

# HOUSING

The magazine for housing applicants  
of South Northamptonshire Council

WINTER 2008

# 4U

## Taking action on homelessness

**A**T this time of year, homelessness seems to receive more interest than at any other time: thoughts of people sleeping on the streets as temperatures plummet causes the issue to rise in the public's consciousness.

But this year the traditional stereotypes surrounding homelessness are being challenged throughout the media as the impact of the current economic downturn reaches all types of households. Thankfully,

in South Northamptonshire rough sleeping does not appear as a significant issue and South Northamptonshire Council's (SNC) commitment to tackling homelessness within the district is ensuring a broad strategic approach to reducing the number of households who find themselves without somewhere to live.

Homelessness prevention is a priority for SNC's Housing Options Team and these are outlined in the recently published Homelessness Strategy 2008-13. A full copy of the strategy is

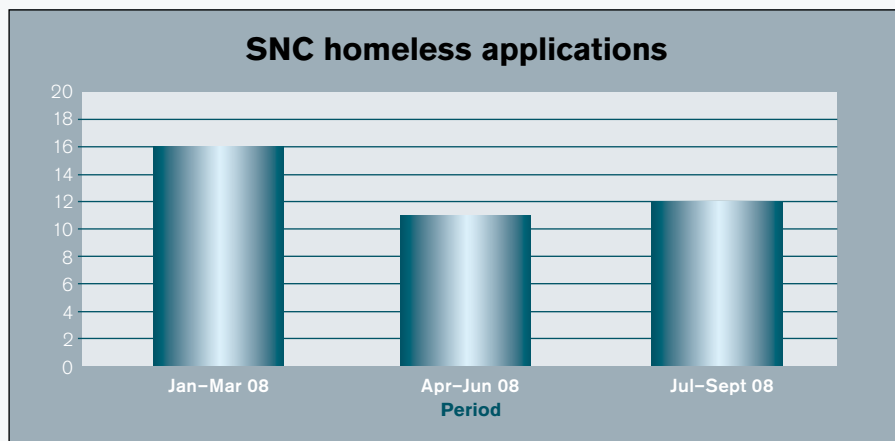
available on the Housing pages of SNC's website, but in short it is a five-year plan detailing how the Council will respond to and tackle homelessness in the district.

The strategy contains an Action Plan with the following five priorities:

- To improve housing options for those in housing need
- Improve multi-agency working to prevent homelessness
- Maximise and improve support available to vulnerable groups
- Prevent homelessness whenever possible through effective intervention, mediation and advice, and
- Ensure equal access for all to accommodation, prevention and support services.

Projects that SNC will be working on over the next few months include addressing the district's temporary accommodation needs, improving liaison and working arrangements

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**DURING** the last two quarters, homeless applications made to South Northamptonshire Council have fallen compared to the period January to March 2008.

The numbers applying in the last quarter represent a 25 per cent

reduction from the beginning of the year. There is a downward trend in homeless applications nationally, but these reductions also reflect the homelessness prevention work that the Housing Options Team is doing when clients approach them for help.

### Contact us...

You can get in touch with South Northamptonshire Council's Housing Options Team by

- phoning the Housing Options Team on 0845 230 0226 or 01327 322067
- emailing [housingoptions@southnorthants.gov.uk](mailto:housingoptions@southnorthants.gov.uk)
- or visiting [www.southnorthants.gov.uk](http://www.southnorthants.gov.uk)

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# Private mortgage rescue schemes: treat with caution

WITH the current economic uncertainty and rising levels of unemployment, some households may be having difficulty in meeting some of their housing costs.

Whether you are renting in the private rented sector, a Housing Association tenant or an owner occupier, it is always best to alert your landlord or lender as soon as you anticipate difficulties with your payments.

For those with mortgage difficulties, some private mortgage rescue schemes seem like an attractive option as they allow the household to remain within their own home.

However, these must be treated with caution. Also called sale-and-rent-back or flash sales, some are misleadingly advertised as a form of equity release. Such schemes may also be offered by

brokers and private individuals – and it may be difficult to tell whether they are companies or not.

Under privately run schemes, property valuations are often made not by an independent surveyor, but by one employed by the company, and homes are usually purchased significantly below the market rate.

On the sale of the property, the

# Find out about Community Care

## Did you realise...

... that following the transfer of the housing stock to South Northants Homes in March 2008, the Council continues to manage a housing waiting list?

While the Council may no longer own any properties, we do have nomination rights to several Registered Social Landlords that operate within our area, one of which is South Northants Homes, where we have nomination rights of up to 75 per cent of their vacant properties each year. The remaining 25 per cent is used by South Northants Homes to carry out transfers within their own stock.

Therefore, if you are an existing tenant of South Northants Homes, you are able to register on their transfer list and also the Council's waiting list for nomination to another Housing Association. If you are already on both waiting lists and your circumstances change, it is vital that you inform the Council as well as SNH.

When registering for a transfer, many of you

may have expressed an interest in a Mutual Exchange. This scheme is no longer administered locally, but has been replaced by a new and improved scheme called HomeSwapper.

To join, you must be a tenant of a Registered Social Landlord and you must check the terms of your tenancy before you join to ensure you are eligible to mutually exchange your home.

The service is free to tenants of Landlords who have partnered with HomeSwapper; otherwise, there is a small charge.

You can join online at [www.HomeSwapper.co.uk](http://www.HomeSwapper.co.uk) and once you have registered, you can sit back and relax and allow HomeSwapper to check for any possible swaps for you and to make sure you don't miss out on any possible swaps. Regular 'match alerts' will also be sent to you.

■ **For more information, visit [www.HomeSwapper.co.uk](http://www.HomeSwapper.co.uk) or ask your landlord.**

## Care

IF you need financial help to live independently in the community or to ease exceptional pressure on you and your family, you may be able to get a Community Care Grant. You don't have to pay it back.

### Who can get a Community Care Grant?

You may be able to get a Community Care Grant if you are getting one of the following qualifying benefits:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Any type of Pension Credit

You may also be able to get a Community Care Grant if you are likely to get one of these benefits when you leave care, such as hospital, a care home or a prison.

## MEET THE STAFF...

## Candice Chatburn, George

CANDY and George began working with the Housing Division of South Northamptonshire Council in March 2008, when we were transferred to The Mill following the stock transfer to South Northants Homes.

Both were heavily involved in ensuring a smooth transition of staff and equipment from the Council offices at Springfield, and their contribution at that time was invaluable. They provide a service with a smile on a daily basis, and to acknowledge our appreciation we would like to feature them as the subjects of our *Meet The Staff* article in this issue.

**Candice:** I am employed as The Mill Administrator. My main duties are to meet and greet all visitors and colleagues, assist with housing enquiries and provide general office support. It can be very busy but I really enjoy being at the heart of a bustling office environment, and the stunning views over the river help make it a great place to work.

I have previously worked as a Homewares Manager for an Australian furniture company and as a Service Co-ordinator for Toshiba.

I am very keen on art and crafts and enjoy sewing, knitting, origami, baking and music. I am also an avid reader of biographies.

I came to the UK three years ago for a year, and following a visit to this area, decided to stay. I am very happy to have traded the heat of Queensland for the cooler climate of South Northants!

*G'day mate!*

**George:** I started working for South Northamptonshire Council in December 2007, as the Caretaker of The Mill. Initially, I worked with Towcester Health Centre, but it became much busier in March 2008, when several other departments transferred here. I enjoy working with people and look



company normally grants an assured shorthold tenancy with a fixed term of just six or 12 months to the former owner.

The homeowner should try to negotiate for an assured tenancy because this will give the household better security, especially if they miss any future payments and face possession. However, it is unlikely that

many of these schemes will be willing to accommodate an assured tenancy.

It should be noted that such schemes should be treated with caution.

They are not regulated by the Financial Services Authority (FSA), so their advertising is not checked for misleading or inaccurate information, and there is no guarantee that their advice is in the

best interests of the homeowner. If a household does decide to use a mortgage rescue scheme, it is important that they get a reliable valuation of the property from an established estate agency.

Companies that run mortgage rescue schemes are often alleged to undervalue the properties they are offered.

# Community Grants

## How can a Community Care Grant help?

Community Care Grants do not have to be paid back. They are intended to promote care in the community, and are for people who have to cope with special difficulties.

A Community Care Grant can help

- You, a member of your family, someone you look after or someone you will be looking after to return to the community from care;
- You, a member of your family, someone you look after or someone you will be looking after to stay in the community instead of going into care;
- Ease exceptional pressures on you and your family;
- You or your partner to look after someone on leave from prison or a young offenders' institution;

- You to set up home as part of a planned resettlement programme if you have had an unsettled way of life.

A Community Care Grant can also help with travelling expenses in the United Kingdom. The journey might be:

- To visit someone who is ill;
- To attend a relative's funeral;
- To visit a child who is being looked after by another parent while waiting for a court decision;
- To ease a domestic crisis, or
- To move to suitable accommodation.

■ **If you want more advice, then either contact David Fox from the Housing Options Team on 01327 322393, or your local JobCentre Plus Office.**



## Innovative Brackley scheme welcomes its first residents

RESIDENTS have started moving into a new housing development in Brackley in an innovative new scheme.

We've been working with Bromford Housing Association and Northamptonshire County Council to provide a supported housing scheme in Brackley for adults with learning disabilities.

This scheme promotes adults living independently, with some support, which can be varied according to their needs.

This small development, Chartwell House, is situated at Winston Crescent and will include seven one-bedroom flats and one resource flat, which will either be used for staff or as a shared space for residents.

Bromford Support, funded by Supporting People, will be available to residents seven days a week, including overnight if needed. The support being offered includes help in maintaining tenancy conditions, budgeting skills and managing finances, developing domestic and practical skills, developing social skills, and facilitating peer support or befriending.

We are still keen to hear from people who may be interested but have not yet put their names forward.

■ **For further information about the scheme, contact Jacqueline Brooks, Team Leader, on 01327 322380.**

## George Bandini

forward to the daily interaction with my colleagues. I have many hobbies, including going to music concerts, cycling, darts and snooker. I am particularly interested in past times and learning about how others lived before the age of technology.

I am a local lad, having moved to Towcester almost 40 years ago, and have always worked within Northamptonshire. Although I have never lived in Italy, I speak fluent Italian and I am sharing this skill by teaching the Housing Options Team some helpful phrases!

Ciao!



# Surveys highlight need for homes

**W**ITH more than 2,000 on our housing waiting list we need more affordable homes to meet demand over the next five years.

We've recently completed a number of housing needs surveys in two villages in the south of the district – Helmdon and Thorpe Mandeville – and more are planned.

We use a housing needs survey to find out if more affordable homes, and what type, are needed in a village.

Our Strategic Housing Team is working towards a five-year rolling programme of these surveys to determine what the local housing need is in each of the villages across South Northamptonshire.

Since April 2008, residents in nine villages have been surveyed on their housing needs for their village.

The results showed a combined need for 162 extra homes. This can be broken down into rental and intermediate properties, such as shared ownership. We're now working with some of these parishes to identify land suitable for an affordable housing development.

The programme will continue to identify further villages over the coming years, and residents will be asked for their views on affordable housing in these areas.

■ **Details of approved housing needs survey reports can be viewed on the Council website by visiting [www.southnorthants.gov.uk/housing/260.htm#hns](http://www.southnorthants.gov.uk/housing/260.htm#hns) or you can request a copy by contacting a member of the Strategic Housing Team on 01327 322067.**

## Homelessness

■ **From P1**

with partner agencies such as the Health Service and Children's Services, improving links with the private rental sector, introducing a school education programme, working with appropriate agencies to promote access to work and training and continuing with an ongoing programme to increase the supply of affordable housing in South Northants.

Along with the district's Registered Social Landlords, we are also looking at the issue of overcrowding, which was raised as a concern by our Parish Council Virtual Group on Homelessness.



**Our Strategic Housing Team: Back row, from left, Laura Welch, Joanne Harrison and Jacqueline Brooks; front, Nadeen Khan and Paul Brunige.**

