

Help with housing costs



KNOW YOUR RIGHTS
TOOLKIT



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Introduction

This housing toolkit is intended to be a short accessible guide to help you to explore your housing options and outline any help available to manage your housing costs if you have been affected by blood cancer. We understand that after a diagnosis of blood cancer, as it can impact every aspect of your life, and we are here to support you.

Rent and mortgage payments are often one of the biggest outgoings a household can have. Having a safe home to return to, such as following intensive treatment, is also important to your wellbeing. Therefore, ensuring you can keep paying these costs should be a priority following a blood cancer diagnosis that might affect your income. As well as reading the advice here, if you are concerned about your housing situation or

your finances, you can contact our Welfare Officer, using the details at the end of this toolkit.

If you are at immediate risk of homelessness, please read our [Homelessness Advice Toolkit](#) for additional advice. Homelessness is a serious hazard to your health, especially if you are unwell with a blood cancer, but it is preventable.

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Help if you own your own home

Finding the best options available to you will depend on a number of things:

- Your personal situation
- Your age
- If you can claim extra financial help
- The type of mortgage you have
- The amount of equity in your property

It is important to deal with the situation as soon as possible as this will provide you with more options. You do not have to tell your mortgage lender about your blood cancer diagnosis, but it may help them to find better solutions for you if you think you will experience problems paying your mortgage immediately or sometime in the future.

Have I got an insurance policy that covers long-term illness and disability?

Your mortgage is probably one

of the most expensive monthly outgoings as a homeowner. If you are unable to work following your blood cancer diagnosis, you would still need to make repayments on your mortgage, or you could risk losing your home.

Many people choose to take out insurance policies when they buy a home. Here are some examples of policies to check for:

- **Mortgage (payment) protection insurance:** this is a policy designed to pay your mortgage for a certain period if you lose income, such as due to a cancer diagnosis. Before claiming you will need to be off work for a specified number of days. Most policies pay out for a years' worth of payments, so this can be useful to cover you if you are having treatment for a certain period of time but expect to recover (e.g. having chemotherapy for a certain period of time).

- **Critical illness cover:** this is a type of insurance that pays out a lump sum of money or regular payments if you are diagnosed with certain illnesses which are considered life threatening. This usually includes blood cancers, but you will need to check the details of your policy if you wish to claim, especially if you have been diagnosed with chronic forms of blood cancer. You do not have to spend this money specifically on your mortgage, unlike mortgage protection insurance.

Sometimes the companies are not always familiar with rarer types of blood cancer, so be prepared to explain your condition or provide further information.

- **Income protection insurance:** this is a term that describes a range of different insurance policies; some cover just if you become ill or have an accident, others also pay out if you lose

your job for other reasons, like redundancy. It is more common to have this type of insurance if you are self-employed. If you want to make a claim following a diagnosis of a blood cancer, make sure your policy covers you for illnesses.

Can I receive any support with my mortgage if I am receiving benefits?

Support for Mortgage Interest

If you are receiving benefits, due to being unable to work following your blood cancer diagnosis, you may be able to get help from the government to pay the interest on your mortgage. This is called Support for Mortgage Interest (SMI). It is a loan and will be paid directly to your mortgage lender. To be eligible for SMI, you need to be receiving one of the following benefits:

- Income support
- Income-based Jobseeker's Allowance (JSA)

Help if you own your own home (cont.)

- Income based Employment and Support Allowance (ESA)
- Universal Credit
- Pension Credit

You will have to pay back the money you have borrowed, when your property is sold, or you transfer ownership of your home. The loan can be paid back sooner at a minimum voluntary repayment of £100.

You'll get help paying the interest on up to £200,000 of your mortgage if you get JSA, ESA, Income Support or Universal Credit, or up to £100,000 if you receive Pension Credit. It won't affect your benefits or credit score.

To apply (all links can be found in the further information section):

- **Contact the Jobcentre Plus** if you receive Income Support, Income-based Jobseekers Allowance or Employment and Support Allowance.
- **Contact the Pension Service**

if you receive Pension Credit.

- **Contact the Universal Credit helpline** if you receive Universal Credit.

Can I make changes to my mortgage due to my diagnosis?

Speak to your mortgage lender as soon as possible and explain your situation. They will be able to advise you and discuss options with you to prevent you from losing your home and repossession. Some of the options available may be:

- Mortgage holiday
- Extending the length of mortgage
- Changing the type of mortgage – possibly to interest only
- Reducing your payments for a set time
- Changing your interest rate
- Changing the amount of monthly payments to cover

any missed payments

I already have mortgage arrears from before my diagnosis, what are my options now?

If you have missed your mortgage payments and are in arrears, you may want to consider if you can afford a monthly mortgage payment. Create a personal budget to work out how much you can afford to pay and how much you can afford to pay towards the arrears. This plan then needs to be agreed with your mortgage provider.

If you cannot afford to continue to pay your mortgage or pay anything towards your arrears, and you can't access any cash elsewhere you should consider the following:

- Be aware of your repossession rights
- Consider selling your home
- Seek debt help

Before they seek repossession,

the lender must ensure that all other reasonable attempts have been made to sort out the arrears; they must also give you reasonable notice before taking that action. If you are being faced with repossession, it is important that you get expert advice from your local council. You could also contact charities such as Shelter, Citizens Advice or Stepchange. See the end of this toolkit for further details.

If you live in Scotland, the government run a scheme called the Home Owners' Support Fund. There are two schemes available:

- **Mortgage to Shared Equity scheme:** The Scottish government buys a share of up to 30% in your property, this means you can decrease the loan secured against your home.
- **Mortgage to Rent scheme:** On this scheme, housing association or local councils are allowed to buy your home. You are able to live there as a tenant.

Managing your private rented accommodation

My rent has now become unaffordable as I cannot work or I have to work less after my diagnosis. What can I do?

Whoever you are renting from, it is important to keep up with your rent payments. If you find yourself struggling with rent payments and you miss any, speak to the landlord as soon as you can and explain about your diagnosis and why it is that you are having financial difficulties as a result.

It may be that you are eligible to claim for benefits to help pay your rent if you have to stop or reduce your work hours. This includes housing benefit or Universal Credit. You can speak to our welfare officer who can support you to apply. You may also be able to get a Discretionary Housing Payment (DHP) if you get Housing Benefit or Universal Credit (see in general financial support section).

I am already in arrears on my rent, will I be evicted?

If you already in arrears when you read this, it may be that you can pay off in instalments, in set amounts over a period of time. In order to manage your payments, ensure that whatever you offer to pay is affordable. Think about when you are likely to return to work, based on your treatment plan and advice from your nurses and doctors. Talking to your landlord and explaining your circumstances may stop your landlord from asking you to leave the property (evicting you). Ensure that your landlord agrees with the amount you owe and the amount you have offered to pay back; ask for a statement of how much you have paid and keep this safe in case you need it for future reference.

If you also require some advice on debt, you can receive some assistance by contacting the National Debt line. If your landlord asks you to leave your

home because of your rent arrears, the amount of notice you should get and the process your landlord has to follow depends on the type of rental agreement you have, unless you agree to leave. You can make a challenge if your landlord has not followed the rules. If you are an assured shorthold tenant, the most common type of tenancy, your landlord will need to give you a written notice and then get a court order to evict you. Without the court order, they cannot force you to leave your home.

There are two ways you can be evicted by a private landlord if you are an assured shorthold tenant.

Section 21 notice

After the first six months in a private tenancy, landlords of private renters don't need to give a reason to evict you. This is called a 'no fault' eviction and is done by issuing you with a section 21 notice to start the process to end an assured

shorthold tenancy. A section 21 notice should be in writing, using a specific legal form, giving you at least 2 months' notice. Other rules should be followed such as, they must protect your deposit in a recognised scheme and give you a gas safety certificate.

During the first six months of your tenancy, you can only be evicted if your landlord proves grounds for possession in court, such as rent arrears or anti-social behaviour.

Section 8 notice

If your landlord has a legal reason to end your tenancy, such as rent arrears, they can also give you a section 8 notice to evict you. If you have 6 months' rent arrears or more, the landlord can give as little as 4 weeks' notice. Once that notice period ends, your landlord can apply to the court to have you removed if you do not leave.

Your landlord can issue both of the above notices at the same time.

Managing your private rented accommodation (cont.)

If you have been given either eviction notice after diagnosis and/or during treatment, you should communicate with your landlord if you think you will struggle to find other accommodation. If this does not provide a resolution, contact our Welfare Officer for advice on who else to contact. Please also consider reading our toolkit about homelessness for further help. It is important to also seek legal advice to ensure that your notice is a valid notice and the correct procedure has been followed.

I'm worried that my house isn't up to standard and will make my health worse. What are my rights?

Your landlord must keep their property in good repair. A house in a good state of repair is important for health and wellbeing and this is especially true if you are living with a blood

cancer diagnosis. For example, following or during treatment, you may feel the cold more and so a reliable heating system is important. Another example is that you may be susceptible to infections and therefore need an environment that is free of mould and easy to keep hygienic.

Contact your landlord, preferably in writing, if you think you need repairs. It may be useful to explain your diagnosis, as they may then prioritise works that will help you to feel better. Ensure that you take a note of the date you reported the repair.

If your landlord fails to remedy the situation within a reasonable timeframe (usually stated in your contract or can be discussed with your landlord or letting agent), refuses to do a repair or will not respond at all, you can contact the Private Sector Housing department at the council for further advice. The council may arrange for

the environmental health team to inspect your home, who can then order your landlord to carry out the repairs or improve conditions.

Social housing and housing associations

Social housing is supplied by housing associations or councils that own, let and manage rented housing. As a tenant in social housing, you rent your home from the housing association or council, instead of an individual landlord. If you have been diagnosed with a blood cancer and are experiencing financial difficulties as a result, it is important to know which type of housing you live in to understand your rights. Social housing typically provides a long term tenancy, giving you greater security from eviction than private rented housing. You will also have enhanced rights compared to those renting privately. It may be a good option if you need accessible or adapted property (see our separate toolkit on this topic)

Sometimes social housing is referred to as council housing, although there are slight differences between council owned homes and housing association homes. They can

differ in terms of the type of tenancy agreement you sign, and the rights you have to the property as a result. It is becoming less common for councils to own housing themselves.

I have a starter tenancy, what does this mean?

New tenants in a housing association or council property are given a starter tenancy for a 12 month trial period, to show they can keep to the tenancy agreement. It is a special type of assured shorthold tenancy, which is the usual type of contract you get if you rent through a private landlord. The trial period can be extended to 18 months if there are any issues identified, such as rent arrears or antisocial behaviour during the first year. The housing association or council cannot end your tenancy due to your diagnosis of blood cancer alone; they must have good reason to extend the starter tenancy or refuse you a full tenancy after

your starter tenancy period, such as rent arrears. Therefore, it is important to bring any issues with paying your rent as a result of your diagnosis to their attention as soon as possible. They may be unable to help if you tell them once you are at risk of losing your home. You should have the same rights as a full tenant when it comes to repairs to ensure your home is the right standard to keep you healthy.

If you are on a starter tenancy you will not have the right to:

- Take in lodgers
- Sublet part of your home
- Improve your home
- Acquire your home
- Exchange it with another tenant

Therefore, if you need other options following a blood cancer diagnosis, e.g. other ways to make money if you cannot have a lodger, speak to our Welfare Officer for further support.

When you have finished your 12

months trial period, the housing association will give you either an assured (lifetime) tenancy or a fixed term, assured shorthold tenancy, which will be at least two years.

At the end of an introductory tenancy with a council property, the tenancies offered are similar but not exactly the same. In England the tenancy will become a secure (lifetime) tenancy or a flexible (fixed term) tenancy. In Wales, the tenancy will convert to a secure tenancy automatically.

I want more security following my diagnosis, can I buy my property?

This depends on whether you are a council or housing Association tenant. Council tenants have the right to buy their homes, whereas housing association tenants do not. The right to buy scheme enables tenants to purchase their home at less than the full market value once they have been living there for at

Social housing and housing associations (cont.)

least three years. There are two schemes available:

- **Right to buy** – Council tenant with a secure tenancy
- **Right to Acquire** – Housing Association tenants with an assured tenancy

If you would like more information about either scheme you should contact your landlord. You can also find further information about the two schemes by following the links in the further information section.

Can I pass on my tenancy if I pass away?

It is important to be aware of what would happen to your belongings and how your family will access them if you were to pass away; this becomes even more important you receive a serious diagnosis such as a blood cancer.

Council and housing association tenants also have the right of succession, so those you live

with might be able to stay in your home in the event you passed away. If you are joint tenants named on the tenancy agreement, the remaining tenant will be allowed to remain.

If you are the sole tenant named in the tenancy agreement, the council or housing association house may be passed on to someone else living in the house, but will depend on things like:

- If you were living together as a couple
- If you're related to the person who died
- How long you lived with the person who died
- The type of tenancy they had, how long they had it and what the tenancy agreement says

This right only applies to one succession, i.e. if the person who inherits it dies, any remaining tenants will not have the right to inherit it from them.

If the person still living in the property can't take over the

tenancy, they won't have to move out straight away. The housing association or council should give you at least 4 weeks' notice.

Can I exchange/transfer to another property if I think my house isn't suitable anymore?

Following a diagnosis of blood cancer, you may want to move home. For example, you may want to move somewhere cheaper or you may experience long term side effects that make it difficult to get around at home. In this scenario, you might want to exchange your social housing property for a different one.

Most tenants in a council and housing association can apply for a transfer, which is where you move without finding someone to move in to your house, providing you don't have any rent arrears. Getting a tenancy transfer will depend on why you need to move; therefore,

you may wish to explain the medical reasons for moving, although you don't have to. A tenancy transfer will allow you to apply to move to another council or housing association property. You will have to go on a waiting list for a transfer.

As a tenant of a housing association or council property, you may also be entitled to a mutual exchange. This is where you can exchange your property with another Housing Association or Council tenant who wants to move into your house. This could mean that you could move more quickly than having to wait for a suitable and available property to come up on the choice based letting scheme used to allocate housing association properties and also offers a wider range of areas. You could use a tenancy website to help find another tenant to swap homes with. Some of the sites will allow you to register for free, but others will charge a small fee. Examples include Homeswapper, House Exchange

Social housing and housing associations (cont.)

and Exchange Locata; the links for which can be found at the end of the toolkit.

I'm facing eviction from my council house property, what do I do now?

The main difference between privately renting and renting from the council or housing association is that you have more protection from eviction if you are living in a council or housing association home. This is because you have different tenancy agreements if you live in social housing.

Most council or housing association tenants have secure or assured tenancies. This means you can only be evicted if your landlord can prove a legal reason to evict you. When the council issues you with a written notice, "notice seeking possession" it will record the grounds for possession, i.e. why you are being evicted, such as for rent arrears. It will also

state the earliest date they can apply to the court. Although the notice is the beginning of a legal process, you won't always lose your home and the court can intervene if it is not reasonable for you to lose your home.

However, there is less protection if you are a council or housing association tenant on an introductory or starter tenancy. You can be evicted more easily for rent arrears, if you damaged your property or have been involved in anti-social behaviour. Your landlord will still have to follow the correct legal process, but they will not have to prove why they are asking you to leave in court.

It is advisable for you to share the fact you have been diagnosed with blood cancer with your landlord wherever possible, as this will allow them the opportunity to support you before things get to the eviction stage.

If you are issued with a notice to quit, it is important to seek

legal advice. It is important to check that your notice is a valid notice and the correct procedure has been followed. Ensure that you have details of your notice, tenancy agreement and any court paperwork and contact your local council, or your local Citizens Advice Bureau who should be able to check this and advise you further.

General sources of help

If you are struggling to pay your housing costs following your diagnosis and you have taken all the steps above based on your housing situation, there are a couple of additional sources of support that may be of use to you.

Claiming Discretionary Housing Payment (DHP)

A DHP is a payment paid by the local council at their discretion if you are struggling to pay your rent. The payment is paid to help towards your housing costs. The DHP is available for people who are in need of financial assistance and struggling with housing costs. You can only apply if you are in receipt of Housing Benefit or the housing costs element of Universal Credit. Other types of income and resources available will be taken into account by the Local Authority. Sometimes it is possible to apply for a DHP if you need help to pay a rent deposit,

rent in advance or removal costs to help you resettle into a new home. This applies to England, Scotland and Wales.

Council Tax Reduction

You may be able to apply for a council tax reduction if you're on a low income. In the UK, council tax reduction schemes differ slightly. Local councils in England and Wales have their own council tax reduction scheme, whilst in Scotland, there are national council tax schemes available.

Living with another adult, such as an adult daughter or son, and if they are on a low income, you can apply for a second adult rebate. Your council tax bill could be reduced by up to 25%. In some areas, local authority may be able to reduce your council tax bill even though you're not entitled to a full council tax reduction. If you can show that you're suffering from extreme hardship, maybe

because of illness, disability or other difficult circumstances, or have adapted your home due to a disability, the local authority may choose to reduce your council tax bill. Contact your local council to check the rules of your local authority's scheme, to find out what support they offer and what you are entitled to.

Further information

Call our Welfare Officer on **07903 219525** or email advocacy@leukaemiicare.org.uk for more information on topics covered in this toolkit.

Here are some additional resources who offer independent support and advice about housing related issues.

Shelter provides advice, support and legal services including a free helpline open 365 days a year, web chat, and local advice centres offering one to one, face to face help and support on subjects including homelessness, finding a place to live, repossessions, eviction and money and arrears.

If you live in **England**, you can call Shelter's free advice line on **0808 800 444** or visit England.shelter.org.uk

If you live in **Scotland**, you can call Shelter's free housing advice line on **0808 800 444** (select **2 for Scotland** if you are calling from a mobile) or visit Scotland.shelter.org.uk

If you live in **Wales**, you can call Shelter Cymru's housing advice line on **0345 075 5005** or visit sheltercymru.org.uk

If you live in **Northern Ireland**, you can call Shelter NI on **028 9024 7752** or visit shelterni.org. You can also call the Housing Rights Northern Ireland on **028 9024 5640** or textphone **028 9073 1577**.

Citizens Advice Bureau

provides up to date confidential, free advice to help people with problems with benefits, work, debt, money and legal issues, including those which affect housing: citizensadvice.org.uk/housing/homelessness

Further details about the homeowners support fund in **Scotland** can be found here: www.mygov.scot/home-owners-support-fund

You can contact the **job centre** here: www.gov.uk/contact-jobcentre-plus.

You can contact the **pensions service** here: www.gov.uk/contact-pension-service.

You can contact the **universal credit helpline** here: www.gov.uk/universal-credit/contact-universal-credit.

For more information about **buying a social housing property**: www.gov.uk/affordable-home-ownership-schemes or <https://www.gov.uk/right-to-acquire-buying-housing-association-home>.

If you are interested in **house swapping** as a council or housing association tenant, you can find out more here:

www.homeswapper.co.uk/

councilhouseexchange.co.uk

www.ukhomeswap.co.uk

www.exchangelocata.org.uk

You can read more information about **inheriting a social housing house** here: england.shelter.org.uk/housing_advice/council_housing_association/can_you_inherit_a_housing_association_tenancy

You can find your **local council's contact details** by visiting: www.gov.uk/find-local-council

About Leukaemia Care

Leukaemia Care is a national charity dedicated to ensuring that people affected by blood cancer have access to the right information, advice and support.

Our services

Helpline

Our helpline is available 9:00am – 5:00pm Monday - Friday and 7:00pm – 10:00pm on Thursdays and Fridays. If you need someone to talk to, call **08088 010 444**.

Alternatively, you can send a message via WhatsApp on **07500068065** on weekdays 9:00am – 5:00pm.

Nurse service

We have two trained nurses on hand to answer your questions and offer advice and support, whether it be through emailing support@leukaemicare.org.uk or over the phone on **08088 010 444**.

Patient Information Booklets

We have a number of patient information booklets like this available to anyone who

has been affected by a blood cancer. A full list of titles – both disease specific and general information titles – can be found on our website at www.leukaemicare.org.uk/support-and-information/help-and-resources/information-booklets/

Support Groups

Our nationwide support groups are a chance to meet and talk to other people who are going through a similar experience. For more information about a support group local to your area, go to www.leukaemicare.org.uk/support-and-information/support-for-you/find-a-support-group/

Buddy Support

We offer one-to-one phone support with volunteers who have had blood cancer themselves or been affected by

it in some way. You can speak to someone who knows what you are going through. For more information on how to get a buddy call **08088 010 444** or email support@leukaemicare.org.uk

Online Forum

Our online forum, www.healthunlocked.com/leukaemia-care, is a place for people to ask questions anonymously or to join in the discussion with other people in a similar situation.

Webinars

Our webinars provide an opportunity to ask questions and listen to patient speakers and medical professionals who can provide valuable information and support. For information on upcoming webinars, go to www.leukaemicare.org.uk/support-and-information/support-for-you/onlinewebinars/

Website

You can access up-to-date information on our website, www.leukaemicare.org.uk.

Campaigning and Advocacy

Leukaemia Care is involved in campaigning for patient well-being, NHS funding and drug and treatment availability. If you would like an update on any of the work we are currently doing or want to know how to get involved, email advocacy@leukaemicare.org.uk

Patient magazine

Our magazine includes inspirational patient and carer stories as well as informative articles by medical professionals: www.leukaemicare.org.uk/communication-preferences/

Leukaemia Care is a national charity dedicated to providing information, advice and support to anyone affected by a blood cancer.

Around 34,000 new cases of blood cancer are diagnosed in the UK each year. We are here to support you, whether you're a patient, carer or family member.

Want to talk?

Helpline: **08088 010 444**

(free from landlines and all major mobile networks)

Office Line: **01905 755977**

www.leukaemiacare.org.uk

advocacy@leukaemiacare.org.uk

Leukaemia Care,
One Birch Court,
Blackpole East,
Worcester,
WR3 8SG

Leukaemia Care is registered as a charity in England and Wales (no.1183890) and Scotland (no. SC049802).

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Registered office address: One Birch Court, Blackpole East, Worcester, WR3 8SG

Leukaemia Care
YOUR Blood Cancer Charity