

Housing Options for People living with Mental Illness

This factsheet aims to provide information on the different housing options available to people living with a mental illness.



KEY POINTS

- If you are affected by mental illness, there are a number of different types of housing that are available.
- It is important that you are in the type of housing or accommodation that best suits your needs.
- Examples of housing options include living with family, independent living (being in a house or flat that you rent or own), supported accommodation or residential care.
- There are a number of different types of supported accommodation that can provide varying levels of support.
- It is important to think about how your housing will be funded.

Having a stable home life is important in promoting recovery from mental illness. It may be that you have experienced a period of illness while living at home and you would like to remain where you live. However, it may be that you have had a period in hospital and may now not be able to return to where you were living, want more supportive housing or just want a change.

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1. What should I consider when choosing accommodation?

There is a lot to consider when thinking about the type of housing you want to live in. You may need to take into account:

- Your health needs now and what support you need
- The different types of housing available to you in your area
- How you will pay for your housing

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2. What are the different types of housing?

Being aware of different housing options is important to be able to choose the kind of accommodation that will suit you best. Different types of housing can meet a range of needs and the list below contains some of the main options available -

Types of accommodation include -

- Independent living, either living in a house you own or rent
- Living with family
- Supported housing, which includes -
 - Adult placement schemes
 - Supported flats
 - Hostels
 - Sheltered housing
 - Residential care homes
 - Therapeutic Communities

In deciding which option will suit you best you should also take into consideration the availability of each type of accommodation in your area. There are waiting lists for some types of accommodation, so it may be necessary to consider short term accommodation until you are offered a place somewhere that you want to live.

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3. Independent living

Independent living can include -

- owning or privately renting your own house
- council or housing association accommodation
- sharing a house with people you do or do not know

Independent living gives you more responsibility to organise and manage your own time and affairs. You may want to think about the social networks you have nearby and how much support you may need.

Living independently can be expensive and you should consider how you will pay for both the housing itself and weekly living costs. You should take into account costs for -

- Electricity and gas
- Water
- Council tax
- Food and drink
- Cleaning and home maintenance
- Travel expenses
- Clothing
- Social expenses

There may be a number of welfare benefits or discounts you could receive which would help you with these essential payments. You can find more information in our '**Welfare Benefits and Mental Illness**' factsheet, which you can download for free from www.rethink.org/factsheets or call 0300 5000 927 and ask for a copy to be sent to you. A Citizens Advice Bureau (CAB) may be able to help you calculate your income and expenditure and help you maximise the money that you have coming in; see the Useful Contacts section for details of how to get in touch with your local CAB.

Local council and housing association housing tends to be cheaper than renting privately. You will need to register with your local housing office to be accepted for council housing and even then, housing lists can often be long. Registering with local housing associations is another option. The waiting lists for housing association properties can also be long.

You can look for private rented accommodation through estate agents or searching online. Often a deposit of roughly one month's rent is needed by the landlord. Some people find getting the money together for a deposit and rent in advance can be difficult. The 'Private Rented Sector' website lists schemes which help low-income individuals who cannot afford the initial outlay of an advance rent and deposit payment to access homes. www.privaterentedsector.org.uk/schemes

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4. Living in the family home

Due to the high cost of housing, more and more people are choosing to live in the family home. If you are affected by mental illness, you may value the support of family around you when living at home. Living at home often involves communication and compromise. Family members need to take into account the amount of support that you need but also

allow you a suitable amount of independence. In addition, it involves taking into consideration the amount of support a family can practically give and time they may need to themselves. A balance must be made between caring and family life.

If you and your family decide that your best option is to stay in the family home, additional support can be obtained from the local mental health team. In addition, family and carers should have their needs assessed by the local social services department. This could include the need for respite breaks.

You can find more information in our '**Carer's Assessments**' factsheet, which you can download for free from www.rethink.org/factsheets or call 0300 5000 927 and ask for a copy to be sent to you.

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5. Supported housing

Supported housing is both a good short term and long term option for people who need some support but want to live with a degree of independence. It is often an option taken by people leaving hospital before living entirely independently.

Among each of these categories different projects offer different levels of support so it is important that you find out about individual projects and whether they suit your needs. Because of their popularity, there are often long waiting lists for supported housing.

Adult placement schemes

Adult placement schemes involve living in the home of someone who is your landlord or landlady but who also provides support.

Sheltered housing

Sheltered housing is commonly an option for older people but people with mental illness may be placed in this type of accommodation. Residents live in a block or group of flats which are serviced by a warden and sometimes support staff. It offers a good level of independence although many people receive community care services.

Hostels

Hostels offer short term accommodation and varying degrees of support depending on the set up. Many hostels are for specific groups of people, such as people who are homeless, women or young people. People live independently but there is often support provided in the life skills and social skills needed to do so.

Group flats

Group flats are longer term accommodation and vary from self-contained flats to flats where you share a living room, bathroom and kitchen with

other residents. The key to this type of accommodation is that people provide mutual support. Some homes may have additional support in the form of support workers.

Registered care homes

Registered care homes may be an option if you are severely affected by your mental illness and need access to 24 hour support. You usually have your own bedroom, often with an en-suite bathroom and share a common living and dining room area with others residents. Meals are provided.

Finding supported housing

Your first stop in finding supported accommodation should be your local community mental health team (CMHT). They should be able to tell you about supported housing in your area.

You can find more information in our '**Supported Housing**' factsheet, which you can download for free from www.rethink.org/factsheets or call 0300 5000 927 and ask for a copy to be sent to you.

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6. Problems with Housing

No matter which type of housing you choose, you may find you come across some problems. We have listed some of the more common ones below. The charity Shelter are able to give advice and information on most problems relating to housing, whether you are renting or in a home that you own. Their contact details are in the 'Useful Contacts' section of this factsheet

- You may have a disagreement with your landlord, for example, the landlord entering the property without your permission.
- Some landlords will not accept Housing Benefit. If you need to rely on housing benefit to pay your rent you should check whether the landlord is happy to accept you as a tenant. Sometimes they may ask someone else to be a guarantor for your rent.
- Overcrowding - A dwelling is defined as overcrowded if two or more people of the opposite sex aged ten years or over (who are not living together as husband and wife) *have* to sleep in the same room.
- Rent arrears – if you do not keep up with rent payments, you could be at risk of eviction. Rent is therefore counted as a priority payment.
- Disrepair – if you have a mortgage or own your own property, it is your responsibility to keep it in a good state of repair. However, if you are renting it could be your landlord's responsibility to fix things if they go wrong. Your tenancy agreement should set out clearly both parties' responsibilities.
- Shared accommodation can raise different problems, for example, relationships with other tenants, effect on benefits and overcrowding.

7. Homelessness

Under the Housing Act 1996,¹ local councils have a duty to provide accommodation for some people who are homeless. However, because of the large number of people needing housing, if you qualify you may initially be placed in temporary accommodation such as a hostel or bed and breakfast.

People who are vulnerable as a result of mental illness are counted as being in priority need² and should be offered emergency accommodation. It is particularly important for people who are suffering from mental illness to get 'suitable' accommodation. This may include not being placed in a high rise block of flats if you are suicidal or living in a hostel where people are actively using drugs if you have a dual diagnosis.

If you are on the Care Programme Approach or 'CPA', then the area of housing should be dealt with within this framework.

You can find more information in our '**Care Programme Approach**' factsheet, which you can download for free from www.rethink.org/factsheets or call 0300 5000 927 and ask for a copy to be sent to you.

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8. How do I pay for housing?

Arranging how you are going to pay for housing is as important as finding somewhere suitable to live. If you are on a low income or unable to work because of mental illness it is likely that you will be able to apply for benefits and these may cover some or all of the cost of housing. Under certain circumstances, the social services department may fund certain types of housing. Some of the sources of funding that may be open to you include -

Housing benefit

Housing benefit is money that can help people on benefits, such as Employment and Support Allowance, Jobseeker's Allowance and Income Support, or who are on low incomes to pay their rent. Whether you can get housing benefit, and how much you get, usually depends on –

- whether you have to pay rent for the property you live in
- your personal circumstances (for example, your age and how much money you have)
- how much rent you pay

- the size of your accommodation
- who lives with you

To apply for housing benefit you should contact the housing benefit department of your local council. You can find more information about housing benefit in our **‘Welfare Benefits and Mental Illness’** factsheet, which you can download for free from www.rethink.org/factsheets or call 0300 5000 927 and ask for a copy to be sent to you

Support for Mortgage Interest (SMI)

If you live in a mortgaged property and you are claiming either income related ESA, Income Support or income based Jobseekers Allowance, you may be entitled to help with your mortgage payments through a benefit called Support for Mortgage Interest (SMI).

There is a 13 week waiting period from the time you claim until you get your first payment and payments will usually be made directly to your mortgage lender. SMI will only help with the interest portion of a mortgage up to the value of £200,000; it will not help pay back the amount you borrowed. The rate that SMI is paid at is based on the Bank of England’s standard interest rate. You can find out how much the rate is at any time by checking the GOV.uk webpage – support for mortgage interest.

If you do not have an interest only mortgage you will either have to make up the shortfall to ensure you do not go into arrears, or come to a satisfactory arrangement with your lender such as switching to an interest-only mortgage. To apply for this benefit or to ask further questions you should contact Jobcentre Plus or the Pension Service. Their contact details are at the end of this factsheet.

Section 117

If you have been detained under section 3 or 37 or another treatment section of the Mental Health Act, when you leave hospital you will be entitled to section 117 aftercare. Before leaving hospital, your aftercare needs should be assessed. Examples of aftercare could include use of a day centre or talking therapies but can also include appropriate housing, for example supported housing or residential care. Section 117 aftercare needs are fully funded by local Social Services and the Primary Care Trust, regardless of your means (income and savings).

If your accommodation is provided as part of a section 117 discharge package it should be fully funded. Section 117 aftercare comes to an end when you are able to support yourself and can only be ended in a meeting between the people involved in your care, yourself and carers that you wish to be there.

You can find more information in our **‘Section 117 Care and Aftercare’**

factsheet, which you can download for free from www.rethink.org/factsheets or call 0300 5000 927 and ask for a copy to be sent to you. .

Supporting people

If you are going to live in supported housing or in your own home and need support to enable you to stay there, this could be provided by the 'Supporting People' scheme. The services are separate from other support provided by the mental health team or through community care. The aim is to enable you to live as independently as possible. Since 2009, money from this scheme paid to Local Authorities (LAs) in England has no longer been 'ring-fenced', meaning that it can be spent on a wider variety of services. Some LAs will still fund floating support services or pay for the support element of supported housing. Before you enter into an agreement for supported housing, ask how it will be funded.

9. Information for family and friends

One option open to families who wish to help a member of the family to live independently is to buy a property for him or her to live in. It may be possible under the right circumstances for the person living in the house to claim Housing Benefit and pay a relative rent for living in the property. This can be put towards a mortgage taken out on the property. This obviously needs a lot of thought and advice from a solicitor to deal with the implications of tax and welfare benefits in the short and long term.

The Rethink Advice & Information Service has been contacted by people who have experienced problems in claiming Housing Benefit to live in a relative's property. The local housing department may argue that the arrangement is 'non-commercial' or that the tenancy is contrived in order to take advantage of the Housing Benefit system. The Rethink Advice & Information Service can provide further advice about this (contact details in the Further Information section).

10. Where can I get advice and support?

It is often helpful to get some advice when thinking about your housing options. People who would be good to consult include:

- Friends and family,
- support workers,
- key workers,
- your care co-ordinator,
- nursing staff,
- your psychiatrist.

Social care needs such as housing should be discussed both in care programme approach (CPA) reviews, and if you are in hospital the reviews leading up to your discharge.

Charities such as Shelter can give professional housing advice. Housing solicitors can also be helpful although in some cases you may have to pay for their advice.



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

Advice line - 0808 800 444 (open from 8am to 8pm Monday to Friday, 8am to 5pm Saturday and Sunday)

Web - www.shelter.org.uk

The Citizens Advice service helps people resolve their legal, money and other problems by providing free, independent and confidential advice, and by influencing policymakers.

In England call 08444 111 444

Web - www.citizensadvice.org.uk/index/contact_us.htm

Jobcentre Plus Benefit Helpline

Job Seekers Allowance, Employment and Support Allowance, Income Support and Incapacity Benefit enquiries.

Telephone: 0800 882 200

¹ S.7, *Housing Act 1996*

² Part VII, S. 189, *Housing Act 1998*

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Rethink Advice & Information Service

Phone 0300 5000 927

Monday to Friday, 10am to 1pm

Email advice@rethink.org

The Rethink Advice & Information Service welcomes your feedback on whether this information was helpful to you. You can provide feedback in the following ways:

By email: feedback@rethink.org

By post:

Rethink Advice & Information Service
Rethink Mental Illness
89 Albert Embankment
London SE1 7TP

By telephone: 0300 5000 927



Leading the way to a better quality of life for everyone affected by severe mental illness.

For further information
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Phone 0300 5000 927
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