

# Housing and mental health

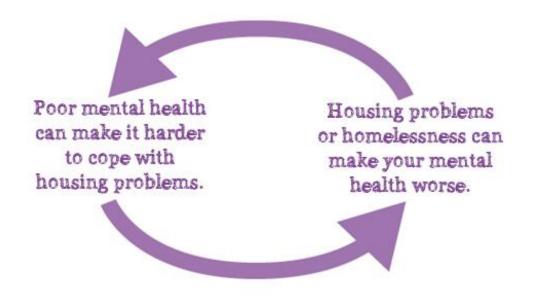
Explains how your mental health and your housing situation might affect each other. Provides tips on how to cope and where you can get more support.

# Contents

Housing and mental health	1
What impacts can housing problems have?	2
What can I do to help myself?	5
Get professional housing advice	5
Get support and treatment for your health problems	б
Manage hospital stays	7
Build your support network	8
Look after yourself	9
Useful contacts	10
Who else could help?	10
General advice, information and support	10
Homelessness and rough sleeping	11
LGBTQ housing advice	12
Money problems	12
Over-б0s	12
Supported housing	12
Under-25s	

# Housing and mental health

Housing and mental health are often linked. Poor mental health can make it harder to cope with housing problems, while being homeless or having problems in your home can make your mental health worse.



"I don't think the importance of a safe and stable environment can be overstated. In my own case it has been essential."

### What impacts can housing problems have?

Here are some examples of how your mental health and your housing situation might affect each other, and where you can get more information.

#### Housing emergencies

- If you're homeless or about to lose your home your local council should provide help and advice. You can find their details on the <u>Gov.uk website</u>.
- If you need to find emergency accommodation, see Shelter's information for England and Wales.
- If you're sleeping rough, or worried about someone who is, you can contact <u>Streetlink</u> and ask them for help.

### Stress and anxiety

If wherever you're living feels unsafe, uncomfortable or insecure, you might constantly feel stressed, anxious, panicked or depressed.

See our info on stress
See our info on anxiety and panic attacks
See our info on depression

### Relationship problems

Housing problems can put a strain on relationships. For example, feeling angry or stressed can cause arguments or make it hard to discuss what to do. Relationship breakdown, for example with parents or partners, can also result in housing problems.

For more information on relationship problems see the Relate website.

"I used to own my own home. When I split with my ex-husband he stopped paying the mortgage, causing myself and his own daughter to be homeless."

#### Sleeping problems

If your sleeping conditions are noisy, crowded, uncomfortable or chaotic you might find it hard to sleep. Stress and worry can also keep you awake.

Not getting enough sleep can affect your mental health.

>See our info on sleep problems

## Money problems

Problems with money, housing and mental health often go together. Money problems might mean you're struggling to afford rent, mortgage payments or bills. You might be affected by benefit cuts or the 'bedroom tax'.

See our info on money and mental health
See our info on benefits

#### Practical difficulties

Having a mental health problem can make it harder to cope with keeping on top of bills and letters, or talking to people like landlords or housing associations.

You might also struggle to clean or maintain your living space, for example if you're experiencing <u>depression</u>, <u>obsessive compulsive disorder (OCD)</u> or <u>hoarding</u>. This may put your housing situation at risk.

>See our info on getting support from social services

#### Loneliness and low self-esteem

Sudden or frequent moves can affect your relationships and self-esteem, and make you feel lonely.

>See our info on loneliness
>See our info on self-esteem

### Physical health problems

Environmental issues such as damp, mould, and dirt can make you physically unwell. If you don't have access to cooking or washing facilities you might find it hard to eat healthily, exercise and take care of yourself. Experiencing physical illnesses can impact on your mental health.

For information on physical health problems see the NHS Choices website.

### Problems working or studying

Your housing situation might depend on being able to carry on working or studying. If your mental health problem affects your ability to keep up with your job or course, this can cause housing problems.

Not having somewhere suitable and secure to live can also affect your ability to work or study.

See our info on workplace wellbeing
See our info on student wellbeing

For advice on many kinds of housing problems, you can contact <u>Citizens Advice</u>, <u>Shelter</u> <u>England</u>, or <u>Shelter Cymru</u>. Our <u>useful contacts</u> page also lists details of many more organisations who may be able to help you. See our page on <u>coping with housing</u> <u>problems</u> for more practical tips and suggestions.

Staying somewhere you feel frightened

If you're living with people who frighten you or threaten to make you homeless, **this might be abuse**. Our page on <u>abuse</u> has details of where you can turn to for support.

"When I'm depressed I struggle with the upkeep of the house, and I can't keep it clean, and landlords don't like that."

"I've moved many times in my life and each one has been so stressful that it has caused a psychotic episode."

# What can I do to help myself?

This section has some practical tips and suggestions for you to consider.

- Get professional housing advice
- Get support and treatment for your health problems
- Manage hospital stays
- Build your support network
- Look after yourself

"Both myself and my husband have lost our jobs due to my mental health... We had a reasonable salary and bought a house. However, the mortgage interest support was not enough to cover all our interest payments."

## Get professional housing advice

It can feel really hard to ask for help with housing problems, but there are lots of people you can turn to. You could:

- Contact your local council. You may be able to get help or advice from your local council (also known as your local authority) you can find their details on the <u>Gov.uk website</u>.
- Contact a specialist organisation. For example, you can contact <u>Citizens Advice</u> and <u>Shelter England</u> or <u>Shelter Cymru</u> for advice on many kinds of housing problems. Our <u>useful contacts page</u> lists many more organisations who can advise on issues such as losing your home, getting repairs done, or problems with landlords or neighbours.
- Get help from a trade union. If you belong to a trade union, they might offer advice and help with housing problems. Some unions also help members' partners or relatives.
- Ask your housing association. If you rent a home from a housing association or social landlord, they may offer advice and assistance including hardship payments.
- **Contact an advocate.** Advocates can help you get your voice heard. This can be extremely valuable if you're finding it hard to get access to the <u>services you're</u> <u>entitled to</u> on your own, for example if you're not getting the help you need from your local authority. (See our pages on <u>advocacy</u> for more information.)

If necessary ask for someone to attend meetings and speak on your behalf, but above all don't give up. I now have a secure home and it was worth all of the effort.

#### Problems with student housing

Even if your college or university doesn't provide accommodation, they might still have an advice team who can help with housing problems. It could also help to talk to your Student Union.

Find out more about student housing on the <u>Citizens Advice website</u>, and see our pages on <u>coping with student life</u>.

"I got help to move home through [my] GP, Victim Support and the police – [they helped] by writing letters for me. Housing Association [housing is] so much better than [the] council tower block. [I] feel settled and safe... Matter of geography and postcodes often unfortunately."

### Am I entitled to any social services support?

If you find it very difficult to look after yourself (for example if your mental health problem makes it hard for you to cook, clean your home or pay for utilities), then you may be entitled to get help in your home from your local authority.

If you ask your local authority's social services team for help, they must assess your care and support needs by doing a needs assessment. Social care can be provided in your own home or can include accommodation.

For more information on:

- Needs assessments see the <u>NHS Choices page on assessing your care and</u> support needs. You can find out who your local authority is on the <u>Gov.uk website</u>.
- Different types of housing see <u>Rethink Mental Illness' pages on housing options</u>.
- Short-term accommodation see our pages on <u>crisis houses</u> and <u>holidays and</u> <u>respite care</u>.

(See our legal pages for more information about your rights in different situations.)

"The council told me they would provide me with housing benefit, but when I moved in it nowhere near covered the amount of rent [...] I have gone through so many appeals for housing as I am experiencing debt and they won't help."

## Get support and treatment for your health problems

Homelessness and housing problems can trigger mental health problems including <u>depression</u>, <u>anxiety</u>, <u>panic attacks</u>, <u>psychosis</u>, <u>self-harm</u> or <u>suicidal feelings</u>. They can also make existing problems worse or make it harder to cope.

To access support and treatment for your mental health, try these options:

- <u>Start by visiting your GP. Our pages on how to seek help for a mental health</u> <u>problem can help.</u>
- <u>Call, text or email our Infoline to see if they can help you find a local group or service.</u>
- See if one of our 140 local Minds has a peer support, befriending or other service that might help you.

Our pages on <u>types of mental health problems</u> and <u>types of treatments</u> also provide more information that might help, including tips on self-care and useful contacts for getting support.

"I just need to have a stable life. I just want to be settled.... I'm so tired, all of the moving, and stress... It's draining me."

## Physical health problems

You might experience physical symptoms such as dizzy spells, losing your hair, feeling exhausted or being sick. These could be signs of mental or physical health problems. It's important to get seen by a doctor so they can check you over and help you access the right kind of treatment.

#### Accessing health and social care if you're homeless

Everyone in England and Wales has the right to register with a GP and use their services. You don't need to provide a fixed address or show ID. For more information on seeing a doctor if you're homeless, see:

- NHS Choices' information on GP services (if you live in England).
- <u>Shelter Cymru's information on homeless people's rights</u> (if you live in Wales).
- The homelessness charity Groundswell's <u>'My Right to Healthcare Card'</u>.

You should also be able to access social care if you are homeless.

"My house is full of mould and the stress of trying to get it sorted triggered my anxiety and depression. I have now been signed off work for nearly three months – I have no money and the landlord will not do any repair work... I fear being thrown out but I hate being at home."

### Problems with drugs or alcohol

If you have a mental health problem and also have problems with drug or alcohol use, you will probably be described as having <u>dual diagnosis</u> (meaning both problems are diagnosed together). This can make finding somewhere suitable to live even more complicated.

For information and sources of support, see our pages on <u>the mental health effects of</u> <u>reational drugs and alcohol</u> and <u>addiction and dependency</u>. You can also search for local services for drug misuse or alcohol addiction on the <u>NHS Choices website</u>.

## Manage hospital stays

It's understandable to worry about what will happen to your home if you have to go into hospital. Making some plans in advance could help.

- **Benefits.** If you're receiving benefits you will need to tell the Department for Work and Pensions (DWP) that you're in hospital as this may effect your entitlement. (See our page on <u>benefits</u> for more information.)
- Money, bills and debts. You will need to think about how your money is managed while in hospital. Rethink Mental Illness' resource <u>Going into hospital: money</u> matters provides some useful information. (See our pages on <u>money and mental health</u> for more advice on managing money, bills and debts.)
- **Children.** If you have children who live with you, being admitted to hospital can cause you lots of extra worries. (See our page on <u>parenting in a crisis</u> for more information.)

• **Pets.** If you have a pet and are going into hospital, your local authority has a duty to arrange care for your pet. But you might need to pay for any costs involved.

"I nearly lost my flat because I was in hospital... the cooker and things [were] left on and getting damaged."

### When you leave hospital

You may be entitled to accommodation when you come out of hospital. For example:

- If you've been sectioned under the <u>Mental Health Act</u>, you may be entitled to free aftercare from your local authority when you leave hospital. This can cover many different things, including social care and supported accommodation. (See our legal pages on <u>leaving hospital</u> for more information.)
- If you're homeless when you leave hospital, you may be entitled to accommodation from your local authority.

"I was offered [accommodation] whilst I was still in hospital... that assurance that I'd have somewhere to move into made a lot of difference."

# Build your support network

Housing problems can affect your relationships and leave you without a support network. You might lose touch with people or feel like you don't know where to turn. Even if you do have supportive friends or family in your life, it can be hard to open up about housing problems. But it could be a relief to share your worries.

Here are some options for getting support or making new connections:

- **Telephone support.** There are many helplines you can call to talk to someone. For example, you can call <u>Samaritans</u> any time of day or night for free on 116 123. See our page on <u>telephone support</u> for many more suggestions.
- **Peer support groups.** Peer support brings together people who've had similar experiences to support each other. This can be a valuable option if you don't feel like you have friends or family to turn to. (See our pages on <u>peer support</u> for more information, including tips on finding a peer support group that suits you.)
- **Elefriends** is Mind's supportive online community. Online support groups can be a good way to connect with people quickly and cheaply. (Find out more on our <u>Elefriends</u> page. If you're new to online communities, you might also find it helpful to read our pages on staying safe online.)
- Free or low-cost classes and groups can be a good way to meet people who share your interests. Even if you don't find it easy to make friends, it can be helpful to have a fixed time each week to forget about your housing problems and focus on something you enjoy. Many local libraries, community centres and sports centres run clubs, classes and groups which you could join.
- Local Minds may be able to help you. They provide services such as peer support, counselling and advocacy. Find your local Mind here.

See our pages on <u>coping with loneliness</u> for more suggestions and options for support.

#### If you can't leave your home

Some mental health problems can make it hard to go outside, for example if you experience social anxiety (also known as social phobia) or agoraphobia. For more information on coping with these kinds of problems, see our pages on <u>phobias</u>.

"Unfortunately, the only place we were offered was far from my family and I am a long term sufferer of depression. My condition has deteriorated a huge amount since moving here."

# Look after yourself

No matter what your housing situation is currently, here are some ideas that might help.

- Take small steps. You might feel overwhelmed or unsure of where to start. Try to choose something small and achievable to do first, like reading our page of <u>useful</u> <u>contacts</u> and getting in touch with one of the organisations listed.
- Keep a routine. Whether it's going to sleep at the same time or walking down a particular street, having a routine can help you feel like you have some control over things.
- Be kind to yourself. You might feel badly about yourself or put yourself down. It's important not to blame yourself for things that are outside of your control, or if you feel you've made a mistake try to tell yourself the sorts of things you might say to a friend.
- **Try to get some exercise**. Exercise can be really helpful for your mental wellbeing. You could try something simple like walking or running, or look for free or cheap leisure cards in your local area. (See our pages on <u>sport</u>, <u>physical activity and</u> <u>mental health</u> for more information.)
- **Take time out.** Taking time for yourself could help you feel calmer, even if it's just for a few minutes. You could read a book or magazine, or spend some time in green space (see our pages on <u>ecotherapy</u> for more information on the mental health benefits of spending time in nature).
- Learn ways to cope with stress. Our pages on <u>relaxation</u> and <u>coping with sleep</u> <u>problems</u> suggest some exercises that might help you find a few moments of calm. The NHS Choices website suggests <u>this breathing exercise</u>, which you can try anywhere and only takes a few minutes.

See our pages on <u>managing stress</u>, <u>improving and maintaining your mental wellbeing</u> and <u>how to increase your self-esteem</u> for more suggestions.

If you're currently caring for anyone else, our pages on <u>how to cope when supporting</u> <u>someone else</u> may also provide more options for support.

"I like living somewhere that I'm looked after, somewhere that I share. I wouldn't change this. When I'm by myself, I suffer, I get frightened. I need somebody."

# Useful contacts

#### Mind's services

- **Helplines** all our helplines provide information and support by phone and email. Our Blue Light Infoline is just for emergency service staff, volunteers and their families.
  - Mind's Infoline 0300 123 3393, info@mind
  - Mind's Legal Line 0300 466 6463, legal@mind
  - Blue Light Infoline 0300 303 5999, bluelightinfo@mind
- Local Minds there are over 140 local Minds across England and Wales which provide services such as <u>talking treatments</u>, <u>peer support</u>, and <u>advocacy</u>. <u>Find</u> <u>your local Mind here</u>, and contact them directly to see how they can help.
- Elefriends is a supportive online community for anyone experiencing a mental health problem. See our Elefriends page for details.

# Who else could help?

### General advice, information and support

#### **Citizens Advice**

03444 111 444 (England) 03444 77 20 20 (Wales) <u>advicequide.org.uk</u> Free independent information and advice on housing, money and other related problems.

#### Local Authorities

Local authorities (also known as local councils) provide social services. You can find details of your local authority by searching for a local postcode at <u>gov.uk/find-your-local-council</u>. Your local library or Citizens Advice branch should also be able to help.

#### **NHS Choices**

#### <u>nhs.uk</u>

Provides information on a wide range of health and social care topics, including an <u>online</u> <u>search tool</u> to find NHS services near you.

#### Relate

0300 100 1234 <u>relate.org.uk</u> Provides services such as relationship counselling for individuals, couples and families.

#### **Rethink Mental Illness**

0300 5000 927 (Monday–Friday 9.30am–4pm) advice@rethink.org

#### rethink.org

Provides advice and information on issues regarding mental illness, including supported housing.

#### Samaritans

116 123 (24 hours a day) jo@samaritans.org Freepost RSRB-KKBY-CYJK Chris PO Box 90 90 Stirling FK8 2SA <u>samaritans.org</u> 24-hour emotional support for anyone who needs to talk. Calls are free from all providers.

#### Shelter

0808 800 4444 (Monday–Friday 8am–8pm and weekends 8am–5pm) england.shelter.org.uk

Free, confidential advice on housing problems in England.

#### Shelter Cymru

0345 075 5005 (Monday–Friday 9.30am–4pm) sheltercymru.org.uk Free, confidential advice on housing problems in Wales.

# Homelessness and rough sleeping

#### Crisis

#### crisis.org.uk

Provides a wide range of services for homeless people, including the Christmas Open Shelter.

#### Homeless UK

homeless.org.uk Searchable database of shelters, day centres and advice services for homeless people

#### No Second Night Out

www.nosecondnightout.org.uk

Help and support for people sleeping rough in some parts of England.

The Pavement

<u>thepavement.org.uk</u> Advice and information for homeless people including a <u>national directory</u>.

Streetlink

0300 500 0914 <u>streetlink.org.uk</u> Connects people who are sleeping rough with local services.

# LGBTQ housing advice

#### Stonewall Housing

020 7359 5767 (Monday–Friday 11am–1pm and 2pm–5pm) <u>stonewallhousing.org</u> Specialist housing advice for anyone identifying as lesbian, gay, bisexual or transgender (England only).

# Money problems

See our pages on <u>money and mental health useful contacts</u> for organisations who can help with money problems, including emergency support and debts.

# Over-60s

Age UK (England)

0800 678 1174 (8am–7pm, 365 days a year) <u>ageuk.org.uk</u> Information and support for older people, including advice on housing

Age Cymru (Wales)

08000 223 444 (8am-7pm, 365 days a year) ageuk.org.uk/cymru Information and support for older people, including advice on housing.

# Supported housing

#### The Consortium for Therapeutic Communities

01242 620 077 <u>therapeuticcommunities.org</u> Online directory of therapeutic communities across the UK.

# Under-25s

#### Centrepoint

0808 800 0661 (Monday–Friday, 9am–5pm) <u>centrepoint.org.uk</u> Help for 16 to 25-year-olds who are homeless or at risk of homelessness (England only).

#### The Mix

0808 808 4994 (helpline) <u>themix.org.uk</u> Support and information for 16 to 25-year-olds

#### Rees: The Care Leavers' Foundation

<u>reesfoundation.org</u> Support and advice for care leavers, including a crisis fund.

© Mind October 2017 To be revised in 2019. References are available on request.

If you require this information in Word document format for compatibility with screen readers, please email: <a href="mailto:publications@mind.org.uk">publications@mind.org.uk</a>