

https://www.housingrights.org.uk/housing-advice/housing-advice/young-people

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Young people

If you're having trouble at home or do not have a place to live, you're not alone, and it's not your fault. Whether it's us at <u>Housing Rights</u> or another organisation, we'll try to get you the help you need.

Types of housing

There are three types of housing in Northern Ireland:

- <u>Social housing</u> is owned by the Housing Executive and Housing Associations.
 These organisations are known as social landlords. The people living in their accommodation are called social tenants. To become a social tenant, you will need to <u>make an application and meet specific criteria</u>. There can be long waiting times to get a social tenancy.
- Private rented housing is owned by a private landlord.
- <u>Temporary accommodation</u> is usually provided by the Housing Executive to people who are homeless.
- Owner-occupied is where the person who 'owns' the property has a
 mortgage (a loan) with a bank or other lender. They will own it outright once
 they repay all the money they borrowed to buy it.

Help for young people who are homeless

Young people can be more at risk of becoming homeless. Homelessness doesn't just mean people sleeping on the street. Someone can be homeless if they:

don't have a permanent roof over their head

- are living in unsafe conditions
- can't afford the rent and other housing costs
- are staying with different family members or friends on a temporary basis,
 i.e. 'sofa surfing'

Young people can be particularly vulnerable due to their age. Being vulnerable is also called being in <u>priority need</u>. Having a priority need can help you get somewhere to live in the short and long term.

Being vulnerable can include:

- having health issues
- having experienced violence or being at risk of violence
- being pregnant or
- having dependent children
- being at risk of exploitation

<u>Speak to one of our advisers</u> if you think you might be homeless, or if you are at risk of becoming homeless. It's better to get advice as early as possible.

Urgent help for young people

There are two main organisations responsible for helping young people in housing need:

- the Housing Executive and
- the Health and Social Care Trusts (also known as 'social services' or 'the trust')

Who helps you will depend on your situation, especially your age and whether you have ever been in care. They might owe you a duty to find somewhere to live and even cover the costs.

Aged 18 or over

If you are 18 or over the Housing Executive will usually be responsible for helping you. But if you have been in care at some point, then social services might have to help you.

Aged under 18

If you are 16/17, either social services or the Housing Executive will be responsible for helping you. One of them will take the lead in supporting you. But they will work together to help you.

If you are under 16 and have nowhere to live or do not feel safe in your home, you should get help from social services. They should find you a place to stay. You can talk to VOYPIC to find out what help you can get.

Finding out if you are entitled to extra help can be complicated. If you need more information, speak to one of our advisers.

Organisations that help young people

These are some organisations that specialise in helping young people. You can contact them if you feel that social services aren't giving you enough help:

<u>Children's Law Centre</u> <u>0808 808 5678</u> works to protect the rights of all children living in NI

<u>Childline</u> <u>0800 1111</u> is a free, private and confidential service for young people to talk about their problems

MACS 028 9031 3163 for any support needs

VOYPIC 028 9024 4888 if you're in or have been in care

Temporary accommodation for young people

The following hostels focus on helping young people. If you have nowhere to stay and the Housing Executive or social services aren't helping you, you can contact them:

Malone Foyer (South Belfast), 0800 171 2222

Flax Foyer (North Belfast), 028 9059 3301

Strand Foyer (Derry/Londonderry), 028 7128 1155

Jefferson Court (Derry/Londonderry), 028 7136 1306

Slate (Omagh), <u>028 8225 9000</u>

Paying for your temporary housing

If you are placed in temporary accommodation such as a hostel or foyer you might need help with paying for it. <u>Housing Benefit</u> can help with paying for temporary accommodation. But you need to be at least 16 years old to claim it. <u>Speak with our advisers</u> if you need to find out more about paying for your accommodation.

Leaving care

Not all young people in care will stay in care until they are 18. Some will be in care temporarily and will return home to their families or guardians when the time is right.

If you are leaving care and plan to live on your own, you might find it challenging. You might need extra support to make the move easier. Social services should give you a personal adviser before leaving care. They will work with your social worker to develop a Pathway Plan. This should set out what help you will need, including where you will live and how you will be able to pay for it.

So, before you leave care, make sure to:

- talk to your social worker to sort out what housing support you need and get a Pathway Plan
- contact <u>Make the Call</u> to see what benefits you can get to help you afford to live
- speak to our advisers to make sure you understand your housing options

Living on your own

Renting from a social landlord

If you are aged 18 or over, then you can apply for a social tenancy either by:

- passing the four tests for homelessness or
- getting the right number of points under the Housing Selection Scheme

If successful, you will be offered a social tenancy by the Housing Executive or a Housing Association. You will be an introductory tenant during the first year. The 12 months is used as a trial period to see if you are acceptable as a tenant. After 12 months, your tenancy will become permanent or secure. This means that you will be a tenant for as long as you want, so long as you stick with the rules of your tenancy agreement.

If you are aged between 16/17, you can only apply for a social tenancy in certain circumstances. <u>Speak to one of our advisers</u> for more information.

If you are under 16, you cannot apply for a social tenancy. In this case, social services must help you to find somewhere to stay.

Moving into a social tenancy

The landlord is responsible for making sure that the <u>property is in a good, safe</u> <u>condition</u> before you move in. Important checks must be carried out, which can lead to delays. Each property will be different depending on how it was left by the previous tenant. It might need repairs, which can take a while, depending on what needs to be done.

If you think it's taking too long for you to move in you might be able to <u>make a complaint</u>. You can speak with our advisers for further advice.

Paying for a social tenancy

Part of your tenancy agreement is that you <u>will pay rent</u> in exchange for living there. If you don't pay the rent, the landlord could evict you, and you could be at risk of becoming homeless. You must get help as soon as possible if you fall behind with your rent. <u>Our advisers</u> can help you find ways to pay your rent and stay in your home.

You can apply for Social Security benefits if you need help paying your rent. Contact Make the Call to see what you might be entitled to.

Renting from a private landlord

If you are not entitled to any help from the Housing Executive or Social Services, you might need to <u>rent from a private landlord</u>.

Anyone **18 or over** can enter into a tenancy agreement with a private landlord.

In all cases, you should ensure you understand what you are signing. Once you agree to a <u>tenancy agreement</u>, it is a binding contract.

Generally, the law says that if you **are under 18,** you cannot sign a tenancy agreement. Speak to one of our advisers if you need help.

Paying for private rented accommodation

Part of your tenancy agreement is that you will pay rent in exchange for living there. If you don't pay the rent, the landlord could evict you, and you could be at risk of becoming homeless. Taking on a private rental can be expensive. So, it's essential to know beforehand if you can afford to live in the private rental. Getting help as soon as possible is essential to if you fall behind with your rent. Our advisers can help you find ways to pay your rent and stay in your home. We also have a free mediation service for young people to help in these situations.

You can apply for Social Security benefits if you need help paying your rent. Contact <u>Make the Call</u> to see what you might be entitled to. Private tenants will usually apply for help from Universal Credit. The amount of help you get will be based on the <u>local housing allowance (LHA) rate</u>.

Private renters under 35

Your rate of LHA will be reduced if you are:

- a single person living alone and
- under the age of 35

In this case, you will only be entitled to the lower <u>'shared accommodation rate'</u>. This means the government expects you to live in shared accommodation with others, even if you don't. So, bear this in mind, as it may not cover all your rent.

There are some exemptions to this rule, including single young people who have spent at least three months in a homeless hostel. <u>Speak with one of our advisers</u> if you're unsure about what rate you should be getting.

Extra help to pay for your private rental

If your LHA rate does not cover all your rent, you can apply for a <u>Discretionary Housing Payment</u> (DHP). This is a top-up awarded by the Housing Executive to help with your rent. Getting a DHP is not guaranteed. It will depend on your circumstances. Our advisers can help you with making an application.

Students

Many students live in college or university accommodation or rent from a private landlord. As a student, you may be a tenant or a licensee. It's essential to know your tenancy type to understand your rights. Licensees have fewer rights than tenants. Usually, students cannot get social security benefits to help with their housing costs.

Housing options for students

Students have a range of housing options. To learn about your options, speak to the welfare officer of your student union.

Residence halls

You will usually be a licensee if you live in university or college accommodation. This means you can be easily evicted if you don't stick to the rules in your agreement. Check your agreement's terms to see your rights and responsibilities. Even if your agreement says you have a 'licence to occupy', you might be a tenant. Get help if you're not sure.

Private rentals

If you decide to rent from a private landlord, you will need to find the accommodation yourself. Check <u>Studentpad</u> to find private rentals. It is common for students to live in shared accommodation. Work out a budget and ensure you can afford to pay the rent and other costs, such as electricity and heating.

University housing

These are private rentals owned by the college or university. They are usually only available to students with children, mature students or students with specific needs.

Purpose-built student housing

Students can rent accommodation built and managed by private companies. If you want to live in this type of accommodation, you must apply directly to the

company.

Paying for your student housing

Wherever you decide to live, make sure you understand your agreement before signing it.

You need to be able to pay for your rent and any other living costs. Failure to pay rent could result in your being evicted. If you're having a hard time paying or you're falling behind on payments:

- contact your landlord as early as possible. They might be willing to work with you to come up with a solution. Housing Rights has a <u>free mediation service</u> for young people to help in these situations.
- contact your student union and ask about any financial help that might be available
- speak to our advisers for help with making a repayment plan you can afford.

More advice

- Homelessness assessment
- Emergency help