

Factsheet for Home Owners

This factsheet is for you if you own your home outright or with a mortgage. It sets out some of the options you may have if you are thinking of selling or leaving your home. Separate leaflets and factsheets are available giving more detail on some of these options, so please ask for any that may be of interest to you.

The options available to you will partly depend upon the reason why you are thinking of selling or leaving your home. For example

- Your home may be unsuitable because your needs have changed – it may be too large or too small, or difficult for you to manage through age or a disability
- Your home may be in poor condition
- You may have neighbour problems, or even have suffered violence or harassment
- You may want to be closer to family or friends
- You may be thinking of selling because of financial difficulties or relationship breakdown

The other factors that will influence which option you choose are

- How much equity you have in your present home
- Whether you would qualify for grants or loans
- Whether there is other housing available that might be more suitable for you
- Your family circumstances
- Your financial circumstances, now and in the future

Whatever the problem at the moment, your home is a valuable asset. Do not be tempted by newspaper adverts offering to buy your home and rent it back to you. Seek help as early as possible, then take time to consider all of your options, and take independent advice before you make a decision. For specialist advice on any of the options listed, please use the contact numbers given overleaf. For general information please contact 0300 555 2345.

Useful contact numbers

Housing options advice	0300 555 2345
CAB mortgage arrears advice	01384 816499
CAB general advice	01384 816222
Homelessness Prevention & Response Team	0300 555 2345

Housing options for home owners include:

Staying Put - Home Security Initiative

If you have suffered domestic abuse or hate crime you may be able to get assistance to improve security in your home. This can range from extra locks on doors and windows to creating a safe room within the property, and the service always includes support from a specialist worker. If your home has been burgled then you may benefit from home security improvements, crime prevention advice and the help of the victim support service. **Contact number: 0300 555 2345.**

Home Improvement Service

Our home improvement service offers a range of products and services to Dudley Borough homeowners and private rental tenants (who are responsible for their rental home's maintenance). We provide complete home repairs, improvements and adaptations service and are part of a national network of over 300 home improvement agencies.

We can help you to improve your home, adapt it to better suit your needs if you have a disabled family member or to access funds to help you to repair your property. **Contact number 01384 815118**

Winter Warm Support

Winter warmth support provides expert advice and practical hands on support to help vulnerable people keep warm. Things like help with paying fuel bills, emergency warmth payments, help finding the best energy tariff, even cold weather food parcels for people who can't get out in cold weather, as well as regular visits from local befrienders to check on vulnerable people during the winter.

Winter warmth aims to help keep vulnerable people warm, well and in touch during the winter. Anyone concerned about getting cold themselves, or worried about a friend, relative or neighbour can call and request assistance. **Contact number 01384 817086**

Disabled Facilities Grants

If you need to adapt your home to help you live with a disability, we may be able to help with a grant. If you do not qualify for a grant to cover the whole cost, we can offer advice on how you could pay the remainder. There are also other support and advice services available for people with disabilities. **Contact number: 0300 555 2345**

Selling up and renting

Sometimes this seems like the best option, but do not commit yourself until you have another home to move to. Beware offers to buy your home and rent it back to you – they generally pay a lot less than your house is worth and you may still lose it later. If your relationship has broken down, perhaps one partner can stay in the home and the other can rent – it will be easier to find one property to rent than two. If you apply to the council and/or a housing association your application will be assessed, and your options will depend on how much priority you have and how many homes are available. Most available homes are advertised each week on www.dudleyathome.org.uk. Renting privately is a quicker option than waiting for a council property and you will be able to choose from many high quality properties and may also qualify for Local Housing Allowance to help you with housing costs. **Contact number: 0300 555 2345.**

Sheltered and supported housing

If you cannot live alone, you may wish to consider the option of sheltered or supported housing. There are a number of sheltered housing schemes for older people, where you would live in your own flat but be able to meet other older people and have support at hand when you need it. There are also supported housing schemes for younger people with specific support needs. **Contact number: 0300 555 2345.**

If you want more information on any of these options please contact us on 0300 555 2345