

What are my housing options?

Knowing where you will go and how you will afford accommodation is a common and ongoing concern for women who are thinking about, in the process of or have left violence and are re-establishing their lives.

Understanding the options and assistance available to you in the short and long term in the ACT is an important step to answering these questions. Below you can find information about leaving home, accessing a refuge, renting and public housing options, or staying in your own home. There is also information about government support which may be available to you.

Leaving home - What are my options?

As a woman leaving violence, your safety may determine the accommodation options best suited to you.

Leaving in a hurry: support from Domestic Violence Crisis Service

DVCS is a specialised service for people who have or are experiencing domestic violence and abuse. Their services include a 24/7 telephone crisis counselling service, access to emergency accommodation, help with legal and court matters, support programs and training and education.

Phone the Crisis Line on 6280 0900 (24hrs/7days).

Accessing crisis accommodation: Call OneLink

Crisis or emergency accommodation is short term accommodation for people at risk of homelessness or who are in crisis. OneLink is the main point of contact for crisis accommodation in the ACT. When you get in contact with OneLink, an assessing officer will talk to you about your situation and what services might help. They will provide you with information about options and, where appropriate, will follow up to connect you to services.

Please contact OneLink to make an appointment to meet one of their Intake Officers

Free call: 1800 176 468

Phone lines are open from 8 am to 6 pm, Monday to Friday, excluding public holidays. And Saturday and Sunday, 12.30pm to 5pm.

People are also welcome to drop in and talk to First Point staff, who are located in the Housing ACT office.

Address: Housing ACT, Nature Conservation House, Corner of Emu Bank and Benjamin Way, Belconnen.

Staying with Family and Friends

Staying with friends and family may be a short term option. Before you move in or at the beginning of your stay it is a good idea to talk with your host about the terms of your stay. Think about talking to your family and friends about:

- Your safety. Will you and your hosts be safe?
- Does your host understand your situation?
- How long you think you will be there? It may help to give dates.
- When you will be coming and going
- Your financial situation
- Will you help out with rent, bills and groceries?
- Will you help out with household chores like cleaning?
- If you would like to have people over
- Will your stay affect your friend or family member's Centrelink benefits, their tenancy or their private life?

Being open about your situation and expectations will help make your stay easier and will assist in keeping your friendships and family relationships healthier for the future.

ACT Housing Assistance

Housing ACT provides long term, affordable public rental housing for eligible people. It is affordable because the rent is worked out according to household income. Accommodation, available in most areas of Canberra, ranges from bedsitter flats to houses.

To qualify for ACT rental housing you must:

- meet an income test;
- live in the ACT;
- not own or have an interest in residential property anywhere in Australia;
- be at least sixteen years of age;
- be a permanent resident of Australia; and
- not have cash or convertible assets over \$40,000 (excluding ordinary household and personal effects and a car).

If you are escaping violence with your children you may be eligible for priority access to public housing. People approved for early allocation are given accommodation more quickly than other people who are already registered on the applicant list for housing.

To qualify for early allocation you will have to show that your needs are more urgent than those of other people on the applicant lists. Other than in rare circumstances you must also have been living or working in the ACT for the last six months, and you must be registered on ACT Housing applicant lists. You can apply for early allocation at the same time as you register.

If you wish to apply for early allocation you need to apply to the Gateway Services to be interviewed about your request. You will need to go in person to the Gateway Services and will need to provide proof of your needs. You should make an appointment with the centre before you go in, so that you do not have to wait in a queue with other people who may have turned up without an appointment.

Address: Housing ACT, Nature Conservation House, Corner of Emu Bank and Benjamin Way, Belconnen.

Housing Applications

To apply for accommodation with Housing ACT, you will need to fill in a Registration for Assistance form. There is no need to go into Gateway Services (Housing ACT shopfront).

The application can be lodged by emailing housingia@act.gov.au or by phoning Housing ACT .

Once you have applied for government housing you will have to attend an interview. The interview will help Housing ACT process your application and understand your position better. You can take a support person, like a friend, family member or service provider, with you to the interview.

For more information and to lodge your application:

Phone: 6207 1150

Email: housingia@act.gov.au

Visit: Housing ACT Gateway Services

Central Access Point for Housing and Homelessness

Nature Conservation House

Cnr Emu Bank & Benjamin Way

Belconnen Town Centre

(Open 9:00am to 5:00pm Mon to Fri)

Private rental

Affordable and suitable private rental can be hard to find in Canberra.

Before you start looking or sign a lease it is a good idea to do a budget. Factor in what you can afford and include costs like 4 week's worth of rent as a bond, ongoing rental payments and gas, electricity and water bills.

Finding the right rental property may take a while. Look at websites that list short and long term rental and share listings like www.gumtree.com.au and www.allhomes.com.au.

You can also check the Canberra Times classifieds and local real estate agencies for rental advertisements. Looking at these websites will also give you an idea of how much money you will need to budget for rent, bond and sometimes utilities.

Staying in my own home: What are my options?

Many women choose to stay in their home after the person using violence has been removed. Living on a reduced income and maintaining your home can be tough, so below is information about how to deal with your mortgage and rent on a tight budget.

Can I afford to pay my mortgage on my own?

Paying a mortgage regularly can be tough on a single income but there are a couple of things you may be able to do to ease this stress and retain your home.

1. Contact your mortgage lender

Contact your mortgage lender as soon as possible. This can be stressful but by doing this you can potentially ease future financial stresses.

If you can explain why you are having trouble repaying the debt it may be possible to work out a repayment plan that suits your needs. Even if the mortgage is held in both your names you may still be able to organise a repayment plan just for you and your budget. Financial institutions, like banks, have a responsibility to try and work with you to deal with your debts.

A financial counsellor may be able to help you negotiate this.

If you can, before you contact your mortgage lender get together any relevant paperwork, like statements and contracts.

Write down what you can actually afford to repay with your current budget. This will give you a clearer picture of what you need to negotiate for.

When you contact a creditor always get the name, phone number and position of anyone you speak to about the debt. Check that the person you are talking to can assist you. If not, ask to speak to someone higher up in the company.

2. Discuss with your lender your situation and discuss options for a change in the terms of your mortgage.

Options you might ask for include:

- An extension of your loan period. This means smaller repayments over a longer period of time
- A suspension of your repayments for a set time
- An extension of the loan period and a suspension of your repayments for a set time
- Any changes which might make your repayments more affordable

Stay calm and don't lose your temper! If people are rude or aggressive with you end the call and seek assistance from a financial counsellor.

3. Let the mortgage lender know what you can afford

Tell them:

- How much your budgeting allows you to pay off your loan
- When you can start making payments

Get the lender to explore your options for repayment. This includes repayment arrangements, plans and hardship variation.

When you negotiate don't take 'no' as the only answer. Ask to speak to someone higher up. Show that you are flexible by offering workable solutions.

If this does not work and an arrangement can't be agreed on contact a financial counsellor. Financial counsellors have experience in dealing with creditors and will be able to help you.

Don't ever agree to pay more than you know you can afford.

If a lender agrees to accept your offer always ask them to put any agreements you make in writing and send you a copy. If they do not do this, write to them yourself and confirm the details of the arrangement.

Keep a record of all phone conversations, letters and discussions. This will make it easier for you to show what was said or agreed to on a certain date.

4. Keep your mortgage lender up-to-date

Remember to keep your lender up-to-date. This will show that you are serious. Always tell them if you can't keep up with the repayments. Ask them what else may be done.

What if my mortgage lender doesn't agree?

Sometimes it may be difficult to negotiate with mortgage lenders. But there a couple of actions you can take.

1. Contact a financial counsellor

A financial counsellor can help discuss with you ways to deal with a lender who won't assist you. They can also work with you and the lender to negotiate a repayment plan or hardship variation.

2. Apply using the National Credit Code

The National Consumer Credit Protection Act 2009 (NCCP Act) is the Australian law that governs consumer credit and is designed to protect consumers' interests. It includes The National Credit Code. Under the National Credit Code a consumer can notify a bank of the fact that they are experiencing financial hardship and can't meet their repayment commitments under a credit contract.

In some circumstances it may be possible to obtain a new, more affordable repayment arrangement with the credit provider. For more information about this legal protection you can talk with a financial counsellor.

Continuing in a rental property: What are my options?

If you choose to remain in the rental property you shared with the person using violence it is a good idea to do the following:

1. Update your rental agreement

Contact your real estate or landlord and have the person's name removed from the lease. This will help protect you from being liable for any damage done to the property by the person using violence following separation.

2. Update your utilities

Contact your utility providers, like ActewAGL, to have your utility accounts put into your name.

What about taking on boarders and lodgers?

If you have a spare room you may be able to take on a boarder or lodger. This extra income could help with paying the rent or mortgage. Remember that this may impact any Centrelink payments you may get.

Downsizing

If you are struggling to pay your mortgage or rent it may be more affordable for you to downsize. This means looking for a house to rent or buy which is smaller, less expensive and more energy efficient to help cut down the cost of bills.

Upgrading Security in your home

Whether you are staying in your own home or moving elsewhere you may need to upgrade your security. The Domestic Violence Crisis Service (6280 0900) suggests that you:

- Change the locks on doors and windows as soon as possible
- Install a security system including additional locks, window bars and locks, electronic alarm system and a security chain
- Increase the sensor lighting around your home
- Install smoke detectors and purchase fire extinguishers for your home.
- Install a motion sensitive lighting system outside that lights up when a person is coming close to your home
- Get an answering machine to screen your calls and report abusive calls to the telephone company and the police
- Buy a mobile phone

Increasing your security can be really expensive. Here are some more affordable security options:

- Putting wood dowel in windows so they can't slide open
- Buying sensor lights that plug into existing light fittings
- Putting a chain and padlock around gates
- Placing slide bolts on man hole so it can't be accessed via the roof
- Ask a neighbour to call Police if they see the person who has abused you or their vehicle near your home

What about getting a Domestic Violence Order and living under the same roof?

Another option is to consider living under the same roof with the person using violence while having a Domestic Violence Order against them. Be sure to seek advice about staying safe in this situation with the Domestic Violence Crisis Service before you decide on this option.

And if you choose this option, be sure to start making yourself more financially independent and have an action plan in place in case you need to leave.