This factsheet gives information on the housing issues that affect mental health, the relationship between homelessness and mental distress, and the different types of housing support services available.

This factsheet is for people with mental distress, their carers, friends and family. It may also be useful to students and professionals.

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Further reading

**Housing and mental health**

Good-quality, affordable, safe housing is essential to our wellbeing. Poor housing or homelessness can contribute to mental ill health or can make an episode of mental distress more difficult to manage. This may also be compounded by the fact that poor housing and homelessness are often linked to other forms of social exclusion, such as poverty.

The housing charity Shelter has found links between overcrowded family housing and depression, anxiety, sleep problems and strained relationships.

'Decent Homes' are described by the Government as homes that support the health and wellbeing of those who live in them. Decent Homes should be:

- warm
- weatherproof
- equipped with modern facilities
- in a good state of repair.

The immediate environment of a Decent Home should provide:

- access to clean, safe, green spaces
- access to public services
- opportunities for social contact.

**The social context - housing in the UK today**

Unfortunately, good housing is not available to everyone in the UK. The following main problems have been identified:

- There is a lack of affordable housing. This started with the 'right to buy' policy of the 1980s, which allowed council tenants to buy their homes, and greatly diminished the local authority housing stock. Rising house prices in the private sector have compounded the problem.
- There is a lack of good-quality housing. Social housing is often associated with poor-quality buildings, high levels of unemployment and crime, and poor access to local services.
- Levels of housing support for people with particular health and social care needs are declining (see ‘Housing support’ for further details of this kind of accommodation).

These housing problems have a disproportionate impact on particular groups, such as older people, children and young people, those on low incomes and those with health problems, including mental ill health.

Poor housing is often associated with urban areas, where the issues of overcrowding, poorly designed large-scale estates and associated social problems are well known. However, the lack of affordable housing has also been identified as one of the biggest social problems in rural areas.

Problems of isolation and poor access to public services are also more common in rural areas.

**The impact of mental distress on housing**

The relationship between housing and mental health is complex. Poor housing can contribute to mental ill health, while mental ill health can make it more difficult for people to find and maintain good-quality accommodation. Studies have revealed the following issues:

- People with mental health problems are under-represented in owner-occupied accommodation, which is generally seen as the most socially valued and secure housing in the UK today.
- Compared with the general population, people with mental health problems are twice as likely to be unhappy with their housing and...
four times as likely to say that it makes their health worse.

- Mental ill health is frequently cited as a reason for tenancy breakdown.
- Housing problems are frequently cited as a reason for a person being admitted or re-admitted to inpatient mental health care.
- Housing sector staff (for example, Local Authority Homeless Persons Units) often lack awareness of mental health issues. Equally, some mental health support staff would benefit from greater awareness of housing issues.

Advice and support for housing problems

Most people with mental health problems are able to live in ordinary housing, and indeed choose to do so. However, mental distress sometimes brings practical and financial problems that can affect someone’s housing situation. You can find information about the help available in your area in local directories or by contacting the MindInfoLine. A list of national organisations across these service areas is provided under ‘Useful resources’. The following are some of the types of services you may want to investigate.

Financial and legal advice services

These services can give advice on financial matters relating to housing (such as bills, rent and mortgage payments) as well as problems with landlords, mortgage lenders or housing providers.

Financial assistance

A wide range of organisations offer varying levels of financial support. These include faith groups, other community and voluntary organisations, trade or profession-based organisations (such as the Royal British Legion) and, in some cases, local councils. Grants or loans may be available to cover repairs or for the purchase of essential household items.

Befriending services

Befriending provides social support through a one-to-one relationship. Befriending schemes are provided by mental health organisations (such as local Mind associations), faith groups (affiliated to religious organisations) and other community and voluntary organisations. (These organisations are non-statutory, autonomous and non-profit making and are largely run by unpaid volunteers. Some organisations are registered charities. [10]) In some schemes, the befriender may assist with jobs that help with maintaining a home, such as shopping, gardening or preparing meals.

Other practical support

Practical support for transport, shopping and jobs in the home, may also be provided by health organisations (including mental health organisations), faith groups or older people's organisations.

Housing support

People with mental health problems who use community care services may be entitled to housing support. There are several types of housing support services and the level of support a person needs may change over time. Some providers of housing support run schemes that assist a person to move gradually towards greater degrees of independence. This has been described as a ‘stepping stone’ approach, and may involve the input of education or employment services. [11]

This section describes the main types of housing support available to people with mental health problems.

Care homes (residential care homes)

Care homes generally offer long-term accommodation and support, although short-term placements are sometimes available. Care homes are usually specific to a particular client group; for example, people with
Residents have their own rooms but share communal areas. Catering and cleaning services are provided in some homes. In other homes, residents are encouraged to perform these tasks, to foster independent living. Levels of care vary between care homes but all are managed by a registered care manager and are staffed by other care workers; for example, care assistants.

All residential care homes that provide board (accommodation and meals) and personal care (such as assistance with washing, dressing and taking medication) must be registered with the Commission for Social Care Inspection (CSCI) in England or the Care and Social Services Inspectorate in Wales (CSSIW) (see ‘Useful resources’). These organisations are responsible for inspecting care homes, making sure that homes meet national standards and removing bad practice (including closing homes where necessary).

**Care homes with nursing (nursing homes)**
Registered care homes with nursing provide a higher level of support than those without nursing; they are staffed by a combination of qualified nurses and care assistants.

**Respite care**
Respite care projects provide short-term supported accommodation for people who need a high level of support for a short time or to provide a break for carers. These projects are run similarly to care homes; indeed some care homes and nursing homes also provide some respite care.

**Outreach support/ floating support**
This type of accommodation is for people with fairly low support needs and is designed to encourage independent living. Mutual support between residents is encouraged.

The accommodation consists of individual flats allocated to an outreach support project within a particular area. Support is provided by a team of workers, often called ‘outreach support workers’ or ‘floating support workers’ who visit residents in their own flats. Workers can provide support with financial and practical matters relating to the home and refer residents on to other services such as counselling.

**Assertive outreach**
Assertive outreach services are for people with mental health needs who have difficulty using traditional mental health services. The accommodation is similar to that of outreach support, but a higher level of support is provided. The aims of assertive outreach are to build up a relationship of trust between the service user and the outreach worker, to support the service user to engage in activities and to prevent admission or re-admission to hospital.

**Hostels**
Hostels offer short-term accommodation and are usually specific to a particular client group; for example, people with mental health problems. They offer varying levels of support but do not have to be registered as homes, as they do not provide board or personal care. Residents have their own rooms but share communal living areas.

**Group homes**
Group homes are ordinary houses that have been adapted to provide accommodation for individual residents. They are usually specific to a particular client group; for example, people with mental health problems. They offer varying levels of support but do not have to be registered as homes, as they do not provide board or personal care. Residents have their own rooms but share communal living areas with other residents, who provide mutual support and are usually preparing to live...
Supported housing (sheltered accommodation)

There are many different types of supported housing (also called sheltered accommodation), ranging from low to medium levels of support. Most supported housing is designed with older people in mind and is usually in the form of individual flats or studios within a block equipped with communal facilities. Some supported housing schemes have a resident warden; some have visiting wardens. Residents often have direct access to the warden via intercom or alarm facilities in their flat. People may be eligible for further support, such as visits from home helps or domiciliary care workers.

Therapeutic communities

Therapeutic communities provide a supportive environment with a focus on rehabilitation. Residents usually have their own rooms but share communal areas. The focus tends to be on communal living, with regular house meetings and group activities. Therapy is usually available, on a one-to-one basis or in groups. Stays in therapeutic communities tend to be limited to an agreed time period. (At present there are no therapeutic communities in Wales.)

What type of support do I need?

Your need for housing support should be identified as part of your Community Care Assessment and, if you are leaving hospital, as part of your discharge planning. If you believe that your housing needs are not being met, you have the right to request a Community Care Assessment. You can request an assessment from your local Social Services department or from your care coordinator.

Following the assessment, you should receive a written care plan detailing the type of support you can expect to receive.

Local authorities have a duty to assess a person's need for care and support if it appears that they may need community care services - or a change to their 'package of care'. However, local authorities do not necessarily have to fund or provide services (unless the person is subject to Section 117 of the Mental Health Act).

Funding for housing support and residential care

If you have had a Community Care Assessment, your Social Services department will assess your financial situation. It will look at your savings and income to see how much you can pay towards the costs of a home.

The facts and figures below were valid on 1 April 2007. They are set by the Government and may change each year.

- Savings and property (known as capital) worth less than £13,000 is not taken into account. However, you may still have to pay something towards your care if you have other income (for example, pensions or state benefits).
- If you have between £13,000 and £21,500 in capital, you will have to pay some of the costs of your care.
- If you have more than £21,500 in capital, you will have to pay all the costs of your care until the value of your capital falls below £21,500. [12]

Whatever the outcome of your assessment, it is important to get financial advice on how to manage your money, including how to fund your housing support. See 'Useful resources' for details of advice services.

Finding suitable housing

Here are some points you may wish to consider:

- You could visit a number of care homes or housing schemes to see what they are like and what facilities they have to offer.
All homes should produce written information (a service users' guide) to help you make a choice about the home you want to move into.

- Ask to see copies of policies and procedures, particularly complaints procedures.
- Consider carefully whether the supported accommodation meets your needs, both now and in the future. This may include religious and other cultural needs, and adjustments for illnesses or disabilities that are not related to mental health.
- If the home you choose does not have a vacancy, you could accept a temporary place elsewhere until a place in your chosen home becomes available.
- A short stay in respite care will give you an insight into how a home is run and whether you would like it.

**Homelessness and mental health**

Being homeless means more than not having a roof over your head. You are also considered to be homeless if you do not have a right to stay where you are living, or if your home is not suitable for your needs.

The associations between mental ill health and homelessness are well known. A recent study estimated that between 30 and 50 per cent of homeless people have a mental health problem (compared with 10 to 25 per cent of the general population). The same study found that 70 per cent of those with a mental health problem had had a diagnosable mental illness before becoming homeless. [13] However, it is also likely that being homeless can trigger new mental health problems and can make existing problems harder to manage. In a study by the housing charity Shelter, reasons for mental ill health among homeless people included respondents' current housing situation and uncertainty about the future. [14]

One in five homeless people with a mental health problem cites their mental ill health as a factor in becoming homeless. [15] Specific incidents that can lead to homelessness include:

- arrears in rent or mortgage payment resulting from loss of paid employment or difficulties managing personal finances [16]
- being defined as anti-social because care and support needs are not being met. [17]

Several factors have been linked to an increased risk of becoming both homeless and mentally unwell. These include problems with family relationships, lack of social support, unemployment, drug and alcohol addiction/dependence and experience of institutional settings (such as care homes, prison and the armed forces). [18]

**What to do if you are homeless or at risk of becoming homeless**

If you are homeless or believe you are at risk of becoming homeless, you should telephone Shelter's free 24-hour helpline (0808 800 4444) or the housing department of your local council (the number will be available from your local police station or town hall).

Shelter provides advice on many aspects of housing and homelessness, including emergency accommodation, housing benefits and how to handle mortgage arrears. Shelter can also direct you to local sources of free legal advice and advocacy. This will help you to ensure that your landlord and the authorities are dealing with your case lawfully and competently.

If you are homeless, or will be within 28 days, your local council can register you with their Homeless Persons' Unit (sometimes called 'Emergency Housing' or 'Housing Welfare'). Councils have a legal duty to help certain people who are homeless or threatened with homelessness, which includes people who are considered to be 'in priority need'. People who have a mental illness are sometimes considered to be in need, but you may have to show how your situation has made you vulnerable. Even
if the local council decides that it has no legal duty to house you, it must still provide you with advice about finding alternative accommodation.

Even if the council’s housing department can’t help, they can refer you to Social Services for assistance, which may happen if you have a mental health problem, where you may be eligible for some help. There are no rules about what Social Services has to provide, but it may include help with paying a deposit or finding accommodation.

**Related issues**

Housing problems and homelessness can be associated with a range of issues that impact on mental health and need to be addressed directly. These include:

- relationship problems
- domestic violence
- financial problems
- unemployment
- drug or alcohol addiction/dependence.

In some cases, these issues may be addressed in conjunction with housing problems. For example, a person leaving a situation of domestic violence may be housed in a refuge or ‘safe house’. Other issues will need to be addressed separately.

Information about what is available locally can be found in local directories or by contacting MindinfoLine. A list of national organisations across these service areas is provided under ‘Useful resources’ below.

**Useful resources**

**Financial and legal advice**

Citizens Advice
tel: 020 7833 4371 (admin only)
email: via website
web: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Provides free independent information and advice to help people resolve their legal, financial and other related problems, via a website and a network of Citizens Advice Bureaux. Details of your local branch can be found from the Citizens Advice website, in your local telephone directory or by contacting MindinfoLine.

Community Legal Service Direct
tel: 0845 345 4 345 (advice line) Minicom: 0845 609 6677
web: [www.clsdirect.org.uk](http://www.clsdirect.org.uk)

Provides free, confidential and independent legal advice on housing, benefits, debt problems and other issues, via the website, a national helpline and accredited advice centres. Solicitors and advice centres that meet the quality standards of the Community Legal Service display the organisation’s quality mark.

National Debtline
tel: 0808 808 4000 (freephone) Mon-Fri 9am to 9pm; Sat 9.30am to 1pm
email: via website
web: [www.nationaldebtline.co.uk/england_wales](http://www.nationaldebtline.co.uk/england_wales)

Provides free, confidential and independent advice on how to deal with debt problems.

Shelter (England)
tel: 0808 800 4444 (free advice helpline) 8am to midnight daily
tel: 0845 458 4590 (general enquiries)
email: info@shelter.org.uk
web: [http://england.shelter.org.uk](http://england.shelter.org.uk)

Provides free, confidential advice on housing problems.

Shelter (Cymru)
tel: 0808 800 4444 (free advice helpline) 8am to midnight daily
email: via website
web: www.sheltercymru.org.uk
Provides free, confidential advice on housing problems.

**Housing and related support services**

**Association of Therapeutic Communities**
Barns Centre, Church Lane, Toddington, Near Cheltenham GL54 5DQ
tel: 01242 620 077
e-mail: post@therapeuticcommunities.org
web: www.therapeuticcommunities.org
The Association was set up to support those who work in therapeutic communities. The website also provides information for the public, including a directory of therapeutic communities in the UK.

**Care and Social Services Inspectorate Wales (CSSIW)**
Cathays Park, Cardiff CF10 3NQ
tel: 01443 848 450
e-mail: cssiw@wales.gsi.gov.uk
web: http://new.wales.gov.uk/cssiwsubsite/cssiw
Responsible for inspection and regulation of social care and social services (including early years services). Covers Wales only.

**Centrepoint**
tel: 0845 466 3400
e-mail: info@centrepoint.org
web: www.centrepoint.org.uk
A national charity working to improve the lives of socially excluded homeless young people, including those in mental distress.

**Commission for Social Care Inspection (CSCI)**
tel: 0845 015 0120 (Head office)
tel: 0845 015 2255 (helpline)
e-mail: enquiries@csci.gsi.gov.uk
web: www.csci.org.uk
Responsible for ensuring that the providers of social care services meet minimum national standards. Carries out inspections, runs a helpline for members of the public and promotes good practice. Covers England only.

**Crisis**
66 Commercial Street, London E1 6LT
tel: 0870 011 3335 (general enquiries)
e-mail: enquiries@crisis.org.uk (general enquiries)
web: www.crisis.org.uk
Provides a wide range of services for homeless people, including the Christmas Open Shelter, which includes access to essential services.

**Family Welfare Association**
501-505 Kingsland Road, London E8 4AU
tel: 020 7254 6251
e-mail: fwa.headoffice@fwa.org.uk
web: www.fwa.org.uk
Provides a range of services to meet the housing and related needs of individuals and families in financial hardship. These include grants for essential household items and home repairs, support services for parents with young children, and residential care for people with mental health problems.

**Hact**
50 Banner Street, London EC1 Y 8ST
tel: 020 7247 7800 (general enquiries)
e-mail: hact@hact.org.uk (general enquiries)
web: www.hact.org.uk
Supports housing projects that are developed in response to identified housing needs. Includes work with the mental health sector.

**Nightstop UK**
tel: 01274 533 004
email: info@nightstop-uk.org
web: www.nightstop-uk.org
Provides safe, emergency accommodation for homeless young people aged 16-25 years in the homes of approved volunteers whilst solutions are found to their housing problems.

Refuge
4th Floor, International House, 1 St Katherine’s Way, London E1W 1UN
tel: 0808 2000 247 (free national 24-hour domestic violence helpline)
tel: 020 7395 7700 (general enquiries)
email: info@refuge.org.uk
web: www.refuge.org.uk
Runs a national helpline and a network of safe houses that provide emergency accommodation for women and children who are at risk of domestic violence, including for women from particular cultural and religious groups. The helpline is run in partnership with Women’s Aid (see below).

Revolving Doors Agency
The Turnmill, Units 28 and 29, 63 Clerkenwell Road, London EC1M 5NP
tel: 020 7253 4038
email: admin@revolving-doors.org.uk
web: www.revolving-doors.co.uk
Works with people whose housing - and other - needs require the input of mental health and criminal justice services.

Supporting People
tel: 020 7944 2556 (helpline)
email: supporting_people@communities.gsi.gov.uk
web: www.spkweb.org.uk
Delivers strategically planned housing-related services for specific groups (including people with mental health problems). England only.

Together (formerly MACA)
12 Old Street, London EC1V 9BE
tel: 020 7780 7300 (general enquiries)
email: contactus@together-uk.org (general enquiries)
web: www.together-uk.org
Supports community-based mental health services throughout the country, primarily those with a housing focus. Covers England only.

Some local Mind associations run housing projects. To find out if a project is available in your area, contact Mind InfoLine.

Other support services
Age Concern (England)
Astral House, 1268 London Road, London SW16 4ER
tel: 0800 00 99 66 (freephone), tel: 020 8765 7200 (reception)
web: www.ageconcern.org.uk
Provides information for older people on a range of issues, including housing, residential care, benefits and retirement planning.

Age Concern Cymru
Ty John Pathy, 13-14 Neptune Court, Vanguard Way, Cardiff CF24 5PJ
tel: 0800 00 99 66 (freephone) tel: 029 2043 1555 (reception)
email: enquires@accymru.org.uk
web: www.accymru.org.uk
Provides information for older people on a range of issues, including housing, residential care, benefits and retirement planning.

Alcohol Concern
64 Leman Street, London E1 8EU
tel: 020 7264 0510
email: contact@alcoholconcern.org.uk
web: www.alcoholconcern.org.uk
Umbrella body for local agencies tackling alcohol-related problems. To find out what is available in your area, look in your local directory or
contact Alcohol Concern or MindInfoLine.

DIAL UK
St Catherine’s, Tickhill Road, Doncaster DN4 8QN
tel: 01302 310 123
email: via website
web: www.dialuk.info
Umbrella body for a UK-wide network of local agencies that provide information and advice services relating to disability, covering issues such as benefits, independent living and transport. To find out what is available in your area, look in your local directory or contact DIAL UK or MindInfoLine.

Jobcentre Plus
web: www.jobcentreplus.gov.uk
Government agency supporting people of working age to move from welfare into work and helping employers to fill their vacancies. To find your nearest Jobcentre Plus, look in your local directory or contact MindInfoLine.

Relate
tel: 0845 456 1310
email: via website
web: www.relate.org.uk
Offers advice, relationship counselling and other forms of support for couples, individuals and families. To find out about Relate services in your area, look in your local directory or contact Relate or MindInfoLine.

Turning Point
Standon House, 21 Mansell Street, London E1 8AA
tel: 020 7481 7600
email: info@turning-point.co.uk
web: www.turning-point.co.uk
The UK’s leading social care organisation for people with a ‘dual diagnosis’ of mental health and drug or alcohol problems.

Women’s Aid (England)
tel: 0117 944 44 11
helpline: 0808 2000 247 (freephone 24 hour national domestic violence helpline)
email: info@womensaid.org.uk
email: helpline@womensaid.org.uk (limited service)
web: www.womensaid.org.uk
Works to end domestic violence and provides a range of services, including a national helpline, to help women and children who have experienced domestic violence (run in partnership with Refuge; see above).

Welsh Women’s Aid
helpline: 0808 8010 800 (Wales Domestic Abuse Helpline)
email: via website
web: www.welshwomensaid.org
Works to end domestic violence and provides a range of services, including a national helpline, to help women and children who have experienced domestic violence.

Further reading
Mind publications
Looking after your personal finances (Mind 2006)
Mind guide to advocacy (Mind 2006)
Mind rights guide 1: Civil admission to hospital (Mind 2007)
Mind rights guide 4: Discharge from hospital (Mind 2005)
Mind rights guide 6: Community care and aftercare (Mind 2005)

Other publications
Mental Health Foundation 2006, *Making the link between mental health and youth homelessness*.  
St Mungo’s 2005, *S.O.S. Sick of suffering. St Mungo’s report into the health problems of homeless people*.

**References**

[5] Shelter 2007. *Allocations and access to social housing*  

This factsheet was written by Rachael Twomey, Mind Information Unit, October 2007.

**Provide feedback**

Please provide feedback about the content of this page. Your answers will be treated confidentially but may be used anonymously for the purposes of monitoring, publicity and/or fundraising.

Unfortunately, we cannot give advice to people on their individual circumstances via the feedback form. If you need further information or advice, please contact MindinfoLine.

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☐ Yes  ☐ No

What did you visit us for? (Please tick all that apply)  
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☐ the information helped you to feel less alone
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