

# Housing Information For Care Leavers



## Housing Information for Care Leavers

The level of support you can receive from us depends on your status as a care leaver. Our housing partners work really hard to make sure you have the best accommodation available to you, meeting with you to offer simple, jargon-free advice and information. This leaflet sets out the housing options and support that is available to you.

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#### 1. Housing options:

Type	Advantages	Disadvantages	Available Help and Support
Supported Lodgings	<ul style="list-style-type: none"> <li>Supported lodgings is a living arrangement for young people aged 16-21 years old who are leaving care and have lived with foster carers or in other care settings. It provides a helpful transition in getting ready to live independently.</li> <li>You will have your own room.</li> <li>You will be 'matched' with your host.</li> </ul>	<ul style="list-style-type: none"> <li>You must be in education, training, or employment.</li> </ul> <p>It isn't permanent accommodation.</p>	<ul style="list-style-type: none"> <li><b>Web:</b> <a href="http://wigan.gov.uk">Supported lodgings (wigan.gov.uk)</a>.</li> </ul> <p><b>Phone:</b> You can contact our fostering team on 01942 487200.</p>
Council Housing	<ul style="list-style-type: none"> <li>Usually the cheapest way to rent.</li> <li>Bills and Council Tax paid separately.</li> <li>No deposit needed.</li> </ul>	<ul style="list-style-type: none"> <li>Very high demand for council accommodation therefore waiting times for applicants are significantly longer.</li> <li>May not be the best option for applicants who need to move urgently.</li> </ul>	<ul style="list-style-type: none"> <li>Our housing register team are able to provide support and assistance with any application queries and are able to signpost to a number of services within homes.</li> <li><b>Email:</b> <a href="mailto:houreg@wigan.gov.uk">houreg@wigan.gov.uk</a></li> </ul>

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	<ul style="list-style-type: none"> <li>Repairs are completed by repairs team at no cost to tenant.</li> <li>Right to Buy.</li> </ul>		
Renting Privately	<ul style="list-style-type: none"> <li>Usually lots of places to choose from.</li> <li>Available through letting agencies, Estate Agents, websites, local papers and shop windows.</li> <li>Quicker than via council accommodation route.</li> <li>Shared housing options available.</li> </ul>	<ul style="list-style-type: none"> <li>Usually more expensive than council accommodation (help may be available towards rent).</li> <li>Deposit and rent in advance is often needed.</li> <li>Not a secure tenancy but most tenancies are for 6 to 12 months.</li> </ul>	<ul style="list-style-type: none"> <li>Our private rented sector team can help you to meet the costs of a deposit and rent in advance through the Deposit assistance scheme and can provide assistance with finding the right property and ensuring it is affordable. <b>Email:</b> <a href="mailto:DAS@wigan.gov.uk">DAS@wigan.gov.uk</a> <b>Web:</b> <a href="#">Apply for the Deposit Assistance Scheme (wigan.gov.uk)</a></li> <li>If you have problems with repairs, you can contact the private sector team to help you: <b>Email:</b> <a href="mailto:PSHAdvice@wigan.gov.uk">PSHAdvice@wigan.gov.uk</a> <b>Web:</b> <a href="#">Private renting - Reporting repairs (wigan.gov.uk)</a></li> <li>If you have been threatened with an illegal eviction, or are being harassed by your landlord, you can contact: <b>Web:</b> <a href="#">Eviction, harassment and illegal eviction (wigan.gov.uk)</a></li> </ul>
First Homes / Discounted Homes	<ul style="list-style-type: none"> <li>Affordable route into homeownership.</li> <li>Purchasers buy at a 30% (or sometimes up to 50%) discount to the market price.</li> <li>You are the sole owner of the property, unlike shared ownership.</li> </ul>	<ul style="list-style-type: none"> <li>Eligibility conditions apply, including income restrictions and local connection criteria.</li> <li>Restrictions apply to subsequent resales.</li> <li>The property must be sold at the same % discount to its new price when sold.</li> <li>Often owners are unable to 'buy-out' the discounted portion.</li> </ul>	<ul style="list-style-type: none"> <li>First Homes is a new Government scheme. <b>Web:</b> <a href="#">First Homes - GOV.UK (www.gov.uk)</a>.</li> <li>There are no First Homes schemes in Wigan - yet. When homes are available, you will be able to find the details here: <b>Web:</b> <a href="#">Buying a home (wigan.gov.uk)</a></li> </ul>

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	<ul style="list-style-type: none"> <li>You do not pay rent on the discounted portion and there is nothing to 'repay' in the future. The property is discounted in perpetuity, so each subsequent buyer gets the same % discount.</li> </ul>	<ul style="list-style-type: none"> <li>As the sole owner you have full responsibility for repairs and upkeep.</li> </ul>	
Shared Ownership	<ul style="list-style-type: none"> <li>Affordable route into homeownership.</li> <li>Buyers can (generally) purchase between 25% to 75% of the home initially.</li> <li>Over time, owners can voluntarily buy more shares in their home until they own 100%.</li> <li>From 2022, owners will receive 10 years of support for the landlord for repairs.</li> </ul>	<ul style="list-style-type: none"> <li>You pay rent on the portion of the home you do not own, which is owned by a Housing Association landlord.</li> <li>Eligibility conditions apply, usually including an £80,000 income cap.</li> </ul> <p>Restrictions apply to subsequent resales (unless no longer shared-ownership).</p>	<p>More information is available: <a href="http://wigan.gov.uk">Shared ownership (wigan.gov.uk)</a></p>
Mutual Exchange – Home swapper	<ul style="list-style-type: none"> <li>Once applicant has found a swap, the decision process happens within 42 days.</li> <li>Usually gives a quicker route to rehousing than council bidding list.</li> <li>Secure tenancies as social sector tenant.</li> <li>Can consider property swaps outside of borough.</li> </ul>	<ul style="list-style-type: none"> <li>Tenants only match with tenants of registered social landlords who are residing in a property they want and that the other tenant has.</li> <li>Need to have a clear rent account to progress the mutual exchange.</li> <li>Need to be a 'secure' tenant, this means have been a tenant for 12 months+ (or an assured tenant of a registered social landlord).</li> </ul>	<ul style="list-style-type: none"> <li>Applicants can register for home swapper online. <b>Web:</b> <a href="http://www.homeswapper.co.uk">www.homeswapper.co.uk</a></li> </ul>

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<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Housing Associations</p>	<ul style="list-style-type: none"> <li>▪ Usually cheaper than renting privately.</li> <li>▪ Bills and council tax usually paid separately.</li> <li>▪ Offer secure tenancies - Most tenancies have no end date.</li> <li>▪ Often work to a local lettings policy which promotes employed tenants.</li> <li>▪ In-house repairs team</li> <li>▪ Some housing associations have their own property alert lists.</li> <li>▪ Direct applications can sometimes be accepted.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Housing associations are also seeing an unprecedented demand for council accommodation but may offer a quicker route than the council’s bidding list.</li> <li>▪ Most properties go to people on the council’s waiting list.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Our housing register team can provide a list of active housing associations within the borough with contact details. <b>Email:</b> <a href="mailto:houreg@wigan.gov.uk">houreg@wigan.gov.uk</a></li> </ul>
<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Ethical Lettings Agency (ELA)</p>	<ul style="list-style-type: none"> <li>▪ Affordable rent rates, cheaper than renting privately.</li> <li>▪ A long-term tenancy is available, with the council typically securing leases of five years. Even when a lease ends, we will support you to move on to an alternative ELA, or council property.</li> <li>▪ The council is your landlord so you have access to a lot of the same services as ordinary council tenants.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Unlike a standard council tenant, you do not have a ‘secure’ tenancy.</li> <li>▪ Right to Buy/Acquire does not apply.</li> <li>▪ Leases are not guaranteed to extend in perpetuity.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Our ELA team are able to offer support and answer queries regarding any ELA/PSL property. <b>Email:</b> <a href="mailto:pslhomes@wigan.gov.uk">pslhomes@wigan.gov.uk</a></li> <li>▪ To be eligible for an ELA property, you must have a live council housing application <b>Web:</b> <a href="http://wigan.gov.uk">Apply to join the housing register (wigan.gov.uk)</a></li> <li>▪ Any repair issues can be raised via Wigan Council <b>Web:</b> <a href="https://www.wigan.gov.uk/Resident/Housing/Council-homes/Repairs/index.aspx">https://www.wigan.gov.uk/Resident/Housing/Council-homes/Repairs/index.aspx</a></li> </ul>

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	<ul style="list-style-type: none"> <li>▪ No deposit required.</li> <li>▪ Another party, usually the council, is responsible for repairs.</li> <li>▪ ELA properties are advertised and can be bid on in the same way as standard council properties.</li> </ul>		
<p>Supported / Specialist Housing</p>	<ul style="list-style-type: none"> <li>▪ Provides clusters of accommodation designed to offer differing levels of support as required.</li> <li>▪ It can be offered by the council, registered housing provider or private landlord.</li> <li>▪ The support that is offered is tailored to individual need and is regulated.</li> <li>▪ It provides properties in areas with good access to community provision.</li> <li>▪ Its helps tenants to keep their independence and privacy, whilst in some properties also allowing them to enjoy security and additional, communal facilities and activities, with the added benefit of on-call assistance and support.</li> </ul>	<ul style="list-style-type: none"> <li>▪ In some properties you may not have a 'secure' tenancy.</li> <li>▪ Right to Buy/Acquire does not apply.</li> <li>▪ It can be more expensive if you need to pay for your additional support.</li> <li>▪ It can take a bit longer to find the right property and right support provider.</li> <li>▪ You will need a social care assessment to access this type of accommodation.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Our housing register team are able to provide support and assistance with any application queries and are able to signpost to a number of services to help with accessing supported or specialist housing. <b>Email:</b> <a href="mailto:houreg@wigan.gov.uk">houreg@wigan.gov.uk</a></li> <li>▪ Referrals for Coops supported accommodation need to go via Springboard <b>Email:</b> <a href="mailto:springboardenquiries@riverside.org.uk">springboardenquiries@riverside.org.uk</a></li> </ul>

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<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Wigan Council Equity Loan Scheme</p>	<ul style="list-style-type: none"> <li>▪ Affordable route into homeownership.</li> <li>▪ Helps residents to afford a new build property on select developments around the borough.</li> <li>▪ Wigan Council pays 30% towards the price of the property via an equity loan, so buyers only need to fund 70% of the price.</li> <li>▪ Minimum deposit of only 5%.</li> <li>▪ There are no monthly loan payments and the loan is interest-free.</li> <li>▪ You are the full-owner of the property, unlike shared-ownership.</li> <li>▪ No restrictions on resale.</li> </ul>	<ul style="list-style-type: none"> <li>▪ The full 30% equity loan must be repaid within 25 years (including 'staircasing' in 10% amounts) or earlier if the house is sold.</li> <li>▪ As an equity loan, the amount repayable increases/decreases in-line with the value of the property.</li> <li>▪ Until the equity loan is repaid, homeowners are unable to let-out their home, or make substantial alterations without the Council's consent.</li> <li>▪ Eligibility conditions apply.</li> <li>▪ As a sole owner you have full responsibility for repairs and upkeep.</li> </ul>	<ul style="list-style-type: none"> <li>▪ The council's strategic and private sector housing team can help advise you about the scheme and any applications.  <b>Email:</b> <a href="mailto:affordablehomes@wigan.gov.uk">affordablehomes@wigan.gov.uk</a>  <b>Web:</b> <a href="http://wigan.gov.uk">Buying a home (wigan.gov.uk)</a></li> </ul>
<p style="writing-mode: vertical-rl; transform: rotate(180deg);">University / Halls Accommodation</p>	<ul style="list-style-type: none"> <li>▪ Specific accommodation for those who are attending university.</li> <li>▪ Accommodation may be in university premises during the first year and local privately rented shared housing thereafter.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Often out of the borough</li> <li>▪ May require guarantor and / or deposit.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Wigan Council contributes to the rent payments for all former relevant care leavers who are undertaking a first degree. If you choose student halls accommodation, we'll pay up to £5,000 per year.</li> <li>▪ Our private rented sector team are able to offer support in gathering a deposit through the deposit assistance scheme.</li> <li>▪ We can also look to arrange for a guarantor service if required.</li> <li>▪ <b>Email:</b> <a href="mailto:DAS@wigan.gov.uk">DAS@wigan.gov.uk</a></li> <li>▪ <b>Web:</b> <a href="http://wigan.gov.uk">Apply for the Deposit Assistance Scheme (wigan.gov.uk)</a></li> </ul>

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Emergency / crisis Accommodation	<ul style="list-style-type: none"> <li>At times young people may find themselves in a crisis regarding somewhere to live. We work with our housing team, local charities and hostels to secure temporary accommodation whilst a permanent home is identified.</li> </ul>	<ul style="list-style-type: none"> <li>Wigan Council Housing Options Team - Fill in our <a href="#">online referral form</a> for support.</li> <li>The Brick (<a href="#">external link</a>)</li> <li>Local hostels.</li> </ul>
Living with friends or family	<ul style="list-style-type: none"> <li>You may decide to live with family, friends or a partner. We'll support you in your decision and advise you on the best options for you.</li> </ul>	

## 2. Other support available:

Support	Details	Contact
Offer of house insurance for 74p per week (£5000 cover)	To all tenants.	Part of tenancy sign up with tenancy support officer.

## 3. Information you will need:

National Insurance Number	You need a national insurance number to work and claim benefits. It is unique to you. When you are 15 years and 9 months old your social worker should apply for your National Insurance number. Your personal advisor will make sure you have it and help you if you lose it.	More about <a href="#">National Insurance numbers</a> .
Passport	Your passport is your main form of identification. You can use it to travel abroad and for proof of	More about <a href="#">applying for a passport</a> .

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	<p>identity, for example when you open a bank account.</p> <p>Your personal advisor will help you apply for and pay for a passport. You are responsible for keeping your passport safe and replacing it if you lose it. Make sure you keep it in a safe place.</p>	
Birth certificate	<p>If you do not have your birth certificate your personal advisor can help you apply and pay for a new one.</p> <p>You'll need your birth certificate to apply for a passport. You'll also need it to prove your identity or if you get married.</p>	More about <a href="#">ordering birth certificates</a> .
British citizenship	<p>If you are entitled, your personal advisor will help you apply for British citizenship.</p>	More about <a href="#">becoming a British citizen</a> .
Biometric residence permit	<p>If you are an unaccompanied asylum seeker, you will not be able to apply for a passport, but can apply for a biometric residence permit. You can use this as identification.</p> <p>We will pay for the application.</p>	More about <a href="#">biometric residence permits</a> .

## 4. Who can help:

Citizen's Advice Bureau (CAB)	<p>The CAB is a local independent charity providing free, confidential, impartial advice for residents in Wigan, Leigh and Makerfield.</p>	<b>Web:</b> <a href="http://cawb.org.uk">Citizens Advice Wigan Borough (cawb.org.uk)</a>
DWP	<p>The Department for Work and Pensions (DWP) is responsible for welfare benefits. You can get Information about universal credit, jobseekers' allowance and other benefits, and information about finding work.</p>	<p><b>Address:</b> DWP Wigan, House 71, Brocol, 73 King St, Wigan WN1 1EA</p> <p><b>Phone:</b> Jobcentre Enquiry line: 0345 604 3719</p>



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Shared Lives	Shared Lives offers people the opportunity to live in a family environment and support them to develop meaningful friendships that enable them to live life to the full in their local communities. It can help them achieve goals such as going to college, develop travel skills, visit places outside Wigan Borough and go on holiday.	More information is available at <b>Web:</b> <a href="http://wigan.gov.uk">What is Shared Lives? (wigan.gov.uk)</a>
Adult Social Care	Adult social care services provide vital help and support to enable people to live their lives as fully, independently, and safely as possible, despite illness or accidents, frailty, old age, disability, or vulnerability.	More information is available about how to get in touch can be found at: <a href="http://wigan.gov.uk">Adults health and social care (wigan.gov.uk)</a>

## 5. Being a good tenant

<b>What we do want to see from a tenant</b>	<b>What we don't want to see from a tenant</b>
Pay their rent on time, or if they can't, for a good reason, they warn their landlord immediately and look for a solution.	Often delay their rent payments or do not pay the complete amount due.
Talk to their landlord about any tenancy issues including repairs, permission to do works or alterations to their property, issues with neighbours etc.	Rarely responsive to communication from their landlord or don't reply timely.
Provide access to the property when requested or offer a flexible schedule when they need to postpone.	Block access unreasonably or provide practically impossible timeframes when they are available, making it very hard for the landlord to engage in repairs, do an inspection or a safety check.

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Take care of their home, ensure it is kept clean and tidy and report every repair issue on time, so it can be fixed, and the property does not deteriorate.	Neglect their property, do not report issues, and do not care about the condition or cleanliness of their home and gardens.
Read and understood their tenancy agreement and stick to the terms of their agreement.	
Friends and family visiting the property need to be respectful of neighbours.	

For more information on support available for care leavers: [The Care Leavers Local Offer](#)