

# Housing options



*If you are thinking about moving to a rented house or flat, understanding what's available will help you decide how you want to live. Knowing your rights and responsibilities will make sure you do not get illegally evicted and treated badly. You may also find that the understandings learned through this module will lead to landlords being more willing to let to you.*

## **By the end of this module you will have learned about:**

- the different types of housing available
- the differences between **private rented sector** and **social** housing
- the different types of tenancies
- how to end a tenancy
- shared accommodation.

## **1. Housing—different types and availability**

### The types

- Social housing
- Private rented accommodation
- Owner occupier

## What is social housing?

Social housing means homes rented out by local authorities – town or city councils or housing associations. The local authority is the landlord and decides who can and who needs to live in the property. Local authorities are responsible for keeping their social housing properties safe and in good working order.

## Should I wait for social housing?

Lots of people want to live in social housing. This is because it is cheaper than private housing. Social housing also sometimes gives tenants greater long-term security. But there is not much social housing and it's hard to get. **You could spend a very long time on a waiting list and still not be offered a home.**

Many people would like to own their own home, but it takes a long time to save for a deposit and it can be difficult to get a mortgage.

## The private renting option

Lots of people find renting privately is the simplest and quickest way to get a home. There is more choice of where to live. And if you decide you want to live somewhere else, **it is fairly simple to move on.**

Renting privately can sound like an expensive option, but it can be affordable. **For example: if you are living in a hostel the rent you pay to a private landlord will probably be less than what you pay to the hostel.**

## Check out the difference

Private rented sector	Social housing
<ul style="list-style-type: none"><li>• You can stay in the property as long as you and the landlord want</li><li>• You can't just be kicked out – evicted – landlords have to give two months' notice.</li><li>• You can choose to live anywhere there are properties you can afford and you can view as many as you like</li><li>• Rent levels are usually higher, particularly in central London – but rents can be paid by Local Housing Allowance – the name of Housing Benefit for the private rented sector.</li></ul>	<ul style="list-style-type: none"><li>• Often starts with 12-month introductory tenancies.</li><li>• Tenancies could be a minimum of two years, some still have tenancies for life.</li><li>• Can be evicted for rent arrears or anti-social behaviour.</li><li>• Restricted to where the local authority has social housing so there are often long waiting times and limited offers.</li><li>• Rent levels are generally 20 to 33 per cent cheaper than those in the private rented sector. Rents can be paid by housing benefit.</li></ul>