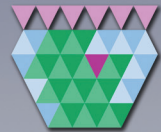
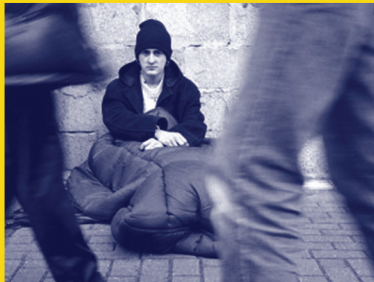


# I need to find somewhere to live



the *MORAY* council

May 2013



I need to find somewhere to live

This leaflet tells you what to do if you are in housing need, what our Housing Options Team do and how they can help you.

If you have concerns about your housing situation and are facing the threat of having to leave your accommodation, you should contact us. We can give you information and advice so that you can consider all your housing options. Don't wait until you are homeless or about to become homeless before you get help. Contact us now.

We try to review our leaflets regularly to make sure you have the most up-to-date information. However the content of this leaflet is only correct at the time it is published.

For more information or advice contact us on **0300 123 4566** or visit our website at **[www.moray.gov.uk](http://www.moray.gov.uk)**

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## **I need to find somewhere to live**

Before giving up your home, you should think carefully and get advice as you may be able to stay where you are.

You can apply for housing by filling in an online application form at the Apply4homes website

[www.apply4homes.org.uk](http://www.apply4homes.org.uk). We can help you fill this out.

However, it may be a long time before we can offer you a tenancy because there is a shortage of affordable housing in Moray. Please see our leaflet 'Allocations Policy and the Points System' that will explain in more detail how we allocate our houses.

We will do everything we can to try and help you solve your current housing situation and, wherever possible, avoid you becoming homeless.

## **What if I am homeless or at risk of homelessness?**

Facing homelessness can be stressful and isolating. Do not wait until you are actually homeless before you get advice as in many cases your homelessness may be prevented. If we cannot help prevent it, we may be able to help you find somewhere else to live before you are made homeless. We will help look at your situation and circumstances, to find a solution that is right for you and your household.

If you think you are at risk of homelessness you should contact us as soon as possible (see page 15 for contact details). Contact us as soon as you can so we can try to help you avoid becoming homeless.

**If you become homeless after 5pm or at a weekend you should call our emergency out-of-hours number on 08457 565656.**

### **What do you mean by housing options?**

There are many ways you can access housing other than just council housing. We will look at your options and choices and try to help you address any issues causing housing problems. We will discuss the possibility of you being able to stay in your current accommodation as well as other housing types, including council housing, housing association housing and the private rented sector. Your options will depend on where you want to live, your need and your situation. We will give you information on all your options, including contact details. This way you can make an informed and realistic decision on how to improve your housing situation.

We have also produced a guide to help you find somewhere to live. 'A Guide to Housing Options in Moray' sets out all the available housing opportunities in the area. You can view the guide at libraries and Council access points in Moray or view it online at [www.moray.gov.uk](http://www.moray.gov.uk).

## **What is the Housing Options Team?**

We have a highly skilled and trained team who will work with you by giving you free advice, information and support on a wide range of issues such as:

- your housing rights
- housing providers
- housing support
- money/debt advice
- mediation/negotiation
- addictions
- domestic abuse
- harassment

## **Who is this service for?**

Anyone with a housing need will be offered a housing options interview.

You may have a housing need if:

- you are homeless or at risk of homelessness
- you have received notice or your landlord has asked you to leave your home;
- your family/friends have asked you to leave;
- you are not keeping up with your mortgage payments or your home is being repossessed;
- you are struggling to keep up with your rent payments or you are being evicted;

- you are being asked to leave due to disputes, difficulties or circumstances within the household;
- you and your partner are having relationship difficulties;
- you are experiencing any type of domestic abuse;
- you are in hospital and will not be able to return home when you are discharged;
- you are leaving prison but do not have accommodation to return to;
- you are experiencing other issues such as harassment, overcrowding, serious property conditions or have a housing emergency (flood/fire).

## **How can I access the Housing Options Team?**

If you contact us with any problems about your housing need, with any concerns about losing your home, including the possibility of becoming homeless, you will be referred to our Housing Options Team (see page 15 for contact details).

By law, landlords and mortgage lenders must tell us when they are about to evict someone so we can identify households who may be at risk of homelessness. If we receive a notice we will try to contact you to offer our help and advice.

## **Housing options interview**

Your interview will be private and confidential. You can take a friend, adviser or an independent representative with you for support. You can also request that your interview is with someone of the same sex. We will discuss your circumstances and work with you to identify all the options that are available.

Tell us if you have any special needs, communication or translation difficulties so we can make suitable arrangements for our meeting.

Remember and bring any relevant information, documents or evidence with you when you come to see us. We know it might not always be possible but it may help speed up the process if you bring as many of the following items as you can with you to the interview.



## **Evidence of why you may be about to lose your home**

- Notice to quit from your landlord
- Your tenancy agreement (to make sure your notice to quit is valid)
- Repossession letter from mortgage lender
- Eviction documents from the court
- Written confirmation you can no longer stay at your current address
- Written discharge from the armed forces
- Crime number or copies of relevant police reports (for example, if you are leaving home because of violence or harassment)

**It is very important that if you cannot keep your appointment with us that you let us know as soon as possible.** There are limited appointments and we need to make every effort to make sure that they are available for people who really need our help. If you need, we can arrange another one for you at a more convenient time.

## What can you do to help?

- **Help resolve disputes** – if there is a problem at home, we may be able to help by discussing them with you and/or your family members or friends so you can stay where you are;
- **Prevent homelessness** – we may be able to help you avoid becoming homeless, especially if you come to us early enough;
- **Offer advice and assistance** if you are looking for somewhere to live or advice on what you can do to try and keep your home;
- **Discuss all the housing options available to you.**

For example:

- applying to us for housing, including how we allocate housing;
- applying to housing associations that have a range of different house types;
- private rented property, furnished or unfurnished, which can be one of the quickest ways of securing accommodation. If you cannot afford to pay a deposit and meet our eligibility criteria, we may

consider you for our Moray Keyfund rent deposit guarantee scheme;

- staying with family or friends temporarily until you find something else; or
- low cost shared ownership schemes.

- **Help you deal with mortgage/rent arrears** – give you up to date information and any help you can get to pay your mortgage or rent arrears. This includes general advice about housing benefit or local housing allowance (for private rented housing). We can also talk to your landlord and try to resolve any issues that may be affecting your tenancy;
- **Make referrals for support** – referrals can be made for anyone aged 16 years or over who may be vulnerable and needs help to keep their home and stay independent. This support can be delivered in your own home, in temporary or supported accommodation;
- **Signpost you to other agencies and departments that can help** – we work in partnership with other agencies who can also help with issues affecting you and your family such as relationship advice, domestic abuse, homelessness, housing support, citizens advice, money advice, adaptations for your home if it no longer meets your needs and so on.

## **Homeless assessment**

If your homelessness cannot be prevented and there are no other suitable options that can be secured, you can decide whether you want to make a homeless application. If you decide to apply, you will be given an application form and asked to return the completed form as soon as possible. We will tell you about the application process and how your application will be assessed. If you make this choice, you will be referred to our homeless assessment team for a homelessness interview. They will discuss with you the need for temporary accommodation.

As above, remember and bring any relevant information, documents or evidence with you for your homelessness interview. It helps if you bring as many of the following items as you can with you to the interview.

### **Identification (photographic where possible)**

- Birth certificate
- Passport
- Proof of immigration status
- Driving licence
- National insurance card

## **Evidence of why you may be about to lose your home**

- Written confirmation you can no longer stay at your current address
- Your tenancy agreement
- Notice to quit from your landlord
- Repossession letter from mortgage lender
- Eviction documents from the court

## **Other evidence**

Utility bills (phone, gas, electricity) in your name  
Or a letter addressed to you, which says where you have been living. This can be from:

- your school, university or college
- your doctor or hospital
- your employer
- the Department of Work and Pensions or Jobcentre  
your social worker

## **Other evidence of your personal circumstances**

- Birth certificates for your partner and children
- Wage slips/bank statement
- Proof of pregnancy, if you or anyone else in your household is pregnant
- Doctor's/hospital letter about any health problems
- Written discharge from the armed forces

- Crime number or copies of relevant police reports (for example, if you are leaving home because of violence or harassment)

At the end of the housing options meeting we will give you a personalised written summary that details all of the options we have discussed. We will keep in touch with you, continue to work with you or arrange to meet you again, depending on what you decide to do, until you have found a solution to your housing problem.

## **Confidentiality**

Everything discussed will be completely confidential. At our meeting, we will explain how information about you will be used and who we might share it with. We will only share information with your consent or with the permission of someone who is entitled to give consent on your behalf. We will ask you to sign a consent form to let us to share your information with other services and organisations.

All the information that you give us will be kept securely. We will control who has access to it in line with the Moray Council's Information Management Strategy and Record Management Guidelines. We will only keep the information for as long as is necessary. We will only share the information where necessary and in line with Data Protection Law.

## **What if I need any more information or help?**

If you need more information or help, please contact us by phoning 0300 123 4566 or emailing [housing@moray.gov.uk](mailto:housing@moray.gov.uk).

## Contact details

### For all housing enquiries:

Housing and Property  
The Moray Council  
PO Box 6760  
Elgin  
IV30 9BX  
Phone: 0300 123 4566  
Email: [housing@moray.gov.uk](mailto:housing@moray.gov.uk)

### Or you can visit your local access point:

<b>Buckie Access Point</b> <b>13 Cluny Square</b> <b>Buckie</b> <b>AB56 1AJ</b>	<b>Elgin Access Point</b> <b>10 High Street</b> <b>Elgin</b> <b>IV30 1BY</b>
<b>Forres Access Point</b> <b>Auchernack</b> <b>High Street</b> <b>Forres</b> <b>IV36 1DX</b>	<b>Keith Access Point</b> <b>The Institute</b> <b>Mid Street</b> <b>Keith</b> <b>AB55 5BJ</b>

If you become homeless after 5pm at night or the weekend (or public holidays), you should phone our emergency service.

**Emergency Out of Hours: 08457 565656 (5pm-8.45am and weekends)**



Citizen's Advice Bureau	Phone: 01343 550088 Email (non-advice): bureau@moraycab.casonline.org.uk
Housing Benefit and Council Tax	Phone: 01343 563456 Email: revenues@moray.gov.uk
Housing Options Team	Phone: 0300 123 4566 Email: housing@moray.gov.uk
Housing and Social Work	Phone: 08457 56 56 56
Emergency Out of Hours Service	<b>(Monday to Friday 5pm - 8.45pm Saturday and Sunday 24 hours)</b>
Men's Advice Line	Freephone: 0808 801 0327
Money Advice Service	Phone: 01343 554623 Email: money.advice@moray.gov.uk
Moray Women's Aid	Phone: 01343 548565 Phone: 01343 548550 (children and young people) Emergencies: 01343 548549 Email: admin@mwaelgin.co.uk
Shelter Scotland	Freephone: 0808 800 4444 www.shelter.org.uk

## **Housing associations, landlords and letting agents**

For more information on housing associations, landlords and letting agents within the Moray area please see our publication 'A Guide to Housing Options in Moray' which is available at our access points or online at [www.moray.gov.uk](http://www.moray.gov.uk). You can also ask us at your housing options meeting and we can give you a list of local housing associations and letting agents.



If you need information from the Moray Council in a different format, such as Braille, audio tape or large print, please contact:

如果閣下需要摩里議會用你認識的語言向你提供議會資訊的話，請要求一位會說英語的朋友或親人與議會聯繫

Jeżeli chcieliby Państwo otrzymać informacje od samorządu rejonu Moray w swoim języku ojczystym, Państwa przyjaciel lub znajomy, który mówi dobrze po angielsku, może do nas

Se necessita de informação, do Concelho de Moray, traduzida para a sua língua, peça o favor a um amigo ou parente que fale Inglês para contactar através do:

Jeigu Jums reikalinga informacija iš Moray regiono Savivaldybės [*Moray Council*], kurią norėtumėte gauti savo gimtąja kalba, paprašykite angliškai kalbančių draugų arba giminaičių susisiekti su mumis

Чтобы получить информацию из Совета Морэй на Вашем языке, попросите, пожалуйста, Вашего друга или родственника, говорящих по английски, запросить ее

Si necesitas recibir información del Ayuntamiento de Moray en tu idioma. Por favor pide a un amigo o familiar que hable inglés que:



Project Officer  
Chief Executive's Office  
High Street  
Elgin, IV30 1BX



Phone: 01343 563319



Email: [equalopportunities@moray.gov.uk](mailto:equalopportunities@moray.gov.uk)



Textphone (Wednesday or Thursday only):  
18002 01343 563319