



High Peak Community Housing

# HOUSING OPTIONS



**This booklet contains the following information:-**

**Housing Options  
How to find a home  
Homeless Advice**



## **FINDING A PLACE TO LIVE YOUR HOUSING OPTIONS**

Finding a place to live in High Peak can be difficult.

The availability of council and housing association properties is very limited, house prices have risen and private rents seem very high.

There are no easy solutions to this but there is a range of options that may meet your housing needs.

## DIFFERENT HOUSING OPTIONS AVAILABLE.

### **Council Housing**

The Council's housing stock is allocated and managed by High Peak Community Housing. The turnover of Council Properties is very slow and even those people with a very high priority may have to wait a considerable amount of time before they are allocated a property.

In general anyone over 16, resident in the UK and not subject to immigration control can apply to join High Peak's Home-Options scheme. To join the scheme you can register on-line at [www.home-options.org](http://www.home-options.org) or complete an application form. Forms are available from any of our offices.

You will increase your chances of being made an offer by being as flexible as possible about the location and type of property you will consider. Existing tenants can apply to move home through the Home-Options scheme. They can also register for Mutual Exchange.

### **Housing Associations**

Housing Associations are also known as 'Registered Social Landlords'. They provide affordable housing in a similar way to the Council. Some of their vacancies are advertised through the High Peak's Home-Options scheme but they also operate their own waiting lists and have their own systems. You should contact them directly to register, a list of Housing Association operating in the High Peak is available at any of our offices.

## Private Rented Sector

The private rented sector allows you to choose from a range of accommodation types and locations. Landlords advertise their properties in local papers, on notice boards in supermarkets and Post Offices and also through letting agents. They usually ask for a deposit and a months rent in advance. Letting agents may also charge an additional fee for credit checks and references.

When you rent a property from a private landlord you will usually be given an **assured shorthold tenancy**, which gives you certain rights to stay in the property, usually for an initial period of six months. This often applies even if your landlord hasn't actually given you a written tenancy agreement. Before you sign-up for a private tenancy you should check to see whether or not your rent covers any bills (gas/electricity/water/Council Tax)

You can find more information about renting a property privately in the High Peak area at [www.privatesectorhousing.org](http://www.privatesectorhousing.org).



If you are in receipt of benefits or have a low income you may be entitled to financial help with your rent through the Local Housing Allowance (this has replaced Housing Benefit).

High Peak Borough Council deal with benefits claims in the High Peak area. You can talk to an adviser on 0845 129 7777 or go to the Council's website [www.highpeak.gov.uk/housing/benefits/](http://www.highpeak.gov.uk/housing/benefits/) for more information. If you think you may be eligible for help with your rent, you should put in your claim as soon as possible as payments are not usually backdated.

We may be able to help with your deposit through our 'Rent Deposit Scheme'. Ring us on 0845 129 8075 for more details on this.

If you are in receipt of Benefits you may also be able to get help with 'Rent in Advance' from the Social Fund. Contact your local Job Centre to discuss this.

## Other Housing Options Available

### **The Rent Deposit Scheme**

The High Peak Rent Deposit Scheme is available to people who are homeless or threatened with homelessness, who have a local connection to the High Peak. It aims to help them secure housing in the private sector by assisting them with some of the upfront costs of renting. It is a referral-based service and you must make an appointment to see a Homeless Prevention Officer to discuss your eligibility for assistance. To make an appointment call us on **0845 129 8075**.

Adullam Housing administer the Rent Deposit Scheme on behalf of the council. You will have to agree to work with a support worker to ensure that your tenancy is properly established. If you have any problems managing your tenancy, support will be available to help you sort things out.

### **Sheltered Housing**

Both the council and some Housing Associations provide self-contained Sheltered Housing for people over 55. Most schemes have a supervisor based on-site who offers support and advice on a range of issues to help tenants maintain as much independence as possible. Sheltered accommodation is allocated through our Home-Options scheme at [www.home-options.org](http://www.home-options.org) . You can find more advice about housing and other services for older people on our linked website [www.hopshp.org.uk/default.asp](http://www.hopshp.org.uk/default.asp) or by contacting your local Age Concern office on 01457 869925 or 01629 761147.

## **Affordable Home Ownership**

Homebuy is a term used to describe the choice of affordable Home Ownership products. These include New Build Homebuy, Open Market Homebuy and Social Homebuy.

Homebuy is open to people who are registered on our Home-Options scheme, have a housing need and would otherwise be unable to afford to buy a property.

In our area, Open Market and Social Homebuy are operated by East Midlands Housing Association. You can find out more at [www.emhomebuy.org.uk](http://www.emhomebuy.org.uk) or by ringing 0844 892 0112.

New developments often include some properties to buy on a shared ownership basis known as New Build Homebuy. The scheme allows people to buy a minimum stake of 25% and pay rent on the remainder. It is possible to increase the amount owned. New Build Homebuy properties will be advertised through the Home-Options Scheme.

## Housing Advice Services

Housing problems can lead to homelessness if they are not dealt with at an early stage. Homelessness is preventable, but only if action is taken before the situation gets serious. There are many services to help you maintain your home including Housing Support Workers, Debt Advice Agencies and High Peak Community Housing's Homelessness Prevention Team.

If you are concerned about becoming homeless contact the Homelessness Prevention Team on 0845 129 8075 to make an appointment. Please bring some ID, proof of NI Number and any letters, notices etc that you have regarding your housing situation to the interview.

The Homelessness Prevention Team will do what they can to prevent you becoming homeless. This may involve talking to your landlord to try and resolve any issues there around your tenancy, talking to family to see if it is possible for you to return home or by arranging accommodation through a private landlord or supported housing provider.

## Mortgage Difficulties:

If you are struggling to maintain your home financially you may be referred to the Citizens Advice Bureau (CAB) for help managing debts, claiming benefits and prioritising your housing costs. If you are having problems maintaining your mortgage, CAB may be able to help negotiate with your lender to consider what options the mortgage company can offer you to help you keep your home. There is a leaflet available at all our receptions giving detailed advice to people with mortgage concerns. You can also find more advice and information at [www.mortgagehelp.direct.gov.uk](http://www.mortgagehelp.direct.gov.uk) or [www.direct.gov.uk/en/HomeAndCommunity/Keepingyourhomeevictionsandhomelessness/Mortgagesandrepossessions](http://www.direct.gov.uk/en/HomeAndCommunity/Keepingyourhomeevictionsandhomelessness/Mortgagesandrepossessions)

High Peak Citizens Advice Bureau operate a duty desk scheme at Buxton County Court and a group of local solicitors operate a similar scheme at Tameside County Court. They can provide advice and representation to people who are subject to possession proceedings. If your lender has started possession proceedings it is **very** important that you attend court.

Repossession is always a last resort and lenders will work with borrowers to consider what options they have to prevent repossession.

## Useful websites and contact numbers

<b>Citizens advice bureau</b> www.adviceguide.org.uk	0845 120 2979
<b>Benefits Enquiry Helpline</b> www.dwp.gov.uk	0800 88 22 00
<b>National Debtline</b> www.nationaldebtline.co.uk	0808 808 4000
<b>Shelterline</b> www.england.shelter.org.uk	0808 800 4444
<b>Womens AID National Helpline</b> Glossop 01457 816200 Buxton 01298 71132 www.womensaid.org.uk	0808 2000 247
<b>Homelessness Act 2002</b>	www.opsi.gov.uk
<b>Housing Act 1996</b>	www.opsi.gov.uk
<b>Housing options (learning disabilities) website</b> www.housingoptions.org.uk	
<b>Money advice</b> www.moneymadeclear.fsa.gov.uk	www.cccs.co.uk

## **Applying to the Council as homeless**

High Peak Borough Council has a statutory duty to provide free advice and assistance to households who are homeless or threatened with homelessness.

If are worried about becoming homeless, please contact the Homelessness Prevention Team on 0845 129 8075 to discuss your situation.



# High Peak Community Housing

**8am—8pm Monday to Friday**

**[www.hpch.co.uk](http://www.hpch.co.uk)  
[enquiries@hpch.co.uk](mailto:enquiries@hpch.co.uk)**

<b>General Enquiries:</b>	<b>0845 129 8075</b>
	<b>Or 01298 28430</b>
<b>Repairs Hotline:</b>	<b>0845 129 8071</b>
<b>Carelink:</b>	<b>0845 129 4877</b>
<b>Minicom:</b>	<b>0845 129 4876</b>
<b>SMS Text Messaging:</b>	<b>07800 002 264</b>
<b>Fax:</b>	<b>01457 860290</b>
<b>Out of Hours:</b>	<b>01663 752099</b>

## **Head Office**

**Municipal Buildings  
Glossop  
Derbyshire  
SK13 8AF**

## **Fairfield Neighbourhood Office**

**157 Victoria Park Rd  
Fairfield  
Buxton  
SK17 7PE**

## **Gamesley Neighbourhood Office**

**34 Winster Mews  
Gamesley  
Glossop  
SK13 0LU**

## **Can't read this?**

If you need this information in another format,  
call the Business Services Team on 0845 129 8075