

Useful numbers

Wychavon District Council Housing Needs Department

01386 565020
housingneeds@wychavon.gov.uk
www.wychavon.gov.uk

Wychavon District Council Housing Benefits

01905 822744

Worcester Housing & Benefits Advice Centre

01905 612774

Benefits Agency

01905 720300

Citizens Advice Bureau

Droitwich 01905 795225
Evesham 01386 443737
Pershore 01386 561561

SHINE Floating Support (16-25 year olds)

Evesham 01386 420800
Shine is Rooftop Housing Groups floating support service to young single people, aged between 16-25 years old in the Wychavon area. Staff provide service users with the advice and support they need, giving them the confidence and know-how to take control of their lives.

Stonham

Worcestershire Floating Support Service
01905 775690

Bromford Support

01527 62550

Homelessness Prevention

1. a practical guide to keeping your home



We can help you to help yourself

- Are you a Housing Association Tenant with Rent Arrears?
- Are you a Housing Association Tenant/Private Tenant with Rent Arrears?
- Are you a Home Owner with Mortgage Arrears?
- Has your Landlord asked you to leave?
- Is your home 'Tied' to your job?

Read on for help and advice to suit you.

Housing Association Tenants

If you are a Housing Association Tenant and you are having difficulty paying your rent please contact us, as we may be able to help.

We may be able to help you with Housing Benefit.

Don't leave it until it is too late and you lose your home. Prevention is the best cure.

Don't bury your head in the sand, problems don't just go away, maybe we can help you.

Contact Wychavon District Council on 01386 565020

Home owners

If you own your home and you are in mortgage arrears, then you need to seek advice as early as possible to prevent your home being repossessed. You will need to speak to your Bank/Building Society; you may also need Legal Advice.

1. **Consult C.A.B. (Citizens Advice Bureau)**
2. **You may be able to pay off your arrears in instalments.**
3. **You may be allowed to just pay the interest for a set period of time.**
4. **It may be in your interest to change the type of mortgage you have.**
5. **You may be able to extend the term of your mortgage.**
6. **Consider joint ownership with a member of family.**
7. **Consider down sizing e.g. moving to smaller property with a smaller mortgage.**
8. **If you have other debts consider adding to your mortgage to reduce overall monthly repayments.**
9. **Consider renting a spare room in your property.**
10. **Are your non-dependant children contributing enough towards your household expenditure.**

- Remember that your mortgage will be your priority debt.
- If you have lost your job or are now on a low income, you may be entitled to claim benefits, one of which is Council Tax Benefit.

Privately renting and your landlord has given you notice

If you are privately renting and your landlord has given you notice, please contact us so we can advise you.

There are a number of ways we may be able to help you.

- Are you being illegally evicted?
- Is your landlord giving you the correct amount of Notice?
- Is your landlord meeting the requirements of the tenancy agreement?
- Do you think that your landlord has harassed you?

Just as you have a duty to abide by your Tenancy Agreement, so does your Landlord.

Does your home come with your job?

This type of tenancy is called 'Tied'; this is likely to be people who are in the Armed Forces, Agricultural Workers or Publicans. If you have been given notice please contact us as early as possible.