One of the big decisions that young people need to make as they move into adulthood is where they want to live. This could be part of initial discussions as part of a young person’s transition review in Year 10.

You might want to continue living with your family or whoever you are currently living with when you move into adulthood. You might decide to stay where you are for now but it is still a good time to start thinking about what you might want to do in the future. If you decide you want to find somewhere to live when you become an adult there are lots of ways of doing it.

This information sheet sets out some of the options that could be open to you along with the kinds of questions you will need to answer to help you decide. It is only intended as an introduction to the issues that need to be considered. A number of organisations will be able to provide much more detail to help you decide which direction to take and how to make it all a reality.

There are plenty of different things to think about when you are deciding which option is the right one for you.

**These are things like:**

**Why?**

Why do you want to move? Maybe because:

- you want to be more independent
- you want more support or different support
- you want to move to a different area
- live with different people
- the house you live in now does not meet your needs.

It is important to know why you want to move so that you can move to a home that is right for you.

**When?**

When do you want to move?

Do you need to choose quickly, or can you spend lots of time looking at different places? You might have to move soon because where you live now isn’t right for you.

If you are moving from your family home, you might have more time to think about it.
Where?
Where would you like to move to?
You can live in the same housing as other people in your area. For example, you can live in a flat or share with someone.
Where you can live depends on what housing is available in the areas you want to move to and what you can afford. Moving can be easier if you have a plan with a number of different options in case one option doesn’t work out.

What is important to you about where you live?
It might be useful to make a list of what you want from a home. Things like:

- living near your family
- being somewhere quiet
- being near your college
- staying near an area that you know
- keeping the same support that you have now
- somewhere different because you don’t like where you are now.

Transport
Think about where you need to go, and how easy it is to get there. You might need to be somewhere with lots of buses, or close to a station. You might need somewhere with space for a car.

Safety
You need to feel that you will be safe and secure in your home. You might want to stay in an area where you feel safe.

You will also need to think about:

Support
What care and support services you will be able to get? Will your support needs change if you move? If you are moving away from your family or people who know you, you might need more support. You might be moving because you want less support, or a different kind of support.

Money
What money do you have, or what is available? This might be money that you earn, money that you get in benefits, or money from your family.
When you have thought about all these things, you can see which of these ways is the best way to live for you:

1 **Registered care homes** – you might choose to move into a care home that is already set up and has support in place for you.

Some important things about registered care homes:

- They usually have 24-hour staffing.
- Most of your benefits go directly towards paying for your housing, food, bills, and care and you will receive a small personal allowance.
- Registered care homes can vary from being small and homely to large and institutional.

2 **Housing Association or Council Housing (social housing)** – Social housing is property that you rent from your local authority or from a Housing Association (sometimes called a Registered Social Landlord).

You might choose to live by yourself in a house or flat from your local authority or a housing association. You could also ask them to build something that meets your needs.

**What type of property is it?**

Council housing is often part of a large estate.

Housing Association property is usually part of a smaller estate, or a house on a street.

These homes can be for one person, or for people sharing.

You can have support in your home if you choose to rent in social housing.

**Some important things about social housing**

- Social housing is generally low cost housing for people with low incomes or special housing needs
- You must get your name on the Housing Register before you move
- Remember that there can be long waiting lists so it is important to plan ahead
- You will have to complete an application form and send it to the Council or housing association
- You may need to be interviewed by a housing officer
- People with the highest needs are normally given priority

3 **Supported living**: renting or owning a shared house or your own flat and buying in your own support.
Some important things about supported living:

Your housing and support is built around you rather than you fitting in to a service.

- You choose who you live with (if anyone).
- You choose where you live.
- You choose who supports you and how you are supported.

In supported living, people are supported to take control of their lives.

Supported living is not just for people who are more independent. Anyone can have support to live in their own home with the right support.

4 Renting from a private landlord – you might choose to rent from someone who is renting a property that they own. This sometimes costs more but you might not have to wait as long.

5 Shared ownership – part renting and part buying your home through a housing association. Sometimes a more realistic option than buying outright, you buy between 25% and 75% of a home from a housing association, or similar, and pay rent for the portion still owned by the association.

6 Home ownership – buying your home fully.

7 Family investment – buying or renting a home by using family money, an inheritance or a trust. Some types of trusts are an effective way to allow the individual to own a home while still qualifying for benefits and local authority support.

8 Buy to let – this is when someone, often a relative, buys or builds somewhere for you to live. You pay them rent and they use this to pay for what the house cost.

9 Staying where you are – instead of moving, you or your family might decide to make some changes to where you live now, so that it meets your needs.

Paying for your housing

There are five main ways that people with disabilities pay for housing:

1 Housing Benefit (HB) – will pay for the rent in most rented situations if you receive benefits or you have a low income. It will also pay the rented part of shared ownership. Housing Benefit is called Local Housing allowance (LHA) if you rent from a private landlord or a charity.

2 Support Mortgage Interest (SMI) – will pay interest on a mortgage up to £200,000 if you come under certain rules when buying a home. Many people with a learning disability do come under these rules when they buy through shared ownership or buy outright.
3 **From wages or your own money** – if you work, you may have to pay some or all of your rent and mortgage. It is important to get advice about your situation.

4 **Social Services or the NHS** will pay for your housing and care if you are in registered or nursing care. Sometimes when you need housing that is more expensive, the NHS (see fact sheet on NHS continuing healthcare) or local authority can pay some of your housing costs. If you have a Personal Budget, you can use some of your money to help with housing costs if it is part of your agreed support plan.

5 **Family money or a Trust** – some people have a trust or their family have money and can help pay for housing.

**Paying for Support**

Unless you choose to live in a residential care home you will most likely need to establish what support you will need at home and how to get it.

Most support is paid for or provided by your local authority or the NHS so this is usually the best place to start. They can do this by asking an organisation to give you support, or giving you a Personal Budget or Direct Payment so you can get support yourself.

Social Services will tell you if you are eligible for funding or services. There is something called ‘Fair Access to Care’ that will help you to know more about whether you are likely to be get funding or a service from them. If you need support because of your health, you may get continuing healthcare funding from the NHS.

*You can talk directly to support providers to find out about their services and see if they can give you what you need.*

*Housing Benefit may pay for some assistive technology that is connected to your home.*

*You can pay for things like a cleaner or home help or meals on wheels out of your own income.*

This information in this fact sheet is intended to provide an introduction to some of the housing options you may want to consider.

The Housing and Support Alliance is a charity with an excellent website and advice service. They are able to offer practical advice and support to people who are deciding which housing option is right for them.

**Website:** [www.housingandsupport.org.uk](http://www.housingandsupport.org.uk)

**Email:** enquiries@housingandsupport.org.uk

**Tel:** 0845 456 1497