Homelessness and housing options in Mansfield

Mansfield
District Council

Contents

Introduction

This information pack has been designed to help you explore your housing options. There are a lot of myths surrounding homelessness, council housing, private sector housing and temporary accommodation. This pack aims to address these myths and to help you understand your choices and what help is available to you.

What to do and what it means if I am at risk of or already homeless?

We understand that this will be a stressful time. We want you to contact us as soon as possible. The best solution is for us to help keep you in your current home where possible. This will be less disruptive for you, your family, and those people who support you. It will also cost you less in associated moving costs. This is always our preferred approach, if there is time to prevent your homelessness.

Use of temporary accommodation

If we cannot help you stay where you are, we will work with you to secure alternative accommodation before you are made homeless from your current home. The last thing we want to do is to place you in emergency temporary accommodation (TA). The TA we have can include shared bathrooms and kitchens, or no cooking facilities. If you are placed in these, it will not be as comfortable as a more permanent home. There is little choice over the TA available and you could end up placed in a completely different area from where you live now.

It is important to point out that being in TA will not necessarily increase your chance of getting a council house, as there are a lot of factors that influence your banding.

This is explained later in this pack.

How do I apply for council housing?

Before considering applying for council housing, there are some things you need to understand and there are criteria you will need to meet to be eligible.

To join the housing register you must:

- be over the age of 18 or over 16 or 17 in exceptional circumstances
- be living in the UK legally

You will also need to meet one of the following criteria:

- You have lived in the Homefinder area for a period of two or more years.
- You have previously lived in the Homefinder area for a duration of five or more
- years.
- You have a close family connection with someone who has lived in the Homefinder area for a period of two years or more. A family connection is normally defined as being with a parent, child, or legal guardian.
- You have been employed within the Homefinder area for a period of 12 months or more.
- You have a connection to the Homefinder area because of other exceptional circumstance(s).

There are a number of individuals who will not quality to join our housing register. More on who does not qualify can be read on the council's allocations policy which can be found on the below link
www.amhomefinder.co.uk/content/Information/Whocanusetheservice.

It is also very important you understand the likelihood of getting a council house and how long it may take. This understanding may influence your decision around your housing options. If you are at risk of, or are already, homeless, it is not likely going to be a solution for you in the short term.

This section covers some key numbers that will help you understand the likelihood of getting a council property.

Council waiting list

We want you to be aware of the likely timescales of getting a council property. This may influence you in considering further housing options, or accepting properties when offered.

It is becoming more common for the council to offer private rented sector properties when someone is homeless. Refusal of a reasonable offer will result in all support including emergency accommodation ending.

You can see our latest stats and figures on the service - including wait times per property - at **www.amhomefinder.co.uk**.

Council stock and waiting list

The council owns around 6,000 properties. These are council stock and not available lettings.

You can view the number of registrations for the council housing wait list on our website.

The number of bedrooms required by a household can have a significant impact on their position on the housing register. Large family households could face a longer wait time for housing allocation.

The banding system is used to prioritise applications on their level of housing need.

Chances of getting a council property

The demand for council properties far outweighs the availability, which means you are likely to wait some time before being offered a property. The facts below further explain the chances.

It is important to be realistic about your chances of obtaining a council property.

Large families - even in a band 2 will wait a few years to secure a council house

All council properties are in great demand, however, houses are in greater demand than flats

In some areas, the applicants can wait longer than average for a property. Widening areas is important when bidding for council properties.

Following introduction of our auto-registration process, you can apply online to join our register. Further detail can be seen on our website - **www.amhomefinder.co.uk** - on registering and direction to our allocation policy.

What other options are available to me?

We have explored how to apply for a council property, whether you are likely to be eligible, and the likelihood of securing a property quickly.

To have the best chance of securing a new home, especially if you are at risk of, or homeless, we have provided some useful tips and advice for finding accommodation in Mansfield.

The information includes:

- What other housing options are available to you
- What is available in Mansfield, and how to access it
- How we can help and offer advice so you can make the right decision for you

If you are at risk of homelessness, the council will provide you with help and support to source accommodation; and by working together with your housing officer, you will be able to explore your full housing options.

When beginning your search for alternative accommodation it is important to remember that there is a shortage of affordable accommodation both locally and nationally; therefore, it is important that you approach your search with an open mind.

You will greatly increase your chances of finding a suitable property by following the tips set out in this pack, creating a plan and keeping an open mind about your housing options.

Throughout this booklet, we will refer to private rented sector (PRS) properties, which mean properties that are owned by private individual(s) and rented out to single people and/or families. The term ‘social rented housing’ refers to properties that are owned and rented out by housing associations or the council.

It is important that you keep this booklet as it contains useful information and will form part of your housing needs assessment and personal housing plan.

If you have any questions about the information in this booklet, please contact housing solutions for further help and support on 01623 463121.
Or, please visit our website at: **www.amhomefinder.co.uk.**

Private rented sector options

A private rented sector property could be any type of residential property such as a house, flat, maisonette, or bungalow. The property is owned by an individual or private company who then allows someone to live in it for a rental payment.

Due to increasing numbers on our Housing Register, resulting in higher demand for housing, Mansfield District Council now offers a PRS scheme.

It is often easier, quicker, and more convenient to secure a private rented property rather than experiencing a long wait on the council's waiting list.

There are many factors to consider when searching for a new property. The main three are:

1. Affordability
2. Location
3. How you will find a property

Why rent privately?

Choice

The private rented sector is growing, which means there are additional properties to choose from in a wider range of areas. PRS availability exceeds social housing, increasing the chances of finding a suitable property.

Flexibility

Most private landlords are looking for long term tenants; however, should circumstances change, you will have the flexibility to surrender your tenancy with the appropriate notice provided to your landlord.

Social housing

There is a very limited number of properties available to rent from the council, or from registered providers (housing associations) and there can often be a long wait on the housing register. Further information about availability of council housing can be found at the beginning of this information pack.

Deposits

Most landlords or estate agents will require a deposit and a month's rent before you move into a property. If you need help with a deposit, there are a couple of options which may be available to you.

Discretionary Housing Payment (DHP)

Discretionary Housing Payment is a payment you may receive at the discretion of the local authority to help towards housing costs. However, you can only get it if you are entitled to housing benefit/universal credit (housing costs element). It is available to people who are not receiving enough to cover their rent.
It is also available for costs like a rent deposit, rent in advance, or removal costs to help you move into a new home. DHP cannot be used to cover an increase in rent due to arrears or to make up the difference if an overpayment is being recovered.

For more information on how to apply, visit our website:
www.mansfield.gov.uk/housing-benefits/discretionary-housing-payment.

Homeless Prevention Fund

You may be able to access the Homeless Prevention Fund if you are homeless or threatened with homelessness. Homeless Prevention Fund can assist with preventing your homelessness by helping you remain in your current accommodation, or with securing new accommodation for example by contributing towards a deposit. For further information about the Homeless Prevention Fund, please speak to your housing officer.

Your landlord must put your deposit in a government-backed tenancy deposit scheme (TDP). In England, your deposit can be registered with:

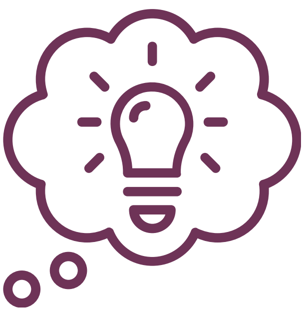
- Deposit Protection Service
- MyDeposits (including deposits that were held by Capita)
- Tenancy Deposit Scheme

If allocated to a homeless prevention officer, you will also be able to discuss this fund with them directly.

Affordability

When considering renting a property, you will need to work out how much you can afford to spend on rent each month. If you are on a low income, you may be entitled to financial help with your renting costs through housing benefit or universal credit.

The amount of housing benefit paid to private tenants is capped at Local Housing Allowance (LHA) rates; and your LHA rate is worked out against your bedroom allowance (see bullet points on p9).



The following bedroom entitlement is based on LHA rates:
- Two people over 10/under 21 are expected to share a room if they are the same sex;
- Two people under 10 are expected to share a room regardless of their sex;
- You are entitled to one bedroom for each single person, or couple aged over 21.

The points below summarise current LHA room rates. Please note that this is the maximum amount of LHA you will get - your actual benefit may be less depending on the amount of money you have coming in and if other adults apart from your partner live with you.

LHA rates from 1 April 2025:

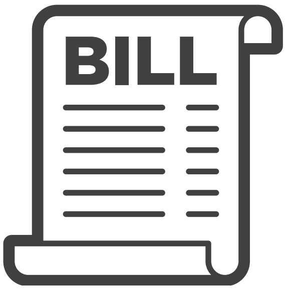
- Shared Accommodation Rate (also applies to single claimants under 35): £78.00 per week
- One Bedroom Rate: £102.41 per week
- Two Bedrooms Rate: £126.58 per week
- Three Bedrooms Rate: £134.63 per week
- Four Bedroom Rate: £186.41 per week

These rates sometimes change, so please follow the link below to see what the latest figures are: **https://lha-direct.voa.gov.uk/search.aspx.**

Remember, if you are struggling with a shortfall you can apply for a Discretionary Housing Payment from the Housing Benefit department.

Other costs

Your financial income officer will complete an income and expenditure form with you which can be used to help you take control, of your financial situation. Once you know where you're spending your money, you can start to alter and prioritise what you do with your money to enable you to stick within your means and budget effectively.



Renting a home involves more than just being able to pay your rent.
Below is a list of the most common bills you should expect to pay as a tenant:

- Water bills (usually paid monthly)
- Service charges (in some properties - paid monthly or annually)
- Council Tax
- Gas and electric bills (either by a pre-payment meter, monthly by direct debit)
- TV licence - monthly or direct debit

Your property search

You can search for private rented properties and housing associations using your internet search engine (such as Google).

You can also visit a lettings agent who advertise homes for rent on property websites and in their offices. Try the local high street in the area of Mansfield you would like to live for estate/letting agents.

You can also try shop windows or noticeboards for rooms or properties to rent.

We are working closely with private landlords to find new alternative accommodation for those that approach us and have nowhere else to go.

It is important to note that the council can discharge its homelessness duty to you through the offer of a suitable private rented property, and we will do this where it is appropriate.

Eviction Notice

I am being evicted, what do I do?

If you live in a private rented property and your landlord has said you have to leave, in most cases, they have to service what is called an eviction notice. This is the notice that can start the legal process to end an assured shorthold tenancy - which most people in a private rented property have.

It will set out your tenancy address, your name, and should be signed and dated. The landlord cannot just sent you a text, letter, or email telling you that you have to leave and cannot specify just any date. They have to follow the rules set out below about your notice period.

Your landlord doesn't need to give a reason for wanted you to leave, but they must follow certain rules if they want to give you an eviction notice.

Are the form and dates right?

Your eviction notice should be on a government form. You can view what it should look like here - **www.gov.uk/evicting-tenants/section-21-and-section-8-notices**.

Your notice will not be valid if:

- the notice period is less than two months
- you get the notice during the first four months of your original tenancy
- your landlord applies to court more than six months after giving you the notice

- You do not have to leave by the date on your eviction notice
- Your landlord has to apply to court to end your tenancy if you stay
- There may be additional changes associated with remaining in the property. Support may be provided for such a change. This can be discussed further with your housing officer.

If you have been served an eviction notice from your landlord, this link provides you with all of the information you need to know:
https://england.shelter.org.uk/housing_advice/eviction/section_21_eviction.

Please get in touch with us as soon as possible after receiving your notice by calling **01623 463121** or visit **www.amhomefinder.co.uk**.

I haven't had an eviction notice

If you have not had an eviction notice from your landlord and they are asking you to leave, you must not leave the tenancy or hand the keys over unless you have somewhere else to go. If you do, you may be classed as intentionally homeless when you come to us for help.

Instead, contact your landlord or agent and advise them that they must follow the eviction process and any notice aside from this is not valid.

If the landlord or agent wants to speak to us about it, we have a team dedicated to helping landlords meet their requirements. Please pass on the private Sector Housing Team number: 01623 463702.

It's an illegal eviction if you're forced to leave without the legal process being followed and we would advise you not to leave the property or hand the key in before the date of the notice expiring. If you do, you could be making yourself intentionally homeless and may struggle to get further help.

If they attempt to carry out an illegal eviction, call the number above and a member of the team will help by contacting the landlord - do not leave the property or hand over the keys until you have spoken to us. If the landlord still proceeds with an illegal eviction, we will consider prosecuting them.

What happens if I do not leave by the eviction notice date?

Your landlord can apply for a possession order if you stay past the date on the notice, and in this case, the landlord will have to take the case to court. This will incur court costs but legally you do not have to leave before the case has been seen.

There may not be a hearing if your landlord uses the 'accelerated procedure' so it's important to return a defence form should not agree with the reasoning for eviction. The relevant defences are quite complex so we would advise seeking help from your local Citizens Advice or Shelter office if you need help with this. The court can only stop an eviction if there's a problem with the eviction notice.

Section 8 of Housing Act 1988

A landlord will be able to use this ground for possession if you owe rent lawfully due of an amount equal to or more than:

- 8 weeks rent if rent is payable weekly or fortnightly
- 2 months unpaid rent if rent is payable monthly

This ground can be used to claim possession of an assured short-hold tenancy including during a fixed-term.

The landlord must serve a notice seeking possession and it must contain the correct information:
- The landlord is seeking possession under ground 8
- The landlord will not start possession proceedings earlier than two weeks from the date the notice was served

A notice is valid for a period of 12 months from the date it has been served.

If you receive a notice seeking possession from your landlord you do not have to leave the property. After the notice period has passed, your landlord must apply to the court to start a claim for possession of the property. The court will decide whether to make a possession order requiring you to leave the property.

House Hunting Tips

Looking for private rented accommodation in Mansfield can seem quite daunting, so we have put together some tips below to help you with your search. Always bear in mind that landlords and letting agents will be looking for reliable tenants who will pay the rent on time and keep the property in good condition.

Reliable To pay rent on time | **Resilient** In your search | **Ready** To move in

- Phoning landlords and letting agents can be time consuming and it is likely you will need to make several calls before you will have properties to view.
- Wherever possible, visit letting agents in person; they are working on behalf of the landlord.
- Present yourself well and be prepared to tell them a little about yourself and show them any references you may have.
- Don't just contact one or two letting agencies. Keep regular track of all agencies that serve the areas you want to live in, and make sure you're checking local newspapers, websites, community noticeboards, shop windows etc. The wider your search is, the more likely you will be successful.
- When you have viewings of properties, be on time, be friendly, look presentable and make sure you have your particular questions written down and ready to ask. Also, take ID with you such as a passport, driving licence, or utility bill.
- If you have previous landlord references, or something similar to show that you're a good tenant, make copies of them and provide them to landlords and agents.
- Before signing anything, always view a property and raise any questions or concerns you have, making sure these are answered.
- You should select as wider range of areas as possible when considering where you would like to live to give yourself a better chance of finding somewhere suitable. Consider areas on the outskirts of Mansfield that have good transport links.
- When your tenancy begins, you should be provided with:
    - A gas safety certificate
    - Energy saving certificate
    - Details of your deposit scheme
    - A copy of your tenancy agreement
- Where possible, pay your rent by card or bank transfer and clearly label the transaction. If you do not have access to this, your landlord should provide a rent book. Please ensure that payments are signed.

Use the ABC

A Accept the first property you can.

B Build for better (save, get a good tenancy reference, access mental health support, get into work.

C Choose a property you would prefer. You can then have the luxury of moving if you want to.

Owning your own home

If you have savings or a suitable deposit, you should consider whether buying a property is an option for you. There is a range of support available to help people buy their own home through Help to Buy schemes.

If you can't quite afford the mortgage on 100% of a home, there are government schemes that can assist you. For example, Help to Buy Shared Ownership is a part-buy part-rent scheme which allows you to buy a percentage of your home (between 25% and 75% of the home's value) and pay rent on the remaining share. You can then buy the rest of the new home if and when you want to.

You could buy a home through Shared Ownership in England if:

- your household earns £80,000 or less;
- you are a first-time buyer;
- you used to own a home but can't afford to buy one now;
- or, you are an existing shared owner looking to move.

With Help to Buy: Shared Ownership, you can buy a newly built home or an existing one through resale programmes from housing associations. You'll need to take out a mortgage to pay for your share of the home's purchase price, or fund this through your savings.

The link below will walk you through a number of simple questions/stages to help you review the best option for you if you are considering owning your own home: **www.ownyourhome.gov.uk**.

You may be able to get financial help from the government to buy a home

These options include:

- Help with savings through a help to buy ISA
- Buying a home through shared ownership
- Buying your council or housing association property

More detailed information regarding these options is available at **www.gov.uk/affordable-home-ownership-schemes**.

Coping with mortgage arrears

If you find yourself falling behind with your mortgage or you think you might have difficulty paying your mortgage because of a change in circumstances, then you need to act quickly. Your mortgage is a priority debt which means you should consider paying your mortgage before paying other non-priority debits.

Changes such as:

- Illness
- Relationship breakdown
- Losing your job/reduction in hours
- Reduction in your income may leave you struggling to pay your mortgage

The first thing to do is speak to your lender. Your mortgage lender will have procedures for dealing with cases like yours.

You will be able to negotiate with the lender about timescales and how much you can pay. They may refer you to Money Advice or Welfare Rights.

Do not ignore mortgage arrears - keep your lender informed and get some help.

Useful websites

- www.citizensadvice.org.uk
- www.nationaldebtline.co.uk
- www.direct.gov.uk

Standard mortgage court process

Summons for possession

This is the first stage in the repossession process. A date and time is given for the hearing. The basic details of the lenders claim are given. The papers are issued by the court, and include a reply form which can be completed and returned to the court. Shortly before the heading, the defendant (borrower) will receive and affidavit (sent by the court) in which the lender details the full particulars of their claim. This will cover outstanding amounts, arrears, details of payments, interest rates etc.

The hearing

Mortgage possession hearing tend to be held in private. This means the only people present are the judge, the defendant, and the plaintiff's solicitor. The hearing is taped and one of the following orders are made.

1. Adjournment

In most cases, an adjournment will be for a four to six week period, with a new hearing set for the first available date after that time has lapsed. A judge will normally adjourn a case where one side, usually the defendant, is asking for information or time to negotiate with the other party.

2. 28-day possession order

This is the usual outcome where the defendant does not turn up at the hearing or submit any kind of proposal to the court. If vacant possession has now been given to the plaintiff at the end of the 28 days, then they can apply to the court for a bailiff's warrant.

3. 56-day possession order

Where the defendant has no long-term proposal for the court, but is asking for more time, or is perhaps hoping to sell, then the court has the discretion to extend the time. Although, the most usual is 56 days (two months), they are sometimes prepared to give up to six months. At the end of the specific period if the plaintiff has not given vacant possession, then they can apply for a bailiff's warrant.

4. Suspended possession order

This is the most common type of order made by the court at the hearing. The defendant puts a proposal to the plaintiff/court to make certain payments on a regular basis. The court orders that as long as these payments are made, no further action can be taken by the plaintiff. If the defendant misses even one of the agreed payments, the plaintiff has the right to apply to the court for a bailiff's warrant.

5. Bailiff's warrant / warrant for possession / eviction order

This is the stage at which someone could be forcibly removed from their home by the court bailiff.

Defendants are usually given 14 days notice of the appointment.

Your parents or relatives have asked you to leave or a relationship breakdown

If your parents or relatives have asked you to leave, you should contact us as soon as possible. We will contact your parents or relatives to ask them their side of the story. If you do not want us to contact your parents or relatives, we will need to know why.

If you are aged between 18 and 25 years old and would benefit from supported housing, we may be able to refer you to suitable accommodation. If you are aged 16 or 17, we may need to refer you to children's social services for support and assistance.

Getting your first home is a big step and we know that if the move to your first home is planned, you will be in a better position to enjoy it. We can give you advice on where best to find accommodation and how to get help with the costs of setting up and keeping a home.

Non-violent relationship breakdown housing advice

Housing rights in a relationship breakdown can be complicated and you may need to seek legal advice. If you have a joint tenancy, or own a property, with your ex-partner, you may still have rights to occupy the place you are living in together. Find a legal advisor in your area.

Where else can I go for housing help and advice?

There are several places you could visit:

- Shelter has produced a guide for people who have experienced a relationship breakdown and what their housing rights are after splitting up. Shelter can also be contacted by telephone on **0344 515 1944**.
- Citizens Advice - for general and legal advice and help. Telephone **08444 111 444**.
- You can do an affordability assessment at: **www.entitledto.co.uk** on page 13 under 'other costs'.
- The local housing allowance for your area can be found here: **www.mansfield.gov.uk/housing-benefits/local-housing-allowance**. This is the amount your benefit claim could pay towards a property the private rented sector, if you are eligible.
- Please also use the below link to find out what landlords and letting agents are allowed to charge you when you apply and move in to a property: **www.gov.uk/government/collections/tenant-fees-acts**. If you are ever unsure about a payment a landlord or letting agent has asked you to make, please contact us for advice.
- It is essential that you start to save for a deposit, rent in advance and essential items that you will need. You should also look at your budget; you can find an easy-to-use tool at: **www.moneysavingexpert.com/banking/Budget-planning**.
- Mansfield's housing solutions service - if you have decided that you need to find a new home, our website has information to help you with the different options. The service can be contacted on **01623 463121**.

Social housing

In Mansfield, there is a lack of social housing and a massive demand for social housing stock, as mentioned in the first section of this pack.

The social housing stock is made up of a blend of council-owned homes, homes provided by housing associations, and registered providers.

You can contact housing associations directly as not all of their properties are allocated through the council's registration/choice based lettings scheme.

Housing associations

Some housing association properties will be advertised through the current choice based letting scheme. Customers can also approach registered social landlords directly to obtain advice about their own allocation policies.

What is a housing association?
They are non-profit making organisations that provide properties for rent. They work in partnership with the council. They are sometimes called registered social landlords.

What type of homes do they provide?
Housing associations can provide a range of rented accommodation from apartments for single people to large family homes, sheltered housing for older people may also be available.

How much rent do housing associations charge?
Rent levels are dependent on the property type and location. Housing benefit is available in the same way as it is for council tenants.

What type of agreement will I have with a housing association?
Housing association tenants will normally have assured tenancy agreements which have very similar terms and conditions to secure tenancies offered by Mansfield District Council. They one main difference is that most assured tenants do not have the right to buy the property they are living in. New tenants may be given an introductory tenancy.

Supported housing

Supported housing exists to ensure those with support needs can lead a healthy and fulfilling life within their own home and community. While the services range widely, they all play a crucial role in providing a safe and secure home with support for people to live independently.

This includes:

- Providing the support older people need to maintain their independence.
- Working with homeless people with complex and multiple needs to help them make the transition from life on the street to having a settled home, education, training, or employment.
- Supporting people with mental health needs to stabilise their lives, recover, and live more independently.
- Supporting ex-servicemen and women to find a stable home, including support for those with mental health and physical disability needs.
- Supporting people with learning disabilities in the longer term to maximise their independence and exercise choice and control over their lives.

If you require supported housing, your office can help you get in touch with supported housing providers.

Do you need further information or advice?

We want to make it as easy as possible for our customers to get in touch with us regarding their housing issues. Following reading this pack, there are a variety of channels you can get in touch through.

If you are homeless or believe to be threatened with homelessness, please complete the housing register form and triage form online **www.amhomefinder.co.uk**

Should you need to speak with us, you can call us on **01623 463121**

If you have visited the housing solutions team for support as you are homeless or threatened with homelessness, please remember to keep a copy of your personal housing plan and work through the actions that were agreed with your housing officer. It is important to keep in contact with your officer and let us know if your circumstances change.

If you require any further information, please visit our website **www.amhomefinder.co.uk/content/Homelessness** or contact your housing officer directly.