. Your lender must follow 'pre-action protocol' - this means they must only take court action as a last resort, looking at other options to help you stay in your home. If you go to court, both you and your lender have to prove to the judge that you have followed the pre-action protocol. If you are concerned your home may be repossessed or your mortgage lender is taking you to court, seek advice from one of the free debt agencies listed previously. You may also wish to seek legal advice; a legal advice surgery is available by appointment at the Carers Support Centre. Call 020 8663 5608 and leave a message to book

an appointment. Even if court proceedings have already started, it is not too late to seek professional advice to avoid losing your home.

Homelessness

Crisis Skylight Croydon

020 3848 1700

croydon@crisis.org.uk

Supports single homeless people to find long-term accommodation in Croydon (does not provide emergency accommodation). Offers classes and advice on finding accommodation, employment, benefits and volunteering. Anyone can make a referral, but the person being referred needs to qualify to become a Crisis member. Any prospective member must be at risk of homelessness, currently homeless or been homeless in the last two years. On first contact, clients must fill in an application form and be assessed by an advisor to ensure the service is appropriate.

Croydon Council

020 8726 6100

www.croydon.gov.uk

Croydon Council can provide support to those who are homeless or are threatened with homelessness. In order to access support, the individual must complete the online Housing Options Self Help tool (see page one). Croydon Council only has a duty to provide accommodation if the following conditions are met:

- You are homeless- you do not have a home that you have a right to live in or you do have a home but it is not reasonable for you to continue living there.
- You are eligible for assistance (most UK residents).
- You are not intentionally homeless and could not have taken action to prevent yourself from losing your home.
- You have a local connection to Croydon.

If the above criteria are met, you will be assigned a Housing Needs caseworker who will help to house you. This may be in short-term accommodation to begin with (most likely not in Croydon) but afterwards into a more stable home. If the criteria are not met, Croydon Council can still provide advice and help in finding suitable accommodation.

Croydon Nightwatch

croydonnightwatch@btinternet.com

www.croydonnightwatch.org.uk

Volunteers offer a first point-of-contact for homeless people in Croydon, including practical support such as providing food. Does not provide accommodation but can signpost to other services.

Croydon Reach

020 7870 8855

streetrescue@thamesreach.org.uk

www.thamesreach.org.uk

Provides a street outreach service, a short stay hostel resettlement and a hospital discharge scheme to rough sleepers in Croydon.

Shelter Housing Advice Helpline

0808 800 4444

0808 1644 660 (Emergency Helpline)

www.shelter.org.uk

National housing and homelessness charity providing information and advice on all aspects of housing. Provides an emergency advice line for homeless people and those in housing need. Can provide assistance and signpost to relevant services.



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HOW TO
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Housing Options

Every effort has been made to ensure the contents of this factsheet are correct, but the Carers Information Service cannot accept responsibility for information that is inaccurate or for the quality of the services listed. All the How To... A Guide for Carers in Croydon factsheets are available at www.carersinfo.org.uk to download, where they will be regularly updated.

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