Moving on from Supported Housing

Mansfield
District Council

Contents

This booklet has been designed with useful information to help you to move on to independent accommodation and move on from supported housing.

Moving on from supported housing involves planning your next steps with your keyworker or support worker and actively looking at social and private housing options.

Below are some of the options available to you along with useful tips and information to help you with your journey.

Council housing

Before considering applying for council housing, there are some things you need to understand and there are criteria you will need to meet to be eligible.

To join the housing register you must:

- be over the age of 18 (ages 16 and 17 in exceptional circumstances)
- be living in the UK legally

You will also need to meet one of the following criteria:

- You have lived in the Homefinder area for a period of two or more years
- You have previously lived in the Homefinder area for a duration of five or more years
- You have a close family connection with someone who has lived in the Homefinder area for a period of two years or more. A family connection is normally defined as being with a parent, child, or legal guardian
- You have been employed within the Homefinder area for a period of 12 months or more
- You have a connection to the Homefinder area because of other exceptional circumstance(s)

There are a number of individuals who will not quality to join our housing register. More on who does not qualify can be read on the council's allocations policy can be found here:
www.amhomefinder.co.uk/content/Information/Whocanusetheservice.

Council waiting list

We want you to be aware of the likely timescales of getting a council property. This may influence you in considering further housing options, or accepting properties when offered.

It is becoming more common for the council to offer private rented sector properties when someone is homeless. Refusal of a reasonable offer will result in all support including emergency accommodation ending.

You can see our latest stats and figures on the service - including wait times per property - at **www.amhomefinder.co.uk**.

Council stock

The council owns around 6,000 properties. These are council stock and not available lettings. You can view the number of registrations for the council housing wait list on our website. The banding system is used to prioritise applications on their level of housing need.

Other options

When beginning your search for alternative accommodation it is important to remember that there is a shortage of affordable accommodation both locally and nationally; therefore, it is important that you approach your search with an open mind.

You will greatly increase your chances of finding a suitable property by following the tips set out in this booklet. Throughout this booklet, we will refer to private rented sector (PRS) properties, which mean properties that are owned by private individual(s) and rented out to single people and/or families. The term ‘social rented housing’ refers to properties that are owned and rented out by housing associations or the council.

It is important that you keep this booklet as it contains useful information. If you have any questions about the information in this booklet, please contact Supported Housing Improvement Programme (SHIP) team: shipteam@mansfield.gov.uk

Turn over to discover more options available to you.

Private rented sector options

A private rented sector property could be any type of residential property such as a house, flat, maisonette, or bungalow. The property is owned by an individual or private company who then allows someone to live in it for a rental payment.

There are many factors to consider when searching for a new property. The main three are:

1. Affordability
2. Location
3. How you will find a property

Why rent privately?

Choice

The private rented sector is growing, which means there are additional properties to choose from in a wider range of areas. PRS availability exceeds social housing, increasing the chances of finding a suitable property.

Flexibility

Most private landlords are looking for long term tenants; however, should circumstances change, you will have the flexibility to surrender your tenancy with the appropriate notice provided to your landlord.

Social housing

There is a very limited number of properties available to rent from the council, or from registered providers (housing associations) and there can often be a long wait on the housing register. Further information about availability of council housing can be found at the beginning of this information pack.

Deposits

Most landlords or estate agents will require a deposit and a month's rent before you move into a property. If you need help with a deposit, there are a couple of options which may be available to you.

Crisis Resilience Fund (CRF)

Should you need assistance with deposits/rent in advance or bond then you may be eligible to apply for the Crisis Resilience Fund. This a payment you may receive at the discretion of the local authority to help towards housing costs. However, you can only get it if you are entitled to housing benefit/universal credit (housing costs element). It is available to people who are not receiving enough to cover their rent. It is also available for costs like a rent deposit, rent in advance, or removal costs to help you move into a new home. CRF cannot be used to cover an increase in rent due to arrears or to make up the difference if an overpayment is being recovered. For more information on how to apply, visit our website:

Crisis and Resilience Fund Housing Payment - Mansfield District Council

Affordability

When considering renting a property, you will need to work out how much you can afford to spend on rent each month. If you are on a low income, you may be entitled to financial help with your renting costs through housing benefit or universal credit.

The amount of housing benefit paid to private tenants is capped at Local Housing Allowance (LHA) rates; and your LHA rate is worked out against your bedroom allowance.

The following bedroom entitlement is based on LHA rates:

- Two people over 10/under 21 are expected to share a room if they are the same sex;
- Two people under 10 are expected to share a room regardless of their sex;
- You are entitled to one bedroom for each single person, or couple aged over 21.

LHA rates from 1 April 2025:

- Shared Accommodation Rate (also applies to single claimants under 35): £78.00 per week
- One Bedroom Rate: £102.41 per week
- Two Bedrooms Rate: £126.58 per week
- Three Bedrooms Rate: £134.63 per week
- Four Bedroom Rate: £186.41 per week

These rates sometimes change, so please follow the link below to see what the latest figures are: **lha-direct.voa.gov.uk/search**.

Remember, if you are struggling with a shortfall you can apply for a Discretionary Housing Payment from the Housing Benefit department.

You can also do your own affordability assessment at:
entitledto.co.uk

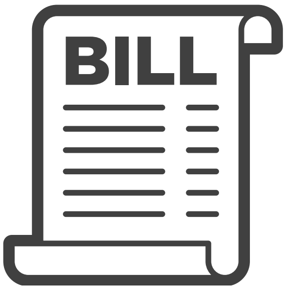
You should also look at your budget; you can find an easy-to-use tool at:
Money Saving Expert Budget Planner

You can find more information about managing your money at:
Money Saving Expert

You can access a savings account with Nottingham Credit Union they can be contacted on 0115 8283121. For more information go to, www.nottinghamcu.co.uk

Other costs

Your financial income officer will complete an income and expenditure form with you which can be used to help you take control, of your financial situation. Once you know where you're spending your money, you can start to alter and prioritise what you do with your money to enable you to stick within your means and budget effectively.



Renting a home involves more than just being able to pay your rent.
Below is a list of the most common bills you should expect to pay as a tenant:

- Water bills (usually paid monthly)
- Service charges (in some properties - paid monthly or annually)
- Council Tax
- Gas and electric bills (either by a pre-payment meter, monthly by direct debit)
- TV licence - monthly or direct debit

Your property search

You can search for private rented properties and housing associations using your internet search engine (such as Google).

You can also visit a lettings agent who advertise homes for rent on property websites and in their offices. Try the local high street in the area of Mansfield you would like to live for estate/letting agents.

Here's a few places that you can search for a home online:

www.spareroom.co.uk
www.rightmove.co.uk
www.gumtree.co.uk
www.dssmove.co.uk
www.openrent.co.uk
www.askestateagent.co.uk
www.zebralets.co.uk
www.landlordsdirect.co.uk
www.onthemarket.co.uk
www.fortherenters.co.uk
Facebook Marketplace

House Hunting Tips

Looking for private rented accommodation in Mansfield can seem quite daunting, so we have put together some tips below to help you with your search. Always bear in mind that landlords and letting agents will be looking for reliable tenants who will pay the rent on time and keep the property in good condition.

Reliable To pay rent on time | **Resilient** In your search | **Ready** To move in

- Phoning landlords and letting agents can be time consuming and it is likely you will need to make several calls before you will have properties to view.
- Wherever possible, visit letting agents in person; they are working on behalf of the landlord.
- Present yourself well and be prepared to tell them a little about yourself and show them any references you may have.
- Don't just contact one or two letting agencies. Keep regular track of all agencies that serve the areas you want to live in, and make sure you're checking local newspapers, websites, community noticeboards, shop windows etc. The wider your search is, the more likely you will be successful.
- When you have viewings of properties, be on time, be friendly, look presentable and make sure you have your particular questions written down and ready to ask. Also, take ID with you such as a passport, driving licence, or utility bill.
- If you have previous landlord references, or something similar to show that you're a good tenant, make copies of them and provide them to landlords and agents.
- Before signing anything, always view a property and raise any questions or concerns you have, making sure these are answered.
- You should select as wider range of areas as possible when considering where you would like to live to give yourself a better chance of finding somewhere suitable. Consider areas on the outskirts of Mansfield that have good transport links.
- When your tenancy begins, you should be provided with:
  - A gas safety certificate
  - Energy saving certificate
  - Details of your deposit scheme
  - A copy of your tenancy agreement
- Where possible, pay your rent by card or bank transfer and clearly label the transaction. If you do not have access to this, your landlord should provide a rent book. Please ensure that payments are signed.

Use the ABC

A Accept the first property you can.

B Build for better (save, get a good tenancy reference, access mental health support, get into work.

C Choose a property you would prefer. You can then have the luxury of moving if you want to.

Owning your own home

If you have savings or a suitable deposit, you should consider whether buying a property is an option for you. There is a range of support available to help people buy their own home through Help to Buy schemes.

If you can't quite afford the mortgage on 100% of a home, there are government schemes that can assist you. For example, Help to Buy Shared Ownership is a part-buy part-rent scheme which allows you to buy a percentage of your home (between 25% and 75% of the home's value) and pay rent on the remaining share. You can then buy the rest of the new home if and when you want to.

You could buy a home through Shared Ownership in England if:

- your household earns £80,000 or less;
- you are a first-time buyer;
- you used to own a home but can't afford to buy one now;
- or, you are an existing shared owner looking to move.

With Help to Buy: Shared Ownership, you can buy a newly built home or an existing one through resale programmes from housing associations. You'll need to take out a mortgage to pay for your share of the home's purchase price, or fund this through your savings.

The link below will walk you through a number of simple questions/stages to help you review the best option for you if you are considering owning your own home: **www.ownyourhome.gov.uk**.

You may be able to get financial help from the government to buy a home

These options include:

- Help with savings through a help to buy ISA
- Buying a home through shared ownership
- Buying your council or housing association property

More detailed information regarding these options is available at **www.gov.uk/affordable-home-ownership-schemes**.

Social housing

In Mansfield, there is a lack of social housing and a massive demand for social housing stock, as mentioned in the first section of this pack.

The social housing stock is made up of a blend of council-owned homes, homes provided by housing associations, and registered providers.

You can contact housing associations directly as not all of their properties are allocated through the council's registration/choice based lettings scheme.

Housing associations

Some housing association properties will be advertised through the current choice based letting scheme. Customers can also approach registered social landlords directly to obtain advice about their own allocation policies.

What is a housing association?
They are non-profit making organisations that provide properties for rent. They work in partnership with the council. They are sometimes called registered social landlords.

What type of homes do they provide?
Housing associations can provide a range of rented accommodation from apartments for single people to large family homes, sheltered housing for older people may also be available.

How much rent do housing associations charge?
Rent levels are dependent on the property type and location. Housing benefit is available in the same way as it is for council tenants.

What type of agreement will I have with a housing association?
Housing association tenants will normally have assured tenancy agreements which have very similar terms and conditions to secure tenancies offered by Mansfield District Council. They one main difference is that most assured tenants do not have the right to buy the property they are living in. New tenants may be given an introductory tenancy.

Move on support checklist

Secure and obtain any ID documents that maybe required (ie passport, birth certificate, NI number etc)	
Complete an affordability assessment with resident so they understand what is affordable on their income	
Look at maximising resident's income and making sure they are claiming everything they are entitled to	
Understand the Councils Housing Register, Homefinder and difference between social housing and private rented and discuss realistic options and timescales	
Look at savings plan, helping residents budget to save for rent in advance/deposit	
Apply to the Council's Housing Register Homefinder, if your resident is eligible	
If eligible and registered make sure your resident knows how to bid on Homefinder	
Support Worker maybe check at weekly sessions that your resident is bidding	
Help residents understand how to read gas and electric read meters, compare suppliers etc	
Support given so residents can set up direct debits and manage their own bills (just saying they know how to pay their service charge is not enough as this is very different to setting up and managing utility bills). For example, they may need training on how to do this and support or around using the internet	
Helping residents understand a tenancy agreement and their rights	
Actively search with residents and look for private rented accommodation	
Check in support sessions each week that resident is doing this	
Help in applying for Crisis Resilience Fund CRF if needed	
Create checklist of household items residents may need and help them save for or help them in applying to furniture schemes	

Move on support checklist (continued)

Understand how to notify relevant agencies for change of address	
Understand how to pay Council tax and implications of this	
Discuss how any outstanding support need will be met once moved on (ie continuing support from drug abuse agencies etc)	
Ensure continuation of any existing care packages	
Explore opportunities for training/employment	