

Are you worried about becoming homeless?

We're here to help you to help yourself to prevent this happening.
This is easy-to-follow advice for you to find a solution to your housing problem.

Firstly, we understand...

Try not to worry. Losing your accommodation is a difficult time but most people do find somewhere else to live. The longer you leave it, the harder it will be to find a new home. Think about your current position, how it has come about and what your needs are.

We know you may be at risk of being without a home for all sorts of reasons including:

- Getting behind with your mortgage
- Problems renting privately
- Domestic abuse
- Being in hospital, unable to return home
- Former veteran
- Leaving care
- Leaving prison
- Your family asking you to leave

So, what do you do now?

If you're at risk of homelessness and are eligible for our support, then you're entitled to a full **homeless assessment** and need to contact us. We will ask you questions about your present situation and if we think there is a real risk of you losing your accommodation or you are presenting as homeless, we will want to find out more about your circumstances. Our main aim is to help you to stay in your current accommodation, but if this is not possible (for example if you are suffering or at risk from domestic violence) we will give you advice and help to find you somewhere else to live. We may put you in touch with other agencies for them to help you.

If we do a homeless assessment, we'll look at who's in your household, the reasons for pending homelessness and your personal and financial circumstances. We'll also do a financial assessment. We will then complete a Personal Housing Plan with you detailing the steps we advise you take, and you must comply with this plan.

It's important to understand that a homeless assessment does not mean that you will be given priority for council accommodation.

Not everyone wants or needs a homeless assessment and personal housing plan, and our customers find this can take a lot of their time and then unfairly raises their expectations that they will get a council property quickly.

As with all councils, there is huge demand for accommodation and a long waiting list with no guarantee that you will reach the top. We cannot provide a quick solution. As a result, our focus is very much on giving you advice to help yourself and in our experience the vast majority of people we talk to are able to sort out their situation by following the steps that we advise.

This information pack is kept up to date with details of all the steps we recommend you take to secure accommodation and avoid homelessness.

Actions you should take NOW

Please act quickly and follow the steps below:

1. Whether you are renting privately or within the social sector, it is really important that you pay your rent in full and on time.

Your rent is your most important bill as it provides the roof over your head. Do not prioritise other bills or payments before your rent.

2. Work out your income and expenditure on a weekly or monthly basis. List it all. Where can you make savings? Even small amounts add up.
3. Look at ways to increase your income. Are you receiving the right benefits? Can you work more hours? Get a second job? Can you do qualifications and earn more money?
4. Speak to your Landlord. Most Landlords will be flexible if you are a good tenant, and you go to them with a payment plan. See below for an example payment plan.
5. Never withhold money for repairs. If you have issues with repairs in your property, report them to your Landlord and arrange a mutually convenient time for them to look and then to arrange repairs. Ensure you allow access to the property when arranged.
6. Look after your home. Keeping your home decorated, furnished, clean and tidy is important. Your Landlord wants tenants who look after their property and so by doing this, they are more likely to let you stay there and to give you a reference when you move on.

If you receive a notice from your Landlord

1. Please read the 'Steps you can take to find accommodation' within this pack.
2. Your Landlord must serve a **valid** notice – please contact us immediately to confirm a notice is valid.
3. If your Landlord serves notice and you are unable to negotiate to remain in the property, then you should start searching for alternative accommodation immediately.
4. Get a reference from your current landlord. This is important to help you secure new accommodation.

5. Work out how much you can afford in rental payments.
6. Look into the Deposit Assistance Scheme if you're unable to afford the upfront fees.
7. Search for properties on property websites and social media.
8. Be flexible about where you will move to. Children may need to change schools, but if this avoids homelessness then it's an option you need to consider.

Steps you need to take to find accommodation

1. Register with the local housing associations; [Your Housing Group](#), [Riverside](#), [Jigsaw](#). Contact them to check for available properties.
2. Look daily for private rented accommodation on websites such as [Rightmove](#), [Dssmove](#), [Gumtree](#), [Zoopla](#), [Spareroom](#), [Openrent](#). Look on social media for adverts from private landlords.
3. Ask local letting agents every week for available private rented properties.
4. Check whether Letting Agents/Landlords accept the Deposit Assistance Scheme (formerly known as the Bond Scheme).

For more information on this please visit:

<https://www.wigan.gov.uk/Resident/Housing/Private-Housing/Getting-a-deposit.aspx>

5. Complete a housing application via the Wigan Council website. Please only do this if you really need to. Remember there is huge demand and very limited supply, so you'll need to be flexible about your housing options and this is why we advise you follow all of the steps in this guide.

The housing application can be accessed via:

<https://www.wigan.gov.uk/Resident/Housing/Council-homes/Find-a-home/Housing-register/Apply.aspx>

If you do apply for a council property:

- Place weekly bids on the council properties you are eligible for via the above link
- Complete a Welfare and/or Medical application form via the Wigan Council website to see if you are eligible for any welfare/medical priority. This can be accessed via the following link, under Additional Housing Register Forms:

<https://www.wigan.gov.uk/Resident/Housing/Council-homes/Find-a-home/Housing-register/Apply.aspx>

- Obtain medical evidence from your GP, outlining your medical diagnosis, how this impacts your daily living and any medication you are prescribed. This can support your welfare/medical application.
- Choose realistic areas to improve your chances of being offered a property.
- If you are working, get a 'proof of employment letter' from your employer to send to the Housing Register Team to consider for Positive Contribution points. This can be sent to houreg@wigan.gov.uk
- If you are experiencing overcrowding, please update the Housing Register Team of your circumstances. We can then assess whether you are eligible for any further points on your housing application.

How to contact the Housing Register Team

Either call 01942 486183 or email us at houreg@wigan.gov.uk if you have any difficulties accessing your Wigan Council Housing application.

For an estimated calculation of Universal Credit and Housing Element allowance visit www.entitledto.co.uk.

Experiencing money problems?

If you're experiencing financial difficulties and want advice on what to do, our dedicated welfare team can help you with free, confidential advice and information.

You can contact us:

Online: www.wigan.gov.uk/localwelfaresupport

By calling: 01942 705221 Monday to Friday 9 a.m. until 5 p.m.

Further helpful websites.

www.stepchange.org

www.debtadvice.org.uk

www.cawb.org.uk

Example Payment Plan

Dear Landlord

I/We are currently struggling to afford our monthly rent / have got into rent arrears.
We have sought advice.

We currently owe _____.

We understand this is not acceptable and we want to clear the amount we owe you
as quickly as possible.

We have worked out our income and outgoings, and we would like to propose the
following payment plan:

*Note – Try to offer as much as you can realistically afford and aim to reduce the
amount you owe by 20% per month if you can.*

_____ per month on top of our current rent of _____

If we make this payment each month, we will have cleared the arrears by _____

If we are in a position to pay more, we will, but this is the amount we know we can
afford each month.

Please let us know if you will be willing to accept this arrangement by emailing us at

Thank you