

HOUSING

This pack contains four factsheets which we hope will answer some of the questions you may have about housing.

Choosing suitable accommodation

This factsheet provides a general overview of things to think about when choosing a property to rent or buy. The organisations listed at the end of this sheet can provide more detailed advice on all housing questions.

Renting a property

This factsheet describes how to go about renting a property from a private landlord, a housing association or local authority. It outlines your legal rights with regard to tenancy agreements and gives some practical information on financial help.

Buying a property

This factsheet takes you through the process of buying a property. The difference between repayment and endowment mortgages is explained, as is the choice between fixed and variable mortgages.

There is a section outlining the reasons why you may encounter problems buying life assurance, and your options with regard to health related insurance.

Homelessness

This factsheet is intended as a starting point if you are homeless or think you may be homeless in the near future. It provides advice about obtaining help from your local council and contact details for organisations such as Shelter who will be able to provide more in-depth advice

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CHOOSING SUITABLE ACCOMMODATION

When deciding what sort of accommodation you are looking for, ask yourself the following questions:

- How much money can you spend on accommodation?
- How long do you want to stay in the area where you are looking?
- Do you want to live by yourself or with other people?
- How much responsibility do you want for maintenance of the property?
- Do you want a quiet or busy location, and is it safe?
- What facilities do you want? (Central heating, garden, washing machine, pets etc).
- What amenities do you want, for example, bus route, shops, schools, pubs?
- How far will you be from your GP, specialist CF Centre or CF Clinic, local hospital and people who could look after you if necessary?

These questions, in conjunction with the factsheets, will help you select the right accommodation for you.

Useful Addresses

SHELTER

88 Old Street
London EC1V 9HU

Shelterline: ☎ 0808 800 4444

Website: www.shelter.org.uk

Shelter produces a comprehensive range of publications and activities and campaigns to provide good quality, affordable housing to all. Their telephone helpline offers practical advice on any housing problems and provides a gateway to local caseworkers. Their website answers common questions and lists the publications available.

CITIZEN'S ADVICE

Telephone numbers in local telephone directories.

Website: www.citizensadvice.org.uk

Local CAB centres can offer advice on a range of issues. Some centres offer advice by email; the website gives further details on this service.

OFFICE OF THE DEPUTY PRIME MINISTER

www.housing.odpm.gov.uk

Information and guidance on housing initiatives.

DIAL UK

St Catherine's
Tickhill Road
Doncaster
South Yorkshire
DN4 8QN

☎ 01302 310 123

Website: www.dialuk.org.uk

Email: informationenquiries@dialuk.org.uk

This is a registered charity giving national cover through the DIAL network of 130 advice centres. The network offers free independent information and advice on all aspects of disability over the telephone and at drop-in centres. Sometimes home visits can be arranged.

ASSIST UK (Disabled Living Centres Council)

This is the national voice for Disabled Living Centres (DLC's) around the UK. Through its network of DLC's it provides impartial advice and information for disabled people about products designed to help with daily living. To find your local DLC, contact:

Assist UK
Redbank House
4 St Chad's Street
Manchester M8 8QA

☎ 0870 770 2866
www.assist-uk.org

Disabled Living Foundation
380-384 Harrow Road
London W9 2HU
Helpline ☎ 0845 130 9177
www.dlf.org.uk

THE ROYAL ASSOCIATION FOR DISABILITY AND REHABILITATION (RADAR)

12 City Forum
250 City Road
London
EC1V 8AF

☎ 020 7250 3222
www.radar.org.uk
Email: radar@radar.org.uk

Produce a housing information guide providing disabled people and their carers with comprehensive information and advice on how to obtain accommodation which best meets the individual person's needs.

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RENTING

Private

There are several types of rented accommodation. This can be self-contained or shared with other people. Many private rented rooms are in houses with multiple occupation. Other options include bedsits and renting a room in someone's home.

How do I find rented properties?

- Local newspapers or magazines
- Shop windows/notice boards
- Advice centres/day centres/accommodation registers
- Personal contacts - family, friends and colleagues
- Advertise yourself
- Letting agencies

If using a letting agency, check exactly what you will be charged. For example, the charge may include some or all of the following: finding suitable accommodation; giving a tenancy agreement and inventory; collecting the rent; issuing another fixed-term agreement. It is unlawful for an agency to charge you unless you accept accommodation from them, but they can charge for administration costs.

Following up an advert

Follow up adverts with a telephone call. Try to ask as much as you can over the telephone and decide if you want to view the property. It is a good idea to have a map by the telephone so you can see where the accommodation is situated.

Viewing a property

When viewing a property check to see that the accommodation is secure and that the heating, plumbing and lighting are in working order. Check also for signs of dampness and mould and look at the condition of the furniture, make a note of any disrepair in the property.

Rent in advance and deposits

Landlords will vary as to how much rent they will ask for in advance; legally they can ask for any amount. If you are on Income Support you may be able to get help from a rent deposit scheme if there is one operating in your area. Contact an advice centre for details, for example, your local Citizen's Advice Bureau.

A landlord can ask for a sum of money as a deposit. This is a security against non-payment of rent, damage to property or removal of furniture. This is refundable when you leave the property in a satisfactory condition. Landlords often keep deposits to cover redecoration or cleaning up when you vacate the flat.

Generally assume that you will need:

- One months rent in advance
- One months rent as deposit
- You may possibly need to budget for a further months rent if your Housing Benefit award is delayed

Local Authority

All local authorities must keep a housing register. This is a list of all the people in the area who are waiting for a local authority home. The first step is to complete a housing application form to assess whether you qualify to go on the register. (If you are already a local authority tenant you will need to ask for a transfer form to go on the transfer register.) When completing your forms, remember that you stand the best chance of being made an offer if you are flexible about the type of home and areas in which you are willing to live. A points or nomination scheme is then used to ensure that available housing goes to those in most need. Check with your local authority as some operate a system where one form allows you simultaneously to apply for local authority and housing association properties. You can go on the housing register if you satisfy the following:

- Aged 18 years or over (for some authorities under 16 years, and other circumstances sometimes considered).
- Satisfy the habitual residency and immigration rules set out in the 1996 Housing Act
- Have lived in the town/city for at least 12 months prior to application (this excludes people who are homeless or those who have a good reason to move because of health/care needs)

Priority is given to:

- People occupying unsanitary or overcrowded housing or otherwise living in unsatisfactory housing condition
- People occupying accommodation that is temporary or occupied on insecure terms
- Families with dependent children
- Households consisting of or including someone who is expecting a child
- Households consisting of or including someone with a particular need for settled accommodation on medical or welfare grounds; and
- Households whose social or economic circumstances are such that they have difficulty in securing settled accommodation

Medical priority

Most local authorities have special criteria for people who need to move because of serious ill health or a disability, or where present accommodation is damaging health. You will need to complete a medical form and the local authority's medical assessor will make a decision

about your level of medical priority. You may be able to get advice and help with this, together with a letter of support, from a member of the team at your Specialist CF Centre/Clinic. The Cystic Fibrosis Trust also will be able to provide additional letters of support, contact the helpline on ☎ 0845 859 1000.

You will be informed of the result of your application including the number of points you have been given. This can be used to check that all your details have been taken into account. If you do not qualify to go on the housing register you will be given a letter explaining the reasons why.

HOMESWAP and HOMES Mobility Scheme

HOMESWAP is a mutual exchange scheme for local authority and housing association tenants across the UK. This is a self-help scheme.

Alternatively, you could be eligible to apply for the HOMES Mobility Scheme if you are:

- Taking up a job which is too far away to travel to every day
- You need to be closer to relatives or friends so that they can give or receive support
- There are other pressing reasons such as domestic violence or harassment or health reasons.

You could also be eligible if you are not a tenant but can demonstrate a housing need to your local authority. Talk to your council's housing office to see if you are eligible. If you are, your landlord will get in touch with another landlord who may be able to offer you a home or put you on their waiting list in the area you need to move to.

For further information on HOMESWAP or the HOMES Mobility Scheme, phone 0845 606 6161 or visit the website www.homes.org.uk, or talk to your housing office.

Right to repair scheme

This scheme for council tenants will make sure that small, urgent repairs that might affect your health, safety or security are done quickly and easily. Contact the DETR (address below) or your council's housing department for more information.

The Right to Buy scheme

If you are a secure tenant of a council, a registered social landlord such as a housing association (which is not a charity) or a housing action trust, you probably have the legal right to buy your home. For more information on this scheme contact the Department for Communities and Local Government (DCLG) and ask for a copy of their leaflet *Your right to buy your home*.

Website: www.odpm.gov.uk

Renting: Your legal rights

When you agree to rent a property you create a contract between yourself and the landlord, whether or not you sign a written agreement. This gives you a number of rights under the Housing Act 1988, The Family Law Act 1996 and The Protection from Eviction Act 1977.

Your rights will depend on when the tenancy started, paperwork completed and whether you share living space with your landlord or their family.

An *assured shorthold tenancy* is the most common type of contract given by landlords. Any new tenancy with no written agreement is an assured shorthold tenancy, and means that at the end of a fixed term period (minimum six months) the landlord can choose to evict you or extend the contract. Two month's notice in writing must be given. Until the end of the fixed period you are an *assured tenant* and it is difficult for the landlord to evict you.

The notice you must give your landlord is equal to the frequency of your rent payments, subject to a minimum of 28 days. So if you pay your rent every two months you must give two month's notice. Always give your notice in writing.

If you **jointly hold a tenancy** with other people, you are jointly responsible for abiding by the terms of the tenancy agreement and for covering each other's rent. The rent is for the house and not per individual. Tenants can only move another individual into the property with the permission of the landlord. When at all possible sign individual contracts.

Under the Law your landlord cannot:

- Enter the property unless invited. Legally a minimum of 24 hours notice is required.
- Neglect the property.
- Threaten you or offer you money to vacate the premises.
- Shut down water, gas and electricity.
- Prevent your friends from visiting.

However, your landlord can evict you in the following circumstances:

Mandatory eviction

- A valid shorthold tenancy expires with valid notice.
- The owner wishes to return to live in the property and has informed you of this at the start of your tenancy.
- The house is being repossessed.
- You are more than two month's or eight week's in arrears of your rent.
- You refuse or delay vital maintenance work.

Discretionary eviction (where a Court decides)

- You are consistently late in your rent payments.
- You lied about yourself to obtain the property.
- Unemployment (where having a job was a condition of the contract).
- You have broken the terms of the agreement (e.g. damaged the property).

If a landlord tries to evict you illegally or is harassing you, you should contact the housing department at your local council.

If your landlord or their family lives in the property with you (i.e. if you are a **lodger**) then you have fewer rights. Legally, you only have permission to stay, and this permission can be withdrawn at any time for any reason subject to reasonable notice. However, if you have a *fixed-term licence agreement* then your landlord usually cannot evict you until the end of the period and certain procedures have to be followed.

Financial issues

Housing Benefit (HB)

Housing Benefit is money that enables people on low incomes to pay their rent. You can claim Housing Benefit if you are 16 or over and are entitled to Income Support, Jobseekers Allowance or have a low income. You must be usually resident in the UK and habitually occupy the dwelling as your home. It is means-tested and the income and savings of both you and your partner will be taken into consideration.

You cannot claim housing benefit if you live in the same household as, and pay rent to, a close relative.

Apply for Housing Benefit by completing the form available from your local authority or when you apply for Income Support/Jobseekers Allowance. You will be asked for proof of your income and savings as well as a copy of your *Tenancy Agreement*. The local authority has a duty to make a payment within 14 days provided they have received all the paperwork requested. It is important to return the documentation (which must be original documents) by the requested date or your claim will be delayed. If you do not have everything that is required send what you have with a covering letter, but be prepared that it may be weeks or even months before you receive an award.

The amount you will receive will depend on the rent you pay, your age, the number of people in the house and your income. Private tenants on Income Support/Jobseekers Allowance will be awarded a 'fair rent' for the property in that area and local authority tenants on Income Support/Jobseekers Allowance should receive the full amount. Private and local authority tenants in employment or in receipt of other benefits will be assessed on their financial circumstances.

Housing Benefit will not cover charges for water, gas or electricity. The full amount will not be paid if the rent officer determines that the rent is too high or the accommodation is too large. For people under 25 years, maximum Housing Benefit is usually restricted to the cost of a shared room. Tenants of registered Housing Associations are exempt from this rule. A *Pre-Tenancy Determination* can give you an idea beforehand of the amount of Housing Benefit that will be paid.

If Housing Benefit does not cover the full cost of your rent you must find it yourself from existing income.

Useful addresses

HOMESWAP Scheme

HOMES
242 Vauxhall Bridge Road
London
SW1V 1AU

☎ 020 7963 0200

Website: www.homes.org.uk

Works with local authorities and housing associations to help thousands of people move each year.

NATIONAL HOUSING FEDERATION

Lion Court
25 Procter Street
London WC1V 6NY

☎ 020 7067 1010

Website: www.housing.org.uk

A consortium of housing associations which produces a range of publications and a yearbook that lists all member organisations.

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BUYING

It is essential that you make sure you have enough money to consider this option. On top of the mortgage there are fees for solicitors, surveys, land searches and removal costs. You may also need to buy some furniture.

Deposit

You will need to provide a deposit unless you are obtaining a 100% mortgage. This is usually at least 5% of the purchase price. It is often the case that more attractive mortgage deals can be obtained with larger deposits. Although the deposit does not need to be paid until exchange of contracts, you will need to prove that you have these funds at the outset to show the lender that you are not borrowing the money from elsewhere and therefore increasing your monthly out-goings.

How much can I borrow?

As a general guide most lenders offer three times one person's salary or two and a half times joint salaries if you are buying with a partner.

Additional income such as overtime, bonuses or commission, depending on their permanency and regularity, may also be taken into account. Benefits, for example, Disability living Allowance, may also be taken into account.

The amount you can borrow is based on your income, your financial status and the affordability of the proposed monthly repayments within your overall budget. You should consider the effect of potential increases in interest rates; particularly if you take a mortgage that has reduced costs in the early years of the loan.

When you have found a property you like and your offer has been accepted, talk to a *financial adviser* about the mortgage repayment type and products you require. Many Estate Agents have *financial advisers* who can discuss suitable options with you. There are also a range of magazines that publicise mortgage rates and provide current information on the process of buying a property.

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Financial issues

Help with mortgage payments

If you are in receipt of Income Support you will be entitled to help with the interest payments on your mortgage only after a fixed period of time. For further advice, contact your local benefits office, as legislation is very complex and each situation is individually assessed.

Types of mortgages

The type of mortgage you choose will depend on your own personal circumstances. Shop around for the best deals and pay attention to the fees for arranging a mortgage or costs if you decide to pay off the loan earlier than agreed, for example, if you switch to a different lender.

Repayment vs. endowment

A **repayment** mortgage is where you repay your mortgage over a set period of time (normally 25 years). At first most of your monthly repayments are towards the interest on the loan, although with time you will pay off more of the capital. You are guaranteed to pay off the mortgage assuming you make the payments on time. If your financial circumstances change, your lender may let you extend the loan period making your monthly payments cheaper.

An **endowment** mortgage means you make two separate monthly payments. One pays the interest on your loan. The other pays money into an endowment policy. The idea is that at the end of the loan period the proceeds of the endowment policy will pay off the capital amount of the mortgage. An endowment is a long-term plan and if you cash it in early you may not get back what you have paid in. Life Assurance cover is a prerequisite of this type of mortgage, and is usually included as part of the endowment policy. However it is extremely difficult for people with CF to get life assurance and the premiums are usually very high. See the section on Life Assurance for further details on this issue and the implications for people with Cystic Fibrosis.

Fixed vs. variable

A standard **variable** mortgage rate will fluctuate in line with economic conditions. Generally these don't carry any restrictive clauses and can prove to be a suitable option for those whose immediate future is unplanned.

Alternatively, it is possible to have a mortgage where the interest rate remains **fixed** for a given period. After the fixed rate term has expired, the interest rate will return to the standard variable rate available at that time. Fixed rate mortgages will protect you against possible rises in variable rates but, if general interest rates fall below the level of the fixed rate, then this could prove a more expensive option. There may also be early redemption penalties, so read the small print.

The Scottish Process

The process of buying a home in Scotland is slightly different to that in England and Wales. The first step entails finding out how much money you are able to borrow. This usually involves speaking to a financial adviser. Once this is established, you can then approach an Estate Agent or Solicitor to view properties. There are two methods of property purchase in Scotland: **fixed price** and **offers over**. The first method is where the seller states the exact price they are willing to accept. The second is where the seller is prepared to receive offers over a given price. When you decide to make an offer on a property using either of these two methods, you can return to your Solicitor or Financial adviser who will register your interest.

Life Assurance

Life Assurance is a means of providing a sum of money that is paid in the event of an individual's death. Its purpose is usually to provide financial security for dependants, for example, to pay off the mortgage and provide for school fees, etc.

Taking out life assurance is no longer a prerequisite of getting a mortgage. Some lenders (especially banks) still do require life assurance, but the majority do not. The only type of mortgage that requires life assurance is an endowment mortgage. If you are looking for a mortgage, ask up front whether you need to take out life assurance, and choose a lender, or type of mortgage, that does not require it.

It may be possible to obtain life assurance, but it is likely to be *loaded* making it more expensive compared to *standard rates* of insurance; or it may be for a shorter term to take into account the condition. The majority of the mainstream insurance companies give the rather non-committal answer that they would take each case on merit. This is partly because they are more informed about insuring people with health problems, but also because they are concerned not to violate the Disability Discrimination Act 1995.

Never lie to obtain insurance. If you do, the insurance company is extremely unlikely to pay out in the event of a claim, as they will declare the policy invalid. Neither will you get a refund of premiums you have paid in the past.

You may be able to find an insurer to give cover, but with exclusion for death related to any existing health problems. They may also ask for a much higher premium. However, such a policy may be of dubious benefit, if the risk you want to insure against arises mainly from the existing condition that is excluded.

There are specialist companies who will offer life assurance to those with health problems, who have been turned down by mainstream companies. However, the insurance company is likely to only offer a temporary contract (maximum term of five years), it will be very expensive and the insurer will regularly review the application and the premium to see how the insured person's health is progressing.

To summarise:

- You may be able to get life cover.
- When you apply they will ask for full health details and probably ask you to undergo a medical examination.
- You are likely to have an increased premium.
- There are alternatives for those who are declined insurance, but the cover may not be as Good and they are likely to be expensive.

PROTECTION INSURANCE

Mortgage Payment Protection Insurance

Mortgage Payment Protection Insurance is designed to pay your monthly mortgage payments if you are unable to work due to an accident, sickness or unemployment.

Income Protection Insurance

Income Protection Insurance aims to protect your income in the event of sickness and being unable to work due to ill health. With most policies if you were unable to work for a predetermined amount of time, perhaps 13 weeks, the policy would provide you with a weekly or monthly income until you are able to return to work.

Critical Illness Insurance

Critical Illness Insurance pays out a lump sum on diagnosis of a critical illness. Its purpose is to enable you to pay off any substantial liabilities, for example, a mortgage, and give you a more secure future in the event that your income reduces substantially because you are unable to work.

These types of insurance present people with CF with similar types of underwriting problems as described in the life assurance section. These are intensified, however, as the risk to the insurer of paying out is increased because one is more likely to become ill than die. *Insurers often exclude illnesses that exist at the time the contract is made.*

Whether you are able to obtain such a policy depends (like the life assurance) on your own particular circumstances. A potential insurer will require reports and medical tests, and is likely to increase the premium. It is possible to obtain Critical Illness Insurance with certain exclusions, which may be more useful to you.

Planning for the future – Making a Will

One of the biggest worries can be thinking how your family would manage in the event of your death. Putting financial plans in place can help with this. One key financial move is to write or update a will, setting out exactly how your assets are to be disposed of after death. It can also be worthwhile thinking who would have legal Power of Attorney.

Useful addresses

COUNCIL OF MORTGAGE LENDERS

Bush House
North West Wing
Aldwych
London WC2B 4PJ

☎ 0845 373 6771
www.cml.org.uk

ASSOCIATION OF BRITISH INSURERS

51 Gresham Street
London EC2V 7HQ

☎ 020 7600 3333
www.abi.org.uk
email: info@abi.org.uk

HOMELESSNESS

If you are homeless or think you may become homeless then it is important that you seek advice. In the first instance contact your local authority's homeless persons section. This will usually be in the housing department. You must make it obvious that your situation is urgent and you do not just want to go on the housing register. The council will make a quick assessment of your situation then make further enquiries. If their quick assessment leads them to believe you are homeless, eligible for assistance and in priority need then they must make accommodation available to you while they undertake further enquiries including whether you have a local connection to their area. The level of help the council will offer will depend on their decision about your circumstances and initially they may only be able to offer hotel type accommodation.

Useful addresses

SHELTER

88 Old Street
London EC1V 9HU

☎ 0808 800 4444
Website: www.shelter.org.uk

Shelter produces a comprehensive range of publications and actively campaign to provide good quality, affordable housing to all. The telephone helpline offers practical advice on any housing problems and provides a gateway to local caseworkers. The website answers common questions and lists the publications available.

Information on the Housing Act can be found at:
<http://www.opsi.gov.uk/ACTS/acts2004/20040034.htm>

CRISIS

66 Commercial Street
London E1 6LT

☎ 0844 251 0111
www.crisis.org.uk
Email: enquiries@crisis.org.uk

CRISIS is a national charity dedicated to the relief of poverty and distress amongst single homeless people. Their mission is to end street homelessness through practical action to help homeless people move towards a secure, sustainable home. CRISIS works with and on behalf of single homeless people throughout the UK 365 days a year. They research, develop and partner schemes to provide help and support where it is most needed, at whatever stage of homelessness.

CENTREPOINT (HEAD OFFICE)

Central House
25 Camperdown Street
London E1 8DZ

☎ 0845 466 3400

Website: www.centerpoint.org.uk

Provides emergency shelter and housing for young people.

HOMES FOR HOMELESS PEOPLE

Whitehill House
6 Union Street
Luton
Bedfordshire LU1 3AN

☎ 01582 481426

Website: www.homeline.dircon.co.uk

Information on local services for anyone who is homeless or at risk.

HOMELESS PAGES

Homeless Pages is a comprehensive guide to information about single homelessness in London. More than a bibliography, it provides an introduction to homelessness, plus a database of resources, including research reports, directories, training courses and websites.

Website: www.homelessuk.org

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