

Housing Advice for people leaving the Armed Forces

This fact sheet contains advice to people leaving the armed forces and wishing to live in Wirral. This includes people leaving the following services:

- Army
- Navy
- Royal Air Force
- Merchant Navy

Wirral Council recognises the difficulties faced when leaving the armed forces or merchant navy and returning to civilian life. There are a number of ways we can assist you to find suitable housing which are set out below.

The earlier you contact us, the longer we have to work with you to find you suitable accommodation.

Wirral Veterans (<http://www.wirralveterans.org/>) is a dedicated service

1. What do I do first?

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| <ul style="list-style-type: none">• Consider all your housing options |
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A good place to start is Wirral Council's website at www.wirral.gov.uk. This provides a range of information about the types and tenures of accommodation available in Wirral including social and private renting, and part or full home ownership. This will help you to decide what type of home is best suited to you.

If you are unable to access the internet, or wish to discuss your housing options with a member of staff, then further advice is available at:

- Any Wirral Council One Stop Shop (see end of fact sheet for locations)
- The Housing Options Team by telephone: 0151 666 5511 between 9.00am and 4.00pm Monday to Friday except for Bank Holidays
- By email at: housingoptions@wirral.gov.uk

The Housing Options Team will be able to provide you with free, confidential advice and discuss possible solutions to your housing situation.

2. Who qualifies for assistance from Wirral Council?

Wirral Council seeks to provide housing advice and guidance to anyone who contacts us. We will place high importance on all enquiries from current and ex-service personnel.

3. How to access housing

• Social housing

The Council works in partnership with a number of housing associations in Wirral to provide social rented accommodation. Available properties are advertised weekly through our Choice Based Lettings scheme called Property Pool Plus. This is a Merseyside sub-regional scheme which gives access to social rented property in Halton, Knowsley, Liverpool, Sefton and Wirral.

To apply to rent a property through Property Pool Plus you will need to register. You should make it clear, when registering, that you have left or are due to leave the armed forces.

You can register:

- at any Wirral Council One Stop Shop
- on line at www.propertypoolplus.org.uk
- by completing a paper application form which can be downloaded from the website, or requested by telephoning 0151 691 8518

To recognise veterans' contribution to our communities and the nation through their service those households that qualify will be awarded a high priority for rehousing on health or welfare grounds. This status gives priority over some other applicants for advertised vacancies.

To qualify for the high priority we give to people leaving the armed forces through our Choice Based Lettings System you need to have:

- A date of discharge within the next 3 months or previous 3 months
- A copy of your discharge papers, or a suitable letter from your Commanding Officer (for those in the armed forces this can be found in your Discharge Book or Red Book)

If you or a member of your household needs to move to suitable adapted accommodation because of a serious injury, medical condition or disability which was sustained as a result of service in the Armed Forces then you may be eligible for an urgent priority for rehousing on medical / welfare grounds. To qualify for urgent priority you will need to:

- Complete a Health and Welfare Assessment form which can be downloaded from the website or requested by telephoning 691 8518
- Provide a copy of an Armed Forces Medical certificate detailing the injury, medical condition / disability

Once you have submitted your application for rehousing your need for rehousing will be assessed according to the Property Pool Plus Policy, and the highest appropriate priority banding will be awarded. A full version of the Property Pool Plus policy can be viewed on the website at www.propertypoolplus.org.uk.

If you are currently serving in the Armed Forces or have been discharged within the last 5 years or have served in the Armed forces at any time and are suffering from a serious injury, illness, or disability which is wholly or partly attributable to your service, or you are a bereaved spouse who is required to leave accommodation provided by the Ministry of Defence, you will be considered to have a local

connection with all of the Merseyside sub-regional Council areas ie Halton, Knowsley, Liverpool, Sefton and Wirral and your priority banding will apply to all these areas.

Once your application has been assessed and activated you will be notified of your Property Pool Plus Reference Number, registration date, and assessed priority for rehousing. You will then be able to bid for suitable advertised vacancies using your Property Pool Plus registration number.

You can view available properties at www.propertypoolplus.org.uk each week or in Council offices such as One Stop Shops and Libraries and apply for a maximum of 3 properties each week.

Some things you need to know about social housing

- There is huge demand for social housing with around 12,000 – 22,000 people being registered with Property Pool Plus Wirral at any time
- Available properties are advertised using lettings criteria which restrict applications to those households for whom the property would be most suitable. For example, the lettings criteria may include bedroom need, minimum age or household make up.
- If you are successful in being offered a property the housing association will expect you to sign your tenancy agreement as soon as the property is ready to occupy, which in most cases is immediately. This will mean that you will be liable to pay the rent even if you are not living there and be responsible for the property, for example, if a tenancy is signed before you are discharged.

• **Private Renting**

Private renting is very flexible and can offer a wider choice of property types and locations depending on your budget. Properties are advertised in many different ways including on the internet, local lettings companies, local newspapers, and shop windows. Wirral Council can also provide you with a list of landlords and agents (<http://www.wirral.gov.uk/my-services/housing/information-and-advice/private-landlords-and-managing-agents/landlord-accreditation-schemes/property-accred->) that we have accredited as having good property and management standards. Accredited properties are also advertised on Property pool Plus.

A deposit, of one months rent, is often required by private landlords which you should be aware of when considering this option. There is help available through the Wirral Council Bond Scheme for eligible applicants to help with deposits. The Bond Scheme can provide a written guarantee instead of a deposit which is accepted by accredited landlords. You can contact the Housing Options Team for further details.

• **Paying your rent**

You are responsible for paying your rent as soon as your tenancy begins and if you do not pay your rent you will be at risk of losing your home.

Depending on your circumstances, we would recommend that you speak to our Welfare Rights Unit who offer free independent, expert advice on benefits and tax credit problems. This will ensure that you receive any welfare benefits, such as housing benefit or local housing allowance, you may be entitled to.

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The Welfare Rights Unit operates an appointment system so please contact them by phone or email to arrange an appointment.

You can contact the Welfare Rights Unit by:

- Advice Line on 0151 666 4570 (the advice line is open from 9.30am to 12.30pm on Monday, Tuesday, Thursday and Friday)
- By email at welfarerights@wirral.gov.uk

Or in writing to:

Wirral Welfare Rights Unit
Conway Centre
Conway Street
Birkenhead
Wirral
CH41 6LA

• **Low Cost Home Ownership**

People serving in the Armed Forces are classed as 'key workers' and receive a higher level of priority for low cost home ownership schemes supported by the Government. These schemes are designed to help people on moderate incomes to secure a home of their own that they cannot afford to buy outright. This includes properties offered for:

- 'HomeBuy' Schemes (known as 'First Steps' in London):

There are two types of HomeBuy schemes to help people buy newly built homes:

- 'Equity Loan' - you get a loan towards the home's purchase price that has no fees for five years
- 'Shared Ownership' - you buy a share of your home and pay rent on the remaining share

Equity loan schemes such as FirstBuy or HomeBuy Direct are available for first time buyers on certain newly built homes on specific housing developments across England. With an equity loan, you buy your home with at least 70 per cent of the cost met by a mortgage and savings (deposit). The remaining cost of the home is paid for by the government and the house builder through an equity loan. The loan is normally repayable after five years and is paid back as a percentage when you sell the property.

Shared ownership schemes operate on a part-buy/ part-rent basis and are commonly offered by housing associations. You may purchase a share of the property between 25% and 75% and pay rent on the remaining share. The rent is up to three per cent of the share's value. Often schemes will allow you to increase the share you own to work towards full ownership. Shared ownership properties are always leasehold homes. This means you own them for a fixed period of time, usually 99 years.

For more information on HomeBuy schemes please visit the directgov website:
<http://www.direct.gov.uk/en/HomeAndCommunity/BuyingAndSellingYourHome/Home>

[BuyingSchemes/DG_4001347](#). For the latest information on available properties contact the Homeshub service (<http://www.homeshub.co.uk/>) which holds details of all the latest schemes available across Merseyside and Cheshire.

- 'NewBuy' scheme

The NewBuy scheme helps people get a mortgage of up to 95 per cent of the purchase price. The scheme applies to new build flats or houses and is available from participating builders in England. You will still need to have a deposit of at least five per cent of the price of your home. To find out more information you can visit the NewBuy website (<http://www.newbuy.org.uk/>) or ask a developer, mortgage lender or Independent Financial Advisor (IFA) to discuss your eligibility for the NewBuy scheme.

Some private developers in Wirral do offer their own incentives and schemes when selling new-build properties. Private housing developers can offer:

- Free white goods
- 5% deposit paid
- Legal fees paid
- Shared-equity schemes
- Equity loans

More information about these schemes can be found on developers own websites or general house sale websites such as www.rightmove.co.uk

<ul style="list-style-type: none">• What if I have a serious injury or disability?

We will offer you help and advice if you or a family member has a disability or has sustained a serious injury in active service. We will assess each case individually and work with you to provide possible solutions. In Wirral we will consider the following options:

Adaptations

We can often provide specialist equipment to help you live as independently as possible. Some equipment is only available following an assessment by an Occupational Therapist (OT). If you are being discharged due to injury then we will work with your current OT to help speed up the rehousing process.

If you are private renting, planning on buying, or already own your own home, and require major adaptations that cost more than £1,200 you may be considered for a Disabled Facilities Grant (up to a maximum of £30,000). The Grant will assist towards the cost of adaptations you may need. Our OT will visit you at home to assess what adaptations you need. If it is agreed that you do need adaptations then you will be asked to complete an application form.

We may arrange for you to complete a financial assessment form to determine if you have to make a contribution towards the cost of any major adaptations.

If you are rehoused into social housing the major adaptation cost limit may vary. Your social landlord will discuss this with you and assist you through the process.

For further information contact the Central Advice and Duty Team by:

- Telephone on 0151 606 2006
- Email : cadt@wirral.gov.uk

Adapted Properties

Adapted properties are social rented properties, with adaptations such as stair lifts and level access showers, for people with disabilities or those who require adaptations to live independently.

You can apply through our Property Pool Plus choice based lettings scheme. You should ask for an assessment of Urgent Need status due to medical grounds or disability. You will be registered on the Disabled Persons Housing Register if it is confirmed that an adapted property would suit your needs and officers will give you advice and help to apply for adapted properties when they become available.

<ul style="list-style-type: none">• What if I am homeless or threatened with homelessness?

If you are homeless or threatened with homelessness then you need to contact our Housing Options Team (<http://www.wirral.gov.uk/my-services/housing/information-and-advice/housing-advice/preventing-you-becoming-homeless>) as soon as possible by telephone on 0151 666 5511. We will offer you free advice and help and do everything possible to prevent you from becoming homeless by offering a range of housing options which may include social or private rented accommodation. Temporary accommodation may be offered in special circumstances.

The Council has a legal duty to make sure that accommodation is available to a household whom it considers:

- Are eligible for assistance
- Are homeless or under threat of becoming homeless within 28 days
- Are in priority need
- Did not intentionally make themselves homeless
- To have a local connection with the area

At present you will receive **one offer** of suitable accommodation and this could be in any part of Wirral unless you are able to prove you cannot live in a certain area. If you do not accept this offer then the Council will have no legal duty to assist you.

The duty to make accommodation available to you will cease if you:

- Accept an offer of a tenancy
- Refuse an offer of suitable accommodation
- Leave or lose temporary accommodation without informing us

4. Other useful links and contacts

Organisation	Contact Details
Wirral Council - Housing Options Team	Telephone: 0151 666 5511 Email: housingoptions@wirral.gov.uk

We will discuss your individual circumstances and look at a range of housing options for you.	<p>Website: www.wirral.gov.uk/my-services/housing/information-and-advice/housing-advice#</p> <p>Location: At any Wirral One Stop Shop</p>
<p>Wirral Council - Property Pool Plus</p> <p>Property Pool Plus is the service that advertises available social rented properties and adapted properties in Wirral.</p>	<p>Telephone: 0151 691 8518</p> <p>Website: www.propertypoolplus.org.uk</p>
<p>Wirral Council – Central Advice and Duty Team</p> <p>The team works to provide advice and support to people about health and social care issues i.e. adaptations</p>	<p>Telephone: 0151 606 2006</p> <p>Email: cadt@wirral.gov.uk</p> <p>Website: www.wirral.gov.uk</p>
<p>Wirral Veterans Contact Centre</p> <p>This service is staffed by veterans as a one stop shop for help and support for all issues affecting people leaving the armed forces</p>	<p>Telephone: 0151 606 2099 (Monday, Wednesday and Friday between 10am – 2pm)</p> <p>Email: info@wirralveterans.org</p> <p>Website: www.wirralveterans.org</p>
<p>Homeshub</p> <p>This service provides advice and access to low cost home ownership scheme across Merseyside.</p>	<p>Telephone: 0845 603 4559</p> <p>Email: homeshub@neighbourhoodinvestor.com</p> <p>Website: www.homeshub.co.uk</p>
<p>Joint Service Housing Advice Office</p> <p>Service provides service personnel and their families with information and advice on a range of civilian housing options</p>	<p>Telephone: Civ: 01980 618925</p> <p>Mil: 94344 8925</p> <p>Website: www.mod.uk/DefenceInternet/DefenceFor/ServiceCommunity/Housing/</p>
<p>Soldiers, Sailors, Airmen and Families Association (SSAFA)</p> <p>Service provides support and assistance to access services such as financial assistance, short term housing, health and social care.</p>	<p>Telephone: 020 7403 8783</p> <p>Website: www.ssafa.org.uk</p> <p>Merseyside Branch can be contacted on:</p> <p>Telephone: 0151 928 5936 Email: Merseyside@ssafa.org.uk</p>
<p>Royal British Legion</p> <p>The Civvy Street service provides advice and assistance on housing, employment, training and learning.</p>	<p>Telephone: 0800 169 4073 or 0800 678 5848</p> <p>Email: info@civvystreet.org</p> <p>Website: www.civvystreet.org</p>
<p>SPACES (The Single Persons Accommodation Centre for the Ex Services)</p>	<p>Telephone: 01748 833 797</p> <p>Website: www.spaces.org.uk</p>

This is an accommodation placement centre for single service leavers seeking civilian housing.	Email: spaces@riverside.org.uk
WIRE (Wirral Independent Recycling Enterprise) Recycling project that makes furniture available to low income households.	Telephone: 0151-638 6691 Website: www.wire-wirral.co.uk Located at: Wirral Independent Recycling Enterprise Units 12-14 Kelvinside Wallasey Wirral CH44 7JY

Council One Stop Shop locations

The One Stop Shops offer services including welfare benefit and housing advice.

Bebington One Stop Shop Pennant House The Village Bebington CH63 7PL	Birkenhead One Stop Shop (Conway Centre) Conway Street Birkenhead Wirral CH41 6JD
Bromborough One Stop Shop (within Jobcentre plus) Port Causeway House Bromborough Wirral CH62 4TG	Eastham One Stop Shop Mill Park Drive (at the front of library) Eastham Wirral CH62 9AL
Heswall One Stop Shop (within Heswall Library) Telegraph Road Heswall Wirral CH60 0AF	Hoylake One Stop Shop (within Jobcentre Plus) Town Hall Chambers 1 The Quadrant Hoylake CH47 2HR
Liscard One Stop Shop (within Jobcentre Plus) Dominick House St Albans Road Liscard CH44 5XS	Moreton One Stop Shop Knutsford Road Moreton CH46 8TN
New Brighton One Stop Shop New Brighton Community Centre 1a Hope Street New Brighton CH45 2LN	Rock Ferry One Stop Shop 257 Old Chester Road Rock Ferry CH42 3TD
Seacombe One Stop Shop Dave Jackson Suite (Town Hall) Brighton Street Wallasey CH44 8ED	Upton One Stop Shop (within Job Centre Plus) 52 Arrowe Park Road Upton Wirral CH49 0UE

West Kirby One Stop Shop The Concourse West Kirby Wirral CH48 4HX	

