



Your Housing Options

CYMRTH A CHYNGOR
HELP & ADVICE



HOUSING OPTIONS
OPSIYNAU TAI

City and County of Swansea
Dinas a Sir Abertawe





Your Housing Options

Whether you want to stay in your current home or need to find a new one, the City and County of Swansea is committed to helping you.

Unfortunately, due to a shortage of Council and Housing Association accommodation, we cannot offer everyone who applies to us a new home. Therefore we have brought together a wide range of housing options to help you.

Helping you to stay in your home

We aim to prevent homelessness whenever possible. We can do this by helping you to stay where you are in the long term or by helping you stay where you are until you are able to find somewhere else to live.

The earlier you let us know about your housing problem, the more we may be able to help.

Our advisors can help in the following way:

- Talking with relatives and friends about letting you stay in their accommodation until you can find somewhere more suitable.
- Dealing with notices to leave and possession action by landlords or mortgage lenders, including representation in court.
- Explaining your legal rights and responsibilities.
- Dealing with your poor housing conditions.
- Rent arrears, rent account problems and claiming benefits.
- Money advice including helping you to reorganise your income so that you can make affordable payments to reduce your debts.



- Improving the security of your home if you are at risk of violence.
- Arranging for practical support if you need any help to stay in your home e.g. form filling, dealing with other agencies e.g. job centre, utility companies.
- Finding you somewhere else to live.
- Rent deposits and bonds.

In many cases we can help people to keep their home and we aim to act as early as possible before the problem gets worse.

Council Housing

Local Authority housing or Council Housing is long term, low rent accommodation.

Your Housing Options advisor will complete an application over the telephone and, providing you are eligible, you will appear on our Housing needs Register for housing.

Our housing is in extremely high demand and you should consider choosing as many areas as possible, to maximise your chance of being housed.

You will be awarded housing need points according to your circumstances and we will contact you to let you know how many points you have, and what suitable options are available to you.

The demand for Council and Housing Association Accommodation is high and waiting times for accommodation in many areas is extremely long. You should therefore also consider other options such as renting in the private sector.

Further information and answers to frequently asked questions can be found in the leaflet - 'Applying for Council Housing'.



Housing Associations

Housing Associations are social landlords similar to the Council and offer homes on a long term and at a relatively low cost in many areas throughout Swansea.

Housing Associations have different ways of deciding who gets their homes and who they register on their waiting lists.

You should contact each Housing Association directly for more information.

Housing Associations also manage supported and specialist housing schemes and you should discuss your individual needs with an advisor.

The following large Housing Associations provide housing in the Swansea area:

- **Tai Cymdogaeth Cyf (*Gwalia*)**
10 - 13 The Kingsway, Swansea, SA1 5JN.
☎ **01792 488288**
🖱 **www.cymdogaeth.com**
- **Coastal Housing Group**
11 Wind Street, Swansea, SA1 1DP.
☎ **01792 479200**
🖱 **www.coastalhousing.co.uk**
- **Family Housing Association**
41 - 43 Walter Road, Swansea, SA1 5PN.
☎ **01792 460192**
🖱 **www.fha-wales.com**
- **United Welsh Housing Association**
Ty Cenydd, Castle Street, Caerphilly, CF83 1NZ.
☎ **02920 858100**
🖱 **www.uwha.co.uk**



Mutual exchange

If you are already a Council or Housing Association tenant and want to move you could consider applying for a mutual exchange. A mutual exchange lets you swap your home with another tenant of the Council or a Housing Association. A mutual exchange gives council and housing association tenants the opportunity to set up home in an area that meets their needs by allowing two or more tenants to swap their homes. Swapping your home in this way can be a very good way of increasing your chances of getting the home you need within a reasonable time.

Your landlord may only consider you for a mutual exchange if you have a clear rent account and you are not breaking any of your tenancy conditions. You may also be refused a mutual exchange if the exchange would mean that one or both homes would be either overcrowded or under occupied.

Homeswapper is a free online mutual exchange service which has been set up for tenants looking to swap houses. Tenants of the Council or Housing Associations interested in a mutual exchange should log onto **www.homeswapper.co.uk** where registration takes about five minutes.

Alternatively you should contact your local housing officer who can help explain the process.

Private rented accommodation

The demand for Council and Housing Association Accommodation is high and waiting times for accommodation in many areas is extremely long. You should therefore also consider renting in the private sector as an option. Private rented accommodation is different from renting from the Council or a Housing Association. You should check the rent levels and the length of the tenancy before moving in. Renting from a private landlord may be the only option for many people particularly if you want to live in areas where there is little or no Council or Housing Association homes.



Here are a few ideas if you are looking for a private rented home:

Local Papers - The Evening Post publishes a property supplement every week. Copies are available from Housing Options, Lettings Agencies, Shops and Supermarkets.

Notice Boards - Cards placed in newsagents notice boards advertise flats or rooms at the cheaper end of the market. You should go around the area you are interested in as regularly as you can.

Students Union or college - If you are a student, your college may be able to help you find somewhere to stay. You should contact your Student Union or Accommodation Officer.

Accommodation or Letting Agencies - Accommodation agencies let and manage rooms, flats and houses on behalf of private landlords. Most agencies advertise in the local paper, Yellow pages and Thomson Directory.

Word of Mouth - It is quite common for people to hear of rooms or flats by word of mouth from friends or work mates, so it is an idea to let everyone know that you are looking.

Bond Board - A recent change in the law now means it is illegal for landlords to hold cash bonds. A landlord must let you know what has happened to the bond if you have given them money towards damage or unpaid rent. Normally a landlord will pay the money into an independent 'custodial scheme' or an 'insurance backed' scheme. The Bond Board can offer landlords a guarantee certificate (up to an agreed value) in place of a cash deposit. Depending on your circumstances, you may need to be referred by a caseworker in Housing Options for this help. If you are a single person in receipt of benefits or on a low income you can contact the Bond Board directly on **01792 301363**.

Internet - Many internet sites may be able to help you find somewhere to live. New websites are created regularly and using a search engine will also help you find somewhere to live. In addition to letting agency and landlord websites, you can also find details of other people looking to rent or share a home on internet blogs and social networking sites.



Try the following sites:

-  www.spareroom.co.uk
-  www.roombuddies.com
-  www.clickflatshare.co.uk/swansea
-  <http://uk.easyroommate.com>
-  www.flatmateclick.co.uk

It can take a long time to find what you want; so you have to be prepared to keep looking. Some important points to remember:

- You should make sure you are able to afford the rent. An advisor at Housing Options can help you work out how much you can afford.
- You will normally be expected to pay a deposit or bond. You may also have to pay your rent in advance. You may be eligible for help with these costs. An advisor at Housing Options can provide further advice and can arrange for an interview with the Bond Board if you are eligible.
- If you are on a low income or on benefits you may be entitled to Local Housing Allowance. All private tenants who make new claims will now receive Local Housing Allowance instead of Housing Benefit.
- The amount of allowance you will be paid is set for the number of bedrooms the law says you need, how much income and savings you have and whether you have other people living with you. If you are single and under 25 then you will receive a fixed rate to occupy a single room in shared home.
- The Rent Officer Service will tell the Council what the Local Housing Allowance rent is for each property size. These amounts will be displayed in Council Offices and on the Council website.



- If you are eligible for Local Housing Allowance, then the money will be paid directly to you. It can only be paid to your landlord in exceptional circumstances. You must use this money to pay your rent. You risk losing your tenancy if you miss payments.
- For further details you can ask an advisor in Housing Options or speak to the City and County of Swansea's Local Housing Allowance advisers on **636000**.
- Accommodation Agents can only charge you a fee for its service, if you accept accommodation it has found for you. If an agent asks you for money in advance, you should seek advice before paying.
- An agency may also charge you for drawing up a tenancy agreement and an inventory (*a list*) of the property contents, you may also be asked to provide references from your employer or last landlord.

Moving outside of the City and County of Swansea

You may want to move to another area outside Swansea. Advisors in Housing Options can give you further advice on how to apply to other Councils. However you may only be accepted if certain criteria are met e.g. a connection with the area you are applying to.

Shared ownership schemes

Shared ownership schemes enable you to buy a share of a property. They can be a good option if you have a regular income, but can't afford to buy your own home outright. You pay a mortgage on the share you own, and rent the rest. This usually works out cheaper than buying privately. You may be able to buy more shares until you own the whole property.

Shared ownership schemes are run by Housing Associations. For more information and details of Housing Associations that have shared ownership schemes contact the Housing Associations directly, or you can contact Housing Options for further advice.



Buying a home

Owning your own home gives you more security and stronger rights than rented accommodation but it is a big financial commitment. You should only consider it if you can realistically afford it. If you fall behind on mortgage payments, you could lose your home. If you are in this situation you should contact Housing Options immediately. There are lots of different types of mortgages. You can get a copy of the Council of Mortgage Lenders guide 'How to buy a house', which explains your options. **Council of Mortgage Lenders; telephone 02074 370075.**

Hostels and emergency accommodation

If you are a single person and street homeless, you may find that hostel accommodation is your only option. Hostels provide accommodation and support to help you find permanent accommodation.

- **Cyrenians** - Paxton Street Hostel, 1a Paxton Street, Swansea.
☎ 01792 459288 🌐 www.cyrenians.org.uk
 - **Accommodation Type:**
Direct access hostel (*single people and couples aged 18+ only*).
 - **How to contact:**
Referral by Housing Options or self referral.
- **The Wallich** - Dinas Fechan Hostel, The Strand Swansea.
☎ 01792 648031 🌐 www.thewallich.com
 - **Accommodation Type:**
Direct access hostel (*single people and couples aged 18+ only*).
 - **How to contact:**
Referral by Housing Options or self referral.
- **Missionaries of Charity** - The Strand, Swansea.
☎ 01792 464604
 - **Accommodation Type:**
Direct access hostel (*single males aged 25+ only*).
 - **How to contact:**
Referral by Housing Options or self referral.



Independent advice

Housing Options is part of the Council. We provide free housing and debt advice to anybody who needs it.

You can also receive independent advice from:

- **Citizens Advice Bureau** - Llys Glas, Pleasant Street, Swansea, SA1 5DS.
☎ **08444 772020**
🖱 **www.citizensadvice.org.uk or www.adviceguide.org.uk** -
Legal debt and legal consumer credit advice.
- **Shelter Cymru** - 25 Walter Road, Swansea. SA1 5NN.
☎ **469400**
🖱 **www.sheltercymru.org.uk** -
Housing and homelessness advice.

If you are suffering domestic violence, harassment or need legal advice you may need to consult a solicitor. A solicitor can help you with many issues including: custody cases, injunctions, non-molestation orders and occupancy orders. Ask at Housing Options for a list of local solicitors who will be able to help you.

If you have no accommodation available to you, or you are likely to lose your accommodation you should contact Housing Options as soon as possible.



Use our Housing Advice Pod

Our housing advice pod has a huge range of information and advice for people needing help with their housing. The pod is easy to use and is translated into several community languages.

The pod can help you:

- to understand your rights
- to apply for a home swap
- to find out more about furniture schemes
- to find private rented accommodation
- to find temporary, emergency or supported accommodation
- to find out how long you can expect to wait for accommodation

And much, much more.

The pod is located in the reception area of Housing Options and is free to use. Ask a housing options advisor for help if you need it. Advice and information is also available at www.swansea.gov.uk/housing

For more information

You can telephone to discuss your circumstances or to make an appointment.

You can also call in to Housing Options to see one of our advisers.

☎ **01792 533100**

Housing Options, 17 High Street, Swansea, SA1 1LF.

✉ **housingoptions@swansea.gov.uk**

We are open

- **10.00 - 4.30 Monday, Tuesday, Wednesday and Thursday**
- **10.00 - 4.00 Friday**

Hearing loop and translation service available.