

The Big Wide World

Thurrock Council Aftercare Team's Guide to independence

Housing

When you leave care a Pathway Plan should be in place to outline:

- your housing needs
- what housing is suitable for you
- the support available to you

We will listen to your views about housing and what you feel is best for you.

What can I find in this section?

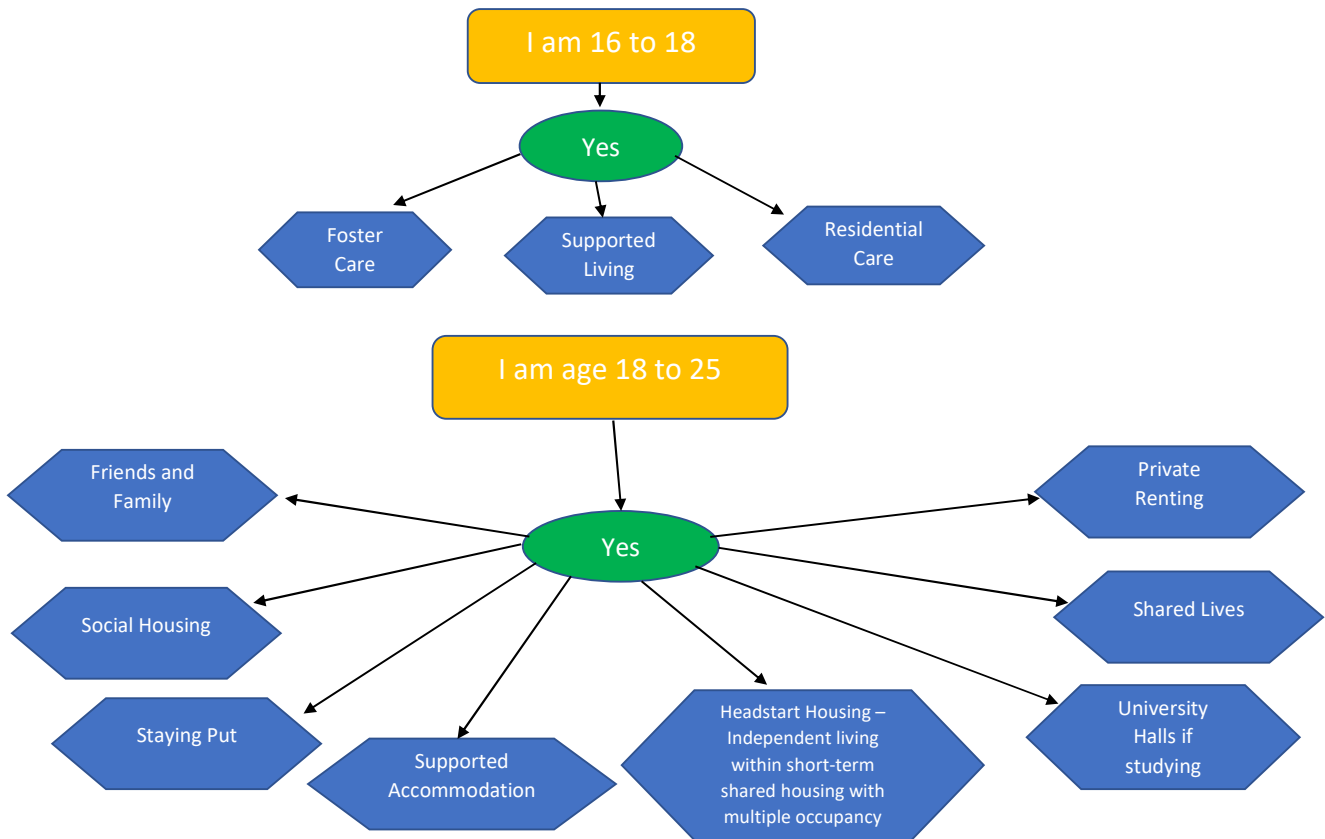
Housing flowchart	2
How can I be a good tenant?	3
What if I am not ready to live independently?	5
Social Housing	7
Private renting.....	12
Homelessness and prevention.....	13
What other housing options are there?	14
Appendix 1 – wider support available	15

Housing flowchart

Your options for housing are shown in the flowchart below and described on the following pages.

Housing Flow Chart

Your options for housing are shown in the flowchart below and described on the following pages



How can I be a good tenant?

When living independently it is important to ensure you follow the 3 pillars of being a 'good tenant':

- **budgeting for rent and bills**
- **looking after your property**
- **being a considerate neighbour**

By following these 3 pillars, you will settle into your home much better and therefore be more likely to have a long-term tenancy.

How do I budget?

It is important to understand the financial reality of living independently. This means understanding how much money you receive and how much money you need to pay out each month.

Some things are more important than others. For example, money for food is more important than social activities.

You may have to make difficult decisions to ensure you get the most from your money. This is called budgeting. You can get advice on budgeting from Citizens Advice, at:

www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget

Ask yourself:

- how much money do I receive each month?
 - include all paid work and benefits
 - remember to ensure any money included is after tax, if applicable
- what do I need to pay for?
 - rent
 - bills; including food, water, energy, Council Tax and electronics such as Wi-Fi and your mobile phone
 - travel, such as bus fare or the cost of running a car
 - luxuries – this refers to anything you would like to spend money on but is not essential such as clothes, social activities and streaming services
- are there any costs specific to me?
 - prescription charges
 - childcare costs
 - education or training courses

It is important to ensure the amount you need to pay each month is not bigger than the amount you receive each month. If so, you will run out of money and risk becoming in debt. This is where you owe money and are required to pay it back.

What if the money I pay out is more than the money I receive?

This can be a very stressful situation, but it is important to be honest and seek help. The sooner you do this the easier it is to get back on track:

- speak to your landlord and bill providers about your financial position so they can provide support where possible and help you minimise debt moving forward
- use an online calculator to see if you are entitled to any further government support – go to www.gov.uk/benefits-calculators

- there are many national organisations such as Citizen's Advice which can provide free and confidential advice on debt, benefits and work – go to www.citizensadvice.org.uk
- consider if it is possible for you to find additional hours of work to maximise your income – go to www.gov.uk/find-a-job
- you may be able to boost your income by upskilling through further training and education – go to www.gov.uk/find-a-job

How do I look after my home?

When you sign a tenancy agreement you are accepting responsibility for your home:

- ensure it is kept in a clean and manageable condition
- be sure to know where items such as the boiler and stop-cock are and how these work
- complete simple DIY and report repairs to the landlord

Living independently can be overwhelming but by taking pride in your home and being confident in the environment can make all the difference.

How can I be a considerate neighbour?

Everyone can have different ideas on what makes a neighbour 'considerate'. However, there are a few things you can actively do to ensure a peaceful living environment:

- be mindful that noise can easily travel between properties
 - avoid doing loud tasks such as hoovering or cutting grass in the early morning or late night
 - be open with neighbours when your property may be louder than usual – for example, when you're expecting guests – as neighbours will be more understanding when they are given notice
 - be sure to minimise the impact of any pets you may have, such as not allowing dogs to bark for long periods of time
- be polite – saying hello when you see your neighbour and offering a smile can be all that is needed for a happy living environment
- be respectful of your neighbours – anyone could be your neighbour so it is important you are willing to accommodate any differences
 - this does not mean you cannot report anti-social behaviour, but your neighbours are free to reasonably use their property as you are in your property – cooking smells, religious festivals and family practices should be expected and embraced
- remember you are responsible for the behaviour of anyone that comes into your home – if a guest causes an issue, this will also be your responsibility to 'make right'

What if I am not ready to live independently?

Living independently can be a big step, it is okay to say you are not ready to be on your own. There is lots of support available to help you feel ready to live independently:

Head Start Housing

Head Start Housing is a team that works closely with the Aftercare team. Their housing is short term for around 6 months to support you with independence skills, enabling you to access your own move-on housing and become self-sufficient.

You will be responsible for paying the rent and bills at this property. This housing will usually be shared with other young care leavers and usually be within the Thurrock area. The housing is set-up so you have your own bedroom and would share communal areas such as the bathroom and kitchen.

You will be expected to sign a 'Licence Agreement', which is explained to you at the start of the licence.

The housing does not have staff, but the property is visited regularly by Personal Advisers and Head Start Housing staff.

Sanctuary Hostel

Sanctuary Supported Living supports people on their pathways to independence.

You will be responsible for paying rent and service charges at this property through your Universal Credit.

Staff are present 24 hours a day to make sure everyone is safe and sticking to the house rules. Staff are available to help you to improve your practical living skills. A support worker will also provide practical support through keyworker sessions. Attending keyworker sessions are a condition of living at the hostel.

When you are ready – usually between 3 months and 6 months – they will assist you with your application for social housing in partnership with your Personal Adviser.

For more information, go to www.sanctuary-supported-living.co.uk

Supported Housing

Supported housing is managed by the Placement team for those:

- aged between 16 years-old and 18 years-old
- those over the age of 18 who need it

When you are placed here you can get support from workers on site 24 hours a day, 7 days a week. The aim will be to help you with your transition to adulthood and to prepare you for Leaving Care.

Staying Put

This is where a young person would remain with their current foster carer after they turn 18 years-old. It is expected that these discussions take place at your Pathway Plan review from the age of 16, and the decision is made before you turn 18.

A Staying Put Agreement and a Living Together Agreement will need to be in place between you and your foster carer.

Ask your Personal Adviser for more information.

Shared Lives

Shared Lives is where you live with a Shared Lives carer in their home. This is someone who can support you with day-to-day living, according to where you need support.

Lots of different people use Shared Lives including people with learning disabilities or other special needs. You may need help to be independent and make your own choices or you may want to be part of a family, make new friends and access the community.

Shared Lives can be for a short time or a long time. Many Shared Lives carers have worked in health or social care in the past. They get training on how to be a Shared Lives carer and how to support you and keep you safe.

Shared Lives can be paid for by the Local Authority, or your local NHS or sometimes you will be required to pay for it yourself using your Personal Independence Payments. You would be expected to pay your share towards household bills and food.

If you think Shared Lives might be for you, you can talk to your social worker or your personal Adviser. You can also look at the Shared Lives website, at www.sharedlivesplus.org.uk

When you feel ready, support will be in place to help you secure your own home. This may be within social housing or private housing.

Social Housing

What is Social Housing?

There are two types of social housing.

Type	Description
Council housing	The property is owned by the Local Authority and is considered as social or affordable rent, meaning it is low cost compared to the typical private rent in the local housing market. This means only applicants meeting certain criteria can rent within council housing.
Housing Association	The property is owned by a private company and is considered as affordable rent, meaning it is sometimes more expensive than council housing but still lower in cost compared to the typical housing market. Only applicants who meet certain criteria can rent within Housing Associations. This may be subject to a financial assessment to make sure you can afford to pay the rent.

For more information, go to england.shelter.org.uk/support_us/campaigns/what_is_social_housing

How do I apply for Social Housing?

When you turn 18 years-old, you and your Personal Adviser should start your application. This is done online using the Thurrock Council website. Once your housing application is completed, you will receive a unique bidding number and a priority banding of 4.

For more details, go to www.thurrock.gov.uk/finding-somewhere-to-live

What is a priority banding?

Social Housing is in great demand, meaning there is typically more people wanting a home than is available. To make sure those in the most need take priority, a banding system is used to determine who is in most need.

Thurrock Council uses numbers 1 to 4, with 1 being the highest priority need.

For your application to be activated – meaning you can 'bid' for properties – you must:

- provide the documents outlined in the checklist emailed to you
- demonstrate you are ready to live independently
- be willing to accept any care support or recommendations

Once you've met the requirements above, your application will be activated and your Personal Adviser can complete a 'move on referral'. This will move you to a Band 3 meaning a higher priority. However, this priority will only last for one year – if you do not find a property within this time, you will lose your priority banding.

You will then be able to 'bid' for housing.

What does 'bid' mean?

To 'bid' for housing simply means you are letting the Housing service know you wish to live in a particular property.

How do I bid for housing?

Each week, the Housing service will advertise available properties online at www.thurrock.gov.uk/councilhousingervices

When you log in, you will only be able to see housing you are eligible to bid for and in all areas of the borough. Your Personal Adviser will be able to help you decide on which areas are best suited for your needs.

Bidding opens on a Thursday and closes on a Monday, known as a bidding cycle. It does not matter when you bid within those days as bids are ordered based on priority and not time taken to bid in the cycle.

Important! – Bidding

You should only bid on properties you are willing to live in. If you refuse an offer after bidding on the property you will be placed back into a Band 4.

You can still bid for properties but will no longer have priority, making it harder to secure housing with the council or a housing association.

What if I need help with bidding?

The Housing service offer 'assisted bidding'. This means an Officer from the Allocations team will make bids on properties for you. This does not mean they will decide where you live. The Officer will work with you and your Personal Adviser to understand your needs, meaning any bids will be appropriate and with your support.

To apply for assisted bidding, you can contact the Allocations team directly or alternatively your Personal Adviser can apply on your behalf.

What happens when I am shortlisted for a council property?

At the end of each bidding cycle the 3 applicants with the most needs are shortlisted to view the property. These are the applicants with the highest priority. The three shortlisted applicants are then offered to view the property.

Important! – Viewing

You must view the property at the date and time agreed. Otherwise, it will be considered you do not want the property and you risk losing your priority banding.

Viewing the property does not mean you have been offered the property. The applicant with the highest priority will be shown the property first. If they refuse the offer, the second applicant will view the property next. If they also refuse the offer, the third applicant will view the property.

It can be disheartening to be second or third when viewing a property. However, offers are declined for many reasons so there is always a reasonable chance for you to still accept the property.

What if I am offered a council property?

If you have been offered a property this means you were shortlisted to view the property and accepted the property at the point of viewing, as above.

You now need to:

- ensure you understand the responsibility of your new home, such as rent charges
- provide any further documents required, such as proof of identity
- provide one week rent in advance (your Personal Adviser can support you with this)

What is a Tenancy Agreement?

A Tenancy Agreement is a legal document you sign when renting a property, whether from the council or a private landlord. The agreement outlines the expectations for both you as the tenant and your landlord.

It is important to read the terms of the agreement before signing as signing legally means you agree with the terms.

For more advice, go to www.citizensadvice.org.uk/housing/renting-a-home/tenancy-agreements

What happens when I receive the keys to my home?

You will have an introductory tenancy for 12 months. In this time, your Tenancy Management Officer will visit you every 3 months to see how you are settling in.

These visits are a great opportunity to raise any problems or concerns so they can be resolved at the earliest opportunity. Raising issues do not mean you risk losing your tenancy. An introductory tenancy can be extended for a further 6 months if there are concerns around your behaviour or use of the property.

If you follow the 3 pillars of being a good tenant, after the first year you will become a **secure tenant**. The visits every 3 months will end but your Tenancy Management Officer will still be on hand to help. You can contact them via phone and request home visits.

There will be consequences if you don't keep to the terms of your tenancy – the 3 pillars. Ultimately, you could lose your property if you are not a good tenant – so it's important that if you are struggling with following the 3 pillars, then you must contact your Tenancy Management Officer directly or via the Aftercare team. Your Tenancy Management Officer is there to help you.

- Secure tenants have more rights, such as being able to:
- stay in the property for as long as needed, if you keep to the terms in your Tenancy Agreement
- make improvements
- buy the property

Once you receive the keys to your home:

- it will be completely unfurnished so you will need to buy items such as carpets, curtains and appliances – sometimes items might have to buy second hand to make sure your money goes as far as possible, but your Personal Adviser will support you to buy these items

- you may also need to make sure you can pay to get the items fitted by qualified tradespersons
- you will be entitled to £2,000 from the 'Setting-Up Home Grant', and local charities and organisations can also help – go to strongertogetherthurrock.org.uk
- you will be responsible for the cost of living in the property, such as rent and bills
 - the Aftercare Team will pay the first 4 weeks' water rates and either 1 week's rent if you're in a council property, or up to £400 towards your first month's rent if you're in a housing association property

What support is there for me in council housing?

The Housing department takes a person-centred approach to delivering services. The department aims to work with other local services and providers to ensure full support to tenants.

Although living independently, there is still lots of support available to you:

Tenancy Management

The Tenancy Management team is likely to be your first point of contact when you need help or have a question. A Tenancy Management Officer will be allocated based on the area you live in. They can assist with a wide range of enquiries such as:

- knowing who to contact when you have a problem, such as repairs or anti-social behaviour
- advocating referrals for any additional support you may need to live happily within your home
- assistance in maintaining your tenancy and fulfilling the 3 pillars

Go to www.thurrock.gov.uk/tenants

Rent and Welfare Service

The Rent and Welfare Service can provide lots of help and advice:

- a Rent Officer will visit you within 4 weeks of moving in to talk about any issues you may have, such as with receiving benefits or meeting rent payments
- a Financial Inclusion Officer will contact you to ensure you are claiming all financial help you are entitled to, as well as to help in understanding your income and budgeting
- the Rent and Welfare team can also make referrals to other supporting services as appropriate, such as Thurrock Foodbank

The support of the Rent and Welfare team is available for the whole time you are a tenant and can be contacted via telephone 01375 652 815 or email rents@thurrock.gov.uk

Go to www.thurrock.gov.uk/rent

Local Area Coordinators

Anyone living within Thurrock can contact their Local Area Coordinator. It is a very flexible service; you do not need a referral. The basis of the service is not to directly assist you in sustaining your tenancy but to help you achieve your vision of a 'good life' and be an active member of the local community.

Any support put in place will be tailored to your own aspirations and needs. Local Area Coordinators may not be best suited to assist with everything but can refer you to the right team for further support.

Go to www.thurrock.gov.uk/lac

Help completing DIY

As the landlord, Thurrock Council will be responsible for a range of repairs within your home. However, tenants are expected to complete simple repairs known as 'DIY'. There are several tutorial videos on the council's website demonstrating how to safely complete everyday repairs.

Go to www.thurrock.gov.uk/repairs

High Speed Internet

As a council tenant you can receive a free socket installation to allow for faster access to the internet. This does not mean you will be committing to a broadband service, but simply improving your broadband experience.

What if I want to move?

Once you are a secure tenant you can move, either through a transfer or a mutual exchange.

What is a transfer?

A transfer is when you move between council and housing association properties within Thurrock. The process is very similar to when you first applied for council housing. You need to complete an online form and can then bid for available properties.

Go to www.thurrock.gov.uk/moving-to-different-council-housing

What is a mutual exchange?

A mutual exchange is when two tenants agree to swap homes. The tenants do not need to have the same landlord, meaning you can swap a council property for a housing association property.

However, you do need permission to do this, which will only be given if certain criteria are met.

Go to www.thurrock.gov.uk/housing-exchange

Private renting

If you are not eligible for social housing or are not successful in finding a property, you may be required to look for a private rented property – www.thurrock.gov.uk/private-housing

What is a private rented property?

Private renting means you rent directly from the owner of the house or through a letting agent.

Private renting is like renting within social housing:

- you will be expected to sign a tenancy agreement
- you will be responsible for the rent and bills

However, there is no process to bid for a private rented property and the rent is also more expensive in comparison to social housing.

There are many factors you need to consider when private renting, such as:

- how much deposit do I need?
- what additional fees do I need to pay?
- are there any restrictions in the tenancy agreement, such as pets?

For more details, go to:

www.gov.uk/government/publications/how-to-rent/how-to-rent-the-checklist-for-renting-in-england

There are also different forms of support available. For example, your Personal Adviser can set up your Universal Credit so rent is paid automatically and there is a rent deposit scheme to help cover some of the costs. There's a lot of useful information at www.thurrock.gov.uk/private-tenants

What is Well Homes?

Well Homes is a scheme to improve both the living conditions and health and wellbeing of those living in private properties – go to www.thurrock.gov.uk/wellhomes

A Well Homes Adviser can help with a wide range of issues, such as:

- referrals to other local support services
- holding private landlords to account around repairs
- employment support for ex-offenders

Well Homes takes a holistic approach to create meaningful change for individuals.

Homelessness and prevention

Thurrock Council is committed to ensuring care leavers do not experience homelessness.

However, the care leaver is expected to take their housing needs seriously and understand the consequences of not engaging with support. The Homelessness team will work closely with yourself and your Personal Adviser to ensure the most appropriate outcome is achieved.

The preferred outcome will always be an application for social housing. It is understood this is not always possible or appropriate so the steps below will be followed depending on your circumstance.

What if I am at risk of becoming homeless?

This means your current living arrangements are due to end within 8 weeks and you do not have any alternative living arrangements in place. For more, go to www.thurrock.gov.uk/homelessness

If you are eligible to receive support, the team will work with you to create a housing plan. This plan will outline the steps both yourself and the council need to take to find you somewhere to live.

The plan will consider many aspects such as:

- benefit claims
- working with additional agencies for support
- job opportunities and appropriate training

What if I am homeless now?

If you are considered a priority need, you will be placed into temporary accommodation whilst a suitable permanent home is found for you. We will aim to do this within eight weeks.

If you do not have a priority need, we will still aim to relieve your homelessness within eight weeks.

What if I want to live outside of Thurrock?

You can apply to any local authority – it does not have to be Thurrock Council. If you have been living in another borough, or wish to apply elsewhere, your Personal Adviser, with the help of Housing colleagues, can provide advice about how you can do this, and the law. We cannot, however, make an application on your behalf.

What other housing options are there?

It is important to find the right housing environment for you, whether for the short or long term. By doing so, you will gain more confidence and have a better outcome when living independently:

Family and friends

You may feel ready to move back in with family or friends. This would need to be a private arrangement between yourself and those you are moving in with. However, you will still receive support from your Personal Adviser.

Halls of residence

If you go to university, you can apply to live within university accommodation. This is usually based on campus, and you will have your own bedroom with shared communal facilities.

Your Personal Adviser can support you to arrange housing through your university.

Owning your own home

Owning your own home comes with a lot of freedom, such as choosing which area and property type you live in.

To buy your own home, you need to save a deposit and apply for a mortgage from a bank. You will also be fully responsible for all bills and maintenance of the property, even when things go wrong.

Appendix 1 – wider support available

Organisation	Support	Phone
Inclusion Vision (Thurrock)	Support for drug and alcohol abuse	0300 303 1018
Open Door (Thurrock)	Charity supporting vulnerable young people	01375 390 030
Step Change	Charity providing debt support	0800 138 1111
Inclusion	Mental health support	01375 898 680
Grays Hall	Mental health support	01375 375 359
Mind	Mental health support	01375 391411
British Red Cross	Supporting charity for vulnerable people	0344 871 1111