Cheshire West & Chester Council

West Cheshire
Housing Options

Accommodation Finder

Self Help Information Pack

Cheshire West and Chester

Contents **Page**

West Cheshire Homes
HOUSING OPTIONS

1. Introduction

This self-help pack can be used by anyone trying to find accommodation in the Cheshire West and Chester area. You can increase your chances of finding something suitable by considering the full range of housing options available to you as well as knowing what you can afford.

2. Finding a suitable home that you can afford

It is important that the property you choose is both suitable for your household's needs and is affordable.

a) **Bedroom calculator**

If you claim Housing Benefit (HB), Universal Credit (UC), or Local Housing Allowance (LHA), it is important that you look for a property with the correct number of bedrooms for your household so that you are not impacted by the 'Spare Room Subsidy' (more commonly known as 'Bedroom Tax'). Even if you don't currently claim HB, UC, or LHA it will be a good idea to do this check in case you need to do so in the future.

The number of bedrooms you are eligible for is defined by specific criteria and may not be the same as the number of bedrooms you want. You can find out how many bedrooms you are eligible for by following this link: Calculate how many bedrooms you are eligible for-: DirectGov - LHA Rates (voa.gov.uk)

Single people under the age of 35 are only entitled to the Shared Accommodation Rate.

b) **LHA rates in Cheshire West and Chester**

If you are seeking to claim HB, UC, or LHA to cover your rent this can only be paid up to a maximum rent cost, even if you are entitled to full benefit. The difference between the benefit payable and the total rent is a shortfall that you will be expected to pay (although you may be able to get some help towards this in exceptional circumstances).

You can check the maximum payable LHA rate by following this link: Local Housing Allowance Rates. The current rates (2025) are:

BRMA		1 bed shared	1 bed self contained	2 beds	3 beds	4 beds
West Cheshire	Weekly Monthly	£86.50 £375.86	£126.58 £550.02	£155.34 £674.99	£182.96 £795.00	£281.69 £1,224.01
South Cheshire	Weekly Monthly	£74.79 £324.98	£109.32 £475.02	£132.33 £575.01	£156.49 £679.99	£228.99 £995.02
East Cheshire	Weekly Monthly	£97.00 £421.49	£126.58 £550.02	£166.85 £725.00	£228.99 £995.02	£402.14 £1,747.39
North Cheshire	Weekly Monthly	£78.59 £341.49	£109.32 £475.02	£135.78 £589.99	£159.95 £695.02	£230.14 £1,000.01
Wirral	Weekly Monthly	£73.35 £318.72	£97.81 £425.01	£120.82 £524.99	£149.59 £650.00	£189.86 £824.99

c) **Benefits calculator**
Once you know how many bedrooms you are entitled to and how much the maximum LHA Rate for that type of property is, you should check how much assistance with your rent you may be entitled to. This is means tested against your whole household. You can check this and get an estimate by using an online benefits calculator. You can find an independent benefits calculator by following the link to the Benefits calculators - GOV.UK (www.gov.uk)

d) **Complete a financial statement**
Completing a financial statement will give you an idea if the rent on a prospective property is affordable in your circumstances or if you are able to pay extra towards a small shortfall. Be realistic in completing this assessment as the affordability of your chosen property is important.

By following the steps above, you should now be able to complete the details below:

Size of property I am eligible for	
Maximum LHA Rate for the type of property for which I am eligible for	
Estimate of how much HB/LHA I am likely to receive	
Amount of rent (or contribution towards any shortfall) that I can pay	

West Cheshire Homes
HOUSING OPTIONS

e) Gather paperwork

You may be asked for Identification, benefit entitlement, records of employment, bank details, utility bills, proof of address, references, etc. Tenants may also be required to provide paperwork showing they have a Right to Rent. Having the paperwork ready will help speed up the accommodation search.

Prove your right to rent in England: Overview - GOV.UK (www.gov.uk)

A tenancy is a legal agreement. Check you fully understand the contents before you sign.

Debt solutions and advice

If you are struggling with debt and money worries, you may need to seek help and advice. With lots of free confidential help and impartial debt advice services available, there's no need to use a fee-charging debt management company.

Money matters | Live Well Cheshire West (cheshirewestandchester.gov.uk)

Cost of living support | Cheshire West and Chester Council

Always contact your creditors and explain your circumstances. Don't ignore your creditors as things could only get worse and interest will be added to your accounts.

Below is a list of organisations providing debt solutions for all residents across the borough. All the organisations listed provide an online self-help tool together with a range of budgeting services to help you manage your money better and are regulated by the Financial Conduct Authority.

Citizens Advice
Services: Face-to-face
Website: www.citizensadvice.org.uk
Telephone: 08444 772121

Christians Against Poverty
Services: Home visits
Website: Christians Against Poverty (CAP)
Telephone: 0800 328 0006 (Monday-Friday 9.30am-5pm)

Debt Advice Foundation
Services: Face to face
Website: Debt Advice Foundation
Telephone: 0800 043 40 50 (Monday-Friday 8am-8pm, Saturday 9am-5pm)

Debt Advice Network
Services: Face to face
Telephone: 0151 356 8200 (Monday-Friday 9am-5pm, Saturday 9am-12am)
Visit: The Community Hub Ellesmere Port and The Debt Advice Network UK on Facebook

PayPlan
Services: Telephone
Website: PayPlan
Telephone: 0800 280 2816 (Monday-Friday 8am-9pm, Saturday 9am-3pm)
(If calling on a mobile, it might be cheaper to call on: 020 7760 8980).

StepChange charity
Services: Telephone
Website: StepChange Debt Charity
Telephone: 0800 138 1111 (Monday-Friday 8am-8pm, Saturday 8am-4pm)

3. Choosing the right housing option

a) Private renting

A private rented property could be any type of residential property and includes a house share (see section d). Rental properties are provided across the whole of the borough and are usually available immediately. They can be furnished, unfurnished, or part furnished. It's often easier, and quicker to secure a privately rented property, although tenants must be prepared to act fast in a very competitive market. To help you find private rented use this checklist:

Action	✓
Check the local newspapers for properties to rent which are available for you to read at local libraries	
Look for a property to rent online. Start your search by looking at the following websites: ▪ www.rightmove.co.uk ▪ www.OpenRent.co.uk ▪ www.Onthemarket.com ▪ www.zoopla.co.uk ▪ www.Primelocation.com	
Check local estate agents and letting agencies. Properties are advertised in their windows and on their websites.	
Check notice boards in supermarkets, newsagents, libraries, etc. Anywhere landlords may put adverts.	

Advertise yourself that you need a property to rent.	
Ask if the landlord or letting agent is a member of a national or local accreditation scheme. All agents must be registered with a Property Redress Scheme. The council also operates a local scheme called The Cheshire Landlord Accreditation Scheme (CLAS). Other national accreditation schemes and qualifications are provided by the National Residential Landlord Association (NRLA), the British Landlord Association (BLA), PropertyMark, and RentSmart Wales. Membership of an approved body/qualification identifies those landlords/letting agents who meet certain property standards and good housing management.	
If a deposit is required, it must be protected in a government approved scheme. Ask for details of the scheme they use.	
Check if the property is suitable for you. All rental properties must meet certain standards and be safe for occupation (see websites below.) The landlord must provide certain safety paperwork before you move in. Useful websites include Private renting: Your rights and responsibilities - GOV.UK (www.gov.uk) Private rented sector | Cheshire West and Chester Council Private renting - Shelter England Renting privately - Citizens Advice	
The Council may be able to offer a landlord incentive or tenancy support for people who wish to rent privately. This may be in the form of a deposit, bond, or financial assistance. Contact Housing Options on 0808 175 3595 or email housingoptions@cheshirewestandchester.gov.uk for details.	

Points to remember:

View the property in person before you pay a deposit or rent in advance. If there are promises to complete certain works before moving in, try to get this in writing.

Do not rent a property directly from an existing tenant ('sublet') – they may not have the landlord's permission to rent to you. If a tenant is just showing you the property on behalf of the landlord, they should give you the landlord's details.

West Cheshire Homes
HOUSING OPTIONS

b) Registered providers (housing associations)

Housing associations are not-for-profit organisations that own, let and manage rented housing (including sheltered). Some housing associations provide housing for all groups whereas others may be geared more toward particular groups such as older people or people with a disability.

West Cheshire Homes (Choice Based Lettings) is a partnership scheme that advertises council properties and properties to let from housing associations. These include:

- ForHousing
- Sanctuary Housing
- Muir Group
- Weaver Vale Housing Trust

To help you find a housing association property use this checklist:

Action	✓
Register with West Cheshire Homes to find out if you are eligible for a housing association property. You can register online at: West Cheshire Homes	

You can view information about the housing register and see information about the demand and availability of social housing in the area by viewing the "Your Housing Prospects" page of the website by clicking here – Your Housing Prospects

c) Council housing

Council housing (including sheltered) is also known as 'social housing'. The Council has housing stock in Ellesmere Port and Neston, with some new properties in Winsford. If you are interested in renting a council or housing association property you must first register with West Cheshire Homes to find out if you are eligible. You can register online at: - http://westcheshirehomes.housingjigsaw.co.uk/account/account/register

Once you are registered, West Cheshire Homes will notify you if you have been accepted and what band you are in. Each case is considered on a case-by-case basis but joining the register may not mean you are housed quickly in your preferred area or property type. To help you find council housing use this checklist:

Action	✓
Read the Common Housing Allocations Policy to find out if you are eligible for a council or housing association property.	

West Cheshire Homes
HOUSING OPTIONS

Complete an online application with West Cheshire Homes	
Provide all the information requested.	
If you are accepted, start bidding on suitable properties. You may still have to wait for an offer if your housing need is low. Choose realistic areas or amend your areas of choice to improve your chances.	

d) House shares and room renting

A room in a shared house offers a cheaper alternative to renting a self-contained unit. It may be with other individuals renting a room (House in multiple occupations, professional or student let) or lodging with a resident landlord/live-in landlord with you using a spare room in their home. In addition to the checklist on the private rented sector consider this checklist:

Action	✓
Check the local newspapers every week for rooms to rent. Copies of local newspapers are available at local libraries. Sometimes there will be a sign in the property window advertising a room to rent.	
Try to find a friend who is also looking for accommodation and willing to share a property. Two people may be better able to cover the rent, but plan for either person wanting to move out in the future.	
Look for a 'room to rent' online. Search engines have a list of websites with available accommodation including: spareroom.co.uk roomtogo.co.uk placebuzz.com purplebricks.co.uk loot.com	
Check notice boards in supermarkets, newsagents, libraries, etc. where landlords may put adverts.	
Advertise that you need a property to rent.	
If you use social media, let your contacts know that you are looking for a property.	
Ask about what is being offered and be clear on which parts of the house you will be able to use. Ask about sharing bills and cleaning etc.	
If there is a group of people sharing, the property may need special permissions, room sizes, kitchen and bathroom provisions along with	

fire safety features. A license is required from the Council if there are 5 or more people sharing amenities. Houses of multiple occupation and extended mandatory licensing | Cheshire West and Chester Council	

Points to remember.

If you are a lodger/have a 'live-in landlord', you are still entitled to protection as a tenant and can claim benefits. Different tenancy rules apply to lodgers Rights of subtenants who live with their landlord - Citizens Advice

e) 'Forfutures' supported housing

In Cheshire West and Chester, the housing support service is provided by Forfutures. Supported housing may be an option if you need some support but also want some independence. It can mean that you get support in your home which is called 'floating support' or that you live in a supported housing scheme to get the level of support that you need.

Supported housing services offer low, medium, and high levels of support and may have a time limit on how long you can stay there. Often accommodation is self-contained, but you may share communal areas such as the lounge, utilities, and garden. You can live independently, but there should be 24-hour emergency help available if you need it.

It is important that if you are referred to be assessed for supported housing and you are contacted or offered an interview, you must respond straight away and attend any interview they invite you to.

Action	✓
If you are homeless or threatened with homelessness and you require supported housing (accommodation with support) contact Housing Options on 0808 175 3595.	

f) Other supported housing

Some supported housing projects are direct access which means that you can contact them directly for accommodation without going through Housing Options. Hostels provide short term accommodation with support to help you address any issues that you may have and to help you move into more settled accommodation. Contact the following supported housing projects for availability:

Project	Telephone Number
Bridge Foyer (homeless young people)	01925 593400 (option 2)
Chester Aid to the Homeless (CATH) (single homeless)	01244 314 834

g) Lodging with Friends and Family

Lodging with family or friends or in someone else's home can be an affordable option and you may value the support of having people around you. It may also enable you to save up for a deposit or look for work. To help you find lodgings use this checklist:

Action	✓
Make a list of friends and relatives who may be able to accommodate you.	
Tell any friends you ask that they would be able to charge rent if they let a room to you (this is an option only where it is a room in a friend's home and not in the home of a relative). If you qualify for benefits to help meet your housing costs, you would be able to pay them the local housing allowance rate you identified in Step 2b.	
If you can stay with family and they claim benefits to help with housing or council tax costs it is important that they declare you are living there and it may affect their benefits. Visit the Council's web pages for further information on Housing Benefit.	
Explain how easy it is for someone to rent a room in their home and explain they would not have to pay any tax on the rent you pay. Let them know about the information available Rent a room in your home: Becoming a resident landlord - GOV.UK (www.gov.uk)	

h) Affordable Housing

Affordable housing is for people whose current housing does not meet their needs or who are a newly forming household, both of whom are either;

- unable to afford to buy a home on the open market, or;

- are looking to rent a home but cannot afford to pay market rents

There are both rental options and low-cost home ownership products available in Cheshire West. We have our own development programme and work closely with housing associations and private developers to make affordable homes available.

Shared ownership

Shared ownership is a low-cost home ownership product, sometimes known as part rent, part buy, shared equity, or intermediate affordable housing. You buy a share in your home (for example 25%, 50%, or 75%) and then pay a small rent to a Housing Association on the share that you don't own. For example, if you were to take out a mortgage to own 75% of the property, the Housing Association would own the remaining 25%, which you would pay rent towards. Additional shares can be purchased when you are able to afford to do so and this is known as 'staircasing'. On some schemes you can staircase up, so you own 100% of the property and it becomes a market home. You are still responsible for repairs and maintenance of the property – this is not included in the rent.

Shared ownership homes are available to any household who cannot afford to access market housing. Owners are encouraged to purchase the largest share of their income/savings allow them to, so they pay less rent. They are a useful option for working households on lower incomes, or those who have been homeowners but no longer have an income to support the purchase or maintenance of a market home and may wish to downsize.

Rent to Buy

Rent to Buy is a low-cost home ownership option that allow households to rent their home from a Housing Association for a set limited period of time at an affordable rent (80% of a market rent) so they can save for a deposit. The household is then offered the opportunity to purchase the property (at a market value), often with some of the rent they have already paid, being used towards the deposit. Once purchased the property is no longer an affordable home and can be sold or rented without restrictions. If the tenant is unable to purchase at the agreed time, they may not be able to remain in the property as it is frequently sold as a market home at this point.

There are very few rent-to-buy, low-cost home ownership properties in West Cheshire, although more are planned over the next few years. To view the homes available and make an application, you need to contact the Housing Association which owns them directly.

More information about affordable housing can be found on the website - [Affordable home ownership schemes - GOV.UK]

i) Home Swap

There are some situations where you can swap your home with someone else who wants to move. This is often called, 'mutual exchange'.

Action	✓
Check you are eligible. To be eligible you must have lived in your council home for at least 12 months, and are a secure council tenant or an assured tenant of a Registered Social Landlord	
You can register to swap your property online. Website – https://www.homeswapper.co.uk	

4) Homelessness

If you are threatened with homelessness within 56 days, you can make an application for assistance to the council under the Homelessness Reduction Act 2017.

A landlord can ask a tenant to vacate, however, there are certain rules and procedures that must be followed, and correct written notice given. There is legislation to prevent illegal evictions and harassment. If there are ever concerns for personal safety, contact the Police.

The council has a duty to assess your case and agree a personalised plan with you and provide assistance to try and prevent your homelessness. For further information or to apply for assistance contact Housing Options –

Freephone advice line hours: 0808 175 3595

Monday, Tuesday, Thursday, Friday 10am – 12:30pm/1:30pm – 4.30pm and Wednesday 1pm – 4.30pm)

Email- housingoptions@cheshirewestandchester.gov.uk

If you are homeless on the day and have nowhere else to stay, the council will help you find alternative accommodation or may offer you temporary accommodation if you have an apparent priority need.

West Cheshire Homes
HOUSING OPTIONS