



Homes for Ukraine Housing Options Information

Housing options for guests on the Homes for Ukraine Scheme

Housing can be a complex subject and very difficult if you are facing homelessness, in particular having fled a war-torn country, abandoning your home in Ukraine to an unknown country such as the UK. Knowing what next steps to take to find a roof over your head can be a daunting thought.

- This Guide is to help you formulate a basic understanding of housing and the options you may wish to explore, with the goal of you acquiring independent housing.
- There are some misconceptions and expectations of housing in the UK.
- This guide is to give a clearer guidance on misconceptions and provide realistic expectations of housing prospects.

The main housing options available for most Ukrainian guests:







The UK is facing a housing crisis due to a shortage of homes to rent or buy, as well as increasing rents and expensive house prices. There is more demand for homes than there is supply. This leaflet provides information to help you choose the right housing option for you.

See more information on private renting.

Ukrainians with Homes for Ukraine Sponsorship scheme (HfU) visas can be hosted for the length of their initial HfU visa and up to 18 months of any Ukraine Permission Extension (UPE) visa. The Leicestershire Homes for Ukraine team can work with you and your current sponsor to consider how current hosting can be extended or we can work with you to find a new host. Please contact HomesforUkraine@leics.gov.uk for assistance with this.

Some 'misconceptions' about housing in the UK

The UK has a lot of housing and therefore I should be housed today

The truth is there is very limited housing stock and each of the districts are struggling with the national housing shortage. It is imperative other options are explored to provide you with housing. We ask you engage in the process when you are working with us or a district council about your housing options. We will always be open and honest with you and will work in your best interest.

I want social housing and will only consider this option

There is a very limited amount of social housing in Leicestershire, and lots of people apply for this, therefore there can be a very long wait, so all guests will also need to consider other housing options. Although districts will consider your wishes, they also have to comply with homelessness legislation. When a person is homeless the district council will investigate the circumstances of your case.

They will advise on the actions that you may wish to take as well as try to alleviate your homelessness. It is likely if you are threatened with homelessness or are homeless, they will either provide you with a prevention or relief plan. Each plan will set out the actions that you may wish to take and outline the actions of the local authority. This will require you to explore all housing options.

I will turn down any house if I don't like it. The council will have to find me something else

The district council will set out the options available when they have provided a personalised housing plan and there has been a mutual agreement to the actions.

The district council can make final offers of accommodation. You are able to choose to turn these down, but please be mindful of the consequences of such action. The district council can discharge their homelessness duty to you if the property offered is deemed affordable and suitable. This means you will not be provided with any further options and will need to find your own accommodation if you reject the offer.

If I become homeless, I will be given social housing

If you are considered '**priority need**' under homelessness legislation the district council you have approached will work quickly to alleviate your homelessness. This will need a joint effort with yourself often to find housing in the private sector. This is because in all districts there is limited housing stock and a long waiting list.

Also as explained in **point 3** the district can make final offers because you are homeless. Any reasonable offers turned down may mean the district discharging the homelessness duty they have to you.

If you become homeless the local authority may offer you emergency accommodation. You will have little choice of emergency accommodation, however before declining any

accommodation always discuss with your housing officer. Homelessness is desperate circumstances, so accommodation provided in emergencies are just that.

My friend got housed before me - why? when I was in the country first

Your housing situation may seem similar to others you know, however, everyone's personal housing circumstances maybe different, such as housing composition and medical needs of the household. In addition, local authority housing stock will vary between districts. These personal housing circumstances are all factored in and could mean a different outcome and a different timescale to resolve a household from homelessness.

Leicestershire districts

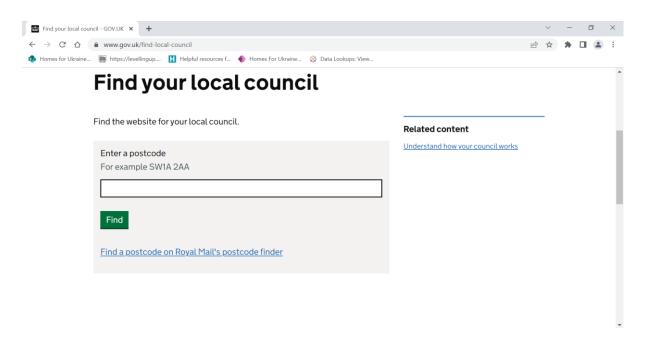
Housing and homelessness support is provided by District Councils. The Housing Options Officers in the Leicestershire Homes for Ukraine team work closely with these councils to support your accommodation needs. In Leicestershire County there are several districts. These are different organisations to Leicestershire County Council and are identified below.

- Blaby
- Charnwood
- Harborough
- Hinckley and Bosworth
- Melton
- North-West Leicestershire
- Oadby and Wigston

(Leicester City is a separate area)

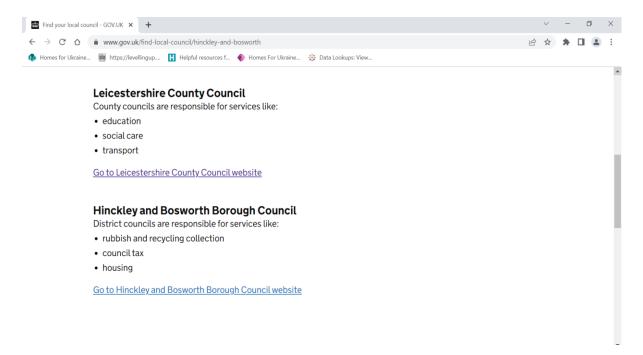


When you approach a local authority, they will ask where you live to determine the correct district for your approach. You can also check online using your postcode at: gov.uk/find-local-council



Insert your post code - for Example LE10 OFR

It will first advise the county you are in and their responsibilities. Then it will advise of your Local District. The example postcode used above alerts you to the district being Hinckley and Bosworth Council.



District councils contact

- North-West Leicestershire District Council: Belvoir Road, Coalville, LE67 3PD 0800 952 0079
- Hinckley and Bosworth Borough Council: Rugby Road, LE10 0FR 01455 238 141

- Harborough District Council: The Symington Building, Adam and Eve Street, Market Harborough,
 LE16 7AG 01858 828 282
- Melton Mowbray Council: Burton Street, Melton Mowbray, LE13 1GH 01664 502 502
- Blaby District Council: Desford Road, Narborough, Leicester, LE19 2EP 0116 275 0555
- Charnwood Borough Council: Southfield Road, Loughborough, LE11 2TX 01509 263151
- Oadby and Wigston Borough Council: Brocks Hill, Washbrook Lane, Oadby, LE2 5JJ 0116 288 8691

Private renting

One of the most effective and quickest ways to acquire independent housing and to alleviate your homelessness is private renting.

This can be a difficult task especially if you have never tried to or had to privately rent before or don't have enough for a deposit. This guide is here to make that journey much easier.

Affording private rental

You may find that if you do not have a credit history or are not working, estate agents will often ask for a guarantor. This is someone to guarantee your rent will be paid for a certain period of time.

Individuals and organisations can do this. Local authorities will not be a guarantor. If you are unable to find a guarantor one solution is to save for a deposit and rent in advance. If they ask for a guarantor, you may be able to advise that you can pay rent upfront. The following are some schemes that may help you save for this:

Help to Save scheme

The government Help to Save scheme is set up to help anyone on a low income save. The benefit if you save as little as £50 the government will also contribute. You can access more information at: gov.uk/get-help-savings-low-income

Credit unions

Clockwise Credit Union

Clockwise is a Not-for-Profit financial organisation which is membership based, and you can join for free if you live or work in Leicester, Leicestershire or Rutland. They offer affordable loans, safe savings and ethical financial products and services such as budget accounts.

Contact telephone: 0116 242 3900 Email: enquiries@clockwise.coop

Website: clockwise.coop

Address: 1 St Nicholas Place, Leicester, LE1 5LB

They assess each loan application on individual circumstances which means they can consider everyone, regardless of your credit status or personal circumstances.

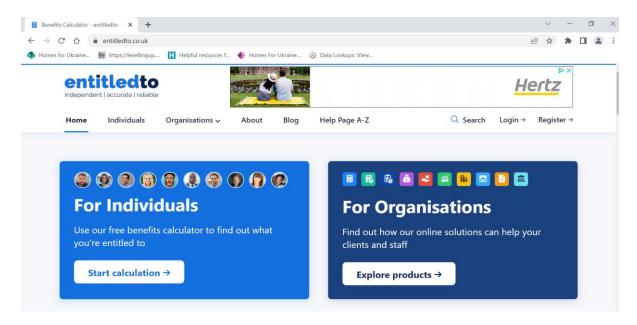
When you join Clockwise you benefit from becoming a shareholder; and all cash surplus generated is divided between members as a dividend on savings. In 2018 for example they paid a 1.75% dividend.

You can join Clockwise online or by visiting us at their city centre branch, or at one of their weekly community access points.

You can make an appointment or drop in at the following locations Loughborough, Melton, Coalville, and Hinckley and by appointment only in Wykin and Earl Shilton. You'll need to bring your <u>ID documents</u> with you if you want to become a member.

Income and benefits

Having sufficient finances to be able to rent and live independently is essential. Renting in any aspect is based on affordability no matter your circumstances. It is a good idea no matter your situation to check your entitlements. A useful tool is accessing the entitlement calculator on: entitledto.co.uk



You would enter on the calculator for individuals and capture all your circumstances. If you are looking to rent input the proposed rent when it asks for eligible rent - for the property you are thinking of renting. There are 8 parts you must complete. They are listed below.

- Where you Live
- Your Household

- Age & Disability
- Benefits You Currently Receive
- Net Income
- Housing Costs
- Council Tax
- Results

Once completed you should get results advising you of any entitlements.

An example is illustrated below – We have done an entry for a single parent family of 2 children, who is unemployed and lives with a sponsor in LE10 0FR area. The results are below. This is solely for example purposes. It calculates what the family should be on and other benefits as a single parent of 2 children. Included in the calculation is alerts to other entitlements such as child benefit as well as other government services you can acquire on and in addition it offers guidance on how to claim. Please see below.

Universal Credit payment summary (Monthly)

Standard allowance	£334.91
Housing	£565.01
Children	£534.58
Total before adjustments	£1,434.50

Taken off for earned income (your salary) £0.00
Taken off for unearned income (benefits and savings) £0.00

Total adjustments£0.00

Total payment for the month£1,434.50

Universal Credit payment detail (Monthly)

Maximum Amount

Standard allowance £334.91
Child element (for 2 children) £534.58
Additional amount for disabled child or qualifying young person £0.00
Limited capability for work element £0.00

Council Tax Support

- £22.37 / weekly
- Your full Council Tax bill of £25.43 per week will be reduced to £3.06 per week because of your entitlement to Council Tax Support.

How we worked it out More information How to claim?

- Child Benefit
- £36.25 / weekly

Universal Credit

This is the most common form of benefit you will receive if you are not working or on a low income. Once you complete the above entitled to calculation, it will indicate what benefit you are better off applying for. In most cases it is Universal credit often referred to as UC.

You can follow this link on How to claim Universal Credit (GOV.UK).

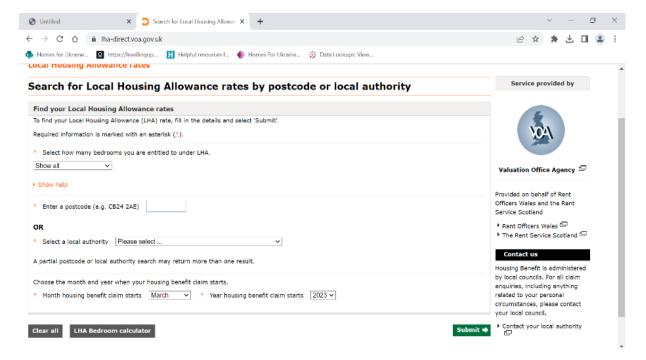
Now you have established what financial assistance you may receive based on your / household income. The next stage is knowing how much is reasonably expected for you to pay for a private rented property. For this you would need to look what the local housing allowance (LHA) is and depending on your personal income circumstances and household composition will be dependent on the award.

Local Housing Allowance (LHA)

The amount of LHA you may receive depends on how many bedrooms you are entitled to, and the maximum rent allowed for properties where you live. If you are single and under 35 you are only allowed to claim LHA at the rate for a room in shared accommodation.

You may wish to check what the local housing allowance is before looking for somewhere to rent at: lha-direct.voa.gov.uk

See below: you will enter the postcode, and it will advise what the Local housing allowance (LHA) is for your area.



What that means is how much housing element or housing benefit you will be awarded for that area. If you get full benefit such as Universal credit (UC) it is more than likely you will get the full LHA.

For example, if you live in LE10 0FR (district of Hinckley and Bosworth) lists the rates you may qualify for also dependant on who in your household permanently resides with you. So, if you are a two-bedroom need. If we refer to the below it advises that in the district you may qualify for £149.59 a week. Monthly that is (149.59/12x52 = £648.22 Monthly) so when look for a home to rent if it is £700 a month. You will contribute approximately £51.78 from your own personal allowance.

If your rent is more than the LHA rate as explained above, you will have to pay the difference. If your rent is less than the LHA rate the maximum you receive will be the amount of your rent – not the full LHA rate.

Finding a property

Looking for a private rented property can be a daunting task.

A good place to find properties available is online property websites such as the ones listed below.

- zoopla.co.uk
- rightmove.co.uk
- openrent.co.uk
- rentola.co.uk
- <u>onthemarket.com</u>
- <u>primelocation.com</u>
- <u>dssmove.co.uk</u> (This is designed for people looking for landlords that will accept people on benefits or on a low income)

Single people and those Under 35 who are single and on benefits may will find shared accommodation more affordable. You may find the below websites useful in your search.

- spareroom.co.uk
- roomsforlet.co.uk
- dssmove.co.uk

You may wish to visit or **contact local estate agents** in that district. Search online for estate agents near you or the area you want to live in.

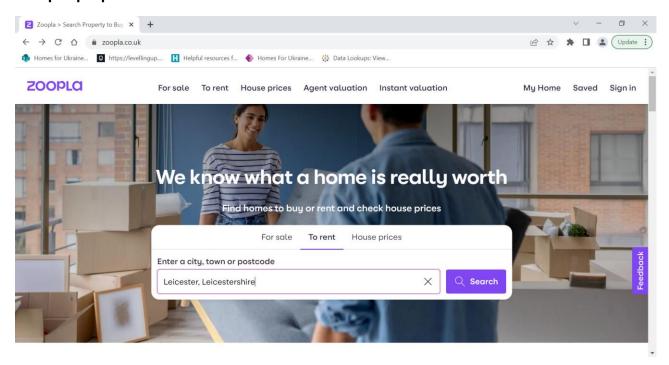
We recommend just building a polite and friendly rapport with the agent. In many cases agents will try and see if there is anything they can do to assist you in acquiring the property or another one if the one you wanted was to fall through. Building a good rapport will go a long way to helping secure your next home.

Note: Leicestershire County Council does not endorse any external websites, nor is responsible for their content – <u>see our disclaimer</u>.

How do I search?

Here is a step-by-step process. We have used Zoopla for illustration purposes, but most follow the same style

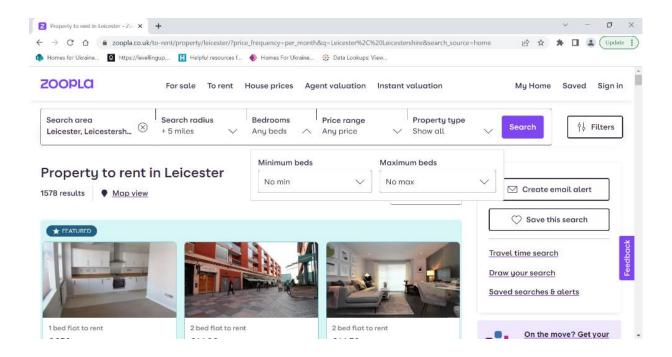
1. Input proposed location and select 'To Rent'



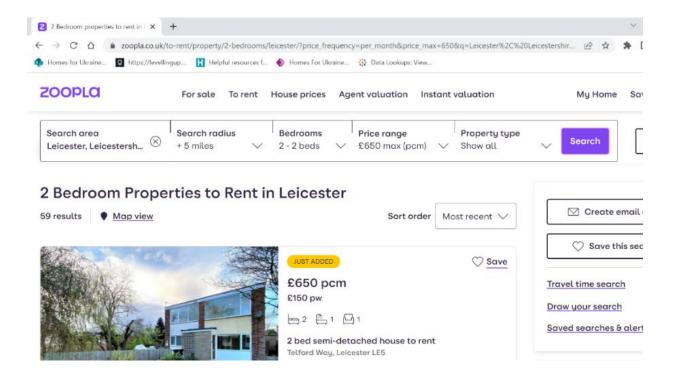
2. Select Filters of your proposed search

- Radius
- Bedrooms required that is affordable
- Price Range that is affordable
- Property Types required i.e., House, flat shared house (recommend put any to not restrict your search)

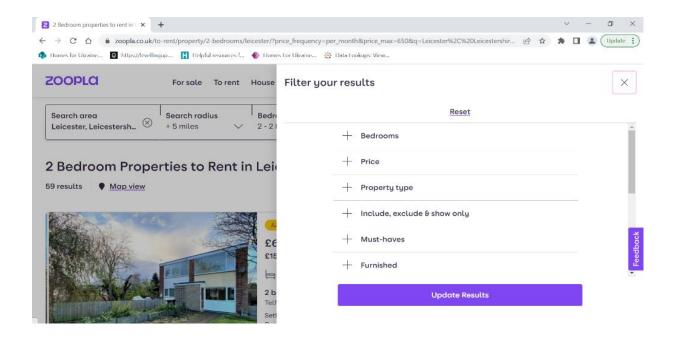
Input Minimum Beds and Maximum Beds required



3. Results of search



4. You can Filter results to tailor it to specifically what you are looking for



Credit checks for private renting

When you have found a property and viewed it often an estate agent or Landlord of the property will carry out a credit check. At this point many people get worried about this. It is a basic check and, in most cases, to check affordability. The check will see whether you have any CCJs (County Court Judgements) for rent owed on previous properties. The checks also determine whether you can afford the property as well as other bills that you are reasonably expected to pay.

Moving in checklist

When moving in it can be quite overwhelming. We have provided a guide into helping you in making it a smooth transition into your home. We would recommend the below checklist.

- ☐ **Contact your energy suppliers** (gas and electricity) to tell them you have moved in. If you don't know who your suppliers are, you can check it at: findmysupplier.energy
 - Instructions on how to get in touch with them can be found on energy provider's website. They will ask for your details (such as name, surname and when you moved in) as well as current meter reading. If you have a pre-payment meter, ensure you report any debt left by previous tenant (if there is any) to ensure there is no negative balance on your account.
- □ **Update Journal and Alert UC** Report your housing costs to the Universal Credit: enter your UC profile online → Press Home → Report a change of circumstances → Where you live and what it costs → Enter required details of your new housing situation →

After you submit all information required, enter To-do list, there will be a link where you will upload copy of your tenancy agreement.

Keep an eye on your Journal as occasionally you will be required to upload additional proof of address such as household bills or bank statement. You will receive additional financial support in line with local Housing Allowance if you are eligible.

Register with your <u>water supplier</u>
Set up council Tax account Let your local council know that you have moved into new address and would like to receive a Council Tax Bill. You have to fill in form with your details on council's website. Your local council can be found by your new postcode: gov.uk/find-local-council
Set up Broadband Choose your broadband provider and broadband deal online, for example, in these websites: broadbandproviders.co.uk , uswitch.com , moneysupermarket.com - information about registration and installing broadband will be available on providers website.
Set up TV Licence You might have noticed many broadband providers also offer TV deals. Please note, if you would like watch television, you will have to pay for TV licence in addition to TV provider fees. More information can be found at Pay for your TV Licence. Please make sure you inform TV licencing if you do not require TV licence.
Acquire Furniture If you are moving into unfurnished property, second-hand furniture and household goods could be very useful. All that can be found online, websites such as gumtree.com , ebay.co.uk , Facebook Marketplace , Vinted App (in Google Play or App Store). Also, it is a good idea to have a look in your local charity shops or attend one of the carboot sales nearby (if you have means of transportation.) Carboot sales locations can be found online: search in Google "carboot near me". Few of the biggest ones are Croft, A47, Quorn, Measham and Saddington carboots.
Order Bins and Bags Check if you have black bin (for general household waste) available at the property. If you do not have one, you can order it from your local council. Also, make sure to check information about recycling in your district, order recycling bags or containers and check when your bin collection day. All information can be found on your local council's website.

This guide is to help with understanding your housing options and providing information on moving on from living with a sponsor or host and moving into your own accommodation.

There may be other questions that you have that this has not answered, please feel free to contact the Leicestershire Homes for Ukraine Support Team Homesforukraine@leics.gov.uk

