## Housing and Domestic Abuse 'Know Your Rights' Survivors' Handbook



### How to use this handbook:

This handbook is written for people who are experiencing or have experienced **domestic abuse** and who need **housing support**.

It has useful information about housing and your legal rights. It also contains links to resources explaining different areas of housing law.

 Parts of the handbook discuss domestic abuse in detail. This might be difficult to read.
 We are here to help if you need any support.

> You have the right to live a safe and happy life.

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We hope this handbook gives you clear information and reassures you about the help available. You are not alone.



## Foreword from the Housing and Domestic Abuse Steering Group

This handbook was created with a group of volunteers with lived experience of domestic abuse and of accessing housing support from Camden Council.

Camden Council conducted 40 hours of interviews speaking with survivors of domestic abuse from across different sections of the community who have lived experience of homelessness and housing insecurity. From this, our steering group was formed to bring together lived experiences, knowledge, and expertise to co-create a Housing and Domestic Abuse policy and this useful 'Know Your Rights' Survivors' Handbook.

We have come together with a shared goal: we want you to get as much help and support as possible, so that you know your rights whilst accessing housing services.

This handbook explains all you need to know about the housing support and services available to you as someone experiencing domestic abuse. We know how traumatic and overwhelming this time is, so we hope this handbook gives you clear information and reassures you about the help available. You are not alone.

We extend our gratitude to Camden Council for listening to our experiences, recognising our expertise and using this to co-create the Housing and DVA policy and Handbook.



Foreword from the Cabinet Member for Better Homes, Councillor Sagal Abdi-Wali

As Cabinet Member for Better Homes, I am proud to introduce the 'Know Your Rights' Survivors' Handbook.

Domestic abuse is a profound injustice that affects too many of our residents, and it is our duty, as a council and a community, to ensure no one suffers in silence or lacks the support they need. Safe, secure housing is not a privilege – it is a right.

This Handbook, alongside our new Housing and Domestic Abuse Policy, represents Camden's commitment to ensuring survivors of abuse have access to the housing support they deserve.

Our new policy is more than just words on paper: it is a clear declaration that Camden Safe, secure housing is not a privilege it is a right.

will not tolerate abuse and will stand by those who need help. We have worked to build a framework that prioritises prevention, intervention, and long-term support, backed by rigorous staff training. This Handbook ensures survivors know their rights and the options available to them as they seek safety and stability. I am deeply grateful to the survivors who bravely shared their stories and to the many organisations and services - Asian Women's Resource Centre, Age UK, Camden Housing First, Camden Safety Net, Hopscotch Women's Centre, Likewise Charity, Single Homeless Project, St Mungo's, Solace Women's Aid and the Silver Project, and Somali Cultural Centre - who played a key role in shaping this vital work. Your contributions make a tangible difference, and together, we are forging a path towards a Camden where domestic abuse is never tolerated and where every resident has the right to live without fear.

This is a significant step forward, but our work continues. Camden Council is committed to building a fairer, safer borough for all. By working together, we can ensure that survivors have not just a voice, but the support and safety they need to rebuild their lives.

You don't have to face it alone. We are here to help.



### 1. What is domestic abuse, gender-based abuse and Violence Against Women & Girls (VAWG)?

## Gender-based abuse and Violence Against Women and Girls

Gender-based abuse is abuse directed against a person because of their gender or violence that affects persons of a particular gender disproportionately. This includes Violence Against Women and Girls, domestic abuse, and transphobia.

Violence Against Women and Girls (VAWG) refers to types of abuse and forms of harm which are experienced by women and girls. This can include domestic abuse, sexual abuse and violence, trafficking, domestic servitude and modern slavery, sexual harassment, stalking, sexual exploitation, transactional and safety sex, transphobia, and prostitution.



## What is domestic abuse?

Domestic abuse is very common and can happen to people of any race, age, sexuality, ability, religion, gender, or class. Statistically, most domestic abuse is carried out by men and experienced by women. People with disabilities or people who identify as LGBTQIA+ are also at greater risk. Research also shows that Black, Asian, and minoritised survivors face additional barriers.

Domestic abuse can happen in relationships with family members and current or former partners. Children who witness, hear, or experience the effects of domestic abuse are also considered victims. Domestic abuse is a traumatic crime. If you are a survivor, it is not your fault. There is independent and confidential support available.

### Types of abuse

Domestic abuse does not always include physical abuse and violence. There are many different types of abuse. A survivor might experience one form of abuse, or multiple types. Abuse might start subtly and then escalate. The next section explores the different types of abuse in more detail.

#### **Coercive control**

Coercive control is a pattern of behaviour or acts that dominate and control another person. It can include tactics like intimidation, isolation, and manipulation. This can make a person feel fearful or dependent on the perpetrator. For example, a perpetrator might restrict who the survivor sees, monitor their activities, and undermine their self-esteem. Ultimately, coercive control restricts a person's freedom and can make it feel impossible for them to leave the relationship. O Sometimes people can worry that coercive control will not be taken seriously or that it isn't a 'severe' form of abuse. In fact, coercive control is very serious and was identified to be the most common aggravating factor for domestic homicide.

#### Psychological and/or emotional abuse

Psychological abuse, often called emotional abuse, involves the regular and deliberate use of words and non-physical actions to manipulate, hurt, weaken or frighten a person mentally and emotionally. This can include verbal abuse, threats, gas-lighting (manipulating someone to question their own reality), constant criticism, and humiliation. This can distort, confuse or influence a person's thoughts and actions within their everyday lives, changing their sense of self and harming their wellbeing.

#### Physical or sexual abuse

Physical abuse refers to the use of physical force that causes injury, pain, or impairment. This includes hitting, slapping, punching, choking, and other forms of physical assault. It also includes behaviours that make a person fearful for their physical safety, such as throwing objects at a wall and punching next to someone's face.

#### Sexual abuse

Sexual abuse involves any sexual activity that someone has not consented to. This includes, rape, molestation, unwanted sexual demands or touching, forced participation in sexual acts, and being purposefully hurt during sex.

#### Financial or economic abuse

Financial or economic abuse occurs when the abuser controls a person's access to financial resources. This can make the survivor financially dependent and can cause economic damage. This can include controlling bank accounts, withholding money, preventing the survivor from working, and running up debts in the survivor's name. The aim is to limit the survivor's ability to support themselves and to trap them in the abusive relationship.

#### Harassment and stalking

Harassment involves repeated, unwanted behaviour that causes fear, distress, or alarm. Stalking is a very highrisk form of abuse where the abuser persistently follows, watches, or contacts the survivor. Both behaviours can include threats, physical following, and invasion of privacy, creating a pervasive sense of fear and insecurity in the survivor.

#### Tech or Digital abuse

Tech or digital abuse involves the use of technology to harass, monitor, or control a person. This can include hacking into personal accounts, tracking devices or social media, sending threatening messages, and spreading harmful or private information online.

#### Female Genital Mutilation (FGM)

Female Genital Mutilation (FGM) refers to procedures that intentionally alter or cause injury to the female genital organs for non-medical reasons. It is sometimes referred to as female circumcision or female genital cutting. FGM is internationally recognised as a violation of human rights.

#### **Forced Marriage**

A forced marriage is a marriage conducted without the free and full consent of both parties. This can involve physical, emotional, or financial pressure, and it often violates the individual's rights and autonomy.

#### So-called 'Honour-Based' abuse

So-called 'honour-based' abuse (including so-called 'honour-based' violence) is a crime or incident committed to protect or defend the so-called honour of the family/ community. This can include forced marriage, female genital mutilation, physical assault, and murder.

You can find more information on the different types of abuse, on our website here: **<u>camden.gov.uk/recognising-</u>** <u>**domestic-abuse**</u>

### Domestic abuse and the law

#### The legal definition of domestic abuse

The Domestic Abuse Act 2021 provides the legal definition of domestic abuse. It says that for a case to be considered 'domestic abuse', there must be:

- Any single incident or a pattern of behaviours that are abusive.
- The survivor and the perpetrator must be 'personally' connected to each other.
- The survivor and the perpetrator must be 16 years of age and over.

#### What is 'personally connected'?

For a situation to be considered domestic abuse, rather than another form of harassment or abuse, there must be a personal relationship between the survivor and perpetrator(s). This can be a past or present relationship. The Domestic Abuse Act refers to this as "personally connected", this includes people that:

- are married to each other
- are civil partners of each other
- have agreed to marry one another (whether or not the agreement is still in place)
- have entered into a civil partnership agreement (whether or not the agreement is still in place)
- are, or have been, in an intimate personal relationship with each other, i.e., boyfriend, girlfriend, sexual or romantic partner
- are, or have been, parents of the same child or children
- are relatives or family, i.e., mother, father, brother, sister, child, aunty, uncle.

Domestic Abuse can happen to anyone. You are not to blame.



"No one should live in fear. It is not acceptable, not inevitable, and together, we can make it stop." Survivor's comment to SafeLives



### 2. Domestic abuse – your legal options

#### Many forms of abuse are a crime

This includes, but is not limited to:

- controlling and coercive behaviour
- harassment
- criminal damage
- false imprisonment
- sexual assault and rape

- assault
- threats to kill
- theft and fraud
- so-called 'revenge' porn.

These crimes can be reported to the Police. We understand that there are many barriers to reporting domestic abuse to the Police. **You do not** need to make a police report to receive help from our housing, homelessness, or domestic abuse teams.

There are also options through civil law, such as applying for an injunction or non-molestation order. These are orders that can stop the perpetrator from doing certain things, such as attending your address or contacting you. More information on these can be found in section five of this Handbook.

Many people find it helpful to have support from a domestic abuse team whilst going through these processes. A domestic abuse team can help you to understand your rights and options, find a legal representative, and may be able to provide ongoing support. In Camden, our specialist domestic abuse team, Camden Safety Net, can provide support with this.

You do not need to make a Police report to get help with housing

# 3. Domestic abuse support services

**Camden Safety Net** is the domestic abuse service in Camden. They provide support to anyone that lives, works, or studies in Camden. They provide independent, confidential, and non-judgemental support to survivors of abuse of all genders, aged 16 plus. This includes:

- emotional and personal support
- advocacy and support to access other services such as housing and children's services
- risk assessment and safety planning
- advice on what benefits you might be entitled to
- referral to mental health services
- support to apply for non-molestation or occupation orders
- support to access legal help and advice
- support to access education, training, and employment.

If you work with Camden Safety Net, you will be given a dedicated caseworker who can advocate for you and help you to understand what abuse is. These caseworkers are called Independent Domestic and Sexual Violence Advocates (IDSVAs).

### How to contact

#### Camden Safety Net

Call the duty worker on 020 7974 2526, or email camdensafetynet@camden.gov.uk

Camden Safety Net's working hours are Monday to Friday, 9am to 5pm.

Independent, confidential, and nonjudgemental support

Outside these hours you can contact the **National Domestic Abuse Helpline** on 0808 2000 247 or Camden's Out of Hours team on 020 7974 4444.

#### National organisations

- Refuge: contact the National DA Helpline on 0808 2000 247 or <u>nationaldahelpline.org.uk</u>
- Women's Aid: information and support for survivors of domestic abuse <u>womensaid.org.uk</u>
- **Paladin Service:** advice if you are being stalked paladinservice.co.uk
- Rights of Women: free confidential legal advice –
   <u>rightsofwomen.org.uk</u>

#### Specialist domestic abuse services

We know that it is essential that domestic abuse support considers all of your needs and your full identity. Our teams will always respect this. We also know that some people prefer to access support from a specialist organisation or group that is run and delivered by people from a shared community.

- Asian Women's Resource Centre: provides support and advice to Asian and global majority people experiencing abuse and runs a specialist support service for migrant women – <u>asianwomencentre.org.uk</u> or 020 8961 6549 / 5701
- Domestic Abuse, Recovering Together (DART), NSPCC: DART offer a ten week programme to help children and Mother's talk about domestic abuse, learn and heal together <u>learning.nspcc.org.uk/services-</u> <u>children-families/dart</u>
- **Galop:** An anti-abuse charity for LGBTQIA+ people <u>galop.org.uk</u> or 0800 999 5428
- Hopscotch: supports women from black, Asian and global majority communities who are experiencing abuse
   <u>hopscotch.org</u> or 020 7388 8198
- IKWRO Women's Rights Organisation: support for Middle Eastern, North African, and Afghan women and girls experiencing or at risk of abuse - <u>ikwro.org.uk</u> or 020 7920 6460
- Jewish Women's Aid: provides advice and therapy services for Jewish women and children affected by domestic and sexual abuse – jwa.org.uk or 0808 801 0500

- Latin American Women's Aid: support for Latin American women experiencing abuse – <u>lawadv.org.uk</u> or 020 7275 0321
- London Black Women's Project: provide support and advice for Black, Asian, and minoritised women experiencing abuse <u>lbwp.co.uk</u> or 020 8472 0528
- **Maya Centre:** offers free, culturally sensitive counselling and group work <u>mayacentre.org.uk</u>
- Men's Advice Line: domestic abuse helpline for men experiencing abuse: <u>mensadviceline.org.uk</u> 0808 801 0327
- **SignHealth:** provides advice and support for d/Deaf people experiencing abuse <u>signhealth.org.uk</u>
- Stay Safe East: provide advice and support to disabled people experiencing abuse, hate crimes, and harassment

   <u>staysafe-east.org.uk</u> or 07865 340122
- Solace Silver Project: Work with women over the age of 55 who are experiencing abuse <u>solacewomensaid.org/</u> <u>our-services/silver-project-older-women</u>
   020 3875 6288
- Southall Black Sisters: support for Black and minoritised women experiencing abuse <u>southallblacksisters.org.uk</u> or 020 8571 0800
- Sistah Space: supports African and Caribbean heritage women - <u>sistahspace.org</u>
- Traveller Movement: support women and domestic abuse survivors from Gypsy, Romani, and Traveller Communities - <u>travellermovement.org.uk</u>

You deserve safety, peace, and freedom from harm. The road ahead might feel uncertain, but you are not alone.

## 4. Support with housing

The Council plays an important role in supporting anyone who is experiencing domestic abuse. Anyone experiencing, or at risk of domestic abuse or violence in their home is considered **legally homeless** under the Housing Act 1996.

The Housing Act is the main piece of law that sets out how councils respond to homelessness. This means that if you or a member of your household are experiencing domestic abuse, you can contact your local council and make a homeless application. You can do this even if you are still in your home: you do not need to wait to flee or leave the house.

If you are a Camden Council tenant, you should contact your Neighbourhood Housing Officer as there is a special housing support pathway for council tenants who are experiencing domestic abuse. You can find out how to contact your Neighbourhood Housing Officer here: <u>camden.gov.uk/your-neighbourhood-housing-officer</u>

If you are experiencing abuse, our housing team are here to help.

### **Homeless applications**

There are different stages in a homeless application and the type of support that can be provided will depend

on your individual circumstances. During the homeless application, we will work with you to assess whether you are:

- Homeless
- Eligible for assistance
- In Priority Need



#### What do these terms mean?

#### Homeless

You are considered homeless if you, or a member of your household, are:

- Experiencing or at risk of domestic abuse or violence in your home, and
- It is probable that staying in your home would lead to further abuse or violence.

s.177 of the Housing Act 1996

If you are experiencing abuse, you do not need to have left your home to be considered homeless.

#### Priority need

If you are experiencing, or are at risk of, domestic abuse you will have a 'priority need' under s.189(1) of the Housing Act 1996.

More information: england.shelter.org.uk/housing\_advice/ homelessness/priority\_need

#### **Intentionally Homeless**

You will not be found intentionally homeless if you had to leave your home because you were experiencing or were at risk of domestic abuse or violence, and it was likely that staying in the home would lead to further abuse. S.191(1) Housing Act 1996

#### Eligible for assistance

This means that you must be entitled to public funds and that you are considered 'habitually resident' in the UK. More information: <u>england.shelter.org.uk/housing\_advice/</u> <u>homelessness/immigration\_and\_residence\_restrictions</u>

If you need help with immigration or have no recourse to public funds, see section 9 for more information on the help available.

# How do I make a homeless application?

If you are experiencing domestic abuse, you can approach any council for support. When deciding when to do this, think about where you:

- feel safest
- can get support from friends, family, or organisations.

The Council must not send you to any area where you would be at risk of domestic abuse or other violence.

We know that it can be difficult to make a homeless application, especially if the perpetrator is controlling you and has access to your phone and devices. So, if you decide to approach us, there are a range of ways that you can make contact. This includes:

- Completing the online self-referral form: <u>camden</u>. <u>gov.uk/experiencing-domestic-abuse-and-at-risk-</u><u>of-being-homeless</u> If you are able to contact us this way, this is the best way as it allows us to capture all of the core information at the start.
- Calling us on 020 7974 4444.
- **Attending our office**, 5 Pancras Square, King's Cross London, N1C 4AG.
- **Asking someone else** to refer you or to complete the form for you, such as a doctor, friend, or support worker.
- **Contacting our Out of Hours team** if you need urgent support after 5pm or on the weekend: 020 7974 4444.

If you have nowhere safe to stay today, or you need to leave immediately, please also call us or come to our offices. In an emergency, contact the Police.

#### Safe contact

When you contact us, please make sure that you are in safe space where no one can hear the conversation or walk in. If you are concerned that someone could be monitoring your phone or device, please use a different device or attend our office. You can also ask someone you trust, such as a GP, to contact us on your behalf.

Please also let us know how we can contact you safely, i.e.:

- Whether it is safe for us to call, message, email, or write to you.
- What times it is safe for us to contact you.



#### I have access and language needs

If you have any access requirements or language needs, please let us know. We will provide qualified

interpreters and can translate documents into formats that are accessible to you. This includes BSL and Braille.



# What happens once I make a homeless application?

Once you have contacted us, we will book an appointment to complete an assessment with you to understand more about your situation and needs. If you are homeless today, please also call us and we will ensure that our duty team speaks to you and supports you on the day. If you have discussed the domestic abuse with someone else that you would like us to speak to, please let us know.

The type of support and advice that you will receive will depend on your circumstances; our teams will work with you to help you understand this.



#### How will I know what support can be provided?

If we accept a homeless duty, you will be allocated a caseworker. They are called 'Homelessness Prevention Advisors'. They will be your point of contact and will support you throughout the process. If you would prefer to work with someone of the same gender, please let us know and we will try to organise this.

We will keep you updated throughout your application, using your preferred method of contact. We will also write you a letter to let you know if we have accepted a duty and what the next steps will be. We must send these letters by law. We can send them by email. If it is not safe for us to write to your email address, please let us know an alternative way we can ensure you receive our letters. These letters will explain the next steps, the reasons for our decision, and will give you information on how you can challenge or review any decision made. These letters are sometimes called s.184 decision letters.

#### What evidence do I need to provide?

We understand that domestic abuse is a highly secretive and private crime and that many domestic abuse survivors will not have any evidence of the abuse that they have suffered. We also recognise that many people fleeing domestic abuse may not have access to documents, such as ID.

Housing law requires the Council to undertake 'inquiries' to make sure that people are eligible for homelessness support. If you do not have evidence or documents, please do not worry; we will work with you to gather this information. We will never expect you to provide police evidence to access support, but if you have this evidence, you can provide it.



### Types of accommodation

## Emergency or temporary accommodation

Under the Housing Act, there is an 'interim duty' to provide accommodation to anyone that the Council has 'reason to believe' is homeless, eligible for assistance, and in priority need. See page 24 for an explanation of what these terms mean. The threshold for triggering the interim duty is 'low': this means we will work with you to identify what information and evidence can be gathered, where this is appropriate.

If the interim duty is accepted, you will be offered safe interim accommodation to go to. This is often called emergency accommodation.

#### When will this be decided?

The interim duty can be triggered at any time and our staff will speak with you about this option, for example they might ask you: "do you have anywhere safe to stay tonight?" or "do you need emergency accommodation?" The threshold for triggering the interim duty is 'low'.

If you think you meet the above criteria and you need to access safe accommodation, you should also let your Homelessness Prevention Advisor know. If you have asked for this help and it is refused, you can ask to speak to a team manager to have this decision reviewed. You might be able to ask a court to review this decision. This is called a 'judicial review'. You can find more information on the interim duty, which comes from s.188(1) of the Housing Act of 1996, on Shelter's website:

england.shelter.org.uk/housing\_advice/homelessness/ emergency\_housing\_from\_the\_council

#### Suitability of accommodation

If the interim duty is accepted, you will be offered safe interim accommodation to go to. The accommodation that we provide will be suitable based on the needs of you and your household. In many cases, this is likely to be a Bed and Breakfast, Hotel, or emergency bedspace.

You can find more information on how suitability is assessed here: england.shelter.org.uk/housing\_ advice/homelessness/temporary\_housing\_when\_ homeless

Any accommodation provided will accommodate you and anyone who normally resides or might reasonably be expected to live with you. Different standards of suitability apply for interim and temporary accommodation and a final offer of accommodation.

#### This will always take into consideration:

- The specific needs and circumstances of your household.
- **Location:** accommodation will not be suitable if it is in an area that is unsafe for you and we will consider things like access to medical support and caring responsibilities.
- **Affordability:** you should be able to afford the accommodation after paying for essential expenses, such as living costs.
- **Safety:** the accommodation needs to meet building standards and cannot be in an area where you are at risk of abuse or harm.

An important thing to know is that suitability is assessed in relation to time. This means that accommodation that is suitable in the short-term might not be suitable in the long-term, i.e., a Bed and Breakfast. We will keep the suitability of your accommodation under review.



## What can I do if I think my accommodation is unsuitable?

If you think your accommodation is unsuitable, please contact us and let us know. It is helpful if you also send an email with your concerns in writing.

**1 It is important to know that we offer a reasonable offer policy:** this means that if you reject a suitable offer of accommodation, we may not make another offer and, in some circumstances, we may close your application. However, we will not expect you to go to accommodation that is unsuitable. If you are concerned about suitability, please speak with us. You can find more information about our housing policies here: <u>camden.gov.uk/housing-policies-and-strategies</u>

In some circumstances, you can ask for a formal review – called a 'suitability review' – and you can bring a legal challenge. See the link to Shelter's website on page 29 for more information.

## What is my final offer of accommodation likely to be?

We will consider your needs and circumstances when making a final offer of accommodation. This could be a social or council housing tenancy, or private rented sector home. In Camden, it is very likely that your offer will be a private rented sector home. For more information, see: **privaterenters.camden.gov.uk** 

For more information, see Shelter's website: <u>england.</u> <u>shelter.org.uk/housing\_advice/homelessness/final\_</u> <u>offers\_of\_housing\_when\_homeless</u>

# 5. I don't want to leave my home – what are my options?

We are committed to supporting you to stay in your home, if this is what you want and it is safe to do so. The first step is for us to understand what type of tenancy you have and your marital status, as this will affect the options that are available to you.

Our Homelessness Prevention team can help you to understand your tenancy type and rights. If you are a Council tenant, you should speak with you Neighbourhood Housing Officer who will be able to help you. You can also use Shelter's online tool: <u>england.shelter.org.uk/housing\_</u> <u>advice/downloads\_and\_tools/tenancy\_checker</u>



## How can I remove a perpetrator from my home or tenancy?

There are a range of criminal and civil options that you can take to remove a perpetrator from your home. These will depend on your tenancy type. Many people find it helpful to work with a specialist domestic abuse team.

## Domestic Violence Protection Notice or Order (DVPN/O):

- DVPNs and DVPOs are civil orders that allow the Police and magistrates' courts to put immediate short-term protective measures in place for survivors without the need to charge the perpetrator. This can include prohibiting the perpetrator from attending your home.
- If you are working with the Police, you can speak with them about a DVPN and DVPO. Camden Safety Net can also help you to understand your options.

#### Non-molestation order:

- A non-molestation order is an injunction that a court can serve which can forbid perpetrators from engaging in specified behaviour directly or indirectly, i.e., threatening a survivor or attending their home. Breach of a non-molestation order is a criminal offence, which can result in imprisonment.
- This requires assistance from a specialist agency or a solicitor.
- You can find more information here: <u>ncdv.org.uk/non-molestation-order</u>

#### Occupation order:

- If the perpetrator does not leave the home or surrender a joint or sole tenancy voluntarily, you may be able to obtain an occupation order under the Family Law Act 1996 (as amended by the Domestic Violence crime and Victim Act 2004).
- An occupation order allows the court to enforce or restrict rights to occupy the home. This requires assistance from a specialist agency or a solicitor.
- You can find more information here: <u>ncdv.org.uk/injunctions</u>

## Injunction proceedings - Part 1 of the ASB Crime and Policing Act 2014:

- In some circumstances, Camden Council and other bodies, such as the Police, can use Injunction proceedings under Part 1 of the Anti-Social Behaviour, Crime and Policing Act 2014 (ASBCPA 2014) to provide protection against domestic abuse perpetrators.
- These injunctions are known as Anti-Social Behaviour Injunctions (ASBIs) and can be granted indefinitely. They will include conditions to tackle the abuse, such as prohibiting the perpetrator from contacting you or attending your home.
- You can speak with Camden Safety Net or your Housing Officer for more information.

### How can I make my home secure?

We know that many survivors will need help with home security to make their home safe and there are a number of measures that we can take to improve the safety of a survivor's home.

If you are the sole tenant of your home, or there is a legal order preventing the perpetrator from accessing your home we can refer you for home safety support. This can include: emergency locksmiths and a 'safe homes' referral.

#### Home security

#### Locksmith scheme and Safe Homes Scheme

Camden Council has a locksmith scheme, run by our Community Safety Team, and a Safe Homes Scheme where the Police carry out a home security assessment and recommend works which are completed by the Council's repairs team.

Camden Safety Net, your Neighbourhood Housing Officer, and/or Homelessness Prevention Advisor can help you with a referral.

#### **WISH Plus**

Home security and other improvements can also be referred to WISH Plus. The WISH Plus referral hub is a way for Camden residents to get access to a range of warmth, income, safety and health services (WISH). You don't need to know all the services available through WISH Plus to refer, just that the person you are referring might need some support to improve their health and wellbeing. WISH Plus puts people in touch with the services they need after discussing these with them first; it is not the right service to contact in an emergency. Referrals can be made online at: <u>camden.gov.uk/wish-plus</u>

# 6. Advice for council and housing association tenants

#### **Camden Council tenants**

If you are a Camden Council tenant, you are entitled to make a homeless application, but do not need to do this as support can be provided to you through a different pathway as a tenant. Your Neighbourhood Housing Officer will help you with this. If you are a Camden Council Tenant, your Neighbourhood Housing Officer can help you.

The options available will depend on your individual circumstances, but could include:

- Support to secure your home and exclude the perpetrator (see section 'I don't want to leave my home' on page 32 for more information).
- Support to access temporary accommodation, if you need to urgently flee.
- Support to move to a different council home via the Choice Based Lettings Scheme <u>camden.gov.uk/</u> <u>housing-policies-and-strategies</u>
- Advice on your options as a sole or joint tenant.
- Support to transfer your tenancy to a different borough, via a reciprocal scheme.
## How do I contact my Neighbourhood Housing Officer?

You can contact your Neighbourhood Housing Officer here: camden.gov.uk/your-neighbourhood-housing-officer

#### Other council or housing association tenant

If you are a housing association tenant or a tenant of a council home in a different borough, you can still make a homeless application to Camden Council. If you are eligible for assistance, we will offer you support and advice.

However, we will also advise you to contact your housing association and council to see what support they can provide, i.e., supporting you to transfer or move your tenancy via their scheme (this is sometimes called a management transfer) or through a reciprocal transfer. We will encourage you to contact your council or housing association because we want to make sure that you do not lose your right to a council/housing association tenancy because of the abuse that you have suffered.



## 7. Joining the Housing Register

Any decision made about how the Council allocates and gives out Council housing is governed by our Housing Allocation Scheme. This is a legal policy which decides which groups will be prioritised for Council housing and establishes the process that is followed to make decisions. We are legally required to follow the Allocation Scheme. People experiencing domestic abuse are given 'additional preference' within the Allocation Scheme. This means that domestic abuse survivors, alongside other groups, are prioritised for Council housing. You can read more about our scheme here:

camden.gov.uk/housing-policies-and-strategies

To apply for Council housing, you need to apply to join the Housing Register.

It is important to know that there are many households applying for Council housing and that, if you are eligible to join the scheme, it can take a long-time to successfully bid and move. Rehousing through the scheme is not an immediate option and if you need somewhere safe to stay tonight, you should speak with our Homelessness Prevention Team or your Neighbourhood Housing Officer to get advice on your options.

#### To make an application to join the scheme, you should:

- Check that you are eligible to join the scheme and complete the online housing register application: camden.gov.uk/apply-council-housing
- Submit any supporting evidence to the Allocations Team. You can do this by emailing <u>allocations@camden.gov.uk</u> with a copy of your reference number.

Once you have submitted your application, our Allocations Team will be in touch to discuss the next steps and to help you identify whether any additional evidence is required, i.e., evidence of your medical needs.

If you disagree with a decision made about your application, you have the right to request a review. You can find more information about this here: <u>camden.gov.uk/request-a-</u> <u>review-of-a-housing-decision</u>

#### What happens next:

If you qualify to join the housing register, we will inform you of the number of points you have and the reasons why. We will also tell you the size of property you can bid for. You will then be able to bid for properties via Camden's Choicebased Lettings Scheme. A small number of the homes advertised through this are Housing Association homes. If you bid and successfully move into a Housing Association home, the Housing Association will become your landlord and will have responsibilities for you as a tenant. If you are in debt or need help with finances, please do not feel ashamed. We are here to help.



# 8. Financial support and welfare benefits – what am I entitled to?

Debt and financial issues are a common feature of domestic abuse. Many survivors build up debt because of financial abuse, or in the process of fleeing. Domestic abuse can cause issues with your:

- Ability to work
- Housing, i.e., rent arrears
- Credit score
- Legal costs and issues
- Financial stability/strain which can impact you and your family's ability to meet your daily needs.

If you have experienced financial abuse, you are not to blame and if you are experiencing financial difficulties or have debts, please do not feel ashamed. Our team can refer you to specialists that can provide you with help around this. This includes:

- Our Welfare Benefits Team
- Our Money Advice Service <u>camden.gov.uk/refer-</u> yourself-for-money-advice-and-support
- The Citizens Advice Bureau
- Specialist legal support, i.e., the Mary Ward Legal Centre.

In some cases, you might also be eligible for financial help and welfare benefits. A summary of this support is below, but our teams will also be able to provide you personal advice and support.

#### Housing costs and domestic abuse

In many circumstances, you will be liable for housing costs, such as rent, after you've fled and until your tenancy has formally ended. This applies to people accessing support as a council tenant or via the homelessness route. There are different rules for people who own homes or have mortgages.

You might be able to get help with your housing costs, depending on your income and assets. This can include either Housing Benefit, if you are living in temporary or supported accommodation, or the Housing Element of Universal Credit.

You can check to see which benefits you might be able to claim by using the Turn2Us benefits calculator: <u>benefits-calculator.turn2us.org.uk</u>

#### Local Housing Allowance Rates

The maximum amount of money that can be claimed to help with housing costs is also set by the 'Local Housing Allowance' (LHA) rate; these change depending on the area you are moving to. The LHA rate is set by central government, and Camden Council does not have any control over this.

You can check the LHA rate for any area online: Search for Local Housing Allowance rates by postcode or local authority: <u>Iha-direct.voa.gov.uk</u>

#### **Dual claim for Housing Benefit**

A person fleeing domestic abuse can claim help to pay for two homes if they can't continue to live in their accommodation because of violence or domestic abuse. Dependent on circumstances, housing benefit can be paid on more than one home for a limited period of time. Housing Benefit for two homes is not given automatically and you will need to make a new claim, our teams can support you with this.

More details can be found here: <u>england.shelter.org.uk/</u> <u>housing\_advice/benefits/claiming\_benefits\_for\_two\_</u> <u>homes</u>

#### **Discretionary Housing Payments**

Discretionary Housing Payments (DHPs) can be applied for to cover issues such as rent arrears and housing benefit shortfalls. You can find more information online, here: <u>camden.gov.uk/discretionary-housing-payments</u>



## **Financial support**

# Help from the Department of Work and Pensions (DWP)

The Department for Work and Pensions (DWP) is the government department responsible for welfare benefits and financial support. This is a central government department; Camden Council does not have control over it.

The DWP have a range of measures in place to help anyone experiencing domestic abuse or violence. This includes:

- Universal Credit in some circumstances, you can apply for advance payments or hardship loans
- Jobseeker's Allowance (JSA)
- Employment and Support Allowance (ESA)
- Personal Independence Payment (PIP)

Find out more on citizensadvice.org.uk/benefits

#### **Child Maintenance payments**

Child maintenance is a financial arrangement between you and the parent of your child after you have separated. It covers financial support for your child's everyday living costs. Parents have the option to arrange everything privately between themselves. If this is not a safe or realistic option, you will need to apply for Child Maintenance.



#### Talk to your bank

Many banks offer support if you are a victim of financial abuse. Our domestic abuse team, Camden Safety Net, or welfare rights teams can also support you to make contact. This includes: Financial Support

- NatWest
- Barclays
- Nationwide

- HSBC
- Lloyds

#### **Utilities companies**

You are normally liable for the cost of utilities, such as gas, electric, and water, until you have ended your contract with

the provider or had your name removed from the account. Once you have fled and are in a place of safety, you can contact these companies. Camden Safety Net, or welfare rights teams can also support you with this.

#### Grants

Camden has a number of grants that are available, you can find more information here: camden.gov.uk/grants-funds-and-loans



Many organisations provide grants and financial support to domestic abuse survivors, you can find these by using the Turn2us Grant finder: <u>grants-search.turn2us.org.uk</u>



We will listen to you and help you access specialist advice.



# 9. Support for migrant survivors and people with no recourse to public funds

We know that there can be additional barriers to accessing support for migrant survivors and that perpetrators of abuse can use someone's immigration status to threaten, scare, or control a survivor. We are committed to supporting migrant survivors.

# What does No Recourse to Public Funds (NRPF) mean?

NRPF is a condition placed on visas which limits a person's ability to access benefits and other types of financial support ('public funds'). People without an immigration leave, such as people that have overstayed a visa, are also not able to claim public funds.

People with NRPF cannot claim most benefits, tax credits, or housing assistance as these are public funds. This means that housing support cannot be provided through a homeless application. However, there are some specialist support pathways and, if applicable, our teams will work with you to understand these and will help with referrals.

In many circumstances, you will need immigration advice. This can only be provided by qualified specialist, such as an immigration lawyer. Our teams cannot provide immigration advice but can help you to identify specialist support agencies and solicitors that can.

#### Migrant Victims of Domestic Abuse Concession

The Migrant Victim of Domestic Abuse Concession (MVDAC) provides a three-month period of independent immigration status and financial support to people who have, or have had, permission to live in the UK as a partner, if their relationship has broken down due to domestic abuse. During this three month period, the survivor must make an application for another form of leave to remain. You can find more information here: <u>gov.uk/government/</u> <u>publications/victims-of-domestic-violence/migrant-</u> <u>victims-of-domestic-abuse-concession-accessible</u>



Camden Safety Net can help you explore MVDAC to see if this is an option for you.

#### NRPF refuges and support services

Some refuges have NRPF beds and/or flexible funding can be applied for to cover accommodation costs. Camden Safety Net can check if there are any available bedspaces.

There is also a Pan-London Ascent Helpline, which is a single point of entry for survivors with NRPF, they can help you to identify specialist refuge provision and support services: <u>asianwomencentre.org.uk/projects-</u> <u>partnerships/gla-project</u>

#### Section 17 support

Section 17 is support for children who are 'in need' and their families. This can include help with safe housing and finances. If you and your children are homeless or about to be homeless, or you do not have enough money to provide your family with essential things (like food, travel, clothes), you may be able to access this support.

Camden Safety Net can help you to apply for this support, or you can contact Children's Services directly:

- Phone: 020 7974 3317
- Out of office hours: 020 7974 444 (after 5pm, weekends and bank holidays)

Children's Services can help you and your children with essentials, like food, clothing, and housing.

#### The Care Act 2014

If you have an ongoing health issue or disability, which impacts your ability to manage your needs, Camden Council's Adult Social Care may be able to support you. An adult with no recourse to public funds may be provided with accommodation and financial support by social services under the Care Act 2014, if it is decided that you need support with care, for example a care package or place in a residential care home.

#### If you need urgent support, please call us on:

020 7974 4444 and say 'Adult Social Care' when prompted.You can find more information here: <u>camdencarechoices.camden.</u> <u>gov.uk/care-and-support-rights/care-act-2014</u>

#### Mental Health Act 1989

Some people who have been kept in hospital under the Mental Health Act can get free help and support after they leave hospital, this can include help with specialist accommodation. The law that gives this right is section 117 of the Mental Health Act, and it is often referred to as 'section 117 aftercare'. This is not classed as a public fund so, if they are eligible, people with NRPF can access this support. You can find more information here: <u>mind.org.uk/information-support/legal-rights/</u> <u>leaving-hospital/section-117-aftercare</u>

#### Other services for information and advice

- Pan-London single point of entry NRPF Helpline -0300 3731155, Monday - Friday, 9.30am - 5.00pm.
- Southall Black Sisters <u>southallblacksisters.org.uk/get-</u> <u>help/sbs-no-recourse-to-public-funds</u>
- Project 17 project17.org.uk/advice-support/advice-forpeople-with-nrpf

We are forging a path towards a Camden where domestic abuse is never tolerated and where every resident has the right to live without fear.

## We are here to support you.



### Housing and Domestic Abuse 'Know Your Rights' Survivors' Handbook

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