

Housing Advice – looking for Rented Accommodation

Trying to find somewhere to rent? – the main options are as follows:

- (a) **Council Housing** - in short supply everywhere as, for years, Councils were obliged to sell to tenants (who bought the best properties) but couldn't build more houses. As a result, the remaining housing stock has more older properties, not always in good condition nor in desirable areas. New council houses are being now built in some areas but not enough to meet demand.

Advantages - cheaper rents; potential to get maximum help with rent if you're on benefits or low wages (depending on your actual level of income).

Disadvantages - more older properties in less popular areas, more often in poor repair; long waiting lists, limited choice due to short supply & low turnover of properties in many areas. To have a realistic chance of getting a place, you need broad options about where you're willing to live.

Applications: either directly to the Council or in some areas, you may have to apply to local housing trusts where these have taken over responsibility for managing Council housing. (There may be one large housing trust, a whole range of individual housing trusts or an "umbrella" organisation covering both council and local housing associations).

Allocations: if you're accepted on the waiting list, you will be awarded a certain number of points/ level of priority for a specific size/ type of property. The system varies in different areas and covers factors like overcrowding, limited/shared facilities, closeness to family support. Some areas award "waiting" points for each year you're on the list. The waiting list is usually reviewed every year so you may get a form, asking about your circumstances and if you still need a place. You'll be taken off the list if you don't reply. Many areas have a bidding system - you bid for certain properties, depending on your priority level. You may have a limited number of bids and can lose your priority status /be removed from the list if you don't make the bids required.

- (b) **Housing Associations** - non-profit making organisations which provide low-cost housing for rent (sometimes for part-buy). There are lots of them, all over the country - some serve a particular area while others serve particular groups of people. Your local housing office will have a list of the ones in your area. They tend to have many newer housing developments as they've undertaken most of the public sector building over the past few decades, due to government policy. They get official funding and work in partnership with local Councils.

Advantages - more modern properties, in better areas; potential to qualify for full help with rent (depending on your actual level of income) if you're on benefits or low wages.

Disadvantages - rents can be higher (a problem if you don't qualify for help with rent); few properties in some areas so longer waiting lists; newer properties have water meters so water rates can be dearer (though not always).

Applications: either directly to the Housing Association or depending upon where you live, you may have to apply to the local Council and get nominated to Housing Associations or to an "umbrella" local housing trust dealing with all Council/ Housing Association applications.

- (c) **Private Rental** - much more common in recent years, with the dwindling supply of Council properties, as the "buy-to-let" market has increased and fewer people can afford mortgages.

Advantages - wide range of choice, including more modern properties, in nicer areas; no waiting lists; tenancy agreement can be sorted quite quickly.

Disadvantages - deposit needed; higher rent & only limited help for people on benefits/ low income; benefit claimants may not be welcome; delays in sorting Housing Benefit so you need to be able to pay the rent in the interim and get re-funded later, if the landlord won't wait; some tenancies may be insecure; cheaper properties may be in poor repair; possible difficulties getting some landlords to undertake maintenance/ improvements.

Applications: through estate agents, property management companies, local newspapers or direct contact with landlords.

Medical Priority: (for local authority & housing association properties)

In order to get priority, on medical grounds, for a Council or Housing Association property, it's not enough to just state that you've got CF. You must show why your present housing is not good for your health **and/or** how being rehoused would improve your health. You need to stress difficulties with your present home, how these affect your CF and what would make things better.

▪ **Providing Evidence**

A. Problems with your current housing: *for example*

- dampness (CF lungs can be affected by aspergillus, a fungus found in damp conditions)
- inadequate heating (e.g. only gas fires/ not enough radiators) or unsuitable central heating (e.g. blow-air heating that makes the air too dry)
- too many stairs (e.g. 1st floor maisonette with stairs from front door then more stairs to bedrooms/ bathroom)
- parking problems (e.g. can't park nearby so have to walk too far to front door)
- no garden (so stuck indoors when unwell and can't get fresh air)
- exposed to passive smoking (if someone in the household is a smoker)
- allergic to family pets (e.g. makes asthma symptoms flare up)
- lack of space & privacy for CF treatment (e.g. bedroom small so have to do physio in lounge where there are interruptions and treatment may have to be cut short, if visitors arrive - so it's detrimental to your health)
- not enough space for CF equipment (e.g. physio bed is very bulky) or for storing medical supplies safely (e.g. lots of boxes of medication being kept all over the house). If you've got needles and syringes, they may be a risk to others (e.g. if your sharps box has to be kept in the hallway and there's children about or there's a high risk of burglars in the area).
- difficult relationships at home (e.g. stress affecting your health/ ability to do your treatment)
- lack of support because you're too far away from family/ friends

B. Benefits of re-housing: *(better health if you don't have to put up with all your problems) e.g.:*

- less chest infections if the heating's better
- not as breathless or tired if there's nearby parking, easier access to your home **and/or** fewer stairs to manage
- more stable health & a better prognosis, if you have proper facilities for your daily treatment
- more support if you move closer to relatives
- less travelling if you live nearer your workplace – so easier to maintain your job

▪ **Applying for Medical Priority**

Procedures vary depending on your local Council. When completing the application form, it is important to put down about having CF which affects your housing needs. There will **either** be a tick-box section, about special needs, after which you'll be sent a medical questionnaire **or** there may be a separate medical assessment form which you may need to ask for.

The Housing Department sends your details to the Medical Officer who may take some weeks to deal with it, if there's a backlog of cases. The medical officer's recommendation is legally binding so it's important not to overstate your case - e.g. stressing your difficulties managing stairs, when you're hoping to be allocated a house. If you over-emphasise problems with stairs, you may be recommended for a ground floor flat. The Housing Department is then legally obliged **NOT** to consider you for any other type of property.

When you are awarded medical priority, you will then be entitled to a limited number of priority offers (usually 3). You will be put back onto the ordinary waiting list if you refuse all of these. Due to the housing shortage, the Allocations Officer may try to get around the recommendation by misinterpreting it – e.g. offering a property without central heating but insisting it's got "appropriate heating" because there's gas fires. It's best to challenge such an offer to get it withdrawn, so it isn't counted as a refusal and you're entitled to an alternative offer.

If you are refused medical points/ priority you can appeal - it may be a slow process.

Homelessness:

If you have nowhere to live, you can apply for accommodation to your local council who will assess if you are eligible for assistance. They will decide whether you are homeless as defined by the law and whether you fall into a priority category. The local authority only have a duty to assist people in priority need. If they don't treat you as a priority, however, they may still be able to help you through the normal applications process.

If you're accepted as a priority, they must, as a minimum, provide temporary accommodation, such as in a hostel. You may have to argue against this - that shared accommodation would be very unsuitable, due to your CF – i.e. the increased risk of cross infection, the lack of space, privacy and secure storage for your treatment and medication would be harmful to your health.

If the local authority agrees to provide permanent accommodation, you will only get one offer under the priority rules for homeless people. This should take account of your special needs but given the shortage of local housing, choices will be limited. If you refuse the offer of accommodation, you're likely to be placed onto the ordinary housing waiting list. You can challenge an unsuitable offer, stressing why the property would be bad for your health, so why you should never have been considered for it in the first place. If it's accepted that the offer was inappropriate, it can be withdrawn and not counted as an offer, so you're eligible for another one.

▪ ***Being homeless – a fast track way to get re-housed?***

When life is difficult and living arrangements fall apart, there's no choice about becoming homeless and the need for re-housing is extremely urgent. Sometimes, however, there may be a choice and it could be tempting to think that homelessness will make re-housing happen more quickly. You might, for example, be staying with friends or family and want to get your own place as soon as possible. If they provide a letter giving you 4 weeks notice to quit (confirming you can't stay there after a specified date) you will be treated homeless. It's really important, however, to think through your options, carefully, before going down this route.

If you're being re-housed as a homeless person, you're only likely to be entitled to one offer of housing. Given the limited supply of local authority accommodation, this might be a poor quality property, in an area that you don't like. If you accept it but then become unhappy living there, you may have little priority for a transfer, as you may be deemed "adequately housed". In addition, if the local authority have any reason to believe that you've made yourself "voluntarily homeless", they are not legally obliged to house you and could refuse to help.

If you want to get a place of your own, from the Council and are able to plan ahead, it's best to apply as soon as possible and get onto the ordinary housing list. The waiting time may be much longer but you can use it to save towards the cost of moving. You'll have greater choice if you can hold out until a better quality property becomes available. If it's left to the last minute or turns into a housing crisis, there will be no option but to accept whatever is offered.

Further Information:

The Cystic Fibrosis Trust has produced a comprehensive housing factsheet which you can download from their website: <http://www.cftrust.org.uk/aboutcf/publications/factsheets/>