

Finding a home: your options

Families



This booklet provides a step-by-step guide through your housing options.



Our staff can support you at the earliest stage and will discuss a range of options before developing a joint Personal Housing Plan. By working together and focusing on what's going well, we can provide advice and support you to secure a home.

Contents

Need to find a home? We're here to help	1
Private renting	2
Financial support	6
What next?	12
Social housing	13
Manchester areas	16
Greater Manchester areas	17
Help and advice	18
Buying your own home	25
Actions and notes	28

Need to find a home? We're here to help

We have information about private renting and social housing, as well as some top tips to give you the best possible chance of securing your new home!

We also have information about support available from Citizens Advice, Shelter, Cheetham Hill Advice Centre, and the Street Support website.

There's lots of support out there and we can help you find it.

Let's get started!

Private renting

This is the quickest option, but you need to be proactive.



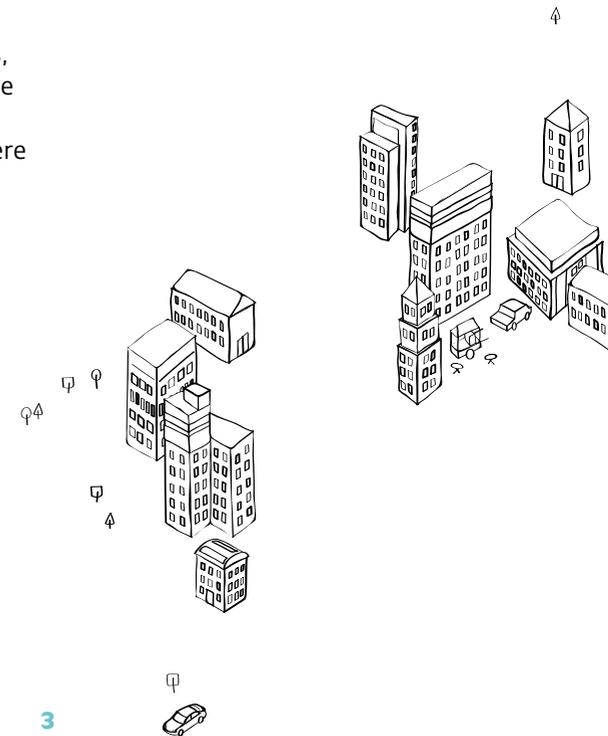
Top Tip
Not all private landlords will accept housing benefit, so remember to check with them first.

This is because it's run by a landlord or letting agency and you usually have to have some money just to move in. The landlord can also pick and choose who they want as tenants, but there are things we can help you with and there are things you can do yourself.

Overleaf you will find some websites that will help you with your search.

Private rented accommodation doesn't always have to be through a letting agent.

You need to be looking for accommodation yourself – online, in the paper, in the local newsagents, or following leads about places you've heard about. This won't happen overnight – you'll need to get out there and look for this accommodation!



Top Tip
Remember, there's free access to the internet in libraries and jobcentres across the city.

Websites that advertise properties

DSS Move

www.dssmove.co.uk

Let's help you

www.letshelptyou.co.uk

Make ur move

www.makeurmove.co.uk

Nuroa

www.nuroa.co.uk

Open rent

www.openrent.co.uk

Pinpoint

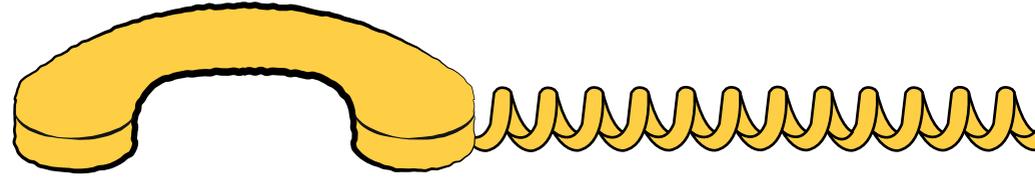
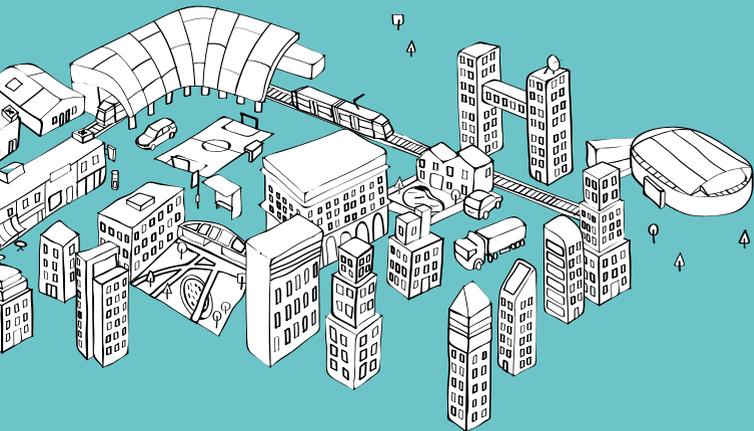
www.pinpoint.org.uk

Rightmove

www.rightmove.co.uk



Manchester City Council does not endorse or guarantee in any way the external organisations, services, advice or products included in these external website links, nor does the Council control or guarantee the accuracy, relevance, timeliness or completeness of the information/content contained in them.



How to get a private rented tenancy

This is a process that may take several attempts and lots of phone calls, emails and viewings. With the way things are with accommodation at the moment though, it is the fastest way to get a roof over your head.

So how exactly do you get a private rented tenancy?

- Always follow up properties that are being advertised. Websites are the best way to do this. Call landlords and letting agents once you have found somewhere you like. Set up a viewing with the landlord or letting agent. This is your chance to meet the landlord and make a good impression on them.
- The landlord will usually require background checks and possibly a guarantor if you have never held a tenancy before. Discuss this with your housing options officer and see if there is any help they can provide.
- Once all the checks and payments are made, you should sign a tenancy agreement. As soon as this is complete, discuss any help you may need with housing benefits.
- **Move in!**
- Once you have identified that the property is affordable and you have been to see it, speak to the landlord about your options. You will need to talk about the length of the tenancy, when they would require a payment, and what the running costs are.



Financial support

Discretionary Housing Payment

The housing benefits team have a service that helps you apply upfront for the deposit for a new landlord. However, there are strict criteria you must meet before you can access this fund.

Top Tip

If you think you may be eligible for this fund, contact the housing benefits team.
Email: benefit.enquiries@manchester.gov.uk
Tel: 0161 234 5003

To obtain a Discretionary Housing Payment:

- You must already be in receipt of housing benefits or the Housing Element of Universal Credit.
- You must have a tenancy agreement or similar. For example, if you are already residing in a private tenancy and need to move, you may be eligible. Or if you are currently residing at a hostel, supported accommodation or temporary accommodation, you may also be eligible.

To apply you would need to complete the Discretionary Housing Payment form provided by the housing benefits team. Each case is considered on its own merit and is not guaranteed. If it is successful, housing benefits will make an advance payment to the landlord through a bank, allowing you to move in.



If you are currently in receipt of housing benefits or the Housing Element of Universal Credit and would like to apply for this fund, you would need to discuss it with your new landlord. If they are willing to accept a payment from housing benefits for you to secure the accommodation, complete the application form at the Town Hall Extension.

Unfortunately, this fund is not available to applicants who are not in receipt of housing benefit or the Housing Element of Universal Credit. Funding is limited and each application is considered on its own criteria.

Discretionary Housing Payments are also available to help top up your Housing Benefit or Universal Credit once you have secured your tenancy.

Universal Credit

Universal Credit is currently being introduced across Greater Manchester.

It is a Department for Work and Pensions (DWP) benefit delivered by Jobcentre Plus. It's a single monthly payment to help with your living costs, and you may be able to get it if you're on a low income or out of work.

Universal Credit brings together some existing benefits such as Housing Benefit and tax credits. It's paid differently to current benefits you receive. It's paid once a month into your bank, credit union or building society account.

Universal Credit can only be claimed online. There's free access to the web in libraries and job centres across the city. Staff in job centres will be able to help you make your claim.

As mentioned above, Universal Credit is paid monthly. You'll be responsible for paying your rent. You may not have been paid this way before, so it's important that you manage your money to last the whole month and to cover your rent. When you first make a claim, it will take around five to six weeks for your first payment to be made. You can apply for an advance payment, but this will be deducted from future payments.

Some people may need support with managing a monthly payment. We can refer you to Shelter who can provide personal budgeting support. You can call Shelter on 0344 515 1681 (local rate for landlines, may cost more from mobiles) to arrange a personal budgeting support session.

You can find out more about Universal Credit at www.gov.uk/universal-credit

If you need additional support making your claim online, call the Universal Credit Assisted Digital Support (ADS) Information Line on 0161 242 5260 (local rate) to hear a list of venues and times when support is available.

Even if you claim Universal Credit, you can still claim Council Tax Support and free school meals (remove school meals for single people booklet). You must apply for these through the Council, as they aren't covered by Universal Credit. Apply online at manchester.gov.uk/benefits

Local Housing Allowance (LHA) rates

So you have somewhere in mind, but you're not sure what you're entitled to.

How much support can you get?

Your Housing Benefit or the Housing Element of Universal Credit will be based on your LHA rate. This depends on your age. This depends on your age, the size of the home you need, and who lives with you.

The rules say that one bedroom is allowed for each of the following:

- a couple
- a single adult or young person aged 16 or over
- two children of the same sex aged under 16
- two children of different sexes aged under 10
- another child.

An additional room may also be added if:

- you or your partner (if you have one) get overnight care from a non-resident carer
- you have a child who can't share a bedroom
- you are a foster carer
- you have an adult child who lives with you who is a member of the armed forces away on operations.

For more information or if you have queries on any housing benefits, contact:

Email: [benefit.enquiries@](mailto:benefit.enquiries@manchester.gov.uk)

manchester.gov.uk

Tel: 0161 234 5003



Local Housing Allowance rates

A guide to what you may be entitled to if you manage to secure some accommodation is shown below. Please bear in mind that these rates can change from year to year and the amount will usually be updated on 1 April every year.

Rates differ in the north and south of Manchester and depend on circumstances. If you are working, you would need to enquire how this may affect your allowance. You can check this online at www.manchester.gov.uk

Local Housing Allowance rates for 12 months from 1 April 2017:

Area 1 (Central and North Greater Manchester BRMA)

Number of bedrooms	Weekly LHA rate	Four-weekly LHA rate	Monthly LHA rate
Shared accommodation (under 35)	£67.20	£268.80	£291.20
1 bed	£101.98	£407.92	£441.91
2 bed	£119.98	£479.92	£519.91
3 bed	£133.32	£533.28	£577.72
4 bed	£186.47	£745.88	£808.04

Area 2 (Southern Greater Manchester BRMA)

Number of bedrooms	Weekly LHA rate	Four-weekly LHA rate	Monthly LHA rate
Shared accommodation (under 35)	£61.37	£245.48	£265.94
1 bed	£102.25	£409	£443.08
2 bed	£128.19	£512.76	£555.49
3 bed	£151.78	£607.12	£657.71
4 bed	£200.09	£800.36	£867.06

The benefit cap

There is a limit on the total amount of benefit that most working age people can get. This is called benefit cap. The level at which benefits is capped is £384.62.

When the benefit cap does not apply:

- To people who are old enough to qualify for pension credit
- If anyone in your household qualifies for Working Tax Credit, or if you get certain benefits including Disability Living Allowance, Personal Independence Payment, Attendance Allowance, the support of Employment and Support Allowance.
- For the first 39 weeks of unemployment if you, or your partner, had been working for the previous 12 months.

See whether the cap applies to you, and how it's worked out, on the government's website: www.gov.uk/benefit-cap

The effect on Housing Benefit or the Housing Element of Universal Credit

If the cap affects you, we reduce your housing benefit or the housing element of universal credit so that your total income isn't above the limit.

Dedicated helpline

For more information and to get advice and support ring the benefit cap helpline on **0161 204 1744** Monday–Friday 9.30am–5pm or email advice@citizensadvicemcr.org.uk and ask someone to call you back.

This helpline is operated on behalf of the Council by Citizens Advice Manchester, Shelter and Cheetham Hill Advice Centre – it is a free, confidential and independent service.



What next?

We've covered private renting, but to maximise all your options you also need to consider social housing. You need to be on the hunt for any opportunity.

Top Tip

The more engaged and proactive you are, the more likely you will be successful.



Social housing (aka council housing)

Register on Manchester Move if you aren't registered already. This is the housing register for all social housing within Manchester.

By law, we must have a register and a rehousing scheme, and our scheme places you in a band based on the level and type of housing need you have. This makes it fair to everyone. The banding you will be given will depend on your circumstances. This ranges from band 1 to 6B, band 1 being the highest. There are some restrictions on who can register, but we'll discuss that later.

Priority is given to people who are working or volunteering, or who can provide evidence of a community connection. For more details visit Manchester Move.

Top Tip

Visit the website below to start your registration.
www.manchestermove.co.uk
Tel: 0333 900 9032

Manchester Move

When you register with Manchester Move you need to provide them with all the information they ask for to make your application live.

You would most likely pick the areas you know and that you want to live in. This is okay, but the reality is that due to the number of people looking for accommodation, demand is high. If you are more open about the areas you want to live in, you'll most likely be rehoused quicker. Manchester is a large place and has excellent transport connections across the city, but some areas are more popular than others, so please be realistic when choosing areas.

Do you have restrictions on your account?

Get advice on what you need to do to change this. There are things you can do to get back on the register. This will require some commitment on your behalf, but once you start the process you are on the right path.

If your account is restricted because of arrears, antisocial behaviour or criminal offences, speak to the housing office that deals with your application. They can advise you on the issue and tell you what needs to be done to get you back on the system. Citizens Advice may be able to help you with this.

However, this will not happen overnight, so you will need to think about other options as well. Manchester Move is not the immediate answer to your housing issues and should be considered as the long-term goal, not the short-term solution.

Don't worry – there are other options and we'll discuss them now.

In reality, if you do not have a need to move that places you in band 1–3 you are unlikely to be rehoused at all, unless you are over 55 and need specialist housing like sheltered accommodation. You will have a more realistic chance of finding accommodation in the Private Rented Sector across Greater Manchester.

Top Tip
You can bid on up to three properties at any one time. Some properties are only available for a couple of days, so maximise your chances by checking every day.

Pinpoint

You may have heard your housing options officer or housing support provider mention Pinpoint.

What is it and how can it help you get accommodation?

Every authority in the Greater Manchester area looks after their own housing register (social housing). Usually you have to be from the area, work in the area, or have direct family living in the area to be eligible for that particular register.

Pinpoint

Pinpoint takes all the accommodation that has not been filled by residents in an area and opens it up to the rest of Greater Manchester. As long as you're registered with one of the housing registers in the Greater Manchester area, you're automatically registered with Pinpoint.

Pinpoint Express

Also, sometimes there are properties advertised that are open to anyone in the UK whether they are registered or not. These properties are called Pinpoint Express and all you need to do is find a property that has the Pinpoint Express logo next to it and follow the instructions (usually it's a phone call or email to the housing officer). These properties are usually first come, first served, so don't wait around. If everything goes okay, you could be in that property before you know it!

...you may need to be flexible and consider living in a different area. This is by far the quickest way to get a tenancy

The properties advertised are spread across Greater Manchester, so you may need to be flexible and consider living in a different area. This is by far the quickest way to get a tenancy.

Just remember that Manchester's transport links are better than they have ever been, so even if a property is out of the area you want, you won't ever be that far away.

Here's Pinpoint's website address – go and have a look for yourself!
www.pinpoint.org.uk

Consider how far you are willing to travel. Most of the destinations across Greater Manchester are now easily accessible.

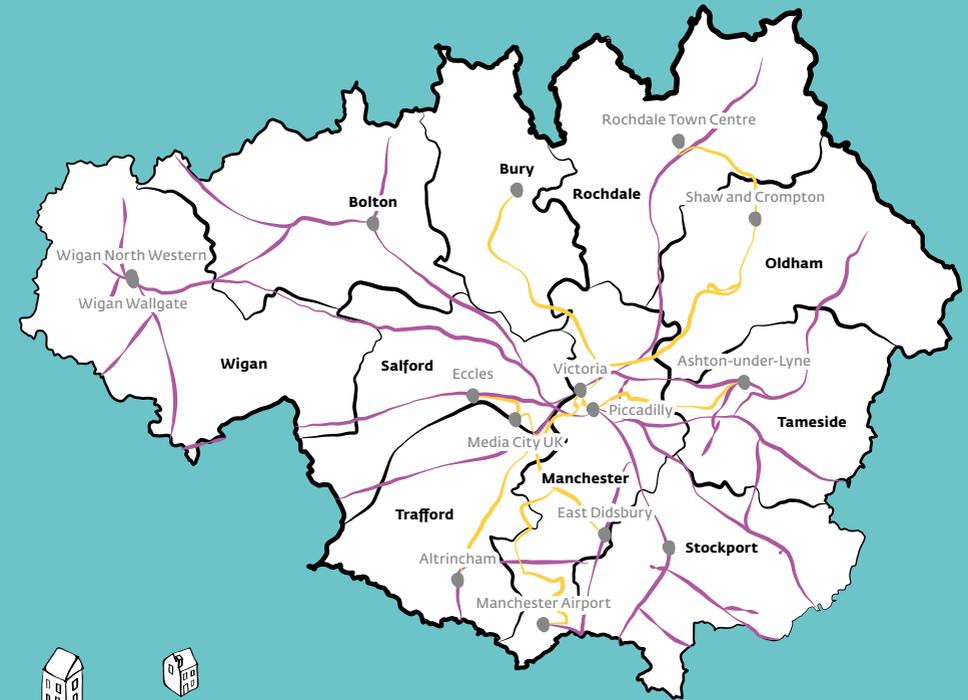
Manchester areas



Greater Manchester areas

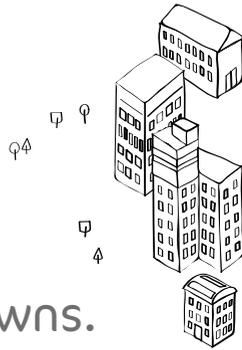
-  Railway line
-  Metrolink line

Top Tip
You may be able to find a property more easily if you expand your search beyond Manchester and make use of the excellent transport links across the city.



For more information on transport links visit tfgm.com and nationalrail.co.uk

Help and advice



Early Help Hub

Every family has its ups and downs. Being a parent is hard work and there are no instructions. Sometimes, you or your children may need extra support.

This may be before your children are born, when they are very young, or throughout their school years. There is nothing to be ashamed of in asking for help. Early Help helps you recognise what's going well for you and how you may benefit from extra help; it also advises on the best person to work with you and your family to receive it. This may be through an Early Help Assessment (EHA). As a family, you may have issues that you can't manage on your own. This is where the Early Help Hub may be able to offer you support and advice.

This could include:

- Health and wellbeing
- Lifestyle
- Housing and home life
- Money issues
- School or college life
- Social and community life
- Work life
- Help for young carers.

It's important to know that if you are having issues, you are not alone and it's good to talk about things that may be affecting you. Referrals are only available via a professional, so speak to your housing officer or support worker and ask them to refer you.

For more information about help and support available to you visit hsm.manchester.gov.uk



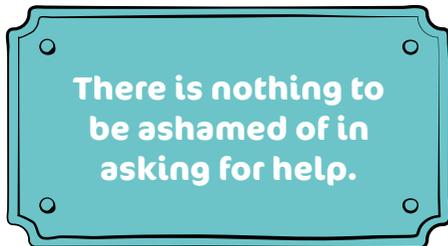
Motiv8 supports people aged over 25 across Greater Manchester who need support to get their lives back on track.

Whether you are experiencing issues with health, alcohol, drugs, domestic violence, debt, homelessness or other challenges.

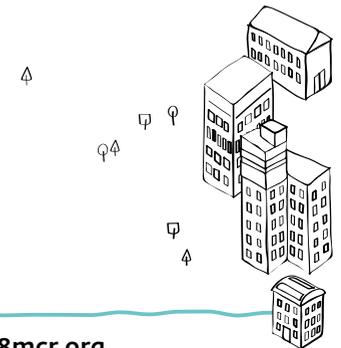
Motiv8 will help you identify a support package to improve your access to services and help you improve your self-confidence, self-esteem, health and wellbeing, finances and employability skills to move you closer towards job search, training and employment.

To be eligible for the service you must:

- Be aged 25 or over
- Live in Greater Manchester
- Have the right to remain and work in the UK
- Not be currently in employment, self-employment or on a zero hours contract
- Not be currently accessing any other formal training
- Be experiencing multiple issues



Motiv8 has been set up thanks to £9.7m of funding from the European Union through the European Social Fund (2014 – 2020) and National Lottery, through the Big Lottery Fund, for delivery of the Building Better Opportunities programme.



To find out if Motiv8 is right for you visit www.motiv8mcr.org or email: info@manchesterbbo.co.uk or call 0161 331 2048.



Citizens Advice

Housing issues will always arise, so you need to know your rights and responsibilities.

Citizen's Advice offer a wide range of housing-related support. If you are threatened with eviction, unable to pay your rent, in need of information linked to your benefits, health, debt, work or immigration, their knowledgeable staff are on hand to help.

Citizen's Advice have a new Information Hub in Manchester Town Hall's Customer Service Centre, open Monday to Friday, 9.30am–2pm. Staff can make a brief assessment of your situation and offer information, or they can support you to access further information online or over the phone.

Similarly, there are a range of drop-in sessions available across the city. During these sessions staff can help you with online advice, or services

such as Manchester Move and Universal Credit. For information on days, times and venues visit www.citizensadvicemanchester.org.uk/ **face-to-face**

Citizens Advice can help with budgeting and debt advice, which would come in handy when looking at private renting. They may also be able to help you save towards a deposit.

Visit www.citizensadvice.org.uk for further information on how Citizens Advice can help you and details of their nearest drop-in service.



Shelter

Every year, Shelter help millions of people struggling with bad housing or homelessness.

Shelter have a number of advisers and solicitors who can help you. They offer a range of support and legal services linked to your homelessness or housing issues. You can either call and make an appointment to see someone, or pop in to have an initial chat with one of the team to see how they can best support you. Shelter have telephones and computers that you can use for free to gain advice, claim benefits or bid on properties.

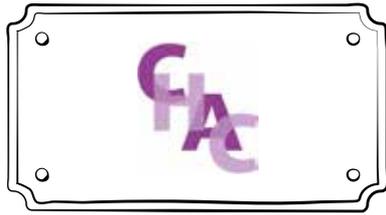
Opening times are Monday to Friday, 9am–5pm.

www.shelter.org.uk

Shelter have a range of contact methods, which are listed below:

Address: 5 Samuel Ogden Street, Manchester M1 7AX

Tel: **0344 515 1640** Email: info@shelter.org.uk Webchat: www.shelter.org.uk



Cheetham Hill Advice Centre

This independent advice centre has been around for some forty years.

It can help any Manchester resident with housing, benefit and debt problems. It can also help you access other local services, such as health and social care, food banks, education classes, volunteering opportunities, and much more. The centre can help with Housing Benefit, Council Tax Support, Jobseeker's Allowance, Employment and Support Allowance, tax credits, personal independence payments, the benefit cap, rent arrears, housing repairs, and many other issues.

Staff and volunteers at the centre can speak other languages as well as English, including Arabic, Kurdish, Pushto, Spanish and Urdu, so if you struggle with English, they can try to help or find an interpreter.

You can call in to see an adviser without an appointment on Mondays, Tuesdays and Thursdays from 9.30am to 12.30pm. However, the centre gets very busy and can only see a set number of people each day, so it may sometimes close early. After you see the adviser, they will also make an appointment for you if you need one.

There are also advisers available at the following venues:

- **Manchester Refugee Support Network:** if you are a refugee or seeking asylum, you can call **0161 868 0777**
- **Europia:** if you are a Central or Eastern European, you can call **0333 305 8570**
- **WAST:** if you are a woman seeking asylum, you can call **0161 464 7374**
- **Greater Manchester Immigration Advice Unit:** **0161 227 8555**
- **Northmoor Community Association:** if you live in the Longsight area, you can call **0161 248 6823**
- **Rainbow Haven Welcome Centre:** community drop-in, support and activities for refugees, asylum seekers and vulnerable migrants. See their website for details at: **www.rainbowhaven.org.uk**

You can call the centre for more information on 0161 740 8999 or visit **www.cheethamadvice.org.uk**



Street Support

Street Support is a charity operating in the Manchester area with the most up-to-date information for all housing needs.



Support

We've got a list of nearby organisations and charities that can help you.

Meals

We can point you in the direction of free and heavily discounted food, water and hot drinks.

Accommodation

We list temporary and permanent accommodation options in and around the city.

Local services

We keep a directory of local services, including medical help, washing facilities, activities, and gateways to job opportunities and training.

To further increase your chances of finding accommodation and employment, and for details of many other helpful services, visit **www.streetsupport.net**



Healthcare rights for homeless

Know your rights – Accessing health services if you are homeless in Manchester.

Registering with a GP

NHS England state that:

- You **do not** need to provide ID or proof of address to register with a GP (although you might still be asked).
- You can register using a temporary address such as a friend's, a day centre or the practice address.
- You just need to state that you are staying/ sleeping within the local practice area.

For more information contact
**Urban Village
Medical Practice on
0161 272 5652**

Everyone is entitled to free primary care services.

- Anyone in England may register and see at GP **without charge**. This includes: **asylum seekers and refugees, overseas visitors** and those who are **homeless**
- Prescriptions are free of charge for those claiming benefits.
- Those not entitled to benefits (No Recourse to Public Funds) can apply for help with prescription costs by completing a HCl form - ask your GP for more details.

If you are refused registration

Ask to speak to a Practice Manager and show them this booklet.

This information has been produced by Urban Village Medical Practice in conjunction with Manchester City Council using information from the NHS England document Patient Registration

Buying your own home

If you are working and would like to purchase your own home, there are now new Government schemes to help you do this.

Also, if you are in a social housing tenancy, there may be an option to buy the accommodation from the housing provider (please discuss this directly with your housing provider).



Some of the options the Government has provided are:

Help to Buy ISA

If you are saving to buy your first home, save money into a Help to Buy ISA and the Government will boost your savings by 25%, and for every £200 you save you may receive a Government bonus of £50. The maximum Government bonus you can receive is £3,000. You can then use this as your deposit on a new home. For example, if you saved £12,000 (the maximum that can be saved in an ISA), you would have £15,000 – plus any interest accrued – to put towards a deposit.

Shared Ownership

If you can't afford the mortgage on 100% of a home, Help to Buy Shared Ownership offers you the chance to buy a share of your home (between 25% and 75% of the home's value) and pay rent on the remaining share. You could buy bigger shares later when you can afford to. You may need to save a 5% deposit to access this scheme.

Help to Buy Equity Loan

With this option the Government lends you up to 20% of the cost of your newly built home, so you'll only need a 5% cash deposit and a 75% mortgage to make up the rest.

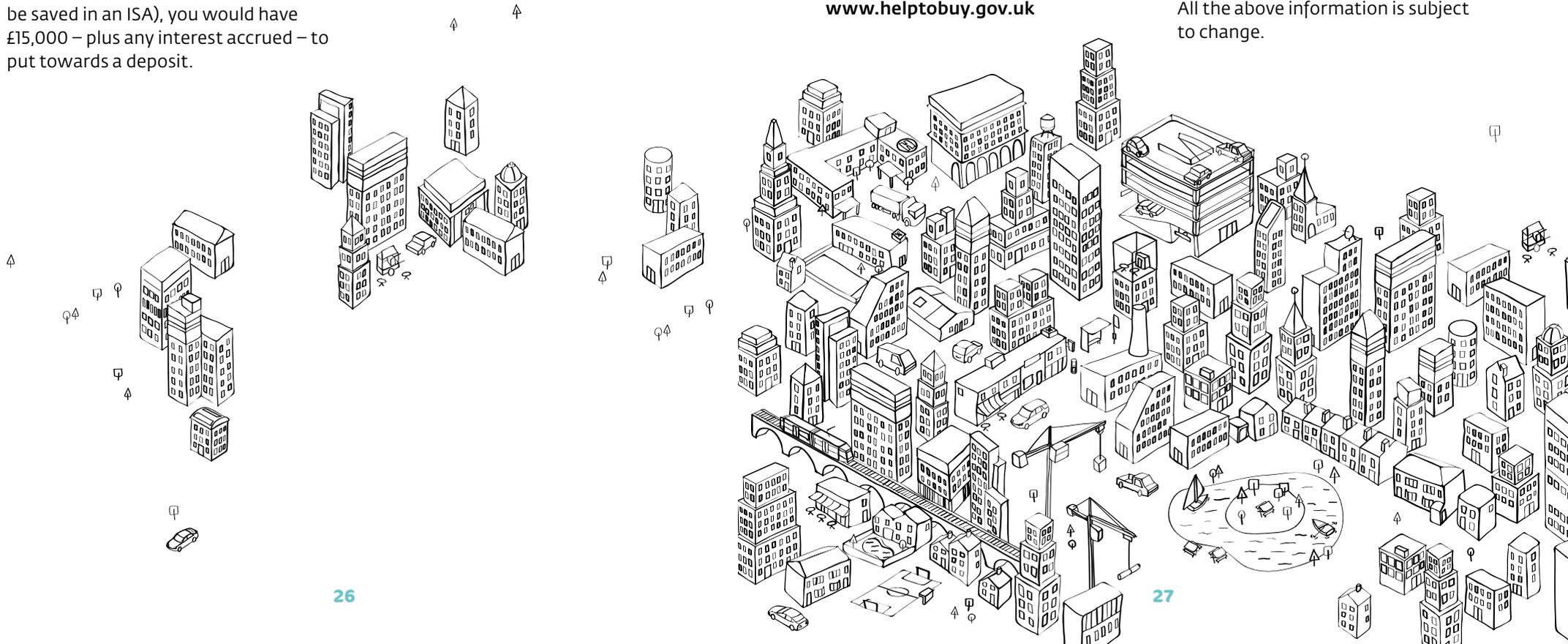
You won't be charged loan fees on the 20% loan for the first five years of owning your home. Please note that interest rates can change according to the Bank of England, so please bear this in mind for the future. Seek advice when applying.

If this is of interest to you, then visit:
www.helptobuy.gov.uk

There you can find lots of information on buying your own home, whether you are a first-time buyer or have previously owned a home. Each service operates differently, so before you agree to anything it is important to understand how it works and whether you are entitled to help.

There are also companies and housing developers that can offer you advice and guide you in the right direction if you are thinking of buying a home.
www.plumlife.co.uk

All the above information is subject to change.



Manchester City Council is working closely with businesses, partners from the voluntary and community sectors, and people who have experience of homelessness as part of the Homelessness Charter. We know that by working together, building on the strengths of the community and listening to what's important to people, we can collectively offer the best possible support to people experiencing homelessness.



Created in conjunction with the Housing Solutions Service and The Homeless Charter Group

Second Edition