

housing options need somewhere to live?

کیا رہائش کے لئے کہیں جگہ کی ضرورت ہے
ماٹھا گوںآار اکٹا ٹاے آاے



People • Homes • Communities
Part of the Trans-Pennine Housing Group

Rossendale **alive**
BOROUGH COUNCIL

This service is provided on behalf of
Rossendale Borough Council

what are the options?

green vale homes

Green Vale Homes is a Registered Social Landlord with homes to rent in the Rossendale area. You can apply for housing by completing a housing application form, and you will be assessed according to your circumstances. You will then be contacted if you qualify for accommodation in your chosen area.

housing associations

A number of Housing Associations have homes to rent in the Rossendale area. They are organisations whose purpose is to offer a good standard of accommodation for a reasonable rent.

You can apply by completing the relevant Housing Association's Application Form. A list of the Housing Associations that operate in the Borough of Rossendale is available from the One Stop Shop or Bacup Neighbourhood Office.

private landlord tenancy

These are privately owned houses that are rented out by their owners.

Most properties are rented through an assured or assured short hold tenancy.

You normally agree with your landlord on a minimum period that you can stay in the property (usually six to twelve months).

Your tenancy can be renewed by mutual agreement. Private landlords often advertise for tenants in newspapers, shop windows or by word of mouth.

letting agents

Letting agents have a list of house owners who wish to rent out their houses.

The agent is responsible for finding tenants, issuing tenancy agreements, collecting rent and enforcing tenancy conditions. Letting agents advertise in local newspapers and in the yellow pages. A number of local estate agents offer a letting agency service.

what is a bond?

Many landlords and letting agents ask for a bond from their would-be tenant before granting a tenancy. The bond is normally equivalent to four weeks' rent.

The bond is intended, at the end of the tenancy, to cover any costs to landlords resulting from wilful damage caused by the tenant or missing items of furnishings belonging to the landlord.

buying a house

If you are thinking of buying a house, you must remember it is a long-term commitment. Look in estate agents offices, newspapers and shop windows to find out which properties are for sale in your area. You will need to work out how much you can afford to pay for a house. Most people take out a mortgage, which means you borrow the money and pay it back at a set rate every month. You pay interest on your loan, so what you pay back every month can vary depending on the interest rate.

Owning a house doesn't stop with your mortgage. You must also budget for food, gas, electricity, water rates, Council Tax, insurance, etc.

Make sure you can afford your repayments – otherwise you may lose your home.

housing costs

Housing costs money, whether you own your property and pay a mortgage or you are a tenant and pay rent. Before buying or renting, you should establish how much you can afford to pay. There are schemes available to assist you if you are on a low income, but qualifying rules are strict and complicated. Always get advice first.

IMPORTANT NOTE:

If you are going to be a tenant of a private landlord or a letting agency and you are on a low income, do not assume that Housing Benefit will pay all your rent. Housing Benefit in conjunction with the Valuation Office in Burnley may think that your rent is too high.

For example: Your rent might be £65 per week. The Valuation Office may consider £60 a more reasonable figure. The Housing Benefits will base any help you are entitled to on a figure of £60 and not £65. You will be liable for any shortfall of rent that is not paid by Housing Benefits (in this example £5 per week).

information the way you want it...

If you would like this information in large print, braille, on audio cassette, in a language other than English or as an easy read document please contact the Communications and Marketing team, Green Vale Homes, Green Vale Court, New Hall Hey Road, Rawtenstall, Rossendale, BB4 6HR or Telephone 01706 836331.

এই তথ্য মোটা হরফে (লার্জ প্রিন্ট), ক্যাসেটে রেকর্ড করে, ইংরেজি ছাড়া অন্য কোনো ভাষায় চাইলে অনুগ্রহ করে যোগাযোগ করুন: Communications and Marketing Team, Green Vale Homes, Green Vale Court, New Hall Hey Road, Rawtenstall, Rossendale BB4 6HR অথবা টেলিফোন করুন: 01706 836331।

اگر آپ کو یہ معلومات بڑی لکھائی میں، آڈیو کیسٹ پر یا انگلش کے علاوہ کسی بھی زبان میں درکار ہوں تو براہ مہربانی اس سچے پر رابطہ کریں:

Communications and Marketing Team, Green Vale Homes, Green Vale Court, New Hall Hey Road, Rawtenstall, Rossendale BB4 6HR or telephone 01706 836331.



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