

HOMELESSNESS

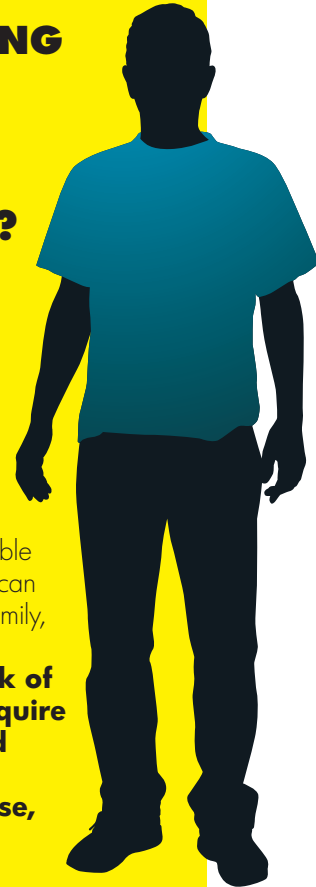
WHAT DOES THE WORD HOMELESS MEAN TO YOU?

SOMEONE BEGGING ON THE STREET?

SOMEONE SLEEPING IN A SHOP DOORWAY?

This is the popular image of homeless people as this is the one we see, but there are many other homeless people who don't live like this. Homelessness is not simply about not having a roof over your head; it is also about being without a home, a place that is secure, safe, reasonable and affordable to live in. Anyone can become homeless; your friends, family, neighbours, or even you.

**If you are homeless, at risk of becoming homeless, or require housing advice you should contact the HAPA Team:
Third Floor, Rivergate House,
Irvine. Tel: 01294 314700**



THINKING ABOUT LEAVING HOME?

WHAT DO YOU NEED TO THINK ABOUT?

ALMOST EVERYONE WILL LEAVE HOME AT SOME STAGE IN THEIR LIFE, THIS IS NORMAL IN BECOMING INDEPENDENT.

Legally you can leave home at 16yrs old, but very few people will be ready to do this at such a young age. Hopefully this leaflet will provide you with the information you need to answer your questions and ensure that you know where to turn for help or advice if you need it.

ARE YOU READY TO LEAVE?

This is the first thing you need to think about. Can you manage to live alone without your family? Will you be able to look after yourself? Are you better off staying where you are at the moment?

WHERE ARE YOU GOING TO STAY?

Have you thought about where you would stay if you left home? The most important part of leaving home is making sure you have somewhere to go. Don't just get up and leave, make sure that you plan ahead to make things easier on yourself.

CAN YOU AFFORD TO LIVE ON YOUR OWN?

Staying on your own can be expensive and you need to make sure that you have enough money to pay bills, buy food, and get furniture etc, before you make any decisions. Speak to family and friends for some advice, and you could even work out a budget to ensure you have enough money.



WHAT ARE MY OPTIONS?



BUY A PLACE TO STAY

Most people would like to be able to buy a place as this gives them more choice about where they stay and the type of property they get. However, this is one of the most expensive options. At the moment the average price of an ex – Council two bedroom house in North Ayrshire is £85,000. Most people apply to get a mortgage (long term loan) from their bank or mortgage lender to pay for the property and would then pay the mortgage back over an average period of 25 years. This means paying for your house for a number of years at an average of £550 per month.

RENT FROM A PRIVATE LANDLORD

A private landlord is someone who buys property to rent out. You can apply to rent from a private landlord from the age of 16, however landlords generally prefer people over 25. The rent for a privately rented property can be very expensive with a one bedroom flat in the local area starting at around £300 per month. A landlord could also look for a month's rent in advance and a deposit and this could mean handing over between £650 - £1000 before you move in. To find private rented property, look in newspapers, shop windows, estate agents, or the internet, or if you are at risk of becoming homeless contact the North Ayrshire Council Rent Deposit Guarantee Scheme who may be able to assist on 01294 314700.

APPLYING FOR A HOUSE WITH THE COUNCIL OR HOUSING ASSOCIATION

Renting a place from the Council or a Housing Association is a good option for a lot of people as they can, dependant on the type of tenancy agreement, offer a more secure type of accommodation than Private Lets. You will need to fill in a housing application form that can be picked up from any housing office or local housing associations. There is now just one form to complete for both options. Council properties are usually the cheapest with rent at around £55 per week.

YOUR RIGHTS AND RESPONSIBILITIES

If you do manage to get your own place, there are a number of things to think about apart from paying bills. You have certain responsibilities such as:

- Putting your rubbish out to be collected
- To try to avoid problems with your neighbours
- To keep the noise from your house at a reasonable level
- Preventing illegal activities taking place in your home
- To inform the landlord/council of any damages or repairs needing dealt with in your home
- To maintain your garden
- Taking your turn to clean stairs, closes etc
- Applying for appropriate benefits
- All the housework
- Paying all the bills

USEFUL NUMBERS



Community Housing
Advocacy Project



NORTH AYRSHIRE
COUNCIL

Community Housing Advocacy Project (CHAP)

Contact us if you require any support or advice regarding Housing or Homelessness

t: 01294 313137

w: chap-at-the-door.org.uk

HAPA (Homeless Assessment Prevention and Advice Team)

Contact if you are homeless or threatened with homelessness

t: 01294 314700

North Ayrshire Council Housing

Contact to make an application for housing or any housing enquiries

t: 01294 324870

w: north-ayrshire.gov.uk

Homeless Standby Team

Contact if you are homeless outwith normal office hours

t: 0800 0196 500 (out of hours)

ANCHO Housing

Contact to make an application for housing

t: 01294 313121

Irvine Housing Association

t: 01294 271128

Contact to make an application for housing

Cunninghame Housing Association

t: 01294 468360

Contact to make an application for housing

Welfare Rights and Debt Advice

Contact for information and advice on benefits and debt

t: 01294 317786

North Ayrshire Council Housing Benefit

t: 0845 603 0595

w: north-ayrshire.gov.uk

Young Scot

t: 0808 801 0338 (local rate)

w: youngscot.org/local/north-ayrshire