



For better
mental health

The Mind guide to housing and mental health

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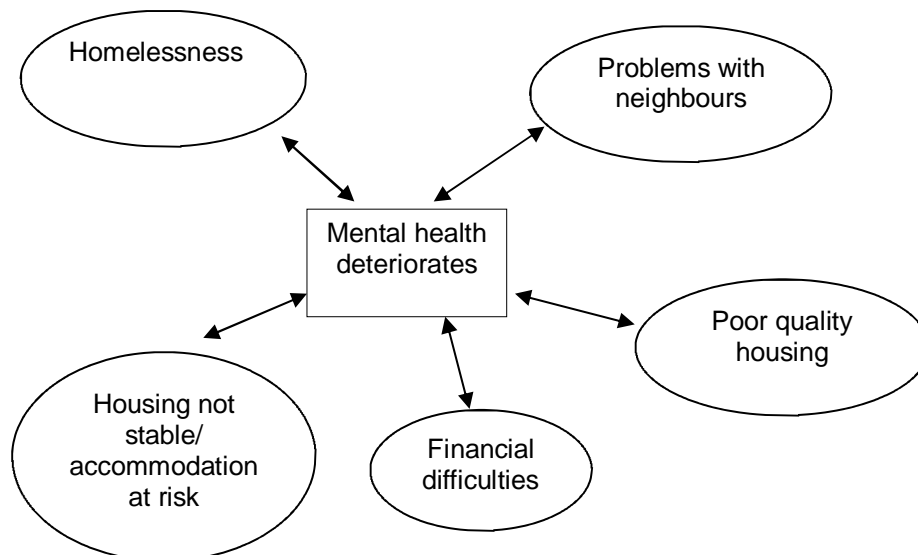
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Introduction

This booklet is a guide to housing services and support. It is aimed primarily at people with mental health problems who have concerns about the security and suitability of their housing, and want to know more about their options. This information might also help their family, friends or carers.

What's the relationship between housing and mental health?

Having a home which is safe and affordable is generally considered to be a basic need. Stable surroundings help to maintain health and wellbeing. Poor housing or homelessness can contribute to the development of mental health problems or can make existing mental health problems more difficult to manage.



What might affect my housing situation?

Many factors can affect your housing situation, but some things are more likely to make your situation stressful or less secure.

Admission to hospital

If you are unwell and have to spend time in hospital, then one of your biggest worries might be about what will happen to your home. This is especially so if you have to go into hospital suddenly, or have been admitted under a section of the Mental Health Act – you will not have had a chance to prepare for your home to be looked after. This is particularly difficult if you live alone, or in rented or temporary accommodation.

If you are receiving benefits, then spending over four weeks in hospital can mean that they are reduced or stopped. Contact Citizen's Advice for more information about benefits (see 'Useful contacts').

Money problems

Most people spend more money on housing than anything else. As well as rent or mortgage payments there are also bills, repairs and furnishings to think about. The amount you can afford to spend on housing normally defines the area you live in and the type of home you have. If a mental health problem has an impact on your income (for example if you are unable to work full-time) or how you spend money (for example if you have a history of overspending during manic episodes) then where you live is likely to be affected.

A mental health crisis

To maintain your home you need to be able to pay bills regularly, live alongside your neighbours and keep your house clean. If your mental health has deteriorated and you are in crisis, then you might not be able to look after yourself or your home.

Neighbours, friends and families

The people who you see every day can have a huge impact on your home life. If you live with or near family and friends this can provide support, but relationship problems can also cause stress and strain that can worsen mental health problems. You may also find that you face stigma and discrimination from some neighbours, which can make your home feel unsafe.

What type of accommodation would be best for me?

Many people with mental health problems are able to live independently. However, if you are experiencing severe distress, then you may need support to find suitable housing, or to maintain your home life. This might be a short-term measure or you might find that you require support over a longer period.

The type of accommodation and support you would find most suitable is likely to change throughout your life as your personal circumstances change.

If you feel that you would like to move to different accommodation, or would like more support than you currently receive, it might be helpful to think about these issues:

- what you can afford to pay
- what facilities you need/want, e.g. telephone, internet, a garden etc.
- the size and type of accommodation, e.g. flat, house, new build, top floor, ground floor etc.
- the location, e.g. close to shops, close to public transport, close to a park, quiet
- who you want to live with e.g. a landlord, with lots of other people, alone
- what local authority rates of housing benefit are available.

It might not be possible to find your ideal home but, if you are clear about what is most important for you, it will be easier to make decisions and to explore all of the options that are open to you.

What types of accommodation are available?

This section explains some of the main types of accommodation that are available in England and Wales. There are quite big differences in the way housing is organised by different councils, so this should be seen as a rough guide only.

Rented property

Privately rented housing can be shared with other people, or can be self-contained. Many people like having their own space, but it can be expensive to rent on your own. Normally, if you share, you will have your own bedroom, but share the kitchen, bathroom and living space. Sharing can provide good social support, but it can be difficult to live with people that you don't know well, especially if you are unwell. Some landlords may not be willing to rent to you if you receive welfare benefits.

Local newspapers, shop windows, letting agencies and websites are usually good places to look for details of places for rent. If you go to view a room or flat to rent, it might be helpful to take a friend so that you have a second opinion of the area, people and property.

Your own property

Most people who buy a house or flat take out a mortgage, which is a loan specifically for property, paid back over a period of time. You need to have a sum of money which you can use as a deposit, and banks will normally only lend to you if you have a regular income. If your mental health problems impact significantly on your finances, then it can be difficult to save for a deposit or get a mortgage. However, many people with mental health problems do own their own homes and find the stability this brings helpful. For more information about the issues around buying property, see Shelter or Citizen's Advice under 'Useful contacts'.

Your family home

If it is an option for you to live at home, you could benefit from having the support of your family around you. This is likely to require communication and compromise from both sides. If you receive support from a community mental health team then they should provide an assessment for your family as well as you, and if your family are performing a caring role then it might be useful to plan respite breaks (see p.7) when you have time apart.

Supported housing

If you are finding it difficult to manage in your own home, then you might find it helpful to have a community care assessment carried out by your local council's social services department. The assessment will look at the way you cope with day-to-day tasks and make recommendations about additional support that you might be eligible for.

You might be asked to contribute to the cost of any additional support or specific housing you receive. For more information about the assessment process, see *The Mind guide to community-based mental and social care*.

Depending on your wishes, and the results of this assessment, you may be offered one of the following types of support:

Support in your home

Outreach services are offered to support you to remain in your own home, regardless of where you live.

Floating support

Floating support workers can help you with tasks like setting up a home, managing benefits, keeping your home safe and developing independent living skills. Floating support workers can't help with personal or health care, but they can support you to access these services if you require them. They will normally visit you regularly until you agree that you no longer need their support, and then they will 'float' to another person who needs support.

Floating support workers are normally funded by a local authority scheme called 'supporting people' and the service is designed to help you maintain your independence and stay in your own home. Some local authorities have started to charge for this service, so it is important to find out what your local situation is.

Domiciliary care

This is a higher level of support delivered to you in your home, sometimes called 'home help'. Care workers will help with health and personal care. The local council may also provide things like a laundry service and meals on wheels. The amount of care you can receive will depend on the assessment made by the local authority, and you may be asked to contribute towards the cost.

Short-stay hostels

Short-stay hostels can provide you with somewhere to live on a temporary basis, and aim to encourage independence.

In many hostels you will be asked to follow policies such as not drinking alcohol and not staying out late at night. You should be able to ask for support from the staff, and have an allocated key-worker. In most hostels you will have your own room, but in emergency hostels you might be asked to share. Details of hostels in your local area should be available from your council or the charity Shelter.

Supported flats and group homes

Some supported housing projects will offer self-contained flats for one person, but often you will be offered a place in a group flat (3-5 people), set up to help you live in the community.

The length of time you can stay for and level of support available will vary depending on your needs and the individual project. Normally there will be a warden or support staff available to help with emergencies, and there might be organised activities or projects such as gardening or coffee mornings.

There will usually be charges for both rental and social support, so it is important to be clear what your local authority is willing to pay for and what you might have to pay.

Therapeutic communities

Therapeutic communities are similar to supported flats, but normally put a greater emphasis on rehabilitation. They are places where social relationships, the structure of the day and different group activities are all deliberately designed to help your health and wellbeing.

There will often be a resident therapist, and individual and group therapy will be encouraged. Residents usually have their own rooms but share communal areas. The focus tends to be on communal living, with regular meetings and house activities. There can be costs associated with both care and support. For more information, see the Association of Therapeutic Communities under 'Useful contacts'.

Residential care home

These generally offer long-term placements to people who need significant amounts of support to live. Care homes are normally specific to a particular client group; for example, people with mental health problems or older people. If you are eligible for a place in a residential care home, you might find these points helpful:

- You could visit a number of care homes to see what they are like and what facilities they have to offer.
- All homes should produce written information (a service users' guide) to help you make a choice about the home you want to move into.
- Ask to see copies of policies and procedures, particularly complaints procedures, and the last copy of the CQC (Care Quality Commission) report.
- Consider carefully whether the home meets your needs, both now and in the future. This may include religious and other cultural needs, and adjustments for illnesses or disabilities that are not related to mental health.
- If the home you choose does not have a vacancy, you could accept a temporary place elsewhere until a place in your chosen home becomes available.
- It might be possible to organise a short stay in respite care to give you an insight into how a home is run and whether you would like it.

Residents will usually have their own room, but share communal areas. Meals and activities are normally provided, but in some care homes residents will be encouraged to help with these tasks as a way to move towards more independent living. Some care homes offer long-term placements, whilst others offer more short-term intensive support to help people get back on their feet.

If you require personal care then you might qualify for a place in a nursing home, where nursing care and other additional support are provided.

Respite care

Respite care is often provided to give you a chance to live away from your normal accommodation for a short period and to give the people who support you at home a break. Many voluntary organisations provide respite care opportunities, and it can also be recommended as part of your care assessment. See Mind's online resource page *Holidays*.

Crisis houses

Crisis houses offer intensive short-term support so that people can manage and resolve their crisis in a residential setting (rather than hospital). Many crisis houses have been set up as a preferred alternative to hospital treatment.

Crisis houses usually provide a small number of beds, often for a group with specific needs, such as women, or people facing a particular kind of mental health crisis. Overnight accommodation is provided, usually for a specific period of time. Day services are also often available, providing opportunities for contact with other residents and staff. Staff who work in crisis houses are in contact with community mental health workers and have a good knowledge of local services.

It can be very difficult to get a place in a crisis house. Some crisis houses accept self-referrals, and some require referral from a health professional or social worker. Contact your local authority or your local Mind to find out about crisis houses in your area. See the Mind's information Crisis services for more information.

How will I pay for housing?

If you are on a low income, or unable to work because of mental ill-health, you might be eligible for benefits which can help with the costs of housing. You can request a community care assessment (see 'Supported housing' on p. 4) from your local council, which will help to determine what support you are eligible for.

Housing benefit

This is money from local councils to help pay your rent if you are on a low income or benefits. It cannot be used to pay a mortgage. It can cover rent and some service charges, but cannot be used to pay for your heating, hot water or cooking, and it will not cover any care in the home. For more information about eligibility for housing benefit, contact your local council or Citizens Advice (see 'Useful contacts').

Section 117 Aftercare

If you have been subject to Section 3 of the Mental Health Act you will be transferred to Section 117 when you leave hospital. This gives you a right to free aftercare while you are on this section, and this can include supported housing if it is detailed in your aftercare plan. If your assessment shows that you are eligible for housing support, this should be funded regardless of your income or savings, and should continue until you are no longer in need of this service. For more information, see Mind's legal

briefing on Section 117 Aftercare, and Mind's booklet *Rights guide 6: Community care and aftercare*.

Direct payments and Personal Budgets

If your community care assessment shows that you are eligible for support from your local council, you should have a Personal Budget allocated to you. This budget should be calculated according to your need, and you should be offered the option of receiving the money as a direct payment so that you can arrange and pay for your care yourself. Current guidelines suggest that you cannot receive payments to cover the cost of permanent residential accommodation, but you may be able to claim help with temporary short stays in residential accommodation. For more information, see *The Mind Guide to Personal Budgets*.

What are my rights?

Rights around housing are complicated. If you cannot afford to pay your rent or mortgage, or if you have been asked to move out by your landlord, you might have some rights to delay your move, or get help with the payments. Shelter and Citizens Advice can give further information about this complicated area of the law.

If you are concerned about your rights, you might also find it useful to seek support from an advocate. An advocate will support you to represent your views and access the support you are entitled to. See Action for Advocacy in 'Useful contacts' and *The Mind guide to advocacy* for further information.

What emergency help is available?

Shelter

If you are homeless or believe you are at risk of becoming homeless, you should telephone Shelter's free 24-hour helpline (0808 800 4444) or the housing department of your local council (the number will be available from your local police station, library or town hall).

Shelter provides advice on many aspects of housing and homelessness, including emergency accommodation, housing benefits and how to handle mortgage arrears. Shelter can also direct you to local sources of free legal advice and advocacy. This will help you to ensure that your landlord and the authorities are dealing with your case lawfully and competently.

Local councils

If you are homeless, or will be within 28 days, your local council can register you with their Homeless Persons' Unit (sometimes called 'Emergency Housing' or 'Housing Welfare'). Councils have a legal duty to help certain people who are homeless or threatened with homelessness, which includes people who are considered to be 'in priority need'. People who have mental health problems are sometimes considered to

be in need, but you may have to show how your situation has made you vulnerable. Even if the local council decides that it has no legal duty to house you, it must still provide you with advice about finding alternative accommodation.

Next steps

Finding a place to live where you feel comfortable and supported can make a huge difference to your mental health.

- Be clear about what is most important to you in a home; for example, who you live with, having a garden or being close to shops.
- Find out if you are entitled to support from you local council.
- If so, find out about what housing they offer.
- Take your time to choose the place where you feel you will be happiest.
- Investigate voluntary organisations, such as your local Mind or Shelter, for sources of support and information.

Useful Contacts

Mind

Mind infoline: 0300 123 3393

Email: info@mind.org.uk

Web: www.mind.org.uk

Some local Mind associations run housing projects and a number offer housing support to specific communities and groups.

Action for advocacy

Tel: 0207 921 4395

Web: www.actionforadvocacy.org.uk

Central point for information on independent advocacy services

Association of Therapeutic Communities

Tel: 01242 620 077

Web: www.therapeuticcommunities.org

Online directory of therapeutic communities across the UK

Citizens Advice

Tel: 0844 477 2020 (Wales only, no England phone service available)

Web: www.adviceguide.org.uk

Free independent information and advice on financial and other related problems.

Details of your local branch can be found from their website, in your local phone book, or by contacting Mind infoline.

Crisis

Tel: 0870 011 3335 (general enquiries)

Web: www.crisis.org.uk

A wide range of services for homeless people, including the Christmas Open Shelter, which includes access to essential services.

Shelter (England)

Tel: 0808 800 4444

Web: <http://england.shelter.org.uk>

Free, confidential advice on housing problems.

Shelter (Cymru)

Tel: 0845 075 5005

Web: www.sheltercymru.org.uk

Free, confidential advice on housing problems in Wales

St. Mungos

tel: 020 8762 5500

web: www.mungos.org.uk

Charity for homeless people or those who think they may become homeless

Mind

We're Mind, the mental health charity for England and Wales. We believe no one should have to face a mental health problem alone. We're here for you. Today. Now. We're on your doorstep, on the end of a phone or online. Whether you're stressed, depressed or in crisis. We'll listen, give you advice, support and fight your corner. And we'll push for a better deal and respect for everyone experiencing a mental health problem.

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