



Freephone

**0808 802 0925**

Gingerbread Single Parent Helpline

## Factsheet

For single parents in England and Wales February 2012

# Housing options for single parents

Finding a new home for you and your family, or setting up home for the first time as a single parent can seem daunting. Whether you are looking to rent a property, apply to your local council, make a homeless application or buy a home it is important to get advice so that you are aware of all the options available to you.

Contact details for organisations mentioned in this factsheet can be found on pages 7 and 8. For more information call the Gingerbread Single Parent Helpline on 0808 802 0925. Calls are free from landlines and most mobiles. The information in this factsheet is correct as of February 2012.

## Types of housing

Property rented from a local council, housing association or housing cooperative is often called social housing. Accommodation rented from an individual landlord or letting agency is called private accommodation.

If you are not working, or are working but on a low income, you may be able to get help from the government towards your rent or mortgage. You can apply for help with the cost of rent whether you are living in social housing or privately rented accommodation.

If you are thinking of living with friends or family, you should still be able to claim benefits as a single parent, although the rules for housing benefit and council tax benefit are different.

## Renting from a private landlord

The cost of renting from a private landlord is generally higher than for social housing. Rents will vary depending on the size of the property and the area you live in. You should agree the rent and arrangements for paying it with your landlord before your tenancy begins. Check the tenancy agreement carefully before signing it and make sure you understand any terms and conditions and are aware of any charges you will have to pay. Ask the landlord or letting agency to explain anything you are not sure of.

Before committing yourself to a tenancy, you may also want to find out if you are able to get help with the rent and how much that would be. See page 5 for more details.

## Paying a deposit

Private landlords usually ask you to pay a deposit before moving in, which should be refunded when you move out as long as you are able to leave the property in the same state you found it. You may also be asked to pay the first week or month's rent in advance.

There can be quite a few upfront costs associated with moving into a private property, so check with the housing department at your local council whether they have a tenancy support scheme that could help you with these payments. Visit [www.crisis.org.uk](http://www.crisis.org.uk) for a list of national tenancy support schemes, or ask at your nearest advice centre for local sources of help. You may also qualify for a crisis loan or budgeting loan from the Social Fund at Jobcentre Plus to pay rent in advance. You cannot get a Social Fund loan for a tenancy deposit.

At the start of a new tenancy, your landlord should protect your deposit in a secure deposit scheme. You should be given details of the scheme and know how to contact the provider. The scheme provider can help to resolve any dispute you may have with the landlord about the return of your deposit when you leave the property. Visit [www.direct.gov.uk](http://www.direct.gov.uk) for more information.

For information on help with paying rent and council tax if you rent a property from a private landlord see page 6.

## **Applying to your local council for housing**

### **Who can apply for local council housing?**

You can apply to your local council for housing if you are homeless or about to be made homeless. See page 4 for more information on making a homeless application.

Some councils also have a general waiting list for local people who want to rent one of their properties. The general waiting list can be very long, so be clear about what type of application you are making.

**Note:** If you are not a British citizen, or do not have the right to reside in the UK, check whether you are entitled to apply for council housing. Always get advice before making an application. See the list of useful organisations on pages 7 and 8.

### **How do I make an application?**

You can apply for housing by making a homeless application, making an ordinary housing application or being referred from a hostel or voluntary agency (if you are already living in accommodation owned by them). Contact the housing department at your local council for an application form and any guidance notes.

### **What will happen after I have made an application?**

The council should give you an idea of how long you have to wait for an offer of accommodation. The waiting time will depend on the priority of your housing need and the accommodation that is available.

### **What choice of accommodation will I have?**

Your choice of accommodation will depend on local circumstances, such as how much and what type of housing is available. In many areas there is a shortage of local council housing. Make sure you know what your options are before refusing any accommodation that is offered; you may only get one or two choices.

### **Can I apply for council housing if I own my own home?**

Even if you own and live in your home the council 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 home is no longer affordable, or if you have to sell your home following a relationship breakdown. You can 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?**

Councils generally use priority systems to allocate housing, although some still use points systems or waiting lists. You may also be required to register your interest in or bid for properties that become available each week, rather than waiting to be allocated a home. Check with your local council to see what system they use.

You should be given priority if you:

- Are homeless
- Are living in unsatisfactory housing conditions
- Need to move because of your health or wellbeing
- Need to move to a particular area and, not doing so would cause hardship to yourself or to others, for example, because you need specialist medical treatment.

## **Applying to a housing association or housing cooperative**

Rents in housing association or housing cooperative properties will be lower than those set for private accommodation but are usually higher than rents in council homes. As a tenant, you cannot control the amount of rent charged but you may be able to claim housing benefit to help with the cost.

### **Housing association homes**

Your local council should have a list of housing associations that work in your area, or you can contact the Tenant Services Authority. The process for getting a housing association home is similar to that for council housing. When you apply, your priority over other housing applicants will be assessed.

Some housing associations do not have open registers which you can apply to be added to and will only take tenants who have been nominated by the local council.

This means you must first apply to your local council for housing. If you are referred in this way, you should treat an offer of accommodation from the housing association as if it were an offer from the local council - there may be a limit to the number of offers you can refuse.

Other housing associations have an open register and you may apply directly to them.

### **Housing cooperatives**

A housing cooperative is a small housing organisation, where properties are managed and sometimes owned by the members of the co-operative. There are different types of housing co-operatives, including those where tenants have been involved in building the properties.

Getting access to a housing cooperative home can be difficult. Some have open waiting lists but for others you may need to know someone who already lives there to find out about available properties. Radical Routes or the Confederation of Cooperative Housing may be able to assist you if you would like more information about this type of housing. See page 8 for contact details.

### **Low cost home ownership schemes**

#### **Shared ownership schemes**

These allow you to buy a share of a property and pay rent on the remaining share that you do not own. Your council will be able to tell you about any housing associations that are part of the scheme in your area or you can contact the Tenant Services Authority for more information.

#### **HomeBuy schemes**

HomeBuy schemes help buyers who cannot afford to buy a property that suits their housing needs on the open market. You buy a share in the value of the property, with a mortgage, and the housing association lends you the remaining amount as an equity loan. Your income must be under £60,000 a year and you will need at least £4,000 savings to cover the initial costs of buying a home, including legal fees and moving costs. Various schemes exist, such as for first time buyers or former home owners who have sold their property or are in housing need. Visit [www.homebuy.co.uk](http://www.homebuy.co.uk) for more information.

### **Mortgage arrears**

If you are falling behind with mortgage payments, get free money advice from one of the organisations listed on page 7 and 8 as soon as possible. These organisations can help you to look at your budget, work out your options and negotiate with your mortgage lender. You may also wish to speak to your mortgage lender to see if they can offer any support.

Some mortgage lenders offer assisted voluntary sales schemes for those who cannot continue to afford mortgage payments on their home. The advantage of these schemes is they can allow you to sell your home yourself, potentially achieving a better price than if it was repossessed by the mortgage company, avoid court action and allow you more control over your move.

Assisted voluntary sales schemes vary but can include:

- Allowing you time to sell your home, without the mortgage company taking possession
- Agreeing to reduced monthly mortgage payments while your property is advertised and sold
- Reimbursing any solicitor and/or estate agent fees
- The services of an asset manager to help progress the sale
- Providing a deposit or rent in advance for private rented accommodation.

Some mortgage lenders do not have a formal scheme but may be open to individual requests for assistance if you are committed to selling your home. Giving up your home can be a hard decision. Get advice from one of the organisations listed on pages 7 and 8 before going ahead.

### **Mortgage rescue schemes**

If you are unable to keep up with mortgage payments, the government operates two mortgage rescue schemes which allow homeowners to remain in their property:

- Access to a government equity loan
- A mortgage to rent scheme where you sell your home to a housing association and rent it back from them.

**Under the equity loan scheme** a housing association will offer you a loan to pay off part of your existing mortgage. This will reduce your monthly mortgage payments.

The equity loan is secured against your house and has to be repaid, but the interest rate is lower than a typical mortgage. This means your total monthly payments should be lower. You continue to own your home as long as you keep up payments on your mortgage and the loan.

**Under the mortgage to rent scheme** the housing association buys your property at slightly less than the market value and allows you to continue living there as a housing association tenant. The rent will be cheaper than privately rented accommodation and the tenancy is usually more secure.

### **Am I eligible for mortgage rescue schemes?**

To qualify you must be in priority need. This means, for example, that you:

- Have a dependent child
- Are pregnant
- Are elderly
- Are disabled
- Are considered to be vulnerable for other reasons.

You must also have taken steps to tackle any mortgage arrears, such as working through options with your lender and seeking debt advice from a specialist (see Useful Organisations on pages 7 and 8). There are other conditions concerning the value of your home, your income and regional limits on the property value. For more information, contact the housing department at your local council.

You should always get independent advice before deciding whether to sell your home. Contact your local free advice centre or Shelter.

## **If you are homeless or threatened with homelessness**

If you are homeless, or threatened with homelessness, go to your local council's Homeless Persons Unit to make a homeless application. If there is a possibility that you might be able to stay in your current home, you can ask the local council to provide you with practical and legal advice on how to do this.

If you need to contact the Homeless Persons Unit during the evening, at weekends or in an emergency, call your local council's main switchboard which should provide you with a number for emergencies. If you have nowhere to stay, then you should be offered emergency accommodation.

Wherever possible, it is better to approach the council before an emergency happens.

If you are experiencing difficulties or are thinking about making a homeless application, it is a good idea to get advice first. There is a list of useful organisations which provide free, independent advice on pages 7 and 8.

## **How does the council decide what help I'm entitled to?**

The council's Homeless Persons Unit will carry out five tests to decide what help you are entitled to:

### **1: Are you eligible for assistance?**

The following people are usually not eligible for council housing:

- Most people who are subject to immigration control
- Those who are not habitually resident in the UK (those who do not intend to remain in and settle in the UK for a period of time)
- Citizens of other European Union countries who are not considered to be economically active in the UK
- Those whose behaviour, or the behaviour of a member of their family, is considered to be unacceptable.

Every local council must publish its housing application and allocation policy so that people on the register know how their application will be treated.

If your application is refused, you must be given reasons for the decision in writing and you have the right to ask for a review of the decision. Seek advice immediately, especially if you have been refused help because of your immigration status. See pages 7 and 8 for a list of useful organisations.

### **2: Are you homeless, or will you be made homeless within the next 28 days?**

This definition of homelessness can include being unable to afford your current accommodation, or being asked to leave a friend or relatives' home that you were staying with. If you have been subjected to or are at risk from violence, or would be if you returned home, you should be considered homeless.

### **3: Do you have a priority need?**

As a pregnant woman or a single parent responsible for dependent children, you should be classed as in priority need.

#### **4: Are you intentionally homeless?**

You will need to show that you did not deliberately do something, or fail to do something, which caused you to lose your home. Having to leave your home due to circumstances beyond your control can include financial problems caused by the end of a relationship or a job loss. You should not be classed as intentionally homeless if you left your home because you experienced or were threatened with violence. This test can be complicated, so get specialist independent advice. See the list of useful organisations on pages 7 and 8.

#### **5: Do you have a connection to the local area?**

You will usually be considered to have a local connection if you have lived in the area for a total of six out of the last 12 months or three out of the last five years, or have employment or family links to the area.

If you do not have a connection to the local area, the local council may not accept responsibility to provide long-term accommodation for you. You can be referred to another council area where you do have a connection, unless returning to this area would pose a risk of violence to you.

#### **What will the council do if I am entitled to help?**

If you are a single parent with dependent children or a pregnant woman, the council has a duty to provide you with temporary (interim) accommodation if they find you to be homeless. The council will then make enquiries to decide whether they have to provide you with long term (settled) accommodation.

If the local council decides that you qualify for help, they must provide you with somewhere to live until settled accommodation has been arranged for you. Any settled accommodation that you are offered should be suitable for your needs. Find out what the allocation process is before you accept or reject an offer. If you are unsure, seek advice before you accept.

#### **What if I am not found to be homeless?**

If the local council has housed you in temporary accommodation but later decides that you are not entitled to long term accommodation, you should be allowed to remain in temporary accommodation for around 28 days while you find somewhere to live. The council should still provide you with advice on finding somewhere to live, including information about private sector housing.

#### **If you are under the age of 18**

If you are aged 16 or 17, cannot live with your parents and become homeless, you will normally be entitled to help from social services. You cannot sign a tenancy agreement in your own right until you are 18, but social services may be able to provide you with accommodation. Contact the social services department at your local council.

If you have difficulties making an application or are passed between departments, get advice from an organisation like Shelter, Citizens Advice or your local free advice centre straight away.

#### **Help with housing costs**

**Note:** If you have recently come to the UK have limited right to be here, or are from the European Community, you may not have the right to claim the following benefits. Receiving them may affect any application you are making to the Home Office to live in the UK. Get advice before claiming. See the list of useful organisations on pages 7 and 8.

#### **Housing benefit**

If you are receiving income support, jobseekers allowance or employment and support allowance, you should receive help with your rent and council tax. You may also receive help if you are receiving other benefits, or if you are working but are living on a low income.

You can claim housing benefit or council tax benefit whether you rent from a social landlord like a council or housing association, or a private landlord. If you rent your home from a friend or relative you must have a commercial tenancy agreement with them. If you live with a close relative you may not be able to claim housing benefit for any rent you pay.

Housing benefit and council tax benefit are means tested, so the amount you receive is based on your income and circumstances. You can ask your local council for a pre-tenancy determination to find out how much housing and council tax benefit you would receive for a particular property before you sign a tenancy agreement.

### **Help with the cost of renting from a private landlord**

If you rent a property from a private landlord there is a limit on the amount of housing benefit you can receive. This maximum is called the local housing allowance. If your rent is more than this amount you will have to pay the difference, even if you are on benefits. The local housing allowance is different in every area. Contact your local council for details.

This can be a difficult area to get to grips with, but the Gingerbread Single Parent Helpline can work out if you are eligible for help with rent and council tax. Call us on 0808 802 0925. Calls are free from landlines and most mobiles.

### **Housing benefit if you are under 35**

If you are under 35, do not have children and rent from a private landlord the amount of housing benefit you can receive is restricted to the rate you would get for renting a single room in a shared house. It is called the shared accommodation rate. This may affect you if you are pregnant and expecting your first child as it means you may not get enough housing benefit to rent a place of your own until after your baby is born. Single parents under 35 who have children living with them are not affected by this rule.

There are exemptions and special rules if you have been in care or if you are already renting a home.

The rules can be complicated, so contact the Gingerbread Single Parent Helpline for advice on your situation. Also see *Frequently asked questions* below.

### **Extra help with rent**

If you receive housing benefit and/or council tax benefit and you need extra help to cover these costs, you can ask your local council for a discretionary housing payment. You do not have an automatic right to this payment; it is up to your local council to decide if you are entitled to it. You will need to explain your situation, including why you need the payment and what, if anything, you plan to do in the future to make your housing costs more affordable. These payments are not usually a long term solution. Get advice from your local Citizens Advice, Shelter or other free advice centre if you are refused a payment.

### **Help with mortgage interest**

If you are not working, or work less than 16 hours a week and are on a low income, you may be able to receive help towards your mortgage interest through Income Support, Jobseekers Allowance or Employment and Support Allowance. After making a claim, there is a waiting period of 13 weeks before you can receive any help. The amount you receive may not cover all of your monthly mortgage payment so you may need to discuss with your mortgage lender how you can deal with the shortfall. To make an application, contact Jobcentre Plus.

## **Frequently asked questions**

### **I am planning to move out of the home that I shared with my former partner. My name is not on the mortgage. Am I entitled to anything?**

Although your name is not on the mortgage, you may have a financial interest in the property if you contributed to the mortgage or to other payments such as household bills or repairs. This means you could be entitled to a share of any equity (value) that is in the property. Seek advice from a solicitor or housing expert.

### **I am a joint owner. Can I take my former partner's name off the mortgage?**

You will need your former partner's permission to make any changes to a joint mortgage. Your former partner may still have a share in the property, even if they are no longer making payments towards the mortgage. This means they may be entitled to a share of any equity, particularly if their name is on the title deeds. Seek specialist housing advice from a solicitor before agreeing to any changes. Your mortgage lender may also have to agree to any changes and you should get financial advice to see if you can afford to take on the mortgage alone. See the list of useful organisations below.

### **I am selling a home that I jointly own with my former partner. I want to put the equity towards a new home but am worried that this will affect my benefits.**

If you sell your home and intend to use the profit to buy another property to live in, the capital can be ignored for 26 weeks from the date of the sale and will not affect any benefits that you receive.

If it is reasonable to do so, your capital can be ignored for longer to allow you to complete a sale. Seek independent mortgage advice before you take out a loan; you may struggle to get a good deal if you do not have a regular source of income other than benefits.

### **I am under 35 and live with my parents. I am pregnant and would like a place of my own – what are my options?**

If you wish to rent a home of your own and are on a low income, you may be eligible to claim housing benefit to help with the cost of the rent. For the time that you are under 35 and have no dependent children living with you, the maximum housing benefit you can receive is limited to that which would cover the average rent for single room in shared accommodation. This is called the shared accommodation rate. If you choose to live in larger accommodation, you will have to pay the rest of the rent yourself.

After your baby is born, the shared accommodation restriction will no longer apply and you could receive housing benefit for a two bedroom property. The amount of help you actually get will depend on your income, the size of the home you live in and the average rent in your area. For more information contact the Gingerbread Single Parent Helpline or Shelter.

---

## **Useful Organisations**

### **Citizens Advice**

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Information and advice on a wide range of issues including benefits and tax credits. Check your telephone directory for your local bureau or find details on the website.

### **Community Legal Advice**

**0845 345 4345**

[www.direct.gov.uk](http://www.direct.gov.uk)

Provides free independent telephone advice on housing to those eligible for legal aid. Can also assess your eligibility for legal aid and signpost to local sources of help.

### **Consumer Credit Counselling Service**

**0800 138 1111**

[www.cccs.co.uk](http://www.cccs.co.uk)

Free, confidential debt advice and debt management plans.

### **Crisis**

[www.crisis.org.uk](http://www.crisis.org.uk)

Visit the website to search for a scheme in your area that could help with a deposit for rented accommodation.

### **HomeBuy**

[www.homebuy.co.uk](http://www.homebuy.co.uk)

Use the website to find your local HomeBuy provider and find out more about the schemes available.

## Law Centres Federation

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

Law Centres are charities offering free legal advice on social welfare law, usually including housing. Find your local law centre on the website or look in the telephone directory.

## National Debtline

0808 808 4000

[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

Free and confidential debt advice including help to complete a financial statement.

## Radical Routes

0845 330 4510

[www.radicalroutes.org.uk](http://www.radicalroutes.org.uk)

A network of cooperative housing groups committed to working for social change based on equality and cooperation. The website contains a list of members and housing vacancies.

## Refugee Council

0808 808 2255

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

Provides advice and assistance to asylum seekers and refugees. Also works to support unaccompanied refugee children. See website for details of local centres.

## Shelter

0808 800 4444

[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

020 7359 5767

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

Advice and information for the lesbian, gay and bisexual community in London on homelessness, housing options, harassment and finding accommodation.

## Tenant Services Authority

[www.tenantservicesauthority.org](http://www.tenantservicesauthority.org)

The regulator for social housing. Gives details of local housing associations and cooperatives.

## The Money Advice Service

[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

0300 500 5000

Free advice and information to help you manage your money. Publications include a parent's guide to money, finances in divorce or separation, information on financial products and services, financial guides and budgeting tools.

## Further help and information

### Gingerbread

#### Single Parent Helpline

Freephone 0808 802 0925

[www.gingerbread.org.uk](http://www.gingerbread.org.uk)

Free information on a range of issues including maintenance, benefits, tax credits, debt, employment, education, legal rights and holidays.

### One Parent Families Scotland Lone Parent Helpline

0808 801 0323

[www.opfs.org.uk](http://www.opfs.org.uk)

Run by our partner organisation, the Lone Parent Helpline provides confidential advice and information for single parents in Scotland.

### More from Gingerbread

The following related Gingerbread factsheets for single parents are also available:

- > Help reaching agreements when a relationship ends
- > Action to take when a relationship ends
- > Getting legal help

Download them from our website or call 0808 802 0925 to request them from the Helpline

### Become a Gingerbread member

Membership is available to single parents in England and Wales. Join a community of thousands of single parents who benefit from the mutual support, free advice and information provided by Gingerbread. You can also meet other single parents at one of our local support groups.

Visit our website, call 0800 018 4318 or email [membership@gingerbread.org.uk](mailto:membership@gingerbread.org.uk)

# Gingerbread

Single parents, equal families

[www.gingerbread.org.uk](http://www.gingerbread.org.uk)

255 Kentish Town Road, London NW5 2LX

Tel 020 7428 5400 Fax 020 7482 4851

Gingerbread is registered in England and Wales as the National Council for One Parent Families, a company limited by guarantee, no. 402748, and a charity, no. 230750. The Gingerbread Single Parent Helpline is supported by the Department for Education, HMRC and other funders and is accredited by the Helplines Association.

