



Housing Advice and Options in Waltham Forest



www.walthamforest.gov.uk





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1. What you can expect when you contact Housing Services

We will provide accurate and up to date information on the Council's policies and practices in relation to housing and homelessness

When you visit our offices we will:

- greet you promptly;
- keep any appointment you have made and tell you beforehand if we have to cancel it.
- be polite;
- keep the matter confidential;
- provide equality of services, taking into account your individual needs;
- provide an interpreter where appropriate; and
- do our best to provide information and advice about other local services.

When you contact us by letter, fax or email we will:

- reply within ten days;
- provide a contact name, address, e-mail address and direct dial phone number in the letter;
- write in plain language;
- provide information in different languages used in the community, on tape or in Braille, if asked to do so.
- let you know within five days that we have received your complaint; and
- investigate any complaint and provide a full response within 28 days.

When you phone us we will:

- answer 80% of calls within 20 seconds;
- greet you and give you our name and the service name; and
- pass on your details to the relevant person (if necessary) so that you do not have to repeat them to another person.

When we visit you in your home we will:

- ordinarily make an appointment to meet you in your home and tell you beforehand if we have to cancel it; and
- wear name badges and show identification.

2. Housing Advice Unit

The Housing Advice Unit provides free advice on a wide range of housing issues for all residents within the borough, focusing on those in the private sector, including owner-occupiers. We can help you with housing problems and provide information about the housing options available for you. Our aim is to prevent homelessness wherever possible, and we will do what we can to help you stay in your current accommodation. Always seek advice before moving out of your home, even if, for instance, your landlord or mortgage lender has served a notice on you. You can get advice by calling in at:

Cedar Wood House

2d Fulbourne Rd
Walthamstow
E17 4GG

Reception opening hours:

Monday to Thursday - 9am to 4.30pm
Fridays - 10am to 4.30pm

Telephone enquiries: 020 8496 3000

Monday to Thursday - 9am to 5.15pm
Friday - 9am to 5pm

Emergency contact: 020 8496 3000

Outside the above enquiry times, calls can be transferred to a stand-by duty officer 24 hours a day, including weekends and bank holidays, for advice or admission to temporary accommodation in an emergency, for example if you have had to leave your home due to domestic violence.

Email:

housing.advice@walthamforest.gov.uk

You can also get advice from our website at www.walthamforest.gov.uk/housing-advice-and-info

Advice and information is available on:

- Homeless prevention – including landlord mediation
- Private rented housing (finding accommodation, types of tenancies)
- Emergency accommodation for single homeless people (hostels and other temporary accommodation)
- Rent Deposit Schemes
- Custody support – homelessness prevention for those going into prison on remand
- Mental Health and housing issues
- Shared housing projects and hostels for single people
- Sheltered housing for older people
- Shared ownership schemes
- Paying for new accommodation
- Housing Benefit problems

We can also help if you are worried about losing your home, for example due to:

- Problems paying your rent or mortgage
- Landlord/friends/relatives telling you to leave
- Possession proceedings – (what to do if you receive a Notice to Quit, Court Summons, Court Order or a Bailiffs Warrant)
- Relationship breakdown

Ask us for help if you are a private tenant having problems with your landlord due to:

- Disrepair
- Your rent
- Privacy, such as your landlord coming into your home uninvited
- Landlord refusing to accept rent
- Your rights if you have no written tenancy agreement
- Harassment and illegal eviction

3. Hostels

Most hostels are only accessible through agency referrals, although you may be able to contact some yourself and place your name on a waiting list for accommodation. If you

want to know if you can be referred to a hostel, please come to the Housing Advice Unit (address on page 17) and bring the following with you:

- Identification to confirm who you are and where you have been staying
- Proof of your income, for example wage slips or proof of benefits
- Proof that you are homeless, such as a letter from the person who made you homeless

Some examples of hostels that we may refer you to are given below:

Name of hostel	Client groups	How to get in	Additional information
Ashiana Project PO Box 816 London E11 1QY Tel: 020 8539 0427	South Asian, Turkish and Iranian women aged 16-30 years with low support needs. One four-bed scheme for women at risk due to forced marriages.	Self or agency referrals. Please phone first if self-referring.	This hostel cannot take women with children.
Branches Night Shelter 33 Union Close Leytonstone London E11 4JZ Tel: 020 8556 2333	Single homeless people.	Self or agency referral.	Relocating during 2009/10, check before attending
Centrepoint 175 Huxley Rd London E10 5QX	Single homeless people aged 18-25 years with low to medium support needs.	Agency referral only.	
Christian Alliance Housing Association Stephen House 1b Copeland Rd London E17 9DB	Single homeless people aged 17-30 years with low-medium support needs.	Agency referral only.	
Single Homeless Project Wardley Lodge 63 Preston Rd London E11 1RB	Single homeless people aged 18-30 with low-medium support needs.	Agency referral only.	
Step Up 191 Forest Rd London E17	Single homeless people aged 16-23 years with low-medium support needs.	Agency referral only.	
YMCA 642 Forest Rd London E17 3EF Tel: 020 8509 4601	Single homeless people ages 18-30 years with low support needs. No age limit for local authority referrals.	Self or agency referral.	Priority is given to those with a local connection.
Young People's Housing Project 177 Wallwood Rd London E11 1AY	Single homeless people aged 18-25 years with low-medium support needs.	Agency referrals only.	Primarily, but not exclusively, for young African-Caribbean people.

4. Private Rented Accommodation

The private rented sector is likely to be the best option for most people seeking accommodation in Waltham Forest. You can find accommodation advertised in local newspapers or shop windows and there are also a number of websites that you can find by searching for “rooms to let in London”.

You can also find a home through the many accommodation agencies in the borough. We are often asked to provide a list of agencies who accept tenants on benefits but it is often up to individual landlords whether they accept tenants on benefits. We recommend that you approach as many agencies as possible and ask if they have anything suitable for your needs. A list of agencies can be found in phone books or on the Internet.

Charges and deposits

When you register with an agency, it can only legally charge you a fee when it finds you somewhere to live. It cannot legally charge you

just to register, or for giving you property details. When you find somewhere to live, most agencies and landlords will ask you for a deposit as security against things such as rent arrears or damage to the property or its contents.

For all tenancies in England and Wales starting after 6 April 2007, the landlord must place the deposit in a tenancy deposit protection scheme. You are entitled to get the deposit back at the end of the tenancy, although the landlord is entitled to make reasonable deductions for missing or damaged items, or outstanding rent.

As well as the returnable deposit, most landlords are likely to ask for a payment of rent in advance – usually one month’s rent. If you are not working and/or you are unable to save money for the costs of moving, you may be entitled to a Social Fund Grant or loan – contact the Benefits Agency for more information or visit www.jobcentreplus.gov.uk

Housing Benefit and Local Housing Allowance

Housing Benefit and Local Housing Allowance (LHA) are government schemes to help people on low incomes or benefits pay their rent. You don’t have to be on benefits – you may be entitled if you are on a low wage or pension. The amount of benefit you get will depend on your income, savings and family circumstances.

If you are a private tenant making a new claim, you will get help through the LHA Scheme. This is a fixed rate based on the location of your property and the number of bedrooms you need, not how much the rent is. If your rent is less than the LHA, you will be able to keep up to £15 of the extra money. If your rent is more than the LHA, you will normally have to make up the difference yourself. This means you must be sure that your rent will be covered by the set LHA amount.

If you are single and under the age of 25, you will usually only qualify for the LHA rate for shared accommodation, regardless of the size of accommodation that you live in.

The amounts of Local Housing Allowance are set by the Independent Valuation Office and are reviewed each month. You can contact the council on 020 8496 3000 or check the website at www.walthamforest.gov.uk/local-housing-allowance for the current rate.

Types of tenancy

There are different types of tenancy agreements, although most tenants without resident landlords are likely to have an Assured Shorthold Tenancy. If you are unsure about the type of tenancy you have, you can contact the Housing Advice Unit.

Different tenancies give you different rights and you will have fewer rights if your landlord lives in the same building as you. In general, you do not have to move out at the end of a tenancy agreement, as most tenants have the right to stay in their property unless, or until, the landlord gets a Possession Order from a court.

You still have tenancy rights even if your landlord does not give you a written agreement, but to claim Housing Benefit you must have proof such as a rent book and a letter from your landlord to show that you occupy a room, flat or house at a fixed rent. If you pay rent weekly you have the legal right to a rent book. If you moved in on or after 28 February 1997, you are entitled to a written statement from your landlord giving details of the terms of your tenancy, including the rent payable. You should make sure that you have the landlord’s name and address before you move in. If an agency is arranging the accommodation, find out exactly what their role is:

- Letting agents are only involved until you have moved in
- Managing agents usually collect rent and arrange repairs
- Landlords - some agents own the properties they let

You should also try to find out how likely it is that the landlord will want his property back and when. If you are given a fixed-term agreement (for example for six months) you should ask how likely it is the landlord will renew the agreement. You should also ask who is responsible (landlord or agent) for paying any mortgage on the property, and ask for assurance that you will be told if there is a risk of losing your home if the landlord defaults on the mortgage. For more advice about your rights in private rented accommodation, you can contact the Housing Advice Unit before you move in.

5. Council or housing association accommodation

The Housing Registrations Team is responsible for maintaining the Council's Housing Register (also known as the waiting list).

The register is open to most people within and outside of Waltham Forest's boundaries with certain exceptions. For example, some people who have previously lost their home because of rent arrears or anti-social behaviour may not be eligible. If you want to apply to be on the Housing Register, you can contact the Registrations Team by phone or send in an application form. This can be downloaded from the Council's website at

www.walthamforest.gov.uk/housing or collected from most Council offices. When your application form has been received, your application will be assessed and you will be advised which preference group you are in.

Unfortunately there is a very long wait for Council or housing association accommodation. This is why we encourage people to seek alternative options in the private rented sector. The following table shows the average and longest waiting times for those rehoused with reasonable preference during 2008/9:

Property size required	Average waiting time	Longest waiting time
Studio/one bedroom	4.5 years	13 years
Two bedroom	3 years	10 years
Three bedroom	4.5 years	11.5 years
Four bedroom	7 years	10.5 years

For enquiries about the Housing Register, please contact the Housing Registrations Team at:

Cedar Wood House
2d Fulbourne Road
Walthamstow
E17 4GG
Tel: 020 8496 3000

Email:
housing.registration@walthamforest.gov.uk

6. Moving out of London

Moving On Up

The Moving On Up Scheme helps people move from one part of the UK to another. It works by linking councils and housing associations that have long waiting lists with those that may have empty homes or shorter waiting lists in the Northern Counties such as the Midlands, or parts of Scotland and Wales.

Why move outside of Waltham Forest?

More people need affordable housing from the Council and housing associations than there is available. The number of social housing units available in Waltham Forest is in decline so we have joined up with other councils and housing associations with shorter waiting lists to provide an opportunity for people to move into decent affordable accommodation more quickly. Moving to a new area is a big step, which takes a lot of consideration and it may not suit everyone. The properties on offer are miles away from London, the closest being two hours away. However, for the many households that have moved it has meant they have the chance to make a fresh start in a new home.

Who can apply?

You can apply to be considered for the scheme if you are:

1. Currently on Waltham Forest Council's Housing Register
2. Living in temporary accommodation provided by Waltham Forest Council
3. A council or housing association tenant currently living in the London Borough of Waltham Forest

You cannot be considered for this scheme if you have rent arrears or a history of nuisance or anti-social behaviour.

Who do I contact?

If you are interested in moving to areas other than London or its suburbs and wish to discuss this further please contact Allocations, Choice and Mobility on 020 8496 3000.

What happens next?

Once you have accepted and signed for a property you will become a tenant of the council or housing association that manages the property. You will need to contact your new landlord for any future issues. Your new landlord should provide you with details of local amenities such as schools and where you should go to claim any benefit you may be entitled to.

7. Low cost home ownership options

Many people wish to own their own home but house prices in Waltham Forest and throughout London are so high that many cannot get a mortgage for their first home. There are a number of schemes that housing associations provide to help people get on the property ladder. In addition, the government has promoted a number of new schemes to help first time buyers buy their own home.

Most of the schemes that are available involve buying a property through **shared ownership** with a housing association. As part of the scheme, you would obtain a mortgage for a share of the property. The housing association would retain ownership of the remaining share of the property and you would pay an affordable rent for this. Most schemes are very flexible and you can increase your share of the property over time, and finally own it outright.

Some schemes provide you with an **equity share**. In these schemes you will get a mortgage for the share of the property you want to buy, but you will be offered a second loan for the part that you do not buy. The loan may be at 0% interest for a set period of time, or at a very low rate of interest, but no rent will be payable on the part of the property you do not own.

Housing Options

All the low cost home ownership schemes available in Waltham Forest and throughout most of London are administered by Housing Options. The Housing Options service has been designed so that anyone looking for affordable homes in London will only need to fill in one application form to gain access to all properties.

You can contact Housing Options on **0845 230 8099** or you can visit their website at **www.housingoptions.co.uk**

New Build HomeBuy

This is a scheme that allows applicants to buy a newly built property from a housing association through shared ownership. Individual housing associations will have different eligibility criteria, but in all cases you must have an income of less than £60,000 per annum. The initial share available for you to buy is usually between 25-75% of the total value of the property.

My Choice HomeBuy

This scheme allows first time buyers to buy a home of their choice on the open market that they could not otherwise afford. You will need to show proof of income in order to be accepted onto this scheme. The scheme offers an equity loan on the property of your choice for as much as 50%, or as little as 15% of the cost of the property. This scheme has been extremely popular and is usually over subscribed, however you can register your interest as more funding may become available in the future.

First Time Buyer's Initiative and HomeBuy Direct

These schemes both allow first time buyers to buy a new property built by a developer with the aid of an equity loan. The scheme is only available on specific developments. Full details are available on the Housing Options website at www.housingoptions.co.uk

Rent to HomeBuy (Rent Now, Buy Later)

These schemes make new build properties available to those who wish to buy and have a good prospect of obtaining a mortgage. Properties are initially made available on an Assured Shorthold Tenancy for a fixed period of either two or three years. The rent charged will be no more than 80% of market rent. Tenants can opt to buy a share of the property at any point during the tenancy.

For additional information on any of these schemes, contact Housing Options on **0845 230 8099** or visit **www.housingoptions.co.uk**, or you can contact the Council's Housing Partnerships Team on **020 8496 3000**.

8. Furniture and moving in costs

Furniture projects offer cheap items of furniture for people on low incomes who are claiming benefit, and people who have been made homeless or are refugees. Local projects for Waltham Forest include:

Homestore

Unit 2
26 Maryland Industrial Estate
Maryland Road
Stratford E15 1JW
Tel: 020 8519 6264

Restore Community Projects

18 Ashley Rd
London N17 9LJ
Tel: 020 8493 0900

You will need to be referred by an agency that is helping you such as the Housing Advice Unit or Social Services.

If you are on Income Support or Jobseekers Allowance, you may be entitled to a Social Fund Grant or loan from the Department for Work and Pensions to help you with the costs associated with moving into a new home, such as new furniture and gas and electricity connection fees.

For more advice about this you should contact the Benefits Agency or visit **www.jobcentreplus.gov.uk**

9. Useful contacts

Housing and general advice

Housing Advice Unit

Cedar Wood House
2d Fulbourne Rd
London E17 4GG
Tel: 020 8496 3000
Email: housing.advice@walthamforest.gov.uk

CAB Walthamstow

167 Hoe St
Walthamstow
London E17 3AL
Tel: 0844 8269696

CAB Leytonstone

Greater London House
547-551 High Rd
Leytonstone
London E11 4PB
Tel: 020 8988 9620

Shelterline (Housing Advice)

Freephone: 0808 800 4444
8am – 8pm Monday to Friday
8am – 5pm Saturday to Sunday

Waltham Forest Direct

(for information about all Council services, including Housing Benefit)
Tel: 020 8496 3000

Or visit one of the Waltham Forest Direct (WFD) shops listed below, which are open between 8.30am and 6pm Monday to Friday, and 9am to 1pm on Saturday. There are no Housing Benefit officers at the shops on Saturday but you can drop off evidence and make general enquiries.

Chingford WFD

265 Chingford Mount Road
Chingford
E4 8LP

Leyton WFD

774-776 High Road
Leyton
E10 6AE

Walthamstow WFD

137 Hoe Street
Walthamstow
E17 4RT

Leytonstone WFD

819 High Road
Leytonstone
E11 1HQ

Department for Work and Pensions

(for Income Support claims)

656a Forest Rd

London
E17 3SH
(for E4 and E17)

1 Lemna Rd

London E11 1JJ
(for E10 and E11)

Farthingale Walk

London E15
(for E7 and E15)

Jobcentre Plus/employment services

7-13 Westbury Rd

London E17 6RH
(for E4, E17)

1 Lemna Rd

London E11 1JJ
(for E10 and E11)

Waltham Forest Credit Union

Harmony Hall

10 Truro Rd
Walthamstow E17 7BY
Tel: 020 8520 8740
Email: enquiries@wfccu.org
Website: www.wfccu.org

Health/disability

NHS Direct

Tel: 0845 4647
Website: www.nhsdirect.nhs.uk

Community Drugs and Alcohol Team

Thorpe Coombe Hospital
Forest Rd
London E17 3HP
Tel: 0844 600 1200

Positive East

(support for people affected by HIV)
107-109 The Grove
London E15 1HP
Tel: 020 7791 2855
Email: info@positiveeast.org.uk

Waltham Forest Black People's Mental Health Association

2 Priory Avenue
London E17 7QP
Tel: 020 8509 2646

QALB Day Care Centre

5 Blackhorse Lane
London E17 6DS

Disability Resource Centre

1a Warner Rd
London
E17 7DY

Young People

Connexions (for 13-19 year olds)

Juniper House,
221 Hoe Street,
London E17 9PH
Tel: 020 8496 1917

Face2Face

(for 11-21 year olds, including counselling, advice about contraception and sexual health)
The Score Building
100 Oliver Rd
London E10 5JY
Tel: 0844 600 1256

Lesbian and Gay

Lesbian and Gay Switchboard

PO Box 7324
London N1 9QS
Tel: 020 7837 7324 (24 hour helpline)

East London Out Project

56-60 Grove Rd
London E17 9BN
Tel: 020 8509 3898

Immigration, Asylum and Refugee issues

Refugee Advice Centre

702 High Rd
Leyton
E10 5PW
Tel: 020 8558 1865

Refugee and Migrant Justice

Nelson House
153-157 Commercial Rd
London E1 2DA
Tel: 020 7780 3200

Domestic Violence

National Domestic Violence Helpline

(for women)
Tel: 0808 2000247

Advice line (for men)

Tel: 0808 801 0327

Report It

702 High Rd
Leyton
E10 6AE
Tel: 020 8558 6928

Note: The information contained in this leaflet is intended as a guide only and is accurate at the time of publication. For the latest information please contact the Housing Advice Unit or visit www.walthamforest.gov.uk/housing

This leaflet provides information about Housing in Waltham Forest. If you would like a translation of this leaflet, please tick the language you want, complete your name and address and return the whole form to the address given below.

This document can also be made available in audio tape Braille large print

<p>Ce dépliant vous fournira des informations sur les solutions de logement à Waltham Forest. Si vous n'êtes pas de langue maternelle anglaise et si vous souhaitez obtenir une traduction du dépliant, cochez la case correspondant à la langue de votre choix, inscrivez votre nom et votre adresse dans l'espace prévu à cet effet et renvoyez le dépliant à l'adresse mentionnée ci-dessous.</p> <p style="text-align: right;">FRENCH <input type="checkbox"/></p>	<p>Ta broszura zawiera informacje na temat mieszkalnictwa komunalnego na terenie Waltham Forest. Jeśli chciał(a)by Pan(i) uzyskać tłumaczenie tej broszury, prosimy zaznaczyć wymagany język, podać swoje imię, nazwisko oraz adres i odesłać cały formularz na poniższy adres.</p> <p style="text-align: right;">POLISH <input type="checkbox"/></p>
<p>Warsidahan waxaa ku qoran warar ku saabsan Guriyanta Waltham Forest. Hadii aad u baahan tahay in warsidahan laguugu soo turjubaano luqadaada, fadlan soo sax luqada aad rabto, kuna soo buuxi magacaaga iyo cinwaankaaga, kuna soo celi foomka oo dhan cinwaanka hoos ku qorani.</p> <p style="text-align: right;">SOMALI <input type="checkbox"/></p>	<p>இந்தப் பிரசுரம் உங்களின் குடிமகனாகும் மொழகத்திற்கான (Waltham Forest) வீட்டு வசதி பற்றிய தகவலைக் குறிப்பிடுகின்றது. இந்தப் பிரசுரத்தின் மொழி பெயர்ப்பு தேவைப்படும் தகவல் செய்து உங்களின் தேவைகளை மொழிக்கு தேர்வு குறி இது கூறும். உங்களின் பெயர் விலகம் குறிப்பிட்டுள்ள பூர்த்தி செய்து முழுப் படிவத்தையும் கீழ்வரும் விலாசத்திற்கு அனுப்பவும்.</p> <p style="text-align: right;">TAMIL <input type="checkbox"/></p>
<p>Bu yaprakçık size Waltham Forest'de bulunan Konutlar hakkında bilgi vermektedir. Eğer bu yaprakçığın bir çevirisini arzu ediyorsanız, lütfen istediğiniz lisanın yanındaki kutuyu işaretleyin, adınızı ve adresinizi yazın ve de formun tamamını aşağıda verilmiş olan adrese geri gönderin.</p> <p style="text-align: right;">TURKISH <input type="checkbox"/></p>	<p>ہم انفلٹ وائلیم فارست (Waltham Forest) میں رہائشی مکانات کے بارے میں معلومات فراہم کرتا ہے۔ اگر آپ اس انفلٹ کا ترجمہ حاصل کرنا چاہتے ہیں تو براہ مہربانی منعلقہ زبان کے خانے میں ٹکی کا نشان لگائیں، اپنا نام اور پتہ لکھیں اور پھر پورا فارم درج ذیل پتے پر واپس بھیج دیں۔</p> <p style="text-align: right;">URDU <input type="checkbox"/></p>
<p>Name _____ Address _____ _____ Telephone No _____</p>	<p>Return to: Housing Advice Cedar Wood House 2D Fulbourne Rd Walthamstow E17 4GG</p>

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