

Accommodation finder self-help pack



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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 households 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 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 using the Local Housing Allowance LHA bedroom calculator on the DirectGov website.

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 visiting the Local Housing Allowance web page on the Gov.UK website. The current rates can be found below.

Ellesmere Port, Chester and Northwich	LHA	Winsford	LHA
Shared accommodation	£64.48	Shared accommodation	£54.60
One bedroom rate	£99.06	One bedroom rate:	£84.84
Two bedrooms rate	£120.82	Two bedrooms rate:	£109.32
Three bedrooms rate	£138.08	Three bedrooms rate:	£126.58
Four bedrooms rate	£186.47	Four bedrooms rate:	£172.60



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. Independent benefits calculators can be found by searching online.

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 an 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 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 am able to pay	

3. Choosing the right housing option

a) Private renting

A private rented property is one owned by a private individual or company which someone else lives in for a monthly rent payment. It is often quicker and easier to find private rented accommodation in Cheshire West and Chester as there is a fairly good supply in all areas. 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 local estate agents and letting agents websites.	
Check notice boards in supermarkets, newsagents, and libraries etc. where landlords may put adverts.	
Advertise yourself that you need a property to rent.	
Use social media to let your contacts know that you are looking for a property.	
The Cheshire Landlord Accreditation Scheme (CLAS) identifies those landlords/letting agents who provide good housing management and	



property standards. Ask if the landlord or letting agent is in the scheme before you view and sign any tenancy agreement. Further information can be found on the Cheshire West and Chester website.	
Check out the Private Rented Tenancy Agreements web page on the Gov.UK website which tells you everything you need to know before taking on a private tenancy.	
The Council offers a Bond Scheme to assist people who wish to rent privately. Contact Housing Options on 0300 123 2442 or email housingoptions@cheshirewestandchester.gov.uk .	

b) Registered providers (housing associations)

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

West Cheshire Homes (Choice Based Lettings) is a partnership scheme which advertises council properties and properties to let from housing associations including:

- Adactus
- ForHousing
- Sanctuary Housing
- Muir Group
- Plus Dane
- Weaver Vale Housing Trust

If you are interested in renting from a housing association not listed above you should search online and contact them directly.

To help you find a housing association properties 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 via the West Cheshire Homes website.	
Contact the housing associations on the list above to find out which are currently accepting applicants onto their waiting lists.	
Apply to join any with open waiting lists. The more you are registered with, the greater your chances of securing housing.	
Make sure you periodically check with other providers to see if their waiting lists have opened.	
Regularly contact the providers you are registered with to enquire about available properties or to bid for properties.	



Council housing

Council housing (including sheltered) is also known as 'social housing' and is usually cheaper than renting privately. 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 firstly register with West Cheshire Homes to find out if you are eligible. You can register online via the West Cheshire Homes website.

Once you are registered West Cheshire Homes will notify you if you have been accepted and what band you are in. The greater the housing need of your household, the higher band you will be awarded. 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 on the Inside Cheshire West and Chester website to find out if you are eligible for a council or housing association property.	
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.	

c) House shares and room renting

A room in a shared house offers a cheaper alternative to renting a self-contained unit and may give you a chance to save some money towards a deposit for your own place. It also gives you an opportunity to meet new people and to get support from others going through a similar experience. To help you find a house share or room use this checklist:

Action	✓
Check the local newspapers every week for rooms to rent. Copies of local newspapers are available at local libraries.	
Try to find a friend who is also looking for accommodation and willing to share a room. Two people may be better able to cover the rent charged for a room in a shared house.	
Look for a room on-line. Start your search by looking at spare room websites.	
Check notice boards in supermarkets, newsagents, and 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.	
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d) Forfutures supported housing (including direct access)

In Cheshire West and Chester the homeless 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 the lounge, utilities and garden. You can live independently, but there should be 24 hour emergency help available if you need it. To help you find supported housing use this checklist:

Action	✓
If you have accommodation but you need floating support contact the forfutures team who provide a floating support service on 0300 123 2442 option three or email hello@forfutures.co.uk .	
If you are homeless or threatened with homelessness and you require supported housing (accommodation with support) contact Housing Options on 0300 123 2442.	
If you have been 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.	

e) 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
Cotswold House (for homeless young women)
Bridge Foyer (homeless young people)
Chester Aid to the Homeless (CATH) (single homeless)



f) Lodging

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 a 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 benefit to help meet your housing costs, you would be able to pay them the local housing allowance rate you identified at 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	

g) Buying your own home

If you are buying a property there are government schemes that could help. To help you buy your own 'market value' home or a 'discounted sale' property use this checklist:

Action	✓
Visit the Help to Buy page on the Gov.UK website for more information about government schemes or visit the Low Cost Home Ownership web page on the Cheshire West and Chester Council website.	
Contact a bank or building society if you are interested in the Help to Buy scheme ISA which helps you to save for a deposit.	
If you already live in a council property you may be able to buy your property. This is called the 'Right to Buy' scheme. Visit the Right to Buy page on the Gov.UK website for more information.	
If you already live in a housing association property you may be able to buy your property. This is called 'right to acquire' scheme. Contact your housing association or visit the Right to Acquire web page on the Gov.UK website for more information about right to acquire.	
You may be able to apply for Help to Buy: Shared Ownership if you can't afford to buy the whole property and could instead own 25%, 50% or 75% through this scheme. You will pay rent on the remaining amount. You may be able to get housing benefit (HB) for the part of the property that you rent. You may be able to get support for mortgage interest (SMI) on the part of the property that you own.	



Discounted sale affordable homes are available at a reduced price of the full market value for specific eligible households who are unable to afford to purchase a market value property. For example, a £100,000 house with a 25% discount would be offered to eligible applicants for £75,000. This is not a shared ownership scheme and even though there is a discount on the sale price, the purchaser still owns 100% of the property and no additional rent is due. Visit the Low Cost Home Ownership for further information on eligibility criteria and details of properties currently available.	
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h) Home Swap

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. Visit the Swap Your Council or Housing Association Home page on the Gov.UK website for further information.	
Register for a free online service that lets you search for people who might want to swap homes.	
You can also consider advertising your property in the local newspaper or by placing notices in shop windows. Ask friends or family if they know of anyone else who wants to exchange.	

i) Sheltered, Extra Care housing and LifeLine

There are a number of sheltered schemes across Cheshire West and Chester for people over 55. The main schemes are provided by the following:

- Sanctuary Housing (Chester area)
- Cheshire West and Chester Council (Ellesmere Port and Neston areas)
- Weaver Vale Housing Trust (Northwich, Winsford, Frodsham, Helsby, Tarporley)

Each Extra Care housing development consists of one and two bedroom apartments, available for rent, shared ownership or purchase. Extra Care housing promotes independent living and provides older residents with their own home in a communal development, where 24 hour care and support services are available as required.



LifeLine Telecare can help people live in their own home for longer, reduce the risk of accidents and help to reduce admissions to hospital. At a press of a button you are connected to a 24 hour, 365 day monitoring service, giving you the freedom to live your life independently knowing that you can obtain assistance when you need it.

Action	✓
You can register for sheltered housing by completing an on-line application with West Cheshire Homes (Choice Based Lettings).	
For more information visit the Extra Care Housing page on the Cheshire West and Chester website.	
For more information visit the LifeLine service page on the Cheshire West and Chester website.	

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.

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 on 0300 123 2442 or email housingoptions@cheshirewestandchester.gov.uk.

If you are actually homeless the council will help you find alternative accommodation or may offer you temporary accommodation if you have an apparent priority need. The council will also need to establish if you are eligible (have a right to stay indefinitely in the UK), not intentionally homeless, and whether you have a local connection. If you do not have a local connection you may be referred back to another local authority where you do.