

Under 35?

What you need to know before applying for a home



If you are aged 18 to 21, then from 1 April 2016 you will not have an automatic right to the 'housing cost' element of Universal Credit when you make a claim for Universal Credit. This will affect existing and new tenants following Government changes.

If your only income is benefits, you will not get any help towards paying your rent. Even if you meet the exemptions to this rule and get help towards the rent, it's unlikely you will be offered a tenancy because your income will not be enough to live in a flat on your own.

There are exemptions to these rules, for example if you have been working and haven't claimed Housing Benefit in the last year, or if you have a severe disability or certain vulnerabilities. The landlord will check to see if you are affected.

Local Housing Allowance

A single person aged 21 to 35 can only receive Housing Benefit or the housing cost element in Universal Credit at the shared room rate.

This is the amount the Government thinks a single person can rent a room for in a shared house where you have a room and shared bathrooms, kitchens and living areas.

The rent charged by social landlords is generally higher than the shared room rate of £66.74, which means that you will have to pay the difference from April 2018 if you sign a new tenancy after April 2016.

If you are accepted on to the waiting list, you may have to go through the following steps to be able to bid and accept a property...

1. You will be asked about:

- your personal circumstances
 - where you live now
 - why you want to move
 - where you have lived for the past five years
 - if you have criminal convictions
 - what your income is
 - how you will cope with a tenancy.
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2. Can you afford it?

- If your wages are low or if you are on benefits, the landlord will ask you to complete a budget planner. This helps to find out if you can afford the property.
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3. References

- The landlord will need good references from where you have been living.
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4. Credit check

- Some landlords will do a credit check to see if you have told the truth about your finances
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5. The decision

- Following the above steps, the landlord will make a decision about offering you a home.

Local support agencies

We understand that it can be a confusing time when applying for a new home. Any of the below agencies will be able to provide you with further help and advice.

Cizens Advice Bureau

34-36 Carrington Street, Nottingham NG1 7FG
Telephone: **0844 848 7997**

Citizens Advice, Nottingham and District Housing Advice

Rodney House, Castlegate, Nottingham NG1 7AW
Telephone: **0115 945 3970**

Framework

Val Roberts House, 25 Gregory Boulevard, Nottingham NG7 6NX
Telephone: **0115 841 7711**

Nottingham HomeLink

Oak View c/o Harvey Road Bilborough Nottingham, NG8 3BB
Telephone: **0115 746 9977**

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