

HO2 Housing Options Exercise

For each of the following examples

- a) assess the pros and cons of each housing option**
- b) consider which options appear to be the most appropriate**
- c) consider what action the client could take to explore each option's viability.**

For the purposes of this exercise, consider the following housing options (although in reality there may be others)

- Social Housing (Renting or shared ownership scheme)
 - Private Rented
 - Friends and Family
 - Hostels
 - Home Ownership
 - Women's Refuge
1. Mr. and Mrs. Khan are in their 40s with two children, a 12 year old girl and a 14 year old boy. Mrs. Khan is in a well-paid job and Mr. Khan is self-employed. The Khans have a good credit history, and approximately £5000 in savings. They have been renting a house in a small rural village on an assured shorthold tenancy for three years with no problems. The two children go to the village school. Mrs Khan's mother lives in sheltered accommodation nearby, but the rest of their family live far away. They have just received two months' notice under s21 with no reason given.
 2. Jo is going through a relationship breakdown. She has come into the office with her supportive Mum who lives alone in a three bedroom house in the same large town. She lives in a private rented house with her three children. Her partner, a joint tenant, left her two months ago and he stopped paying any rent (although he does keep coming back to the house). Jo has made up the shortfall from her savings, but these have now run out. She has looked at her budget, and taken advice on benefits and it is clear that she cannot afford the rent going forwards, and needs to find somewhere cheaper. She doesn't think she'll be able to pay the rent next month without going into debt.
 3. Mr. and Mrs. O'Hara are in their 70's in an assured shorthold tenancy. The landlord issued a valid s21 notice five weeks ago with no reason given. Their grown up son lives nearby. They have £15,000 savings, and a substantial income, and no debts.
 4. Leila has lived in her housing association flat for two years. She lives alone, and has no health issues. Your LCA has attempted to help her stay in her home, but this has not succeeded, and she is to be evicted in two weeks time. She owes the equivalent of about six months rent and no savings. In addition, she has been found guilty of anti-social behaviour after an investigation by her housing association. Over the years she has alienated her family.