

# Housing options for lone parents

Whether you have a current housing problem or not, it is important for you to know what housing rights you have so you can make sure you are receiving all the help you are entitled to. This factsheet outlines the options that are available to you as a lone parent, and provides information about other organisations that can offer help and advice. Call the Lone Parent Helpline on 0800 018 5026 for further help or for information about financial help with housing costs. See also our factsheet *Action to take when a relationship ends*, which provides information about housing rights when a relationship ends.

## HOUSING IF YOU ARE AGED UNDER 18

If you are in need of housing because you cannot live with your parents, the local authority may provide you with supported, semi-independent accommodation. See our *Young*

*Mum's Guide* for information and advice. Also see YouthNet's and Shelter's websites (see FURTHER HELP AND INFORMATION) for further information about housing issues for young people.

## WHAT SHOULD I DO IF I AM HOMELESS?

If you are homeless, or threatened with homelessness, you should go to your local authority's Homeless Person's Unit and ask to talk to someone about making a homeless application.

**If there is a possibility that you might be helped to stay in your current home, and this is what you want, you can ask the local authority to provide you with practical and legal advice to do this.**

In an emergency situation, if you need to contact the Homeless Person's Unit during the evening or at weekends, ring your local authority's main switchboard and you should be provided with a number for emergencies. If you have nowhere to stay, then emergency accommodation should be offered to you. This is likely to be a hostel, or a bed and breakfast hotel or other emergency accommodation owned by the local authority or a housing association. Wherever possible, it is better for you to approach the local authority before an emergency happens.

For non-emergencies, call Shelterline (see FURTHER HELP AND INFORMATION) or, if possible, contact your local housing aid centre, Citizens Advice Bureau or Law Centre for support and advice. See FURTHER HELP AND INFORMATION for details of how to contact these organisations.

### How does the local authority decide what help I'm entitled to?

The local authority will carry out five tests to decide what help you are entitled to. These are to see whether you:

1. **are eligible for assistance.** If you have been informed that you do not qualify for any help, for example, because you are subject to immigration control, seek specialist advice immediately. You must be given grounds for the decision in writing and you have the right to ask for a review of this decision.
2. **are homeless, or threatened with homelessness within 28 days.** You should be classed as homeless if you have nowhere else to stay (in the UK or elsewhere), cannot afford to stay in your current accommodation or if you are staying with friends or relatives and have been asked to leave. You will be considered threatened with homelessness if you will become homeless within 28 days. If you have been subjected to, or are at risk from, violence or would be if you returned home, you should be considered to be homeless.
3. **have a priority need.** As a pregnant woman or a lone parent responsible for dependent children, you will be classed as in priority need.

## WHAT SHOULD I DO IF I AM HOMELESS? (continued)

- 4. are not intentionally homeless.** You will need to show that you did not deliberately do something, or failed to do something, which caused you to lose your home, when it would have been reasonable for you to stay. The local authority should not make assumptions about why you have left or lost your home. You need to show that you lost your home due to circumstances beyond your control, for example because you had no legal right to stay there or because you had financial problems caused by the end of your relationship or a job loss. You should not be classed as intentionally homeless if you left home because you experienced or were threatened with violence. It can be complicated to show you did not make yourself intentionally homeless so get specialist independent advice. Contact the Lone Parent Helpline (see FURTHER HELP AND INFORMATION) for information on how to find organisations that can help.
- 5. have a local connection to the area.** The local authority may not accept responsibility to provide long-term accommodation for you if it decides that neither you nor the members of your household has a connection with the area. You will usually be considered to have a local connection if you have lived in the area for a total of 6 out of the last 12 months or 3 out of the last 5 years, or have employment or family links to the area. If you have no connection to the area where you originally applied, the local authority dealing with your application can refer you to another local authority where you do have a local connection. However, if there is a risk of violence, to either you or a member of your household, the local authority cannot refer you to that area and may either decide to house you themselves or refer you to an area that does not present a risk.

See Shelter's website (see FURTHER HELP AND INFORMATION) for a five-step online assessment, which can help you to work out what assistance you will be entitled to.

### What will the local authority do if I am entitled to help?

As a lone parent with dependent children (or a pregnant woman), the local authority has a duty to provide you with temporary ('interim') accommodation if they believe that you may be homeless. This may be in a hostel or bed and breakfast accommodation (see below). The local authority will then make enquiries as to whether they have to provide you with long-term accommodation.

If, after making enquiries into your situation, it is decided that you qualify for help, the local authority must provide you with somewhere to live where you will normally stay until settled accommodation has been arranged for you. Both temporary and settled accommodation could be in public or private housing.

Any settled accommodation that the local authority offers you must be suitable for your needs. You should consider any offers carefully (some local authorities may only make one offer) and seek advice about anything that you are unsure of, before you accept. Details of what counts as settled accommodation can be found on Shelter's website, or by contacting them (see FURTHER HELP AND INFORMATION).

If the local authority has housed you in temporary accommodation but subsequently decides that you are not entitled to long-term accommodation (because, for example, you are intentionally homeless), you should be allowed to remain in the temporary accommodation for around 28 days while you find somewhere to live. If it is considered that you are not homeless, the local authority still has an obligation to provide you with advice on finding somewhere to live; this will include information about private sector housing.

## TEMPORARY AND EMERGENCY HOUSING

**If you need to leave your home urgently, you may need to find temporary or emergency housing. If possible, it is best to make a homeless application and be referred to temporary accommodation by the local authority (see *What will the local authority do if I am entitled to help?* above).**

Types of temporary accommodation available are:

- **Hostels** – it is likely that you and your children will be accommodated in one large bedroom and share other facilities (such as kitchen and bathroom) with other residents.
- **Refuges** – mainly for women, although there are also limited refuges provided for men, and their children (if any), if you have experienced violence, threats or abuse from someone who lives with you (or who used to live with you).
- **Bed and breakfast (B&B) hotels** – can be expensive. Sometimes residents will not be allowed to stay in the hotel during the day and there are usually no cooking facilities. Check whether they accept children and people on benefit and how long you'll be allowed to stay.
- **Short-life housing** – provides temporary housing to

## TEMPORARY AND EMERGENCY HOUSING (continued)

single, homeless people, but is sometimes accessible to people with children. Most properties are awaiting major repairs or demolition and you are usually expected to carry out decorations and minor repairs.

- **Squatting** – may be an option if you need a place to

live and can't find other accommodation. It is not illegal, but damaging a property while entering it may constitute criminal damage, which is an offence. It is wise to get gas, electricity and water properly connected, as using them without contacting the suppliers is illegal.

## APPLYING FOR HOUSING FROM THE LOCAL AUTHORITY

**Make sure you know what your immigration status is, and whether applying for local authority housing will harm any application you are making to the Home Office. Always check with an independent specialist adviser before making any application for help. Contact the Joint Council for Welfare of Immigrants (see FURTHER HELP AND INFORMATION) for advice.**

You can apply for a local authority home by making a homeless application (see page 1), making a housing application or being referred from a hostel or voluntary agency (if you are already living in accommodation owned by them). To make a housing application, ask your local authority for a form and any guidance notes.

You may have to wait for some time before you receive an offer of housing. The local authority should give you an idea of how long you have to wait, which will depend on the priority of your housing need and the accommodation that is available. You may be referred to a housing association – see page 4.

The amount of choice you have about accommodation will depend on local circumstances, such as how much and what type of housing there is available. Make sure you know what your options are before refusing any accommodation that is offered; you may only have one or two choices. You should be notified when a final offer is being made.

**If the local authority decides that you or a member of your household has previously behaved in an unacceptable manner, which is serious enough to make you unsuitable to be a tenant of the local authority, your application for housing can be refused. However, the local authority may decide to put you on the waiting list, but may not give you any priority when housing becomes available. For information on what the local authority might consider unacceptable behaviour, contact Shelter or see information on their website (see FURTHER HELP AND INFORMATION).**

**If you're seeking emergency accommodation because**

**you are homeless, the local authority has to provide you with assistance and cannot take unacceptable behaviour into account.**

### Can I apply for local authority housing if I own my home?

If you own and live in your home the local authority should consider your housing application in the same way as for other applicants. You could still be at risk of homelessness if, for example, your family has lost its main income or if you are obliged to sell your home following a relationship breakdown. You should also apply if you are living in poor conditions and would not raise enough money from the sale of your home for alternative accommodation.

### How is the priority of my application decided?

The local authority's allocation scheme must give you priority if you:

- are homeless (see pages 1–2);
- are living in unsatisfactory housing conditions, for example, because they are overcrowded or insanitary; or
- need to move:
  - on health grounds;
  - on welfare grounds, because you or your child or a member of your household has extra care or support needs; or
  - to a particular area and if you did not, this would cause hardship to yourself or others (for example, because you need specialist medical treatment).

You will be considered to be in greater need if you fall into more than one of these categories. You may also receive extra priority if, for example, you are homeless because of violence or threats of violence.

Local authorities generally use simple priority systems to allocate housing, although some still use points systems or waiting lists. Check with your own local authority to see what system they use or contact Shelterline (see FURTHER HELP AND INFORMATION) for advice.

## **APPLYING FOR HOUSING FROM A HOUSING ASSOCIATION OR HOUSING CO-OPERATIVE**

### **Housing association homes**

The process for getting a housing association home is similar to that for local authority housing (see page 3). When you apply, your priority over other housing applicants will be assessed.

Your local authority should have a list of housing associations that work in your area or you can get a list from regional offices of the Housing Corporation or the Welsh Assembly (see FURTHER HELP AND INFORMATION).

Sometimes, local authorities will 'nominate' applicants to be housed by a housing association operating in the area, in which case the offer of accommodation would come from the housing association rather than the local authority. If you are offered a house from a housing association, you must treat it as if it were an offer from the local authority.

Some housing associations that work in very high-demand areas do not have open housing registers or waiting lists, but take all their applicants as nominations from partner local authorities.

### **Housing co-operatives**

A housing co-operative is a small housing organisation, where properties are managed, and may be owned, by the members of the co-operative. There are different types of housing co-ops, for example:

- ownership co-ops that are owned, managed and control-

led by their members and tenants;

- tenant management organisations, which take on aspects of the management of properties while another organisation remains the landlord;
- self-build co-ops where the tenants have been involved in the building of the properties; and
- short-life co-ops, which lease properties that are hard to let from a landlord, for a fixed period of time.

Getting access to a housing co-op home can be difficult. Some have open waiting lists, which can be accessed in the same way as for local authority housing. But some operate by word of mouth and it is difficult to get on a list unless you know someone who already lives in a co-op property.

Information is available from the National Federation of Housing Associations (see FURTHER HELP AND INFORMATION).

**Housing association/co-operative rents will be lower than those set for private accommodation, but are usually higher than local authority rents.**

**The amount of rent charged by each local authority is set according to their housing policy. As a tenant, you cannot control the amount of rent charged, but you may be able to claim Housing Benefit to help to pay it. Call the Lone Parent Helpline (see FURTHER HELP AND INFORMATION) for information about how to claim Housing Benefit.**

## **LOW COST HOME OWNERSHIP SCHEMES**

### **Shared Ownership schemes**

These schemes help people who cannot afford to buy a home by allowing you to buy a share of a property and pay rent on the remaining share you do not own. For more information about the scheme contact the Housing Corporation or the Welsh Assembly (see FURTHER HELP AND INFORMATION). Your local authority will be able to tell you about any housing associations that are part of the scheme in your area.

### **Homebuy scheme**

Under this scheme you buy 75 per cent of the value of

the property with a mortgage and the housing association lends you the remaining 25 per cent, which is repayable if you decide to sell. You only pay a mortgage and not rent as well. This scheme is currently open to existing local authority and housing association/co-operative tenants or those on housing waiting lists who are nominated by their local authority as being in housing need (including anyone likely to be accepted onto a waiting list in the immediate future and who is nominated by their authority). Contact the Housing Corporation for a copy of their booklet *Homebuy* for information, or the Welsh Assembly for applications in Wales (see FURTHER HELP AND INFORMATION).

## RENTING FROM A PRIVATE LANDLORD

Rent for private housing is generally substantially higher than for public housing and will vary from property to property. If you are a private tenant, you should agree the rent with your landlord and arrangements for paying it before your tenancy begins.

You will normally be required to pay a returnable deposit and rent in advance, before moving into private accommodation. Check with the housing department at your local authority whether they have any schemes that may help you with these payments. You may qualify for a Crisis Loan or a Budgeting Loan from the Social Fund at Jobcentre Plus to pay rent in advance (loans are not allowed for deposits). Call the Lone Parent Helpline for information about this. Your local housing aid centre or Citizens Advice Bureau will be able to tell you of any local charities that may help (see FURTHER HELP AND INFORMATION for details about these organisations).

**From April 2006 in England, a licensing scheme will be introduced for many larger shared properties. The purpose is to make sure that the quality of accommodation offered is suitable. Landlords will have to register with the local authority and have a duty to**

**maintain their property to meet specified standards. Similar provisions are expected to be introduced in Wales some time later in 2006, or early 2007.**

### How can I find private rented accommodation?

Properties are generally advertised in local papers, by estate/lettings agents, in local shop windows and on the Internet. Estate/lettings agents may charge a fee and may also charge you each time you renew your tenancy. These agents should not charge anything for putting your details on a list, or for providing you with a list of properties. Check the conditions before signing up with an agent.

Many local authority housing advice services provide lists of private-sector lettings agents and reputable landlords.

### If you need to claim Housing Benefit while renting private accommodation

If you need to claim this you should find out how much of the rent charged by a landlord will be used to work out your Housing Benefit, before you decide to rent the property. This is called a Pre-Tenancy Determination; the Housing Benefit department can work this out for you.

## HOUSING ADVICE AND LEGAL REPRESENTATION

Seeking good quality housing advice is essential to you keeping your home during a change of circumstance or a crisis. Housing advisers will be able to:

- work out what options are available to you in your particular circumstances;
- negotiate with your lender, freeholder or landlord;
- fill in court papers and explain your situation to a judge; and
- help you to find alternative accommodation if you are evicted.

There are a number of national helpline services available, where you can receive advice over the telephone. Your local

authority will have a housing advice service, which will be able to provide advice itself as well as signpost you to other sources of advice, such as Citizens Advice, Shelter and local law centres.

The 'advice services' pages of the Shelter website (see FURTHER HELP AND INFORMATION) list local and national organisations that provide advice services. The site allows searches to be carried out at national and local authority levels.

Most general advice services are free. However, some specialist legal advice and representation will need to be paid for. Any charges should be made clear to you from the start.

**FURTHER HELP AND INFORMATION**

**One Parent Families**

Helpline: 0800 018 5026

Website: [www.oneparentfamilies.org.uk](http://www.oneparentfamilies.org.uk)

Free information for lone parents on a range of topics, including housing advice. We can also provide details of helpful organisations throughout the UK. The Lone Parent Helpdesk also provides useful online information.

**Citizens Advice Bureau**

Check your telephone directory for your local bureau or find details on [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk). Your local bureau may have a specialist housing adviser who can help you. Their advice website – [www.adviceguide.org.uk](http://www.adviceguide.org.uk) – has information on various housing issues including, tenancies, disputes and repairs.

**Community Legal Service Direct** (part of the Legal Services Commission)

Helpline: 0845 345 4345

Website: [www.clsdirect.org.uk](http://www.clsdirect.org.uk)

Provides free initial independent telephone advice about housing issues and produces useful leaflets available on the website or by request from the helpline.

**Housing aid/advice centres**

Housing aid centres can offer advice and information about all aspects of housing. Some are run by local authorities and you will find their details on the telephone directory or by contacting your local authority's switchboard. Others are run by voluntary organisations. Details are available from Shelter (see below).

**Housing Corporation**

Helpline: 0845 230 7000

Website: [www.housingcorp.gov.uk](http://www.housingcorp.gov.uk)

Responsible for ensuring housing associations provide decent homes and services for residents. Local offices can provide lists of local housing associations.

**Joint Council for Welfare of Immigrants**

Helpline: 020 7251 8706

Website: [www.jcwi.org.uk](http://www.jcwi.org.uk)

Can advise you about your immigration or refugee status and how this may affect an application for housing.

**Law Centres Federation**

Tel: 020 7387 8570

Website: [www.lawcentres.org.uk](http://www.lawcentres.org.uk)

Puts people in touch with local law centres. Provides information on their website about what law centres do and what they deal with.

**National Asylum Support Service**

Helpline: 0845 602 1739

Website: [www.ind.homeoffice.gov.uk](http://www.ind.homeoffice.gov.uk)

Part of the Home Office Immigration and Nationality Directorate. Provides support, accommodation and financial help for asylum seekers whilst their claim is being considered.

**National Housing Federation**

Tel: 020 7067 1010

Website: [www.housing.org.uk](http://www.housing.org.uk)

Provides information about housing associations and housing co-operatives.

**Refugee Council**

Tel: 020 7820 3085 (information line on housing and other issues)

Website: [www.refugeecouncil.org.uk](http://www.refugeecouncil.org.uk)

Provides advice and assistance to asylum seekers and refugees and a range of services for those people recently arrived in the UK and those settled in the UK. Contact for details of the Panel of Advisers for Unaccompanied Refugee Children.

**Shelter**

Shelterline Helpline: 0808 800 4444

Website: [www.shelter.org.uk](http://www.shelter.org.uk)

Gives details of local housing advice centres throughout the country and provides information and advice on a range of housing issues and a signposting service for further help and advice.

**Stonewall Housing**

Helpline: 020 7359 5767

Website: [www.stonewallhousing.org](http://www.stonewallhousing.org)

Advice and information for lesbians, gay men and bisexuals on homelessness, housing options, harassment and finding accommodation.

**Welsh Assembly** - Housing Directorate

Tel: 02920 825111

Website: [www.housing.wales.gov.uk](http://www.housing.wales.gov.uk)

Contact for details of local housing associations in Wales. Also has information on housing issues on the website.

**YouthNet**

Website: [www.youthnet.org.uk](http://www.youthnet.org.uk)

The Home, Law and Money section of their online helpdesk

TheSite.org (accessed through their website) includes advice and information on housing issues for young people.

This factsheet is part of a series issued by the Lone Parent Helpline. All factsheets, and many other publications, are free to lone parents and can be obtained by calling the Lone Parent Helpline on freephone 0800 018 5026. The Lone Parent Helpline can also provide information about our other services and details of other helpful organisations. For 24-hour access to a range of information visit our website at [www.oneparentfamilies.org.uk](http://www.oneparentfamilies.org.uk).

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