

A PLACE TO LIVE

A GUIDE TO HOUSING
OPTIONS FOR YOUNG PEOPLE



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NEED TO FIND A PLACE TO LIVE?

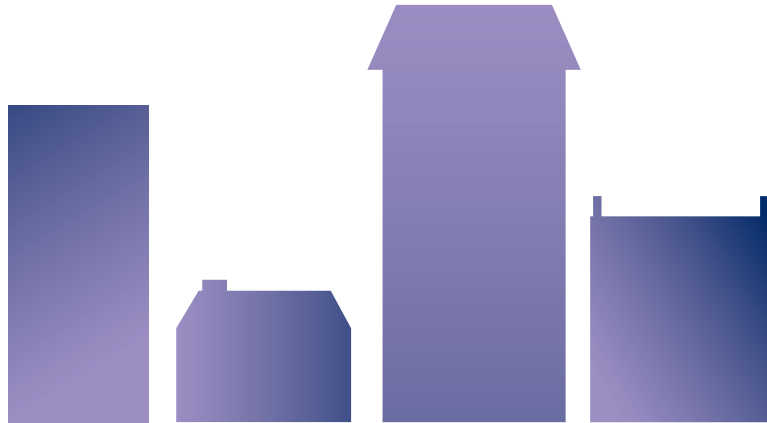


Everybody needs a place to live. The information in this TUC leaflet will help you to navigate your way through the options and to find further advice.

Since housing costs will probably eat up a fair chunk of your income it's worth taking the time to think properly about where you want to live and what you can afford.

It's a good idea to discuss what you plan to do with friends and family, and to take proper advice from your trade union or student union if they can help, or from some of the other advice agencies listed below.

WHAT ARE THE OPTIONS?



LIVING WITH PARENTS OR FAMILY FOR A WHILE

If this is an option for you, it is definitely worth considering because this is often the cheapest way to live.

According to a recent Government survey, 34 per cent of 25-year-old men and 19 per cent of 25-year-old women live at home. Many of these young people say that they consider the family home to be their home too.

If you have a job, then you should discuss making a contribution to the running of the family home. Remember that if you are going to give your parents money for your keep then they should take advice first if they are claiming tax credits or in work benefits as it may affect their payments.

LODGINGS

Some young people who are studying or working away from home rent lodgings in another person's home. To lodge with somebody is almost like being part of their family. Meals are usually provided by the people that you are lodging with and are taken together. You will have joint use of some of the family rooms, such as the living room. Naturally you will have to respect the rules of the family that you lodge with. The advantage of lodging with somebody is that it is the nearest thing to living at home, which can be reassuring for your first time away from home.

PRIVATE RENTING

Most young people start out when they leave home by renting accommodation from a private landlord.

This comes in a number of shapes and sizes. A bedsit is a small flat with a bed, living room and a kitchen all in a single room. A one bedroom flat is slightly larger, as it has a separate bedroom. It is also possible to rent two-bedroom flats, bungalows and whole houses. The term 'maisonette' refers to any flat where the living accommodation is split between two floors.

You may find that you want to share a flat or house in order to be able to afford something bigger than a bedsit. If you are thinking about renting with friends it is worth just running a quick mental check to make sure that you are compatible enough to spend seven days a week living together. Some newspapers and websites offered shared flats with existing tenants, who will be strangers to you. An obvious tip is that you should spend as long as you can talking to them before deciding to move in.

Ask whether gas, water, electricity and phone bills are included in the rent or whether you have to pay extra for them.

It is worth bearing in mind that there are different types of tenancy agreement. If you have an assured shorthold tenancy, the landlord can regain possession of the property six months after the beginning of the tenancy, provided they give you two months' notice. If you have an assured tenancy, you have the right to remain in the property unless the landlord can prove to the court that he or she has grounds for possession. The landlord does not have an automatic right to repossess the property when the tenancy comes to an end. For more information about the different types of tenancy agreements, visit: www.communities.gov.uk/publications/housing/regulatedtenancies

Apart from your duty to take care of the property, you generally only have to do repairs if the terms of your tenancy agreement say that you must. However, whatever the tenancy agreement says, you cannot be made to do repairs for which the landlord is by law responsible. For more information, visit: www.communities.gov.uk/publications/housing/betterdeal2



Remember that with an assured shorthold tenancy you are also usually expected to pay a deposit equal to a month's rent. Within 14 days, the landlord or agent is required to give you details about how your deposit is protected. If your landlord is not protecting your deposit, you can apply to your local county court to order the landlord or agent to either repay the deposit to you or protect it in a scheme. If your landlord or agent has not protected your deposit, they will be ordered to repay three times the amount of the deposit to you. For more information, visit: www.direct.gov.uk/en/TenancyDeposit/DG_066383

The National Union of Students (NUS) provides a good checklist that you can use when looking at a property for rent. This includes some absolutely life and death issues, like fire escapes, electrical safety and gas safety certificates. It's a good idea to print it out and take it along with you to your visits.

NUS CHECKLIST FOR INSPECTING A PROPERTY

EXTERNAL FEATURES

A visual inspection of the exterior of the property is always useful. Look for the following:

- > slipped or broken tiles
- > rotten timber (especially the window frames and doors)
- > broken guttering
- > crumbling or cracked walls
- > adequate storage space for rubbish
- > whether the property has a yard or garden – if so, ask who will be responsible for its maintenance.

INTERNAL FEATURES

There are a number of questions that you need to ask either yourself or the landlord/agent when visiting a property. These include:

- > How many rooms are there in the property?
- > How many of these are communal rooms?
- > Are there enough facilities being provided for the number of people who will be sharing the house?
- > Is the furniture in a good state of repair?
- > How is the property heated?
- > Do the fridge, cooker etc. work properly?
- > Is there plenty of hot water?
- > Is the house free of damp and/or mould?

SAFETY AND SECURITY FEATURES

In addition to checking for yourself that the contents that are provided are sufficient and in working order, it's vital that you ask questions to the landlord/agent about the safety and security of the property. You should back up your questions by looking carefully for certain features yourself, and if in doubt, talk to your students' union. The following questions are essential:

- > Does the landlord possess a current gas safety certificate?
- > Can the landlord prove that a CORGI-registered engineer carried out the inspection?
- > Have you checked to see that all gas appliances within the property have been included, and passed as being safe, on the gas safety certificate?

- > Did the inspection take place within the last 12 months?
- > Is there any fire detection equipment (e.g. a smoke alarm) and does it work?
- > If there was a fire, would you be able to escape using the main exits?
- > Has the electrical wiring been checked within the last five years?
- > Are all plug sockets free from cracks or other damage?
- > Are there sufficient plug sockets in each room?
- > Does all furniture comply with the relevant regulations?
- > Are there locks on the windows?
- > Have the previous tenants all returned their keys?

LOCATION OF THE PROPERTY

As well as looking at the property itself, the NUS recommends that you also consider where the property is situated and ask yourself the following questions:

- > Is the area convenient for your studies?
- > How close are you to public transport?
- > Are local shops and facilities adequate?
- > Would you feel safe walking in the area at night?

www.nus.org.uk/en/Student-Life/Housing-Advice/House-Hunting-checklist

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UNIVERSITY HALLS OF RESIDENCE

If you are an undergraduate then most universities will offer you accommodation in student halls of residence in your first year. A hall of residence is essentially a block of rooms or flats owned by the university. This is definitely worth considering. The advantages include reasonable rents, having the support of the university if anything goes wrong and getting to know a lot of people who are in your year quite well.

University housing advisors also keep a list of reputable private sector landlords.



SOCIAL HOUSING

Social housing is the collective name for council housing and housing owned by registered social landlords in the private and charity sectors. They offer homes at subsidised rents. The problem is that demand for these homes always far outweighs supply. At the moment 1.6 million people in the UK are on the waiting list for social housing. The TUC is campaigning for more social housing to be built.

Social housing is allocated on the basis of need, so you may qualify if you are made homeless, if you are a victim of domestic violence, or if you have children and are living in overcrowded accommodation.

BUYING A HOUSE

Buying a property usually involves people borrowing money in the form of a mortgage to pay for their home. 2008 has seen house prices fall sharply and the availability of credit for mortgages has fallen even more sharply. At the time of writing, most banks and building societies require at least a 10 per cent deposit before agreeing to lend money for a mortgage.

There are a number of different types of mortgage and this can sometimes seem confusing. For more information, visit the Financial Services Authority (FSA) website at:

www.money.made.clear.fsa.gov.uk/products/mortgages/types_of_mortgage.html

The TUC predicts that house prices will start increasing again in 2010, but unless you have a very big salary, have won the lottery or have inherited some money, you may have to wait a few years before you can decide to buy. If you are a council or housing association tenant, a key worker, such as a teacher or health worker, or a first time buyer and cannot afford to buy a home without assistance, you may be able to get support through the 'Open Market HomeBuy' scheme. More information can be found at:

www.direct.gov.uk/en/HomeAndCommunity/BuyingAndSellingYourHome/HomeBuyingSchemes/DG_066591

**WHAT WILL
GETTING
MY HOME
COST?**



These figures give you a rough idea of the average cost of housing in mid 2008. Remember that these figures are just averages and that you will be able to find both cheaper and dearer accommodation. For example, the average private sector rent is currently £195 per week in London but just £83 per week in the North East of England.

- > A recent NUS survey reported that the average student was paying £60 per week for accommodation, although rents in London were much higher, averaging about £100 per week.
- > Private sector rents average between £100 and £120 per week. (Source: Department of Communities and Local Government).
- > Local authority council homes average about £70 per week. (Source: Department of Communities and Local Government).

- > Registered social landlord homes average about £80 per week. (Source: Department of Communities and Local Government).
- > The average first time house buyer takes out a mortgage at the age of 28, has an income of £35,000, puts down a deposit of £15,000 and borrows £114,000. The average first time buyer is paying about £135 per week in mortgage interest alone, which accounts for one fifth of their income (Source: Council of Mortgage Lenders).

Check the prices on websites such as Gumtree and Craigslist, in local newspapers and newsagents' windows. If you are a student, it's also worth talking to your student union, which will have local knowledge.



HOUSING BENEFIT

If you are paying rent and are on a low income then you may be eligible to claim housing benefit from your local council. This benefit may be claimed whether you are in work or not, and you may be eligible for housing benefit even if you cannot claim any other benefits.

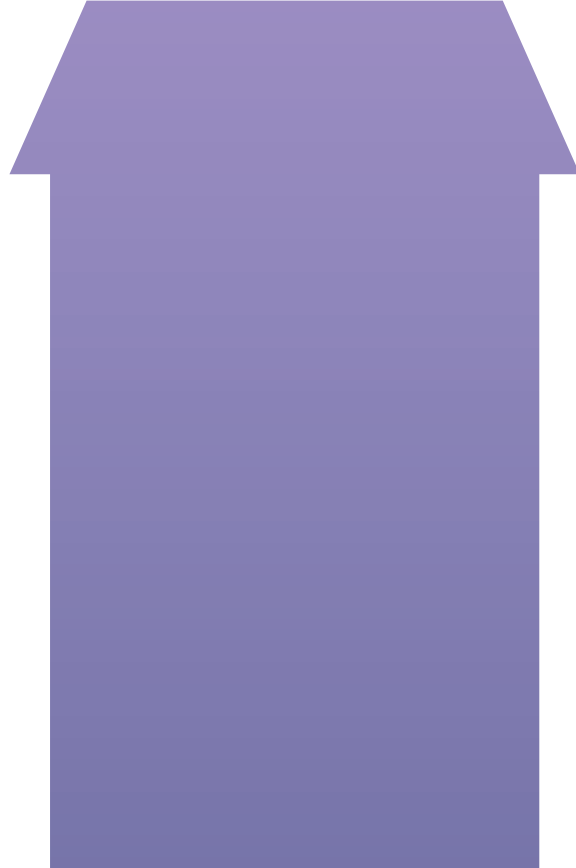
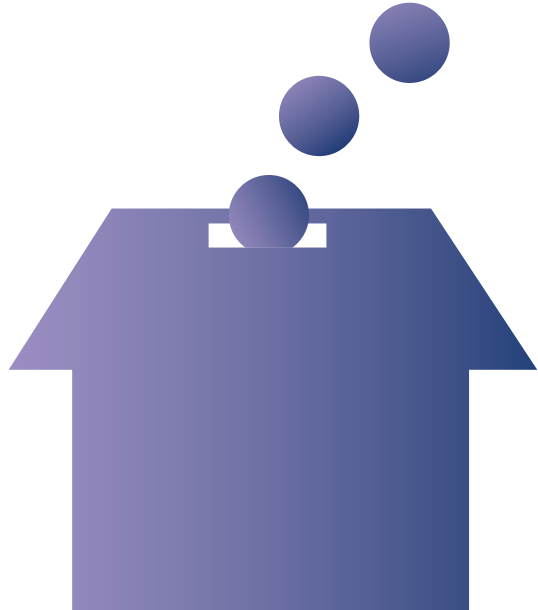
However, note that there are special rules for single young people aged 18-25, which often means that less help is available for young people. Some groups of young people are not eligible, including 16 and 17-year-olds who have been in care, and most students in higher education. The rules are complicated, so seek further advice.

For more web advice, see the Department of Work and Pensions website: www.dwp.gov.uk/lifeevent/benefits/housing_benefit.asp

And the Citizens Advice Bureaux website:

www.adviceguide.org.uk/index/life/benefits/help_with_your_rent_-_housing_benefit.htm#who_can_get_housing_benefit





IT'S ALL GOING WRONG! HORRIBLE HOUSING EMERGENCIES



It's worth knowing what to do if things go seriously wrong:

- > The most serious crises are those that might lead to you losing your home, or put your health and safety at risk. Non-payment of rent or mortgages could lead quite rapidly to eviction.
- > Some private rental tenancies allow the landlord to take back your home quite quickly.
- > Landlords may sometimes be reluctant to conduct essential repairs.

If things start going wrong the most important thing is to get reliable advice as quickly as possible – the next section tells you where to get proper help.

GETTING FURTHER ADVICE

- > Shelter – the housing and homelessness charity shelter provides independent housing advice through:
 - community housing advice services
 - regional housing advice and legal centres
 - a free housing advice helpline.

Some housing matters are devolved to the four nations of the UK. When using the Shelter website, you should select England, Scotland, Wales or Northern Ireland in order to get the right advice.

Shelter website: www.shelter.org.uk/get_advice/advice_for_young_people

Shelter helpline: **0808 800 4444, 8am-8pm** seven days a week. Calls are free from UK landlines. The Shelter helpline can give you immediate assistance; explain your rights; offer advice and guidance; and suggest specialist or local support services to help you longer term.

- > The NUS provides housing advice for students – www.nus.org.uk/student-life/housing-advice. Help is also available from your local student union.
- > Local authority housing departments – will provide advice and actual housing for people with the most serious problems: becoming homeless, living in overcrowded accommodation and victims of domestic violence. The address is in your local phone book.
- > Citizens Advice Bureaux can provide free legal advice (although a donation is always welcome). See www.citizensadvice.org.uk/ The address is in your local phone book.
- > If you are a trade union member, talk to your union steward or full-time officer to see if there is any advice they can offer. They will also do their best to ensure that you are not penalised at work if you run into housing problems that you need time off to sort out, for instance.

TRADE UNIONS – CAMPAIGNING FOR FAIRER HOUSING



Trades Union Congress

Congress House, Great Russell Street, London WC1B 3LS

Tel: 020 7636 4030

www.tuc.org.uk

Trade unions are campaigning to improve the housing situation throughout the UK. We believe that everybody should be able to have a decent home. We are lobbying to end the housing shortage that has brought boom and bust to the private housing market and has kept far too many people living in unsuitable accommodation while they wait for social housing. Our targets for fair housing include:

- > three million new homes to be built by 2020 to beat the housing shortage;
- > greatly increasing the rate of social housing built by local authorities and housing associations so that social renting becomes a real alternative to buying a house
- > ensuring that there are sufficient mortgages available to get the private sector housing market back on its feet

- > modernising and repairing existing houses
- > making house building more environmentally friendly – and carbon neutral by 2016
- > changing the housing benefit rules that discriminate against young people.

For further details, see the TUC's 2008 Housing Policy statement *Fair Homes: Building a New Deal for Housing*.

www.tuc.org.uk/economy/tuc-15035-fo.cfm#tuc-15035-14