



CASH INCENTIVE SCHEME

(A London Borough of Redbridge project managed by Redbridge Homes)

Grant Conditions

Helping you to buy a home of your own

Contact
Home Ownership Team
Telephone: 020 8708 7616
Email: home.ownership@redbridgehomes.org

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Grant Conditions

1 What is Cash Incentive Scheme

The Cash Incentive Scheme offers grants to assist existing secure Council tenants with the purchase of a property in the private sector. This payment is made on the condition that they surrender their existing accommodation to enable the Council to house a household in housing need.

2 How much is available?

- [a] £25,000 is available towards purchasing a home on the open market. The grant is paid when the sale is completed. It is not available to be used as a deposit.
- [b] The Grant from this scheme cannot be used to purchase properties in conjunction with the Right to Buy and equity home purchase schemes such as part buy part rent (Shared Ownership), Homebuy and Key Worker Initiative.
- [c] The Council retains the right to refuse the Grant if the property is in disrepair or needs to be extended in order to adequately accommodate the household. In such cases the Cash Incentive Scheme Co-ordinator will discuss and advise the applicants prior to making a decision.

3 Who can apply?

3.1 Applications will be considered from existing London Borough of Redbridge Council tenants who:

- [a] have been secure tenants for at least 2 years.
- [b] have not been in receipt of Housing Benefit for at least 12 consecutive months.
- [b] have a clear rent account and are up-to-date with other payments such as Housing Benefit, Council Tax and earlier Community Charge (Poll Tax) which may be outstanding
- [d] have maintained a satisfactory tenancy in accordance with the terms of their Tenancy Agreement and the property is in reasonable good condition.
- [e1] are overcrowded; preference will be given to tenants who are severely overcrowded;
- or**
- [e2] are under occupying; preference will be given to tenants who are occupying properties that are bigger than their need.

- [f] must be the purchaser or joint purchaser of the property for which the Grant will be paid.
 - [g] would not be able to purchase a property without the Cash Incentive Scheme Grant from the Council.
 - [h] have sufficient income to maintain a mortgage on the property for which the Grant will be paid
- 3.2 The Council will not accept applications where one of the household member(s) is on the housing register and may become homeless if the tenant moves following successful CIS application
- 3.3 The scheme is not open to tenants in sheltered accommodation or other properties, which are particularly suitable for elderly people.
- 3.4 You will be required to provide evidence of your savings and details regarding your household income in order to demonstrate the potential to purchase a property on the open market.
- 3.5 If the tenant has savings, the first £3,000 will be disregarded to allow for legal and other fees. The tenant must be able to afford the mortgage, stamp duty, building insurance and legal fees.
- 3.6 All adult members of the household will be required to sign an authorisation (the Declaration) giving this Council permission to confirm the details provided on the application.
- 3.7 Successful applicants will give full vacant possession of their existing properties to the Council before the Cash Incentive Scheme Grant is paid
- 3.8 If an application for a Cash Incentive Scheme is successful, the applicant will be contacted by the Council within two weeks and will be informed about further details relating to the scheme.

Additional Guidance

- [1] The tenant(s) will be expected to take the full responsibility of making an informed decision before proceeding with the scheme. Tenants should seek advice on initial payments and financial commitments that homeownership involves such as stamp duty, solicitors fee, surveyor, mortgage, life insurance, content and building insurance. (The Household Income and Expenditure Table in **Appendix C** will help applicants to work out if they have sufficient income to commit themselves to homeownership).
- [2] The applicant may be considered "intentionally homeless" and will not be eligible for re-housing by the Council if the loss of the accommodation is due to any deliberate act or omission by the applicant, which subsequently causes the loss of the accommodation, and assuming it was reasonable to continue to occupy the accommodation. Such a deliberate act or omission would include non-payment of the mortgage repayments, where the Council is satisfied that the applicant had the means to meet the repayments, or any other deliberate breach of the terms of the mortgage. Each case would receive individual consideration. (For more information please refer to **Appendix D**).

4 How does it work? (please also refer to appendix A)

- 4.1 If you qualify, the Council will give you a cash grant to help you buy a home of your own anywhere in the UK.
- 4.2 To qualify for a Grant you must send us a completed Cash Incentive Scheme Application Form. As part of the application assessment process there will also be a financial assessment. There are two reasons for this assessment:
 - [a] Firstly to establish that you could not afford to buy your new home without the aid of the grant
 - [b] Secondly to make sure that you do not over commit yourself financially
- 4.3 You and the joint purchaser will be required to provide evidence of your savings and details regarding your household income in order to demonstrate the potential to purchase a property on the open market.
- 4.4 We reserve the right to suspend your application at any time up to exchange of contracts to pursue enquiries.
- 4.5 We reserve the right to suspend your application if you exceed any deadlines e.g. relating to finding a property and exchange of contracts.
- 4.6 You will also be agreeing to the use of information you have provided to prevent and detect fraud during the processing of your application, after Grant Approval and where appropriate, after you have moved into your new home and that if the grant is paid on the basis of false information the Council will prosecute and/or recover the grant.
- 4.7 We may also share this information for the same purposes with other organisations, which handle public funds.
- 4.8 You and the joint purchaser will be required to provide evidence of your savings and details regarding your household income in order to demonstrate the potential to purchase a property on the open market.

Additional Guidance

- [3] You must be able to afford the mortgage, stamp duty, surveyor's fee, legal fee, life, contents and building insurance.
- [4] We recommend that the first applicant does not apply for mortgage more than 3 times his or her salary. If there is a second applicant (the joint purchaser), jointly you should not apply for more than up to 4 times joint salary.
- [5] If your application is approved, you will be given the go ahead to find a suitable property. The Grant will be offered to those who find suitable properties first and payment will be made on completion of the purchase. If the purchase of property falls through at any stage of the process, then the offer of the Grant will automatically lapse. In this case, you will have to start searching for another property.
- [6] If tenants with equal priority find suitable properties and inform the Council at the same time, then the order in which tenants' Cash Incentive Application was received will be applied.
- [7] In the event of greater demand than the money is available priority will be given to tenants:
 - [a] in greatest housing need or releasing larger properties;
 - [b] in severely overcrowded accommodation; and/or
 - [c] with urgent medical needs.
- [8] Once the funding for Cash Incentive Scheme has been fully spent and further grants cannot be offered, the remaining tenants who are yet to find suitable properties will be informed. If the Council succeeds in securing additional funding for the next year, then the Scheme will be operational again.

5 Should I apply and if so when? (please also refer to Appendices B and C)

- 5.1 In deciding whether to apply, you will need to consider all costs associated with the purchase: e.g. legal fees, Stamp Duty, Land Registry fees and survey fees, as well as removal costs.
- 5.2 In particular, the ongoing cost of home ownership is quite different from that of a tenant. Whilst many tenants pay rent, which includes water rates and a heating charge, homeowners must also pay for building insurance, water rates, gas, electricity, repairs and maintenance as well as the mortgage itself. Also in the case of leasehold property service charges and maintenance programmes should be taken into consideration.
- 5.3 Mortgage repayments vary with interest rates, which can rise. When considering home ownership, a Building Society or Bank can advise on the maximum amount that can be borrowed subject to financial status (as a rough guide, this is normally three times a single income or four times joint incomes). We do not recommend obtaining maximum mortgages.
- 5.4 Please do not get involved with buying a home at this stage, there can be no guarantee that Grant will be available for you.

If you think that you may be eligible for a grant you should contact the Home Ownership team for an application form as soon as possible

6 Is the Grant means tested?

- 6.1 It is a condition of the Scheme that Grants should only be paid to tenants who can afford to become and remain a homeowner or tenants that need them, because their income is sufficient to cover the purchase of the relevant size property in Redbridge or other affordable location. That is you can chose to buy in L.B. of Redbridge or other affordable areas outside of Redbridge
- 6.2 The Council must be satisfied that your current income and savings are not sufficient for you to buy a property without the aid of a Grant and that when you become a home owner you will have sufficient money to be able to survive financially.
- 6.3 It is a condition of the Grant that the value of the property to be purchased should not exceed £250,000 in U.K.

Additional Guidelines

- [9] In order to ensure this, we have minimum and maximum rules about how much of your income can be devoted to paying your mortgage costs. We then calculate the minimum and maximum amount you can borrow as a mortgage.
- [10] We require that a minimum of 33% (one third) of your net monthly income(s) are spent paying for your proposed new housing costs (mortgage repayments, water rates, and building insurance).
- [11] If your proposed new housing costs take up less than 33% of your net monthly income(s), we will reduce the Grant until this condition is met.
- [12] We require that the maximum amount of your income(s) that can be spent paying for your mortgage is 50% (one half). If you intend to spend more than half your income paying for your mortgage, your Grant application is unlikely to be approved.

7 What other sources of finance can I use?

- 7.1 It is important that you look at your finances very carefully before completing the application form. The Council will not want you to commit all your savings to the purchase nor become involved in borrowing money other than by an arranged mortgage.
- 7.2 It is possible however that your extended family or friends may want to help you with a gift.
- 7.3 A gift will only be considered where the exact amount is stated in the application and is supported by a written undertaking from the benefactor.

Additional Guidance:

[13] Timetable for your Cash Incentive Scheme application:

Within five working days

- [a] Applications are registered on receipt and will be acknowledged by letter within five working days informing you of your Cash Incentive Scheme registration number. If you do not receive this confirmation then please telephone the Home Ownership team.

Within eight weeks

- [b] We will carry out financial checks including whether you owe any money to the Council (i.e. rent account, council tax etc.). This may affect your application. Thereafter, and where necessary, we will write to employers to confirm income details.
- [c] If your income is not viable than your application will be declined.
- [d] Please note: if your application form has not been correctly completed or you owe money to the council we cannot guarantee a decision within the target period. Grants will be issued to qualifying tenants until all the available funds have been committed. Thereafter the Home Ownership team will maintain a waiting list of qualifying applicants.

Twelve weeks after Grant Approval

- [e] We reserve the right to withdraw the Grant if you have not identified a property to purchase within twelve weeks of receiving your letter of Grant Approval.
- [f] We will contact you at the end of this period for a progress report and, if appropriate, take back your Grant and offer it to another applicant on the Cash Incentive Scheme waiting list. We will confirm our decision to you in writing. Should you subsequently wish to re-apply, your application will be dealt with as a fresh approach.

Twenty four weeks after Grant Approval

- [g] Grant recipients must have exchanged contracts and the completion date notified to the Home Ownership team.
- [h] The Grant will not be paid until the day of completion and cannot be used as a deposit

8 Following Grant Approval

8.1 Following Grant Approval, and before exchange of contracts, you must:

- [a] Agree a mutually convenient time for a Housing Officer and/or area surveyor to inspect your council property. This inspection will advise you of any repairs that will be required prior to the termination of the tenancy or for which you will be recharged (or the Grant reduced) if they are not carried out. You must also allow a prospective tenant to view your council home (accompanied by a Housing Officer in respect of a pre-allocation a scheme.
- [b] Provide the Home Ownership team with the name and address of the solicitor you have instructed. This is very important, as your solicitor will be provided with information about the Scheme.

9 What type of property can I buy?

- 9.1 Grants will only be paid to purchase a house, bungalow, flat or maisonette.
- 9.2 Grants will not be paid to develop a site, to buy a part share from an existing owner-occupier, mobile homes such as caravans and houseboats or any other non-standard dwelling.
- 9.3 The property to be purchased must be within U.K.
- 9.4 The purchase price has to be no more than £250,000.
- 9.5 If the applicant wishes to buy a property which is same in size as their current property, the Council must be satisfied that the move will significantly improve their situation in terms of utility such as garden, close proximity to facilities and family support.

10 Before Exchange of Contracts

- 10.1 Before Exchange of Contracts your solicitor must supply the Council's Legal Services and the Home Ownership team with the following information:
 - [a] Confirmation that all tenants named on the letter of Grant Approval are the prospective purchasers and that their names will appear on the Title Deeds. Whether anyone other than those included above will be a partner to the purchase, if so, details must be supplied.
 - [b] The purchase price and the amount of mortgage you will be borrowing (it is essential that your solicitor has a copy of your mortgage offer before returning the Schedule to the Legal Services and Home Ownership Team).
 - [c] The full address of the property to be purchased.
 - [d] Whether the property to be purchased is freehold or leasehold. If leasehold, the lease must be at least 75 years currently unexpired.

[e] Written confirmation, that you have withdrawn any Right to Buy application.

10.2 The above conditions will be explained to your solicitor and it is important therefore that you supply details of your solicitor to the Home Ownership Team as soon as grant Approval.

11 Deadline for Exchange of Contracts

11.1 Contracts must be exchanged within sixteen weeks from the date of the Letter of Grant Approval. Extensions will only be granted in exceptional circumstances.

11.2 If contracts are not exchanged or an extension granted, the offer of a Grant will lapse automatically after the deadline. The Grant money will be allocated to another applicant.

11.3 Any subsequent request for an extension will be treated as a new application.

11.4 The Council will not be liable for any costs you incur in connection with this Scheme, even if for some reason, completion does not take place.

12 After exchange of contracts

12.1 The Council's Conditions of Tenancy (quite separate from the Cash Incentive Scheme) require four weeks notice to terminate a tenancy. Your solicitor with the Council's Legal Services Division may negotiate a shorter period of Notice.

12.2 A Vacation Notice form will be enclosed with the Letter of Grant Approval and it is essential that the proper notice be given by returning the Vacation Notice to the Home Ownership Team.

12.3 Please Note, it is the tenant's responsibility to ensure that the Home Ownership team receives the Vacation Notice immediately after exchange of contracts.

12.4 Wherever possible the Council will try to pre-allocate the property as soon as notice is given and applicants are required to allow access by prospective tenants, accompanied by a Housing Officer, during the period of notice. This would always be by pre-arranged appointment.

13 When will the grant be paid?

13.1 The Grant will be paid to your solicitor on the day you complete your purchase of your new home (the completion date). Therefore, it cannot be used as a deposit and it is not possible for you to carry out your own conveyancing.

14 On the day of completion (the day you move out from your council home and into your new home)

14.1 You can only complete on a weekday and, if completion is not on a Monday, then rent must be paid for the outstanding week up to the following Monday.

- 14.2 By the date of completion the rent account, and any other debts to the Council, must be settled or these will be deducted from the Grant.
- 14.3 On the day of completion a Housing Officer will visit and complete the final inspection of the property for any damage that may be chargeable to the tenant. It is important therefore that you attend to any repairs notified to you by the surveyor who visits prior to exchange of contracts.
- 14.4 Once the keys have been handed over to the Housing Officer (a receipt will be issued) and vacant/undamaged possession confirmed, then arrangements will be made for the Grant to be telegraphically transferred to your solicitor.

15 Can I leave anyone in my council home?

- 15.1 The Council will not accept Applications for a Grant where there is a current Application for Council housing from any persons living in your home (such as son, daughter, other relative or lodger).
- 15.2 Any such application will need to be withdrawn.
- 15.3 Similarly, any application for Transfer or Mutual Exchange will be suspended while you are pursuing an Application for a Grant.
- 15.4 Acceptance of the Grant and the requirement to give vacant possession of your Council home must not result in any member of your household being made homeless.

16 Joint Ownership

- 16.1 It is a condition of the Grant that, where partners are purchasing together, the new property is jointly owned.

17 Would I ever have to repay the grant?

- 17.1 The Grant may be recovered in full by the Council via a Charge on the property. All adult members of your household will be required to sign a Deed of Covenant in respect of this condition. Further details will be provided if you are accepted for the Scheme.
- 17.2 The Grant will become repayable if within five years from the date of purchase the property is to be sold or any member of your household is accepted as homeless from the property purchased. The amount repayable will reduce by 20% each year after the complete year of purchase.
- 17.3 If after ten years of purchase the applicant wants to sell the property bought under the Cash Incentive Scheme, the applicant must offer the property to the Council first to purchase.

18 Further help & advice

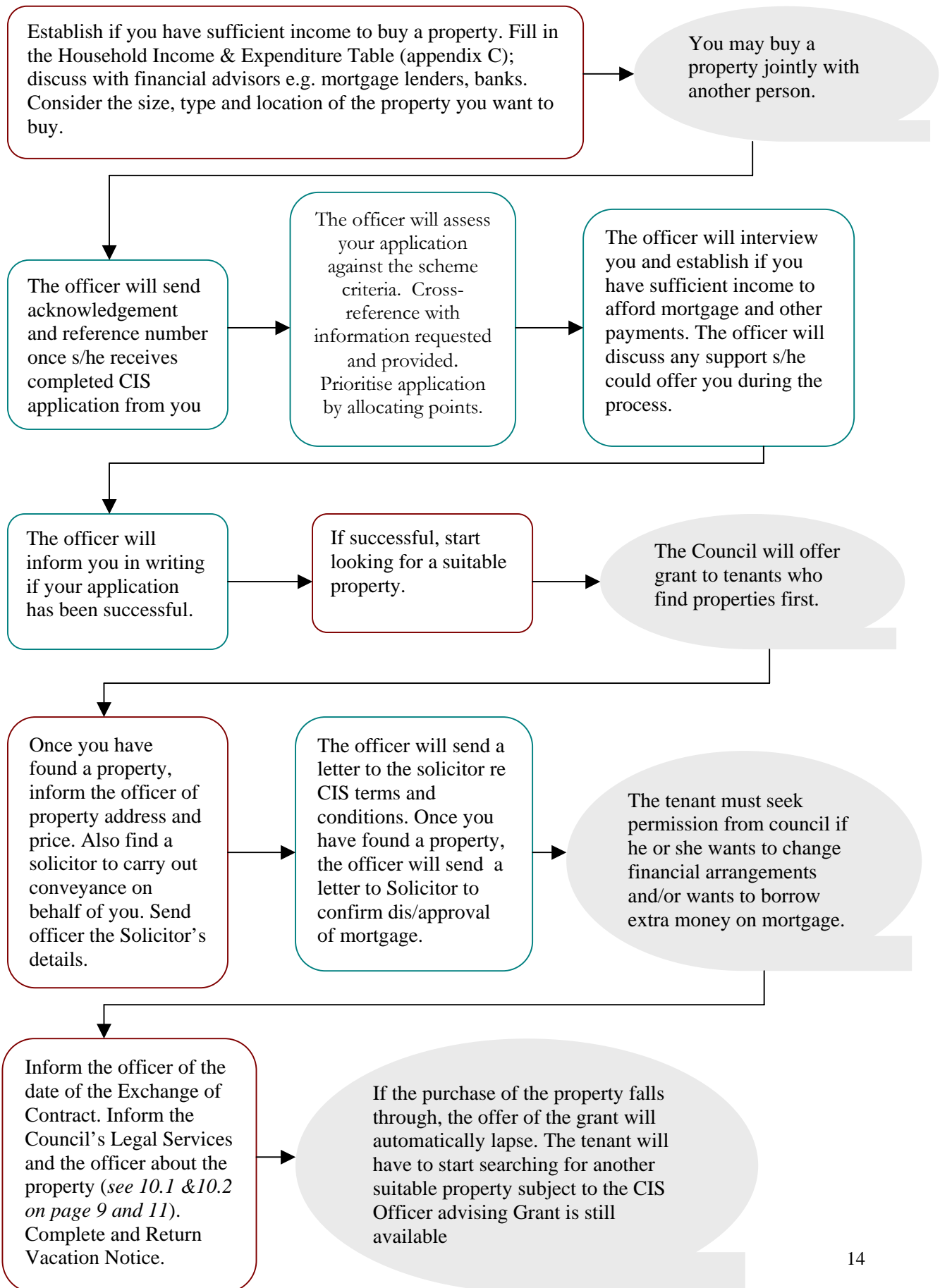
If you have any questions about the Scheme not covered here then please do not hesitate to contact the Home Ownership team on 020 8708 7616 or email home.ownership@redbridgehomes.org

APPENDICES

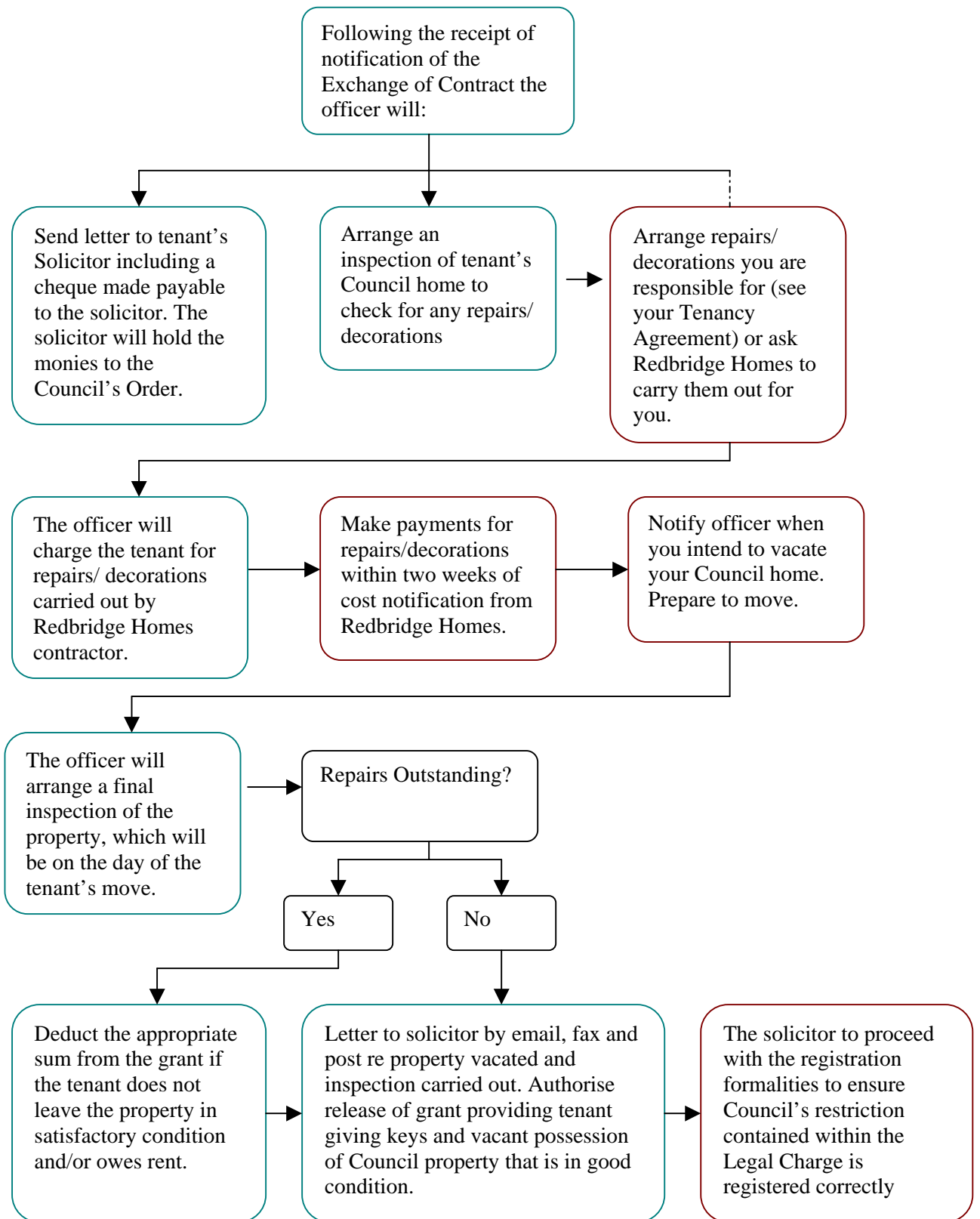
Cash Incentive Scheme (CIS) Flow Chart

The flow chart shows the roles and actions the Home Ownership Team Officer (blue boxes) and the tenants/solicitors (red boxes) are responsible for.

Phase 1 From the tenants' decision to apply to application approval and finding a suitable property



Phase 2 From notification of Exchange of Contract to vacating Council Home



APPENDIX B

Some tips to help you decide whether you should apply for a Cash Incentive Scheme Grant

If you are new to buying a property then the following websites may help you to develop a basic understanding about how to search for a suitable property and financial aspects you should consider.

Home Ownership

First of all you will need to establish whether you have the sufficient income to be able to afford a deposit, mortgage and other related costs to buying a property. To help you with this please complete the *Household Monthly Income and Expenditure Table* in Appendix C. Please find below a list of a few websites on step-by-step guide to home-buying and mortgages.

<http://money.guardian.co.uk/factsheets/> the website has three different sections on First time buyers, Moving Home and Mortgages. We recommend you to go through all the sections.

<http://www.amortgagenow.co.uk/mortgages/first-time-buyer.htm> includes first time buyers guide and option for requesting a mortgage offer

Finding Suitable Properties

There are a number of websites on properties, which are currently on the market. The websites below also have contact details for local estate agents.

www.propertyfinder.com

www.rightmove.co.uk

Property Prices

The following websites give information on sale prices of properties sold in different postcode areas. Unfortunately, the information in these sites does not include price of properties sold by number of bedrooms.

www.mouseprice.com

www.houseprices.co.uk

www.landreg.gov.uk

www.nethouseprices.com/

APPENDIX C

The table below has been adapted from www.cccs.co.uk/budget/budget.aspx Consumer Credit Counselling Service. A registered charity.

Household Income and Expenditure Table

Commitments	Current	6 months later	Commitments	Current	6 months later
Mortgage/Rent	£	£	Car MOT	£	£
Water	£	£	Road Tax	£	£
Ground rent	£	£	Vehicle Insurance	£	£
Service charge	£	£	Personal Insurance	£	£
Council Tax	£	£	Private Pension	£	£
Contents Insurance	£	£	Maintenance Payments	£	£
Property Insurance	£	£	Second Mortgage	£	£
Electricity	£	£	Loan Repayments	£	£
Gas	£	£	HP Repayments	£	£
Oil	£	£	Credit card payments	£	£
Telephone	£	£	School expenses	£	£
TV Licence	£	£	Other	£	£
Sub total	£	£	Sub total	£	£
TOTAL:	Current £		6 Months Later£		

Everyday Spending	Current	6 months later	Everyday Spending	Current	6 months later
Food sundries	£	£	DVD/Video rental	£	£
Pocket money	£	£	Evening classes	£	£
Childminder	£	£	CD's	£	£
Toys & books	£	£	Alcohol	£	£
Pet food	£	£	Cigarettes	£	£
Laundry	£	£	Newspapers	£	£
Chemist	£	£	Magazines	£	£
Parking	£	£	Petrol	£	£
Public Transport	£	£	Other	£	£
TV rental	£	£		£	£
Sub total	£	£	Sub total	£	£
TOTAL:	Current £		6 Months Later£		

Occasional	Current	6 months later	Occasional	Current	6 months later
Christmas	£	£	Vet bills	£	£
Birthdays	£	£	Clothing	£	£
Holidays	£	£	Dentist	£	£
Car repairs	£	£	Opticians	£	£
House repairs	£	£	Trips/outings	£	£
Decorating	£	£	Meals out	£	£
Replacement furniture	£	£	Other	£	£
Sub-total	£	£	Sub-total	£	£
TOTAL:	Current £		6 Months Later£		

Total Monthly Expenditure:

	Current	6 Months later
Total commitments	£	£
Total everyday spending	£	£
Total occasional	£	£
Grand total	£	£

Balance:

	Current	6 Months later
Monthly Income	£	£
Monthly Expenditure	£	£
Monthly surplus/deficit	£	£

APPENDIX D

The information in this appendix has been taken from www.shelter.org.uk in May 2007

Intentional homelessness

Content applies to England

If the council decides that you are intentionally homeless, you will only be entitled to accommodation for a limited amount of time. However, you may be able to get the council to change its decision and you may be entitled to help from social services.

Can the council decide that I am intentionally homeless?

It is up to the council to prove that you are intentionally homeless, not for you to prove that you are not. The council has to make enquiries into the reasons you became homeless and must be satisfied that all of the following points apply:

- you deliberately did (or didn't do) something
- that caused you to leave accommodation
- which you could otherwise have stayed in, and
- it would have been reasonable for you to stay there

Deliberately did or didn't do something

The council should look at the whole of your circumstances in deciding whether you deliberately did or didn't do something. It may decide that you deliberately did or didn't do something that caused you to become homeless if:

- you didn't pay the rent or mortgage when you could have afforded to
- you were evicted for anti-social behaviour
- you left accommodation that you could have stayed in

If you didn't pay your rent or mortgage because of financial difficulties that were beyond your control, the council should not consider you to be intentionally homeless. This is especially true if you can show you did everything you could in order to save your home.

What if I didn't agree to or know about what happened?

The council should not decide that you are intentionally homeless if you acted in good faith or if something you weren't aware of had an important impact upon you becoming homeless. This might be the case if:

- you gave up your home because you didn't know you had a right to stay
- you were given bad or misleading advice which caused you to leave your home when you didn't have to
- someone you live with did something without your knowledge

If you became homeless because of rent arrears and you thought your partner was paying the rent, the council may consider your partner to be intentionally homeless, but not you.

This only applies if you can show that you were unaware of the other person's actions, did not agree to their actions, or couldn't stop them.

Leaving accommodation

For the council to decide that you are intentionally homeless, you must have had to leave your accommodation as a result of what you deliberately did or didn't do. It is not enough if your actions only stopped you from taking up accommodation (for example if you didn't make contact with a landlord who had accommodation available). However, you could be found intentionally homeless if you turn down a final offer of a suitable council tenancy.

Accommodation you could otherwise have stayed in

The accommodation you left must have been available for you to continue to live in. This means it must have been available for you as well as:

- anyone who normally lives with you as a member of your family and
- any other person who would normally live with you as a member of your family but can't at present because of your housing situation

Accommodation which is reasonable for you to stay in

The council can't decide you are intentionally homeless if it wasn't reasonable for you to stay in the accommodation you left. This could be because:

- you (or someone in your household) was experiencing violence or threats that were likely to be carried out
- it was of a very poor standard compared with other housing in the area
- you couldn't afford to live there unless you went without basic necessities such as food or heating
- it was seriously affecting your health

These are not the only possible reasons it might have been unreasonable for you to have stayed at your accommodation. You may be able to argue that it was unreasonable to expect you to stay even if you don't fit into one of these categories. Get advice if you think it wasn't reasonable for you to stay, but the council says it was.

What happens if the council says I'm intentionally homeless?

If the council considers you are intentionally homeless it has to inform you in writing. The letter must explain the reasons why the council has come to that decision. It must also inform you that if you want to ask the council to review its decision, you have to ask it to do so within 21 days. If you think the council's decision was wrong, get advice.

Can the council still house me?

If the council decides that you are intentionally homeless but that you meet all the other criteria, it has to provide you with temporary accommodation to give you time to find your own accommodation. Most councils consider 28 days from the date that you are notified in writing of the decision to be a reasonable time. After the 28 days have passed, the council can ask you to leave the accommodation.

Get advice if you are in this situation. Depending on your circumstances, you may be able to stay a bit longer.

Can I get any other help?

If the council decides you are intentionally homeless and you have dependent children, the council will probably refer you to social services to see if they are able to help. Social services might be able to help by:

- providing accommodation
- helping you to raise money for a deposit
- offering you a range of services such as practical support, counselling, or help with drug or alcohol problems

The law doesn't say exactly what help social services has to provide and different councils have different rules. An adviser in your area may be able to give you an idea of the sort of help you might get.

Can I get the council to change its decision?

If you think the council's decision is wrong, get advice quickly. If you want to request a review, you have to do so within 21 days of receiving the decision letter. Housing law is very complicated but an adviser will be able to:

- tell you whether you have a good case for getting the decision reviewed
- help in the review process
- help you to appeal further if the council still refuses to help you
- convince the council to give you more time in temporary accommodation
- help you find somewhere else to live if you can't change the council's decision