



Welcome Workshops

Cultural Orientation Programme

Housing in the UK

Version 1 25/01/2022

Learning Objectives

- 1. To better understand housing in the United Kingdom
- 2. To understand how we find you a home and the housing support you will be provided
- 3. To understand what to do if you already have your own housing in the UK
- 4. To understand your options after you have been provided a home

Housing in the United Kingdom



- Housing in the UK has different property sizes and types (flat, terrace, semi-detached and detached) and tenure (buying a house, renting privately, social housing).
- Not all properties will have a garden. Blocks of flats will often have a communal garden.



- Housing in cities, for example London and Edinburgh, are often smaller flats as housing is a lot more expensive.
- The average UK house price was £256,000 in July 2021. London's average house prices remain the most expensive of any region in the UK, at an average of £495,000 in July 2021.
- The housing system operates slightly differently in England, Wales, Scotland and Northern Ireland so it is helpful to research and ask for advice.

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Your Local Neighbourhood



- It is normal to live on the outskirts of a town or city, and to travel to local services such as shops by bus, train, car or bicycle.
- Your local area will likely have a leisure centre where you can play sport or exercise, local parks and libraries where you can borrow books and access the internet if you do not have it at home.
- You should also familiarise yourself with the local transport links and bus stops. You may not live very close to services including doctors, schools or Jobcentre Plus so you will need to travel.
- The UK is a multi-faith society and there are mosques, churches and other places of worship in towns and cities. Places of worship can help you meet members of the community.





HOW WE FIND THE RIGHT HOME FOR YOU

- The UK Government will offer you a home if you are part of the:
 - Afghan Relocations and Assistance Policy (ARAP)
 - Afghan Citizens Resettlement Scheme (ACRS)
 - · Or, if you are an eligible British national.
- We will find you and your family a suitable home to help you have the best start in the UK.
- We will not give priority housing to any person or family, and all groups will be treated as equal.
 However, if you are in a smaller family, you may be offered a property more quickly because there are more smaller properties available.

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HOW WE FIND THE RIGHT HOME FOR YOU

When we move you from hotels to your new home, we consider your immediate needs

 This includes family, medical and employment factors as well as the availability of housing and services across the UK, which is particularly difficult in cities like London.

Your Hotel Liaison Officer is your key point of contact

 Please speak to your Home Office Liaison Officer if there are any needs or problems which should be considered when we match you to a house.

Please do not contact councils directly about housing

 We are already working closely with councils and councils are highly unlikely to offer you alternative housing that is better or available sooner.

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Why is it not possible for everyone to move to their preferred location?

- The home we offer may be located anywhere in the UK because we are looking for good quality and affordable homes.
- We will try our best to support your preferences, but it will not be possible to house everyone in their preferred area.
- Large cities, such as London, have very limited housing available, especially larger houses.
- This means that most families hoping to be housed in specific cities, such as London and Manchester, are likely to be offered houses elsewhere in the UK.
- We understand you may be upset if you are offered a home in an area that is not your preferred location
- Wherever you are live in the UK, you should expect a warm welcome and the council will support you in accessing services (including health, education and language) and gaining employment.



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Case Study - Isle Of Wight

- · A family with four children were housed in the Isle of Wight in October 2021.
- The family originally wanted to be moved to London or Manchester because they were the only places in the UK they knew. They searched the internet to find out more about the Isle of Wight and accepted the housing.
- Once they arrived, the family were very positive, they called their family back in Afghanistan and visited the beach!
- The children quickly started school and enjoy the outside space. They have been making friends and have started swimming and football.
- Dad has been very encouraging of his wife's independence. Mum has started English lessons and it has been taught in very practical ways including visits to the fruit and vegetable shops.
- Mum now takes and collects the children to/from school and goes shopping independently.
- Dad has now started working part time in a local shop, which he really likes.
 He has gained a provisional driving license and is studying for his theory test.
- The family are very positive about their new house "It is brilliant, we love it"





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What type of property might you be offered?

- We are working hard to obtain larger houses, but the average sized property in the UK is smaller than in Afghanistan.
- If you are in a smaller family, you may be offered a property more quickly because there are more smaller properties available.
- You may find that the property you are offered is smaller than you hoped for or are used to, but it will meet your immediate needs.
- In the UK it is common for children to share bedrooms, depending on their ages and gender.
- Single people often share a property with other people, including people outside their family, because individual one-bedroom properties are often expensive.
- Your house will be equipped with basic furniture and appliances.







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Photos on slides are examples of accommodation that has been provided through the matching process

Your help with housing costs

 Once move to your home, you will need to report a change in your circumstances via your Universal Credit online account.

- Your Work Coach can explain how you can do that.
- Your Universal Credit payment will be reviewed to determine if and how much you receive towards your rent.
- If you are entitled to help with your rent, this will usually be included as part of your Universal Credit payment. This means once you move into your accommodation, you will need to set aside money you receive from your Universal Credit payment, to pay rent to your landlord.
- There may be some circumstances when the rent can be paid directly to the landlord through an Alternative Payment Arrangement. Your Work Coach can explain this in more detail.
- It is very important that you pay your rent on time. It may be a good idea to start budgeting and managing your Universal Credit payment, so you can get used to the idea of managing payments for your living costs such as rent, council tax, gas and electric.

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Photos on slides are examples of accommodation that has been provided through the matching process

Accepting your home

- We strongly encourage you to accept the home offered to you.
- If you decline the offer, the Home Office will not necessarily find you another house in your preferred area.
- Finding a property in a specific area will only be possible if you provide evidence of an immediate need to be housed in a specific location and will depend on a suitable property becoming available.
- Declining a home will lengthen your stay in a hotel, meaning it will take longer for you and your family to start to settle into your new life in the UK.
- Please consider the accommodation offered to you and your new area as your first step in integrating into life in the UK.
- After settling into your new home, you are allowed to move to a different area – but you would need to do this independently, without support from the Home Office or the council.

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Getting ready to move

- We will give you 7 days' notice of your move to long-term accommodation.
- During this time, you can prepare for your move and discuss any issues with your Home Office Liaison Officer.
- We will give you the contact details of your new council so you can talk to the people who will be supporting you.
- Your DWP work coach will provide you with information about Universal Credit and how to pay rent.

Once you move, the council will support you in the following ways:

- Getting to know the area
- Finding employment or further education
- Enrolling your children in local schools
- Accessing local services, including registering with a doctor
- Integrating into the local community
- Finding language classes

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What should you do if you already have your own accommodation?

- If you already have your own property, you must tell your Home
 Office Liaison Officer. You should move to your property instead of waiting to be matched to a property.
- This will free up housing for families that do not have their own properties.
- You should tell the Home Office Liaison Officer the address of the property you will move to so that we can stay in contact with you.
- Moving to your own accommodation will not affect your immigration status.

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Your options after we find a home for you

After you have moved into the home that you we have found for you, you can move to another house and location at a later date if you wish to. You will need to arrange this yourself.

You will only be helped with your first move. If you choose to move from the housing you are matched to, you will not be supported in finding different housing.

You have a few options, including:

- 1. Renting privately
- 2. Buying your own home
- 3. Social housing

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Renting Your Own Home



- You have the right to rent in the UK. You can find a property through local lettings agents and on property listings websites.
- When you find a house or flat, you may need to pay a deposit and your landlord is obliged to protect your deposit.
- Letting agents and landlords carry out any referencing checks before accepting a new tenant. This may include income requirements or the need for a guarantor.
- You should receive a 'tenancy agreement'. This is a legal contract between you and the landlord. Your tenancy agreement should set out how much rent needs to be paid and how often and the length of tenancy, as well as tenant and landlord responsibilities.
- The tenancy will usually be for a fixed period of 6 or 12 months (in England and Wales). If you want a longer initial fixed period, you can ask
- In Scotland your tenancy will last until you wish to leave the let property or by the landlord using one (or more) legal grounds.
- You will be obliged to pay the rent for the duration of the tenancy.

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To prove your status you can use the online service, which is found at: https://www.gov.uk/prove-right-to-rent. In Wales, Scotland and Northern Ireland the Government does not require you to prove your right to rent, but you might still be asked.

You can find out about your responsibilities and rights as a tenant in England in the Government's 'How to Rent Guide', which is at:

https://www.gov.uk/government/publications/how-to-rent/how-to-rent-thechecklist-for-renting-in-england

For Scotland: https://www.mygov.scot/browse/housing-local-services/renting-property

For Wales: https://www.rentsmart.gov.wales/en/tenant/

For Northern Ireland: https://www.nidirect.gov.uk/publications/private-tenancies-guide-private-landlords-and-tenants-northern-ireland

Social Housing

- After you have been provided a home, social housing could be an option.
- Social housing is typically a lower-cost rental house or flat provided by the council.
- You <u>apply for social housing</u> through your local council or a housing association.
- You will usually have to join a lengthy waiting list and you are not guaranteed to get a property.
- Your length of time on the waiting list will depend on the area you
 want to live in, the type and size of house you require, as well as any
 priority you may have. For example, there are around 300,000
 people on the waiting list for social housing in London.
- Once you are high enough on the list, the council or housing association will contact you about available properties.

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Buying a House

• Buying a house is a lengthy process and can take several months.

- House prices across the UK are very different, for example the average house price in Inner London is roughly 3 times more expensive than the average house price in Sheffield.
- You likely have to pay a deposit (at least 10% of the property's value).
- Most people start their property search with online property sites or through local estate agents. You should consider your needs including the number of bedrooms, location, transport links, local schools.
- Before you begin viewing properties, you speak to a broker and get a mortgage decision in principle. This is a written statement from a lender giving an estimate of what you can borrow. The majority of lenders will carry out a credit search.
- When you have found a home that is suitable for you, you will need to make an offer to the buyer to purchase the property. If your offer is accepted, you will need to engage a legal representative who will carry out the legal checks.

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For more information see: https://www.mygov.scot/buying-a-home/how-to-buy and in Scotland see: https://www.mygov.scot/buying-a-home



Option to show video: https://unitedkingdom.iom.int/ukcovideos/en/0a673e21-22c9-46b6-aa56-0fa712d28105 (the housing specific video)