

# Housing advice for young people

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# What housing options are available to a young person?

Three housing options are available (not including owning your own home)

- 1. REGISTERED SOCIAL HOUSING
- 2. SUPPORTED HOUSING

#### 3. PRIVATE RENTED SECTOR HOUSING

- **Registered Social Housing** is owned and managed by a Registered Provider also known as a Housing Association, examples of these landlords in Redcar & Cleveland would be Beyond Housing, Thirteen, Karbon Homes and North Star.
- Supported Housing as the name suggests is a supply of housing which is available to people if they meet the scheme criteria. People who live in this type of accommodation benefit from support services, this accommodation may be use for a fixed period, for example up to 2 years or for the lifetime home if a person needs some support to live independently. Examples locally include Coatham House, East Cleveland Youth Housing Trust and Community Campus. There is also some supported housing that only Social Care can make referrals in to. More specialised needs and support this would be assessed by Social Care.
- **A private rented sector** landlord is a private individual who may own one or more than one property. They rent and manage their property as their full-time job or as a hobby to bring in extra income. They may also have their properties managed by a Letting Agent, Management Service or an Estate Agency.
- There are no council properties in Redcar & Cleveland and have not been any since 2002. The local authority is not a landlord.

## How do I access these options?

#### 1. REGISTERED SOCIAL HOUSING

- Most of the Register Providers locally advertise their empty properties via Tees Valley Home Finder (TVHF) this is a combined waiting list which covers the 5 local authorities across the Tees Valley (Redcar & Cleveland; Middlesbrough, Stockton-on-Tees, Hartlepool and Darlington) https://portal.teesvalleyhomefinder.org/
- The Registered Providers allocate their properties via the TVHF housing register.
- You will need to have applied to be on the housing register to be able to make an application (bid) for properties which are advertised.
- Accent Homes (a registered provider who operates in the Tees Valley) does not advertise on TVHF, instead they use their own web page which can be accessed via https://www.accentgroup.org/
- Thirteen (a registered provider who operates in the Tees Valley) do advertise some properties on TVHF, they do have their own web page which can be accessed via www.thirteengroup.co.uk/page/find-a-home

#### 2. SUPPORTED HOUSING

Some supported housing providers will require a referral from a social worker or floating support service agency. Some providers will welcome a direct approach from a young person. You would be interviewed and assessed to ensure that you would benefit from the support that the supported housing scheme provides.

#### 3. PRIVATE RENTED SECTOR HOUSING

- Private rented accommodation is advertised in local newspapers, on social media sites, on websites e.g.Rightmove / Zoopla, in shop windows and is available through letting agents/estate agents. Rent a room via www.spareroom.co.uk
- A landlord can use a letting agent to promote their property and identify new tenants.
- Once occupied the property can be manged by the letting agent or by the landlord themselves.
- The advert will tell you how to show interest in a property i.e. call a number, fill in a form etc.
- The Housing Advice and Information Team at Redcar & Cleveland Borough Council can assist you to access the Private Rented Sector by providing a bond and rent in advance to the value of one month's rent.

All landlords will want to know about your housing history and have confidence that you can afford to pay your rent every month.

When you start to live on your own your housing history and income will be limited, you may be in employment, further education with a part time job, training or in an apprentice position.

# What kind of property could I find?

- As a single person you will only be eligible for a 1 bed property from a Registered Provider. The number of single person properties owned by each registered provider varies.
- Most Registered Providers have age limits on advertised properties, which reduces greatly the number of properties for 16yr+ olds. This is because in law somebody who is under 18yr old can't hold a tenancy, it would require a responsible adult to hold the tenancy on your behalf until you reach 18 years old. This is called an Equitable Tenancy, it would be for the provider to approve the suitability of the person you have identified.
- Likewise private landlords will not look to offer a tenancy for a person under the age of 18yrs.



#### **TOP TIPS**

When considering where you wish to live, it is best to look on Tees Valley Home Finder to see where and how often properties become available.

There are only a certain number of properties which become vacant every year and may not be in the area where you would like to live. Remember this is the beginning of your housing history and you can look to make a planned move to another area in the future.

If you restrict the areas in which you are prepared to live you can be waiting a long time before a property which you can afford becomes available to let.

Beyond Housing (the largest Registered Provider with housing in Redcar & Cleveland) currently have in the region of 600 one bed/bedsit properties across the borough. The one bed properties are found in Redcar / Marske (135), in Grangetown/South Bank (51), in Spencerbeck / Eston / Teesville they have 296 one bed properties.

Of the 600 one bed properties which Beyond own in the year between April 2020 and March 2021 only 90 properties. i.e.15% were vacant and available for let.

# How much would a property cost me?

- Register Provider Tenancy (Social Landlord). If you are not working, you will receive Universal Credit (UC) after making a claim to DWP, this includes a housing element, to assist with rent. When you have signed a tenancy and moved in, you must inform UC as you are responsible for paying rent for your property. The amount of housing element paid will be dependant on your household as a single person you will be entitled to full rent for a one-bedroom property.
- The local housing allowance rate, which is the level set for Private Rented Sector accommodation in Redcar & Cleveland at present, for a former looked after young person, not working, and accessing state benefits (UC), up to the age of 21 is £86.30 per week, which will reduce once you turn 21 to £65.00 per week until you are 35 years old, as a single person. If you have not been looked after by the Local Authority and you are not working the maximum Local Housing Allowance you will be eligible for if single is £65.00 per week until you are 35 years old.
- You are responsible to ensure your rent is paid. You may ask for assistance from UC or Housing Benefit, but you must remember the contract you have signed to gain the tenancy is a legally binding contract and you have all responsibilities around the tenancy agreement you have signed.

- If you access accommodation within a supported housing scheme such as schemes operated by Coatham House or Community Campus, where there are shared tenancies if you are not working and accessing benefits you will receive the whole of the rent and will have to pay the service charge to the supported housing scheme, which covers costs such as gas, electricity and water costs, these are called "utility costs".
- The average rent in the private rented sector, for a one bed property, is approximately £90 per week, but this can vary depending on the landlord and the area in which the property is located.



# What other costs do I need to budget for?

- When you have secured your own tenancy, you will have to make payments from your income.
- In Redcar & Cleveland if you are under 25 years old with a leaving care entitlement you will be exempt from the Council Tax charge until your 25 years old. Please discuss this with your PA (personal advisor). The Council Tax charge for a property reflects the "Council Tax band" in which the property is placed. These charges are reviewed each year, further information can be found on the Council website. If you live in a different Council area you may have to pay your Council Tax.
- If you have not been a looked after young person with the Local Authority you will be eligible to pay the appropriate council tax based on your circumstances, you will need to contact Council tax directly on www.redcar-cleveland.gov.uk
- Other bills you may have include:
  - Food and toiletries
  - Property contents insurance
  - Bond (protected scheme) /rent in advance
  - Furniture
  - Cleaning materials and equipment e.g. bleach, mop, hoover
  - Heating (gas/electric)
  - Water usage e.g. meter or not on meter
  - Clothes and shoes
  - Transport costs e.g. bus / train
  - If you own and run a car; fuel, tax, insurance, maintenance and repairs (tyres/service)
  - Mobile phone, internet access e.g. pay as you go, insurance etc
  - Entertainment



# What does a landlord look for in a good tenant?

- Once you have been successful in gaining a tenancy, you must abide by the tenancy agreement, as all residents have a right to peaceful enjoyment of their home.
- You need to remember that this is your home, and it can sometimes be very difficult to ask friends/associates to leave.
- It can be very lonely in a property on your own, and temptation is there to have friends over to stay.
- You must remember that if friends do come and cause nuisance, it is your tenancy at risk; your friends can return to their home, leaving you to deal with issues which your landlord have concerns with and may decide to serve a notice to end your tenancy.
- You have to maintain rent payments.
- Your housing history i.e. the behaviour you demonstrate as a tenant will follow you for a number of years. Any future landlord will ask how you managed your previous tenancy and can ask your previous landlord for a reference which, if it is negative, you may not be successful in securing your next home.

# What to look out for when you rent a property

- When you sign the tenancy is there an inventory of items in the property?
- Do you have contact details for your new landlord?
- Do you have a copy of your tenancy agreement, gas safety certificate (if there is gas in the property) EPC, Right to Rent booklet, and paperwork to say where the bond, if you have paid one, has been held.
- If the property is in disrepair and the landlord is not carrying out repair work, you can contact the Housing Standards Team Tel: 01287 612555 or via email HousingEHO@redcar-cleveland.gov.uk
- You should keep proof of all rent payments that you make to your landlord.

### For general housing advice you can contact:

Housing Advice and Information Team at Redcar & Cleveland Borough Council

■ **Tel:** 01642 774774

**Email:** HousingClientServices@redcar-cleveland.gov.uk

www.redcar-cleveland.gov.uk www.redcar-cleveland.gov.uk

Any questions I may have:



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