

Housing options

For adults who live with mental illness

This information is on different housing options for people living with a mental illness. It is for people who are 18 or over and affected by mental illness in England. It is also for their loved ones and carers and anyone interested in this subject.

Key Points.

- There are different types of housing available. These include living with family, independent living, and supported accommodation.
- Where you can live might depend on your support needs and what is available in your area. How much you can pay is important too.
- Different types of supported housing give different levels of support.
- You will need to think about how you will pay for your housing.
- You might have problems with housing. Some organisations give free, expert advice.
- You might be homeless and have a mental illness. You might get priority accommodation. You can get advice.

This factsheet covers:

1. [What should I think about when choosing housing?](#)
2. [What are the different types of housing?](#)
3. [What is independent living?](#)
4. [What is supported housing?](#)
5. [What about living with family?](#)
6. [What if I have problems with housing?](#)
7. [What if I am homeless?](#)
8. [How do I pay for housing?](#)
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Do Rethink Advice and Information Service give advice on housing?

Our [Rethink Advice and Information Service](#) give advice on housing that is specific to people who live with severe mental illness. Like supported housing, which you can read about in [section 4](#) of this factsheet.

But they do not provide expert advice on ordinary housing. Like if you live in social housing, rent from a private landlord, or own your own home. If you need advice on those things, see the [Useful contacts](#) section at the end of this factsheet for organisations who can help.

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1. What should I think about when choosing housing?

You could start by asking yourself the following questions.

- What support do I need to live? This could include things like local transport links or being close to family.
- What are the different types of housing available in my area?
- How will I pay for housing?

A stable home life is key to your mental health and well-being.¹

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2. What are the different types of housing?

Different types of housing will meet different needs. The main housing options are:

- independent living,
- supported accommodation, and
- living with family.

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3. What is independent living?

You might be able to live independently, with or without support.

Independent living means being able to mostly take care of yourself without lots of help from others. Even if you need help at times.

You manage your own home. This includes making sure that things like rent, utility bills and council tax are paid on time.

Independent living options are things like:

- renting from a council,
- renting from a housing association,
- renting privately,
- owning your own home, or
- sharing a house with other people.

If you need support to live independently you may be able to get help from the following people:

- your partner, family and friends,
- your NHS mental health team,
- social services, or
- charities.

How can I apply for council housing?²

You might be able to rent a property off your council housing.

Each council has its own rules. They decide who gets offered housing based on a points system.

For more information, you can look on your local council's website or contact them.

You can find out who your local council is here: www.gov.uk/find-local-council.

If you qualify for council housing in your area, you usually have to join a waiting list. You can ask your council how long you will have to wait.

You can find out more about council housing here: www.gov.uk/council-housing

How can I apply for housing association housing?³

You might be able to rent a property off a housing association.

Housing associations offer similar types of housing as local councils. Often to people on a low income or who need extra support.

You can usually apply:

- directly to a housing association, or
- often through your [local council](#)

You can find out who your local council is here: www.gov.uk/find-local-council.

You can apply to more than one housing association at a time.

Once you apply, you'll be put on a waiting list.

You can find out more about housing association housing here: www.gov.uk/housing-association-homes

How can I rent a property privately?

You can look for private housing to rent through estate agents, letting agencies or by searching online.

It might help you to read the following guides:

- **Shelter.** Private renting: https://england.shelter.org.uk/housing_advice/private_renting
- **Citizens Advice.** Finding a home to rent <https://www.citizensadvice.org.uk/housing/renting-privately/private-renting/finding-a-home-to-rent>

You can search online for private rentals. You can filter by different things, such as price, location, and number of bedrooms.

- **Zoopla:** www.zoopla.co.uk/to-rent/
- **Rightmove:** www.rightmove.co.uk/property-to-rent.html
- **Purple Bricks:** www.purplebricks.co.uk/tenants
- **Prime Location:** www.primelocation.com/to-rent
- **On the Market:** www.onthemarket.com/to-rent

What about renting with other people?

Renting with other people can be a good way of keeping costs down.

It can be a good way to live for some people, but not for everyone.

There are different types of arrangements.

Citizens Advice have advice and information on renting with other people, which you can read here: www.citizensadvice.org.uk/housing/renting-a-home/renting-with-other-people

What if I want to buy my own home?

Buying your own home can be complicated. It is often the biggest thing you will buy in your in your lifetime.

We have not provided advice and information on buying your own home in this factsheet. But you can get advice and information in the Government's 'How to buy a home' guide here: www.gov.uk/government/publications/how-to-buy-a-home

What is a shared ownership scheme? ⁴

Under a shared ownership scheme, you buy a share of a property and pay rent to a landlord on the rest.

You may be able to apply for this if you cannot afford to buy the whole property.

You can read more about shared ownership homes on the government website here: www.gov.uk/shared-ownership-scheme

Can I buy my council house or housing association property?

If you already live in a council property you may be able to buy it. This is called the 'right to buy' scheme.⁵

You can contact your local council or follow the below link for more information.

www.gov.uk/right-to-buy-buying-your-council-home

If you already live in a housing association property you may be able to buy it. This is called the 'right to acquire' scheme.⁶

You can contact your housing association, council or follow the link below for more information.

www.gov.uk/right-to-acquire-buying-housing-association-home

Can I swap my council or housing association property with another tenant?

You might be able to swap your home with someone else. This is often called, 'mutual exchange'.⁷ You can register to swap your property online: www.gov.uk/apply-swap-homes-council

Some council areas will have a Facebook page where you can list your house for swap. You can also see what other properties are available. Your local council might be able to give you details on how to access the page.

What are the costs of living independently?

You will need to think about paying for the following things:

- Rent or mortgage
- Electricity and gas
- Water
- Council tax
- Broadband
- Food and drink
- Cleaning products and equipment, such as a vacuum cleaner
- White goods, like a fridge
- Appliances, like a toaster and kettle
- Furniture
- Home or contents insurance
- Travel costs
- Clothing
- Social costs, such as going out with friends

An organisation such as Citizens Advice may be able to help you to work out your income and living costs. Citizens Advice can also check that you are claiming all the benefits that you may be entitled to.

The charity Turn2us have an online benefits calculator which you can use to work out what you may be entitled to. But the calculator is a guide only and it only includes 'means tested' benefits.

Contact details for Citizens Advice and Turn2us are in the [Useful contacts](#) section at the end of this factsheet.

You can find more information on budgeting and managing your money from the Mental Health and Money Advice Service website at: www.mentalhealthandmoneyadvice.org/en/managing-money/how-do-i-manage-my-money-if-i-have-mental-health-problems

What support can I get to live independently?

You might be able to get:

- floating support, or
- community care or home help

What is floating support?

Floating support services help by offering you support in your own home. The service might help you with things like: ⁸

- benefits,
- budgeting,
- maintaining your tenancy,
- life skills such as learning to cook, or
- accessing care, local activities, education, training, or advocacy.

Floating support can normally be accessed for free through council housing-related support (HRS) schemes.⁹

You may be able to get help from HRS if you need support to live independently. HRS isn't available in all areas of the country and support will be different in different areas.¹⁰

You should be able to find out more information about HRS through your local council website. You can find your local council website here: www.gov.uk/find-local-council.

HRS is funded by the local authority but is often provided by charities. This means that it is separate from support provided by the mental health team or social services.

You might have to go to a community centre to get support, rather than your home.¹¹

What is social care?

When social services offer you help at home this is called social care.

Care workers might help you with things like household tasks, preparing meals and taking medication.

Social services will do an assessment to see how much help you need. They may ask you to pay towards the cost of home help. This will depend on your income, savings, and capital.

You can find more information about:

- Social care assessment - Under the Care Act 2014
- Social care – Care and support planning under the Care Act 2014
- Social care – Charging for non-residential services under the Care Act 2014

at www.rethink.org. Or call our General Enquiries team on 0121 522 7007 and ask them to send you a copy of our factsheet.

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4. What is supported housing?

Supported housing is an option if you need some support but also want some independence.

You may need short term supported housing. Like, if you have just come out of hospital. Or you may need long-term supported housing.

Supported housing covers a wide range of different types of housing like:

- hostels,
- sheltered housing,
- almshouses,
- residential care homes,
- shared lives schemes, and
- therapeutic communities.

It generally means a housing service where housing support, and care services are provided together.

Supported housing services offer low, medium, or high levels of support.

There is no official definition about what each of these levels mean. But generally low-level support means that you have a few hours per week of support. High level will mean that you need up to 24 hours support each day.

You can find more information about:

- Supported housing – For adults who live with mental illness
- Social care assessment - Under the Care Act 2014
- Care home fees - Who pays? Under the Care Act 2014

at www.rethink.org. Or call our General Enquiries team on 0121 522 7007 and ask them to send you a copy of our factsheets.

5. What about living with family?

Many people live in the family home because they want to or because of the high cost of housing.

You may value the support of having family around you if you have a mental illness.

You and your family will need to think about the amount of support that you need. And what support they can give you.

If you need more support than your family can give, you may be able to get extra support through your NHS mental health team or social services. You will need to contact them and ask for a 'needs assessment.'

Your family and carers can have their carer's needs assessed by social services. This is called a 'carer's assessment.' The carer's assessment should look at the care that your family and carers give to you. And find out what support your carer needs.¹²

You can find your local social care service here: www.nhs.uk/service-search/other-health-services/local-authority-adult-social-care

You can find more information about:

- Social care assessment - Under the Care Act 2014
- Carer's assessments - Under the Care Act 2014

at www.rethink.org. Or call our General Enquiries team on 0121 522 7007 and ask them to send you a copy of our factsheets.

6. What if I have problems with housing?

You may have problems with your housing, like if you have a disagreement with your landlord.

Here are some useful links if you experience problems:

- **Complaining about your landlord:**
www.citizensadvice.org.uk/housing/renting-privately/during-your-tenancy/complaining-about-your-landlord
- **Complaining about your letting agent:**
www.citizensadvice.org.uk/housing/renting-privately/during-your-tenancy/complaining-about-your-letting-agent
- **Complaining about a private landlord:**
https://england.shelter.org.uk/housing_advice/private_renting/complaints_about_private_landlords

- **Complain about a council or housing association:**
https://england.shelter.org.uk/housing_advice/council_housing_association/how_to_complain_about_a_housing_association

Can a landlord refuse to let a property to me because I claim benefits?

A landlord or letting agent should not refuse to let a property to you because you claim benefits.

It is unlawful discrimination and in breach of sections 19 and 29 of the Equality Act 2010.¹³

If this happens to you, you can get free, expert advice from:

Equality Advisory and Support Service (EASS)

This organisation gives practical advice and information about the Equality Act 2010 and discrimination.

Phone: 0808 800 0082

Address: FREEPOST EASS HELPLINE FPN6521

Email online form: www.equalityadvisoryservice.com/app/ask

Website: www.equalityadvisoryservice.com

Where can I get free, expert advice from?

If you are having issues with housing, you can get free, expert advice from:

- Shelter
- Your local Citizens Advice
- A local housing advice organisation

You can search for local housing advice on the following website. Choose 'housing' or 'homelessness' from the drop-down menu and put in your postcode:

Turn 2 Us: advicefinder.turn2us.org.uk

The contact details for Shelter and Citizens Advice are in the [Useful contacts](#) section of this factsheet.

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7. What if I am homeless?

Your local council has a duty to provide accommodation for some people who are homeless. These people are known as 'priority need'.¹⁴

The law says you are classed as priority need if you are vulnerable because of your mental illness.¹⁵

You can also be classed as priority need for other things. You can find out more at this link:

england.shelter.org.uk/housing_advice/homelessness/rules/priority_need

If you are a priority need you should be offered emergency accommodation.¹⁶ You may be placed in temporary accommodation such as a hostel or bed and breakfast.

Tell the council if you think the housing they want to put you in will have a bad effect on your mental health.

You can get further advice and information about homelessness from the charity Shelter here: england.shelter.org.uk/housing_advice/homelessness

You can search for homelessness services in England on Homeless Link's website. You can find their details in the [Useful contacts](#) section of this factsheet.

Will I get help if I'm considered 'intentionally homeless?'

Your council do not have to find you housing you if they consider you as 'intentionally homeless.'

This means you could have done something that has lead to you being homeless.

Find out if here if you could be considered intentionally homeless:

https://england.shelter.org.uk/housing_advice/homelessness/intentionally_homeless.

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8. How do I pay for housing?

You may be able to get help towards housing costs if you are on a low income or unable to work. It may cover some or all the cost of housing.

Below are some options for how you can fund your home.

What is universal credit?¹⁷

Universal credit is a benefit to help people on low incomes.

Universal credit can help you to pay your rent. You can't use it to pay your mortgage.

Your eligibility for universal credit will depend on things like:

- if you have to pay rent for the property you live in,
- your age,

- your income, savings, and capital,
- who lives with you, and
- the size of the accommodation.

You can find more information on the Mental Health and Money Advice Service website at: www.mentalhealthandmoneyadvice.org/en/welfare-benefits/universal-credit-mental-health-guide/introduction-to-universal-credit

What is housing benefit?¹⁸

Housing benefit helps people on a low income pay their rent.

You cannot use it to pay your mortgage.

It is usually paid by your local council but is gradually being replaced by universal credit.

You can only make a new claim for housing benefit if you meet one of the following conditions:

- you have reached the state pension age,
- you are living in temporary, supported, or sheltered accommodation, or
- you receive or are eligible to receive the severe disability premium.

You can find more information on the Mental Health and Money Advice Service website at: www.mentalhealthandmoneyadvice.org/en/welfare-benefits/can-i-claim-welfare-benefits-if-i-m-living-with-a-mental-illness/housing-benefit

What are discretionary housing payments (DHPs)?¹⁹

To qualify for DHPs, you must get:

- universal credit housing element,
- housing benefit, or
- council tax support.

DHPs are not a benefit, which means you do not have a right to claim them.

But your local authority might give you a DHP if:

- you apply for them, and
- they agree you need extra money to help with housing costs.

You can find out who your local council is here: www.gov.uk/find-local-council.

What is a support for mortgage interest (SMI) loan?

A support for mortgage interest (SMI) loan is to help to pay the interest on your mortgage.

You might be able to get a SMI loan if you are having difficulty paying your mortgage. If that is the case, it is best you get advice from a debt adviser. See the [useful contacts](#) section of this factsheet for organisations who you can contact for free debt advice.

SMI is a loan, and you will need to repay it with interest when you sell your house or transfer ownership.²⁰

You may be able to claim SMI if you live in a mortgaged property and claim:²¹

- Income-related employment support allowance (ESA),
- Income support,
- Income-related jobseekers allowance (JSA),
- universal credit, or
- pension credits.

Your mortgage is a type of loan. As with any loan, your bank will charge you interest on the money that they lend to you.

An SMI loan will help you to pay the interest on your mortgage. It will not help you pay back the actual amount you borrowed.

An SMI loan can help with interest payments on a loan up to the value of £200,000. But it only helps with loans up to £100,000 if you claim pension credits or you were claiming ESA, JSA or universal credit before 2009.

You can start getting payments for SMI:²²

- after receiving UC for 3 months in a row,
- straight away if you are claiming pension credit, or
- after claiming other eligible benefits for more than 39 straight weeks.

You can find more information on the Mental Health and Money Advice Service website at: www.mentalhealthandmoneyadvice.org/en/welfare-benefits/can-i-claim-welfare-benefits-if-i-m-living-with-a-mental-illness/support-for-mortgage-interest

What if want to claim benefits and I rent from a family member?

You might you rent from a close family member or former partner. If you do, you might not be able to claim benefits. Or you might need to take further steps before you can.

You can read this advice and information from Shelter:

https://england.shelter.org.uk/housing_advice/benefits/claiming_benefits_if_you_rent_from_family

What is section 117 aftercare?

You may have been detained in hospital under a section 3 or certain other sections of the Mental Health Act 1983. If so, you are entitled to free aftercare. This is called section 117 aftercare.²³

You will not get section 117 aftercare if you have been detained under section 2 only.

You may be able to get free specialist housing if you are entitled to section 117 aftercare.

Section 117 aftercare does not cover the cost of ordinary housing. Ordinary housing is a house or flat that you buy or rent privately or through social housing.

You can find more information about '**Section 117 Aftercare – Under the Mental Health Act 1983**' at www.rethink.org. Or call our General Enquiries teams on 0121 522 7007 and ask them to send you a copy of our factsheet.

What are housing-related grants?

What is a disabled facilities grant?

You might have a disability, including a mental health condition.

You might be eligible for a grant from the council to make changes to your housing. These are sometimes called adaptations. They are adjustments within the home to make it easier for you to live.

You can apply for a disabled facilities grant if you are a tenant, an owner, or a landlord.

For more information, you can visit this link: www.gov.uk/disabled-facilities-grants

What are emergency grants?²⁴

These types of grants are sometimes known as welfare or local assistance schemes.

What they offer will be different depending on where you are in the country.

The council might be able to fund things like help with moving house, buying furniture or household bills.

It might come directly from the council or a local charity.

You may receive the help in the form of money, loans, vouchers, or physical items.

You can contact your local council to find out what grants might be available to you. You can find out who your local council is here: www.gov.uk/find-local-council.

You can search for other local grants using this website: grants-search.turn2us.org.uk

And this link gives advice on where to find white goods and furniture: www.turn2us.org.uk/campaigns-and-research/campaigns/livingwithoutcampaign/where-to-get-help

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9. Where can I get advice and support?

If you would like advice about your housing options, you could speak to the following people:

- Shelter
- Citizens Advice
- Local housing advice organisations
- The housing department at your local council
- The Disability Law Service
- Your care co-ordinator or support worker, if you have one

Contact information for Shelter, Citizens Advice and the Disability Law Service is in the [Useful contacts](#) section of this factsheet.

You can find out who your local council is here: www.gov.uk/find-local-council.

The Disability Law Service only give advice about some areas of housing. Sometimes you need to qualify for legal aid before they will advise you. You can find out more on their website here: <https://dls.org.uk/our-services/housing>

They also advise on social care issues and welfare benefits.

You can search for local housing or homelessness advice on the following website. Choose 'housing' or 'homelessness' from the drop-down menu and put in your postcode:

Turn 2 Us: advicefinder.turn2us.org.uk

How can I get legal advice?

If you need legal advice, you could speak to a housing solicitor. But you may need to pay a fee.

You may be able to get free legal advice.

You can find more information about, '**Legal advice – How to get help from a solicitor**' at www.rethink.org. Or call our General Enquiries teams on 0121 522 7007 and ask them to send you a copy of our factsheet.

How can I get debt advice?

It is best to get advice if you are finding it hard to pay the rent, your mortgage or bills.

See the [useful contacts](#) section of this factsheet for organisations who you can contact for free debt advice.

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The logo consists of a dark blue square with the words 'Useful' and 'Contacts' in white, stacked vertically.

Your local council website should have useful information about housing schemes in your area.

Shelter

The leading housing charity in the UK. They offer advice and help on all aspects of housing, including homelessness through their online advice service and free phone advice line. They can also direct you towards local housing organisations in your area.

Phone: 0808 800 4444

Website: www.shelter.org.uk

Citizens Advice

Give free advice to help you to sort housing, legal, money and other problems.

Phone 0800 144 8848

Website: www.citizensadvice.org.uk

Turn2us

You can search for local housing or homelessness advice on their website. Choose 'housing' or 'homelessness' from the drop-down menu and put in your postcode.

Website: <https://advicefinder.turn2us.org.uk>

Disability Law Service

Give free advice to people on certain areas of law including social care, and some areas of housing.

Phone: 0207 791 9800

Email: advice@dls.org.uk

Website: dls.org.uk

Jobcentre Plus

This is the government organisation that deals with new or existing benefit claims.

Phone: 0800 055 6688

Textphone: 0800 023 4888

Website: www.gov.uk/contact-jobcentre-plus

Pension Credit Claimline

This is the number to call if you want to make a claim for support for mortgage interest and you receive pension credit.

Phone: 0800 99 1234

Textphone: 0800 169 0133

NGText relay: (if you cannot hear or speak on the phone): 18001 then 0800 99 1234

Website: (You can use the online service if you have already applied for your State Pension): www.gov.uk/pension-credit/how-to-claim

The Consortium for Therapeutic Communities

A charity for all those connected with, interested or involved in the delivery of relationship-based support and treatment.

Phone: 01242 620077

Email: admin@therapeuticcommunities.org

Website: www.therapeuticcommunities.org

Shared Lives Plus

The UK network for Shared Lives and Home Share.

Phone: 0151 227 3499

Address: Eleanor Rathbone House, Connect Business Village, 24 Derby Road, Liverpool, L5 9PR

E-mail: info@sharedlivesplus.org.uk

Website: www.sharedlivesplus.org.uk

Debt advice

We don't give advice on debt or money. But you can contact the following organisations for free expert advice:

National Debtline

Provide free, independent, and confidential advice about debt. You can contact them over the phone, by email, letter, or webchat.

Phone: 0808 808 4000

Website: www.nationaldebtline.org

StepChange

Provide free debt advice, and practical solutions.

Phone: 0800 138 1111

Website: www.stepchange.org

Debt Advice Foundation

Free, confidential support and advice to anyone worried about loans, credit and debt.

Phone: 0800 6226151

Website: www.debtadvicefoundation.org

Turn2Us

You can search for local debt advisers on the following website:

<https://advicefinder.turn2us.org.uk> Select 'Debt' from the dropdown menu and pop in your postcode.

Homelessness organisations

Homeless England

Homeless England is a comprehensive database of homelessness services. It is constantly updated and lists of 1500 projects up and down the country with contact details and service descriptions. It is provided by Homeless Link to promote joint working across the sector and to help individuals find local services.

Website: homeless.org.uk/homeless-england

Crisis

A national charity for people experiencing homelessness. Click the 'get help' link on their website to get details for local services.

Website: www.crisis.org.uk

Streetlink

If you are sleeping rough you can find out about local support services from their website.

Website: <https://thestreetlink.org.uk>

Broken links?

All links to other pages on our website, and other websites, worked when we last reviewed this page. If you notice that any links no longer work, you can help us by emailing us at feedback@rethink.org and we will fix them. Many thanks.

Incorrect information?

All the information in this factsheet was correct, to the best of our knowledge, when we published it. If you think any information is incorrect you can help us by emailing us at feedback@rethink.org. Many thanks.

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⁸ St Mungo's. *Home for Good: The role of floating support services in ending rough sleeping*. Page 7. <https://thinkhouse.org.uk/site/assets/files/1496/stmungo.pdf> (accessed 16th January 2024).

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- ¹² S10. Care Act 2014.
- ¹³ Shelter. *No DSS: Landmark court ruling declares housing benefit discrimination is unlawful* <https://blog.shelter.org.uk/2020/07/no-dss-landmark-court-ruling%E2%80%AFdeclares%E2%80%AFhousing-benefit%E2%80%AFdiscrimination%E2%80%AFis%E2%80%AFunlawful%E2%80%AF/> (accessed 29th November 2023)
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Rethink Mental Illness Advice Service

Phone 0808 801 0525
Monday to Friday, 9:30am to 4pm
(excluding bank holidays)

Email advice@rethink.org

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We'd love to know if this Information helped you

Drop us a line at: feedback@rethink.org

or write to us at Rethink Mental Illness:

RAIS
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We're open 9:30am to 4pm

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Equality, rights, fair treatment, and the maximum quality of life for all those severely affected by mental illness.

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Email info@rethink.org



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Patient Information Forum

Need more help?

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Need to talk to an adviser?

If you need practical advice, call us on: 0808 801 0525 between 9:30am to 4pm, Monday to Friday. Our specialist advisers can help you with queries like how to apply for benefits, get access to care or make a complaint.

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