

# guide to



housing and  
mental health

# **The Mind guide to housing and mental health**

This booklet is for anyone living with a mental health problem who wants information about housing options.

Section 1 describes the impact of housing on your mental health, common housing issues and explains how to access support. Section 2 gives guidance on the different types of accommodation available and their advantages and disadvantages.

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# Section 1 – Housing and mental health

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## Why does housing matter?

Most people would agree that having a home which is both safe and affordable is extremely important for your general health. If you have poor housing or are homeless, it could increase your chances of developing a mental health problem, or could make an existing one harder to manage.

👤👤 *I don't think the importance of a safe and stable environment can be overstated. In my own case it has been essential.* 👤👤

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## What common housing problems are there?

Sometimes the only way to resolve a problem with where you live is to move house, but moving can be a difficult and stressful experience. You might be able to resolve certain problems without moving.

This section outlines some of the most common problems, and gives suggestions for how to deal with them.

### Neighbours

If you don't feel comfortable with the people you live near, it can impact how you feel about your home and your mental health and wellbeing.

Neighbours might:

- be noisy at unreasonable times or at unacceptable levels
- be disrespectful of your property, or messy
- make you feel unsafe – sometimes by discriminating against you because of your mental health problem.

●● *I have noisy neighbours and their loud music has been triggering my panic attacks and making me quite ill.* ●●

### What can I do?

- If you feel safe around your neighbours, you could try approaching them and explaining the problem. You could do this by speaking to them in person, or by writing a friendly letter if you're not comfortable with communicating face to face. They might not realise how their behaviour is affecting you and be willing to make changes, or they might be able to explain their behaviour in a way that makes it easier for you to deal with.
- If you live in a housing association or local authority-owned property they might provide services to help you deal with neighbour-related problems. If you live in privately owned accommodation, Citizens Advice or Shelter may be able to help (see 'Useful contacts' on p.24).

### Poor living standards

Many people find that the condition their home is in affects their mental health significantly.

●● *My house is full of mould and the stress of trying to get it sorted triggered my anxiety and depression. I have now been signed off work for nearly three months – I have no money and the landlord will not do any repair work... I fear being thrown out but I hate being at home.* ●●

### What can I do?

If you rent your property then it's usually your landlord's responsibility to carry out any maintenance and major repairs, but there are often a few minor things that you (the tenant) will have to do yourself. This should be explained in your rental agreement (the contract you signed when moving into the property).

The following table shows how these responsibilities are normally split:

The landlord's responsibilities	The tenant's responsibilities
<ul style="list-style-type: none"><li>• Damp</li><li>• Leaky roof</li><li>• Mould or rotting</li><li>• Drainage</li><li>• Problems with gas/water/electricity supply</li></ul>	<ul style="list-style-type: none"><li>• Maintaining the garden</li><li>• Small repairs to furniture/electrical equipment</li><li>• Changing light bulbs/fuses</li></ul>

You should let your landlord or letting agent know as soon as possible if something needs to be repaired, so that they can arrange for someone to come and fix it. They should always give you reasonable notice and should not enter your home without permission.

If you're having trouble getting your landlord to repair or maintain something in your home, Citizens Advice or Shelter can advise you on your rights and help you find local support (see 'Useful contacts' on p.24).

### Who is my landlord?

Your landlord is whoever owns your property. This might be:

- an individual
- a private company
- your local authority (LA)
- a housing association (HA)
- yourself or a family member.

### Relationship breakup or family problems

Most of us live with our family at one time or another, but it's not always easy. Sometimes no matter how hard we try, the best solution can be to move out of the family home. This can be a complicated process however, especially if you share ownership of the home.

●● *I used to own my own home. When I split with my ex-husband he stopped paying the mortgage, causing myself and his own daughter to be homeless.* ●●

### What can I do?

- Relate can offer information and support on resolving family differences that might allow you to stay living together, as well as on relationship breakups (see 'Useful contacts' on p.24).
- If you feel there is no other option but to find somewhere else to live, see 'How do I decide where to live?' on the next page.

### Money

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 on 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.

●● *Both myself and my husband have lost our jobs due to my mental health... We had a reasonable salary and bought a house. However, the mortgage interest support was not enough to cover all our interest payments.* ●●

### What can I do?

For information and support options for money problems, see Mind's online booklets *Help to manage money*, *Money and mental health* and *How to keep money under control*. See also 'What financial support can I get?' on p.12.

### A mental health crisis

If your mental health has deteriorated and you feel you are in acute crisis then you might not be able to look after yourself or your home.

#### What can I do?

For further information on what help you can get in a mental health crisis see Mind's booklet *The Mind guide to crisis services*, or see the 'Short-term accommodation' section in this booklet on p.22.

### Admission to hospital

If you are unwell and have to spend time in hospital, one of your biggest worries might be about what will happen to your home. This is especially the case if you have to go into hospital suddenly, or have been admitted under a section of the Mental Health Act (sometimes called 'being sectioned').

#### What can I do?

See Mind's booklet *The Mind guide to the Mental Health Act 1983* for information about being detained in hospital.

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## How do I decide where to live?

The type of accommodation and support you find most suitable is likely to change throughout your life. However, finding a place to live where you feel comfortable and supported can make a huge difference to your mental health.

Take time to choose the place where you feel you will be happiest. Talk to friends and family about their experiences and what you would like or need from where you live.

**Remember:** 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.

## Support

You might find that the level of support you need to manage your mental health is a significant factor in finding a housing situation that works for you. For example, you might feel you need regular support with:

- shopping,
- budgeting and/or
- housework.

This diagram might help you think about what kind of accommodation best suits your required level of support:



To read more about these different kinds of accommodation, see Section 2 of this booklet which includes information on:

- Living independently p.15
- Support in your home p.17
- Supported accommodation p.19
- Short-term supported accommodation p.22

### Cost

What you can afford can often dictate where you end up living, as your home won't feel secure if you are always struggling to pay for it.

👉👉 *I was made homeless at one point and got into a lot of debt renting somewhere I couldn't really afford.* 👉👉

(See 'What financial support can I get?' on p.14 for information on how to get help with accommodation costs.)

### Location

It is important to live in an area where you are able to keep connections that help with your mental health. For example, you might want to live near to:

- your family
- your friends
- a particular community centre or club.

👉👉 *Unfortunately, the only place we were offered was far from my family and I am a long term sufferer of depression. My condition has deteriorated a huge amount since moving here.* 👉👉

## Housemates

You will see a lot of the people you live with, so it is important to consider who you'd feel comfortable living with. You might want to think about the following questions when deciding whether to live with people or on your own:

- Do you need your own space?
- Might you feel lonely living on your own?
- Could you live with people who you don't already know?
- Would you prefer to live with family or friends?

## Essential features

You might need other things from your home that you find essential to your wellbeing. For example:

- a quiet location
- natural light
- a garden
- somewhere that allows pets
- an internet connection
- a telephone
- central heating
- double glazing
- a bath.

👉👉 ...[my] biggest issue is heating. My house is great but has rubbish heating and air conditioning. That sounds like a silly thing but when it was really hot in the summer my depression was awful. 👉👉

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## What financial support can I get?

There are several types of financial support you might be eligible for, depending on your circumstances.

Circumstances	Support available
I am unemployed/ on a low income	<p>You may be eligible for housing benefit. This is money from your local council to pay for housing. You can use it to pay for shared or self-contained accommodation.</p> <p>There are limits to how much you can receive depending on the area you live in, so you might not always be able to afford a place to yourself or in the area you want.</p> <p>You will get a higher allowance if you have children or other people dependent on you.</p> <p>Housing benefit cannot be used for:</p> <ul style="list-style-type: none"><li>• paying a mortgage</li><li>• heating, hot water or cooking</li><li>• care in the home.</li></ul>

Circumstances	Support available
I have been in hospital under Section 3 of the Mental Health Act	<p>When you've been discharged from hospital you should be transferred to Section 117. This means that you have a right to free aftercare. It doesn't mean you have to be in hospital.</p> <p>This free aftercare can include supported housing if it is detailed in your aftercare plan. It should be funded regardless of your income or savings, and should continue until you are no longer in need of this service.</p> <p>For more information, see Mind's legal briefing on <i>Aftercare under Section 117 of the Mental Health Act</i>, and Mind's booklet <i>Community care and aftercare</i>.</p>
I have been assessed as eligible for support by my local council because of my mental health problem (or another care-related need)	<p>You should have a Personal Budget allocated to you.</p> <p>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.</p> <p>See Mind's booklet <i>The Mind Guide to Personal Budgets for social care</i>.</p>

## What support can I get in a housing crisis?

●● *I'm a 24/7 voice hearer on benefits... I am facing eviction.* ●●

If you are worried about losing your home or about becoming homeless it can be really scary, but there are options for support:

- If you are homeless or at risk of becoming homeless, you should contact your local council and ask them what options are available. Councils have a legal duty to help certain people who are considered to be 'in priority need'. This sometimes includes people with mental health problems.
- 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.
- The Shelter helpline can help you understand your legal housing rights (See 'Useful contacts' on p.24).
- Citizens Advice can also offer advice and may be able to find you support locally (See 'Useful contacts' on p.24).
- If you are already homeless, organisations such as Homeless UK, Crisis or Streetlink will be able to connect you with local services such as hostels, advice and day centres (see 'Useful contacts' on p.24).

## Section 2 – Different types of accommodation

### Living independently

This section explains some of the main types of accommodation that are available for people living independently (without support) in England and Wales.

Type of independent accommodation	Advantages	Disadvantages
Your family home	<ul style="list-style-type: none"> <li>• Cheap</li> <li>• Stable</li> <li>• Support available from family</li> </ul>	<ul style="list-style-type: none"> <li>• Potential family tensions</li> <li>• Requires good communication on both sides</li> </ul>
Rented property – sharing with others	<ul style="list-style-type: none"> <li>• Shared renting costs means cheaper than living alone</li> <li>• Possible social support available from housemates</li> <li>• Opportunities for regular company</li> <li>• May come with furniture (reduces your own costs)</li> <li>• May be able to adapt/ decorate to your own needs (with landlord's and other tenants' permission)</li> </ul>	<ul style="list-style-type: none"> <li>• Can be unstable as relying on other people continuing to rent the property</li> <li>• Shared bathroom and living space means lack of privacy</li> <li>• Can be difficult if you're living with people you don't know very well, especially if you're unwell</li> <li>• Fees to pay – deposit and admin costs if renting through a letting agent</li> <li>• Landlord/other tenants might not let you decorate/improve your room/home as you wish</li> </ul>

Type of independent accommodation	Advantages	Disadvantages
Rented property – living on your own	<ul style="list-style-type: none"> <li>• Own bathroom and living space means privacy</li> <li>• May come with furniture (reduces your own costs)</li> <li>• Free to adapt home to your own needs (with landlord's permission)</li> </ul>	<ul style="list-style-type: none"> <li>• Can be unstable as relying on landlord continuing to rent out the property</li> <li>• Expensive to cover full cost of rent</li> <li>• Often admin fees and a deposit to pay</li> <li>• Can be lonely or isolating</li> <li>• Landlord might not let you decorate/improve as you wish</li> </ul>
Your own property	<ul style="list-style-type: none"> <li>• Can be more stable than renting</li> <li>• More privacy</li> <li>• Won't come with furniture (increases your own costs)</li> <li>• Freedom to improve and decorate as you please</li> </ul>	<ul style="list-style-type: none"> <li>• High cost of deposit</li> <li>• Long term commitment and potential stress of mortgage</li> <li>• A lot of time and expense to move</li> </ul>
Social housing – provided by your local council or not-for-profit housing association	<ul style="list-style-type: none"> <li>• Available if you are unemployed or on a low income</li> <li>• More stable than private accommodation</li> <li>• Often cheaper than private housing</li> <li>• Additional support often available (e.g. with employment, managing money, neighbours)</li> </ul>	<ul style="list-style-type: none"> <li>• Waiting lists are usually very long and you will have to wait a long time to be placed*</li> </ul>

\*A mental health problem may give you priority and mean you get a property sooner, but this depends on your needs. It may also help to ask several different councils about their eligibility criteria and to apply based on meeting several of those criteria. Some councils are more likely to house you if you already live in the area.

👩👧 *I was lucky enough to get a housing association nomination for a one bedroom flat at the young age of 24 – having a home has enabled me over the years to overcome my alcohol and drug addictions and to manage my bipolar and anxiety conditions.* 👩👧

### Where can I find somewhere to rent?

Local newspapers, letting agencies and websites are usually good places to look for details of places to 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 property, people and area.

👩👧 *I was incredibly lucky to be given a council bedsit and I could move out of my parents' home. Having my own space and freedom has helped me so much. And I'm now well enough to be looking for work.* 👩👧

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## Support in your home

To maintain your home you need to be able to:

- pay bills regularly
- live alongside your neighbours
- keep your house clean.

If these are things you struggle to do because of your mental health problems, you might be able to get support with them. This will help you to live as independently as possible.

Your local council will have a record of which outreach services are available in your area.

It is important to check what your local authority is willing to pay for. This will depend on your assessed level of need. For information about the assessment process, see Mind's booklet *The Mind guide to community-based mental health and social care in England*.

Type of support in your home	Advantages	Disadvantages
Floating support	<ul style="list-style-type: none"><li>• Support workers can help you with things like:<ul style="list-style-type: none"><li>• setting up a home</li><li>• benefits</li><li>• safety</li><li>• independent living skills</li></ul></li><li>• Support workers can also help you access personal care and healthcare</li><li>• Allows you to maintain your independence and stay in your own home</li><li>• You can decide when you no longer require the service or need less support</li></ul>	<ul style="list-style-type: none"><li>• Potential family tensions</li><li>• Requires good communication on both sides</li></ul>
Domiciliary care or 'home help'	<ul style="list-style-type: none"><li>• Higher level of support than 'floating support'</li><li>• Care workers can help you with personal and health care</li></ul>	<ul style="list-style-type: none"><li>• Need to have a high level of need</li></ul>

### Support for your family

If you receive support from a community mental health team they should provide an assessment for your family as well as for you. If your family are performing a caring role then it might be useful to plan respite breaks (see 'Short-term supported accommodation' on p.22) when you have time apart.

### Other types of help

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.

Your local Mind, Rethink Mental Illness and Together may also be able to provide you with support in your home. See 'Useful contacts' on p.24 for details.

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## Supported accommodation

Supported accommodation might be helpful if your mental health problems mean you need regular support with everyday tasks. This kind of accommodation will usually be more expensive than living independently.

It is important to check what your local authority is willing to pay for. This will depend on your assessed level of need. See Mind's booklet *The Mind guide to mental health and social care in England* for information about the assessment process.

If you feel like you need to move somewhere where you can get more support, it might be helpful to talk to a health professional such as your care-coordinator or GP.

Type of support in your home	Advantages	Disadvantages
Residential care home (sometimes called 'nursing home')	<ul style="list-style-type: none"> <li>• Significant amounts of personal care available</li> <li>• Long-term placements can offer stability</li> <li>• Short-term placements can help develop independent living skills for the future</li> <li>• Usually equipped to care for a specific need, e.g. mental health, older people, learning disabilities</li> <li>• Meals and activities are normally provided with other residents – a good source of peer/social support</li> </ul>	<ul style="list-style-type: none"> <li>• Private bedrooms but shared communal areas – potential to feel a lack of privacy</li> </ul>
Supported flats and group homes	<ul style="list-style-type: none"> <li>• There are different types of homes/flats for different needs, e.g.               <ul style="list-style-type: none"> <li>• self-contained/shared flats</li> <li>• short/long stay</li> <li>• low/high support</li> </ul> </li> <li>• Support staff available to help with emergencies</li> <li>• Organised activities/projects (e.g. gardening, coffee mornings) provide a source of peer/social support</li> </ul>	<ul style="list-style-type: none"> <li>• In shared flats, have shared communal areas – potential to feel a lack of privacy</li> </ul>

Type of support in your home	Advantages	Disadvantages
Therapeutic communities	<ul style="list-style-type: none"> <li>• Similar to supported flats but with greater emphasis on rehabilitation</li> <li>• Social relationships, the structure of the day and different group activities are deliberately designed to help your health and wellbeing</li> <li>• Resident therapist</li> <li>• Group therapy encouraged</li> <li>• Usually have private bedrooms, but shared communal areas</li> <li>• Focus on communal living, with regular meetings and activities</li> </ul>	<ul style="list-style-type: none"> <li>• Treatment plan usually compulsory for residents</li> </ul>

If you feel supported housing would be best for you, your local council should have a list of some in your area. Organisations such as The Consortium for Therapeutic Communities, Rethink Mental Illness or Together can also help you find, or provide you with supported housing. See 'Useful contacts' on p.24 for details.

### Tips for moving into supported accommodation

- Visit a number of homes to see what they are like.
- Ask for written information (a service users' guide) to help you make a choice about the home you want to move into (all homes should have one).
- 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 apart from your mental health (e.g. religious/cultural needs, 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.
- See if you can organise a short stay so you can see how the place is run and whether you would like it.

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## Short-term supported accommodation

Occasionally you might find that your usual accommodation becomes unsuitable for a short period of time (for example if your regular carer plans to take a holiday, or if you're experiencing a mental health crisis). If this happens then you might find short-term accommodation helpful.

### Respite care

Respite care is when you live away from your normal home for a short period of time, so that the people who support you at home can take 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 and respite care*.

## Crisis houses

Crisis houses are places where you can stay for a short amount of time and get a high level of care, so that you can manage and resolve your crisis in a more comfortable setting than hospital.

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 will let you check yourself in like a hostel, whereas others require for you to be referred by your GP. See Mind's booklet *The Mind guide to crisis services* for more information.

## Useful contacts

### Your Local Authority (LA) or local council

Your local Citizens Advice will be able to give you the contact details of your local council, or you can check online at [gov.uk/find-your-local-council](http://gov.uk/find-your-local-council)

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### Mind Infoline

tel: 0300 123 3393  
(Monday to Friday, 9am to 6pm)  
email: [info@mind.org.uk](mailto:info@mind.org.uk)  
web: [mind.org.uk](http://mind.org.uk)  
The Mind Infoline can help you find support and information. They can look for your local Mind, and give details of other local support.

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### The Consortium for Therapeutic Communities

tel: 01242 620 077  
web: [therapeuticcommunities.org](http://therapeuticcommunities.org)  
Online directory of therapeutic communities across the UK.

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### Citizens Advice

tel: 0844 477 2020 (Wales)  
tel: 08444 111 444 (England)  
web: [adviceguide.org.uk](http://adviceguide.org.uk)  
Free independent information and advice on financial and other related problems.

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### Crisis

web: [crisis.org.uk](http://crisis.org.uk)  
A wide range of services for homeless people, including the Christmas Open Shelter, which includes access to essential services.

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### Homeless UK

web: [homelessuk.org](http://homelessuk.org)  
Searchable database of shelters, day centres and advice services for homeless people.

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### Relate

tel: 0300 100 1234  
web: [relate.org.uk](http://relate.org.uk)  
Provides services such as relationship counselling for individuals, couples and families.

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### Rethink Mental Illness

tel: 0300 5000 927

(Monday to Friday 10am to 2pm)

email: [advice@rethink.org](mailto:advice@rethink.org)

web: [rethink.org](http://rethink.org)

Provides advice and information on issues regarding mental illness, including supported housing.

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### Together (formerly Mental After Care Association)

tel: 020 7780 7300

email: [contactus@together-uk.org](mailto:contactus@together-uk.org)

web: [together-uk.org](http://together-uk.org)

Works alongside people with mental health issues to help them live independently.

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### Shelter

England

tel: 0808 800 4444

web: [england.shelter.org.uk](http://england.shelter.org.uk)

Wales

tel: 0845 075 5005

web: [sheltercymru.org.uk](http://sheltercymru.org.uk)

Free, confidential advice on housing problems in England and Wales.

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### Streetlink

tel: 0300 500 0914

web: [streetlink.org.uk](http://streetlink.org.uk)

Links up people who are sleeping rough with local services.

## Further information

Mind offers a range of mental health information on:

- diagnoses
- treatments
- practical help for wellbeing
- mental health legislation
- where to get help

To read or print Mind's information booklets for free, visit [mind.org.uk](http://mind.org.uk) or contact Mind Infoline on 0300 123 3393 or at [info@mind.org.uk](mailto:info@mind.org.uk)

To buy copies of Mind's information booklets, visit [mind.org.uk/shop](http://mind.org.uk/shop) or phone 0844 448 4448 or email [publications@mind.org.uk](mailto:publications@mind.org.uk)

## Support Mind

Providing information costs money. We really value donations, which enable us to get our information to more people who need it.

Just £5 could help another 15 people in need receive essential practical information.

If you would like to support our work with a donation, please contact us on:

tel: 020 8215 2243

email: [dons@mind.org.uk](mailto:dons@mind.org.uk)

web: [mind.org.uk/donate](http://mind.org.uk/donate)

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References available on request  
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# 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.

**Mind Infoline: 0300 123 3393**  
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**mind.org.uk**

