



# Housing options guide

## Coventry



This guide is for autistic people, people with learning disabilities and their carers who live in Coventry.



It tells you about different housing options that could be available.

# What is this guide?

**This guide will help you find out more about:**



Different housing options



Advantages and disadvantages of each option



How to access each option



How to arrange support to move to a new home and live there



Who to contact if you want to move

# Contents page

<b>Theme</b>	<b>Page Number</b>
Thinking about and planning to move	4-7
Who to live with	8-11
Housing options	12
Buying your own home	13-15
Renting	16-31
Shared ownership	32-38
Supported living	39-45
Extra-care housing	46-50
Benefits	51-55
Support with furniture	56
Assistive Technology	57
Home Adaptations	58
Useful contacts for information, advice and support	59-66

# What to do before moving

It is important to think and do the following things before you move:

1. Talk to your family or friends or advocate



2. Make sure you know **why** you want to move



3. Think about **where** you want to move to



4. Think about **who** you want to live with



5. Contact Coventry Social Care if you need an assessment or review of your support needs



6. Make a plan with different options for housing



# Things to think about before you move

Plan your move to a home that is right for you.

Think...



Where do you want to live?



Do you want to live on your own or with others?



If you want to live with others, who do you want to live with?



What do you want to do with your free time?



What support and care do you need?

# Where can I move to?

There are eighteen areas in Coventry.



1. Bablake



10. Radford



2. Binley and Willenhall



11. Sherbourne



3. Cheylesmore



12. St Michaels



4. Earlsdon



13. Upper Stoke



5. Foleshill



14. Wainbody



6. Henley



15. Westwood



7. Holbrooks



16. Whoberley



8. Longford



17. Woodlands



9. Lower Stoke



18. Wyken



# Where can I move to?

Where you live depends on:



Which area you want to move to



What housing is available in each area



What you can afford

# Who should I live with?

Some people want to move but are unsure about who to live with.



**You can choose to:**

1. Live on your own



2. Live with other people





# Living on your own

Living on your own means that:



You choose what happens in your home.



You can choose who comes into your home.



You have independence and privacy.



You have more responsibilities, like cooking and cleaning.

# Living with other people

Living with other people means you have your own bedroom.



You may share the kitchen, bathroom and lounge with others.



## People who share their home:

May share responsibilities like cooking, cleaning and paying bills



Find it is easier to share their home if they get along with the other people in the home



Need to respect other people in the home



May have less choice about what happens in the home



# Living with other people



Sharing with other people can be lots of fun.



It is important that you move in with someone you get along with.



Make sure you are happy with the other people in the home **before** you move in.

# Housing options

There are different options for people who want to live in their own homes.

Rent your home



Buy your home



Shared ownership



Supported housing



Extra Care housing



# Buying your own home



Buying your own home is when you pay for a house or flat and you own it.

## How do I pay for it?



1. Some people have a large amount of money to buy a home outright.



2. Some people get a mortgage from the bank.



This means you borrow money from the bank.



You pay this money back to the bank every month.



Speak to a mortgage advisor first to check if you can get a mortgage.

# Advantages of owning your home

The good things about owning your home are:



You will have more security.



You have more choice about which property to pick.



You can make any changes to your home to meet your needs.

You could add:

- Ramps
- Rails
- A stair lift



# Disadvantages of owning your home

The bad things about owning your home are:



You are responsible for any repairs needed in your home.



You need a lot of money to cover the cost of:

- Deposit
- Legal fees
- Other admin fees



Buying your own home can take a long time.

# Renting

Renting is when you pay someone who owns the home to live there.



The person who owns the home is called the landlord.



The person who rents the home is called the tenant.



If you rent a home you become a tenant and you will have a landlord.





# If you're thinking about renting

Think...



Furnished

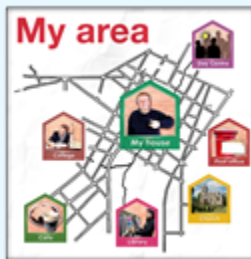


Unfurnished

Do you need a furnished or unfurnished home?



Have you viewed the home?



What is the area around the home like?



Are bills included in the rent or is it a separate payment?



Can any changes be made to the home to make it more accessible for you?

# Tenancy agreements

The landlord will give the tenant a tenancy agreement.



The tenancy agreement tells you what your rights and responsibilities are for your new home.



You should get advice from a specialist before you sign a tenancy agreement.



For more information on tenancy agreements, visit this website:

[https://england.shelter.org.uk/housing\\_advice/private\\_renting/types\\_of\\_renting\\_agreement](https://england.shelter.org.uk/housing_advice/private_renting/types_of_renting_agreement)



# Tenant rights



**Your rights as a tenant are:**



To have a tenancy agreement with your name on it



To be able to enjoy your home



To choose who comes in and out of your home



Get repairs done to the property



Stay in your home for as long as the agreement lasts



Have information about your tenancy explained to you in a way that you understand

# Tenant responsibilities

**Your rights and responsibilities and your tenancy depend on:**

1. The home you live in
2. The landlord you have



**Your responsibilities as a tenant are:**

Keep your home in good condition



Pay your rent on time



Follow the rules in your tenancy agreement



Respect your neighbours



# Types of landlord



There are two types of landlord:



1. Social landlords



2. Private landlords

# Social landlords

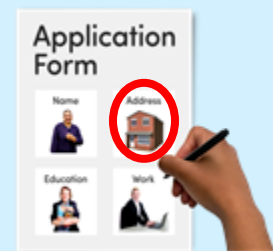
Social landlords are organisations that provide low-cost housing.



People with low incomes or special housing needs can rent a house with a social landlord.



You can apply for a place to rent through your local authority.

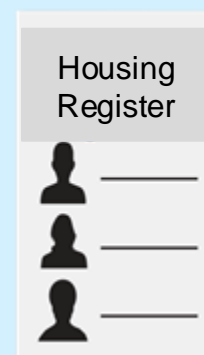


You can apply for a place to rent on your own or as a family.



You will have to go on a waiting list for a home.

This waiting list is called the housing register.



# Social landlords: local council

In Coventry, you apply for social housing through [Coventry Homefinder](#).



Coventry Homefinder is a partnership between Coventry City Council and housing associations in the city.



They work together to give people social housing.



Before you register, you need to have a housing need.

You will not be accepted if you don't have a housing need.

For more information, please click [here](#).



To apply for Coventry Homefinder, you need to register online.

You need a valid email address.



If you are accepted onto Coventry Homefinder, you will be given a priority banding.

This will reflect your current situation, and how high your need to move house is.



For more information on Coventry Homefinder click [here](#).



# Advantages of social landlords

The good things about social landlords are:



Your tenancy is more secure.



They are low cost.

This means they can be paid for using housing benefit or universal credit.

**Social landlords are professional organisations which have:**



Complaints procedures

- If you aren't happy with your home or the service



Repairs and maintenance departments

- If you need someone to do repairs or maintenance in your home



Housing officers and managers to check the quality of the home



# Disadvantages of social landlords

The bad things about social landlords are:



It can take a long time to get a home through your local authority.



You have limited choice about where you live.



It can take a long time to change or adapt your home.

# Renting from a private landlord



A private landlord is someone who:

- Owns a property
- Rents it to members of the public



The private landlord gives you a tenancy agreement.



The tenancy agreement explains your rights and responsibilities.



You pay rent to the landlord.

You are called the tenant.

# Tenancy agreements

Usually tenancy agreements are one of the types below:



## A short-term agreement

Short term agreements last for 6 months to 1 year.



## A month by month basis

Month by month basis means you decide each month if you want to keep living there.



## A long term agreement

Long term agreements can last from 1 year up to 7 years.

# Renting private properties

You can look for privately rented homes by:



1. Searching on the internet



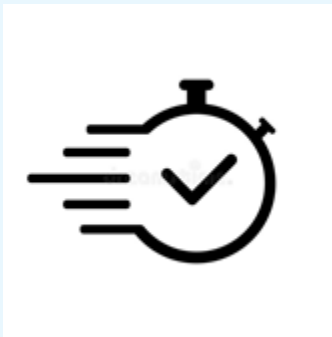
2. Looking in local newspapers



3. Visiting local estate agents

# Advantages of private renting

The good things about private renting are:



Finding a place to live is faster in private renting than social housing.



You can choose to live in almost any area.



You could share a rented house with your friends.

# Disadvantages of private renting

The bad things about private renting are:



Some private landlords do not accept people who receive benefits



Private landlords usually ask for:

- A deposit
- The first month's rent to be paid before you move in



Private renting is not as secure as renting from a social landlord



It can be more expensive to rent privately

# Troubles with your landlord

If you are privately renting, you might:

- Have problems with your landlord
- Be worried about your landlord



You can speak to your local private housing team about this.



Click [here](#) for information on Coventry City Council's private housing team.



Your local private housing team can:

Give you advice



Investigate the situation



Act to change the situation



# Shared ownership

Shared ownership means that you buy part of your home.



The other part of your home is owned by a housing association.



Housing associations are organisations who offer affordable ways for people to live in their own home.



You pay rent to the housing association for the part of your home that they own.





# Paying for your home

There are two ways you will need to pay for your home:



## 1. Paying for the part you own:



You can get a mortgage from the bank.



This means you borrow money from the bank.



You pay this money back to the bank every month.



Speak to a mortgage advisor first to check if you can get a mortgage.

## 2. Paying for the part you rent:



You may be able to get housing benefit or universal credit to help you to pay for your rent.

# Advantages of shared ownership

The good things about shared ownership are:



You will have more security.



You can make any changes to your home to meet your needs. An example is you could add a stair lift.



You can make choices about what happens in your home.



# Disadvantages of shared ownership

The bad things about shared ownership are:



You need a lot of money to cover the cost of the:

- Deposit
- Legal fees
- Other admin fees



You will need to pay your mortgage and rent payments.



If you do not pay your mortgage or rent, you might have to move out of your home.

# Other costs to think about

There are other costs you may have to pay with shared ownership:



Deposit and legal fees



Household bills like electricity, water and food



Service charges. These are costs for cleaning and looking after areas around your home that everyone uses, like a shared garden



You may need to pay some towards your rent if your housing benefit is not enough



You may have to contribute towards your community support costs

# Repairs and other information

**Who pays for repairs to your home?**



If you need any repairs to your home, you will need to ask the housing association if they will pay.



**More information about Shared Ownership:**



Coventry City Council's housing advice tells you more about Shared Ownership. Please visit this website:

[Advice and support for finding a home – Coventry City Council](#)



It is important to ask a shared ownership specialist for advice before you sign any agreement.



# My Safe Home Ltd

My Safe Home Ltd can give you support to understand what happens when you buy a home through shared ownership.



They can also help you to arrange a mortgage if you need one.



My Safe Home Ltd have a website which will tell you more about them.



You can go to the website by using the address below:

[www.mysafehome.info](http://www.mysafehome.info)



# Supported Living

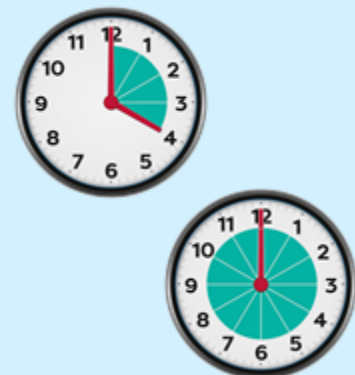
Supported living means that you receive support to help you live independently.



Different people receive different amounts of support.



Some people receive a few hours a week, other people can receive up to 24 hours of support a day.



Everybody is different and the amount of support will depend on what you need.





# Supported living options

There are different types of supported living:



Living in a house you share with other people.



Living on your own in a flat, which is part of a group of flats where other people live. This is called a 'cluster project.'



Support is given to you in your own home.



# How supported living can help

Supported living can help you to learn new skills.



It can help you to get better at:



Cooking



Cleaning



Looking after your money and planning how you spend it

# Advantages of supported living

The good things about supported living are:



Support is already in place in your new home.



You can learn new skills that will help you to live in your own home.



It can help you to feel less alone.



Living near others can help you to feel safer and more secure.



# Disadvantages of supported living

The bad things about supported living are:



There is less choice about where you can live.



You may be put on a waiting list.



If you are not happy with your support, you might not be able to change it.



You might not be able to choose the people you live with.

# Other costs to think about

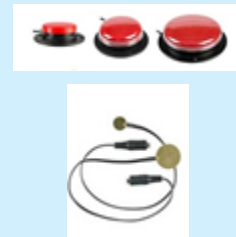
There are other costs you may have to pay with supported living:



Household bills like electricity, water and food



Costs to look after things like assistive technology, which is equipment that helps you to do things



You may need to pay some money towards your rent if your housing benefit is not enough



You may have to pay some of your support costs



# How to find out more information

To find out more about supported living, you can speak to:



A health or social care professional, like a Social Worker or a Community Nurse



An advocate.

An advocate is someone who helps you to speak up for yourself. An advocate can help you:

- Talk to support services
- Talk to organisations and employers
- Make complaints
- Share your ideas
- Get information

# Extra-care Housing



Extra-care housing means that your home is in a building that has:

More security



More care



More facilities



It depends where you live, but you might be able to access:

- Emergency support
- Restaurants
- Shops
- Hairdressers



Usually you need to be over the age of 55 to live in extra-care housing.

# Paying for extra-care housing

There are 3 ways to pay for extra-care housing.



You can:

1. Rent your home



2. Buy your home



3. Buy your home through shared ownership. You can read about this on page 32.



# Other costs to think about

You may have to pay for other costs. These could be:



Service charges. These are costs for cleaning and looking after areas around your home that everyone uses, like a shared garden.



Costs of facilities that you share with other people.



Costs of your care and support.





# Advantages of extra-care housing

The good things about extra-care housing are:



It can help you to feel less alone



Staff are available in emergencies

# Disadvantages of extra-care housing

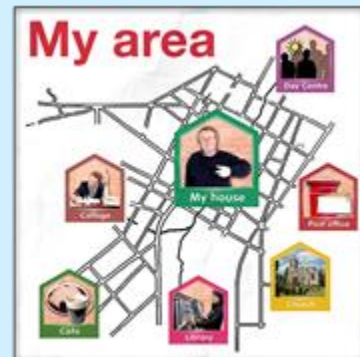
The bad things about extra-care housing are:



Not everyone is allowed to live there.  
For example, you have to be over 55.



There may not be many extra-care housing schemes in your area.



Service charges can be expensive.



# Paying your rent

There are different options for paying your rent.



If you work, the money you earn can pay for your rent.



If you don't have a job or don't make much money in your job, you could get help to pay your rent.



This is called Housing Benefit or Universal Credit.



# Housing Benefit and Universal Credit

You can fill out a form to find out if you can get Housing Benefit or Universal Credit.



If you have lots of savings you won't get support to pay rent.



The amount of support you get will be higher if you don't make much money, and lower if you make more money.



# Housing Benefit

Most people now get Universal Credit rather than Housing Benefit.



Some people still get Housing Benefit if they:

- Don't make much money
- Are over the age of 66
- Are living in temporary accommodation



To find out if you can get housing benefit, please click [here](#).



If you can get Housing Benefit, you have to apply through Coventry City Council.



# Universal Credit



If you can't get Housing Benefit, you can apply for Universal Credit.



You can apply for Universal Credit through the Department for Work and Pensions.



To find out more about universal credit and to make a claim, click [here](#).



If you need help with this you can:

- Speak to the Citizens Advice Bureau
- Speak with your Support Worker or Advocate



# Bedroom Tax

£££



If you have a spare bedroom, you will get less money from your Universal Credit or Housing Benefit.

This is called the Bedroom Tax.



**Some people don't have to pay the Bedroom Tax.**

To not pay the Bedroom Tax you have to:

1. Be on one of these benefits:
  - Attendance Allowance
  - The middle or higher rate of the care component of Disability Living Allowance
  - The daily component of Personal Independence Payment
  - Armed Forces Independent Payment
2. Have regular care overnight from someone who doesn't live with you.

# Support with furniture



Some houses are empty without any furniture.

This is called **unfurnished**.



Some organisations can help you get furniture and white goods for your home.

White goods are large electrical items such as fridge, freezer, washing machine.



**Community Support Grants** help to support people in Coventry who are moving home.



This grant helps people to buy household items.



To apply for the community support grant, click this link:

<https://www.coventry.gov.uk/benefits-1/community-support-grants/2>



Or you can call the customer service centre on 02476833733.



# Assistive technology



Assistive technology can help you to complete tasks more independently.



This technology can be a device, or a system, and there are different types to help with a wide range of tasks.



## Examples of assistive technology are:

- A device which reminds you to take your medication
- A device which can alert a family member or carer in an emergency



To find out more about assistive technology you can visit Coventry's [Telecare Service](#).

# Home adaptations



An adaptation is when a change is made to your home to make it easier and safer for you to complete everyday tasks.



These changes depend on what you need.

## Examples of adaptations are:

- Grab rails
- Ramp
- Wet room
- Stairlift



If you live in Coventry, contact Coventry's Occupational Therapy Service for home adaptations.

Number: 02476 833003

Email:

[ASCdirect@coventry.gov.uk](mailto:ASCdirect@coventry.gov.uk)

# Useful contacts

## Coventry Housing Options

Number: 02476 834024

Email: [coventryhomefinder@coventry.gov.uk](mailto:coventryhomefinder@coventry.gov.uk)



## Coventry Benefits Team

Number: 02476 831800

Email: [benefits@coventry.gov.uk](mailto:benefits@coventry.gov.uk)

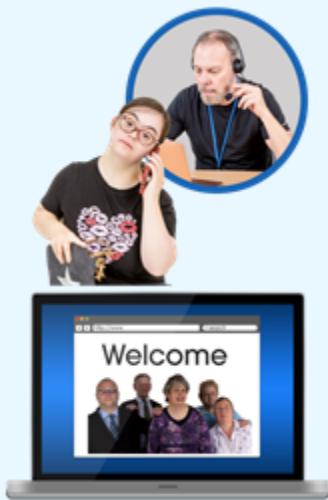


# Citizens Advice Bureau



Citizens Advice is an organisation which provides advice and support about many different things.

**You can ask Citizens Advice for advice about housing and benefits.**



Coventry Citizens Advice only offer support through their advice line or through their website.

## Contact details:



Number: 02476 252047

Website:

<https://www.coventrycitizensadvice.org.uk/get-advice/>

# Coventry Law Centre



Coventry Law Centre offers free legal advice and representation for people in Coventry who don't have the money to pay for it.



Coventry Law Centre can help with a range of issues, including housing.

## Contact details:



Number: 02476 223053

Website:

<https://www.centralenglandlc.org.uk/coventry-housing>

# Coventry Independent Advice Centre

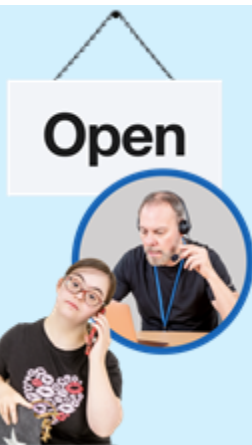


Coventry Independent Advice Service is a charity that offers free advice, information, and support to people in Coventry.



Coventry Independent Advice Service can help with:

- What benefits you are entitled to
- Challenging decisions on benefit claims
- Debt advice
- Housing advice



Coventry Independent Advice Service's advice line is open:

- Tuesdays 1:30pm – 4:30pm
- Wednesdays and Fridays 09:30am – 12:30pm



## Contact details:

Number: 02476 521 202

Website: <https://covadvice.org.uk/>

# More information and advice about housing

**Advice Now** are a charity who may be able to help you by:

- Giving you information and advice
- Signposting you to other organisations who can help

The logo for Advice Now, featuring the word "advice" in a light blue font and "now" in a darker blue font.

You can speak to **Advice Now** about:

- General housing issues
- Benefits



To find out more about how **Advice Now** can help you, you can visit their website:

<https://www.advicenow.org.uk/>





# More information and advice about money



**Money Helper** is a government service that supports people who live in the UK with money-related issues.



For example, you could look for help with:

- Debt concerns
- Benefits you can claim
- Tools to help you to manage your money



To find out more about how **Money Helper** could help you, please visit their website:

<https://www.moneyhelper.org.uk/en>



There is a **Benefits Calculator website** to help you work out what benefits you are entitled to.

**The link to this website is:**  
<https://www.gov.uk/benefits-calculators>



# Help with household costs



**Act on Energy** provides advice on reducing bills, grants and heat for health.

<https://actonenergy.org.uk/>



**British Gas Energy Trust** can provide help, advice and can award grants to households who need support around money and fuel bills.

<https://britishgasenergytrust.org.uk/>



**Orbit Better Days** provides advice and support on a range of topics such as: money, digital skills, housing support and cost of living support.

<https://www.orbitcustomerhub.org.uk/help-support/>

# Help with household costs



Some people can pay less **council tax**. Click on the link to see if you can pay less council tax. <https://www.gov.uk/apply-council-tax-reduction>



Some people who get benefits can get a cold weather payment if the temperature is below 0 degrees for over a week.

Click on the link to see if you can claim: <https://www.gov.uk/cold-weather-payment>



The **Severn Trent Big Difference Scheme** reduces water bills for Severn Trent customers with a household income less than £18,278.

To apply for this scheme, please click [here](#).



This easy read was created by the Experts by Experience Co-production Service in Coventry and Warwickshire.



The Experts by Experience Co-production Service is part of Grapevine.



Grapevine Experts by Experience designed and edited this easy read.