Information NOW
Information for people in Newcastle upon Tyne

Housing: buying or renting in Newcastle

Choosing a Home

If you are moving to a new home, whether buying or renting, you need to find out what type of housing will suit your needs best and what is available. There are a number options that you may want to consider. You may also find these sections useful on Information NOW.

- **Housing for older people**
- **Thinking of moving home?**

Renting a home

You can rent your home from a number of different providers

Affordable or council housing

Rent a property from Newcastle City Council or a Housing Association is known as having a council tenancy or living in social housing. You may have more security and pay lower rent than other tenants, but you also may have to wait longer for an available home. This is because these housing providers aim to assist people who have the greatest need.

Newcastle Homes website is where you register to apply for council houses and social housing, including **sheltered housing**. When you register on the site you can view and apply for council housing online. You can get help to apply online at any of the **NCC Community Hubs.**

Use their Social Housing Waiting Times Tool to find out how long the current waiting time is to move into social housing.

NCC has a range of support accommodation called Housing Plus in Newcastle. It includes:

- Sheltered housing
- Assisted living
- Community support in your existing accommodation
- supported living for people with a learning disability or autism

You may find the Government guide on how to rent

Housing associations in Newcastle

There are a number of social housing providers with accommodation in Newcastle. They have a range of housing available which includes single bedroom properties, family homes, flats, bungalows, supported living and retirement housing. You can apply for social housing on **Newcastle Homes** or contact the Housing Association directly:

- **Anchor**
- **Bernicia**
- **Byker Community Trust**
- **Castles to Coasts**
- **Home Group**
- **Housing 21**
- **Karbon Homes**
- **Johnnie Johnson Housing**
- Leazes Homes
- **Methodist Homes Housing Association (MHA)**
- **Places for People**
- Railway Housing Association
- Riverside Housing

Renting a Private Property

Private renting is normally on a short-term basis. This means that your landlord will have the right to bring your tenancy to an end after six months. The rent can be higher than renting from the Council or a Housing Association but you may be able to find accommodation more quickly and in a location of your choice.

When you rent a private property you will be asked to sign a tenancy agreement. Check it carefully before signing it, to find out

- what you are responsible for
- what your landlord is responsible for
- how much rent and deposit you have to pay in advance.

Finding a property to rent

Newcastle Private Rented Service can help you find a home that meets Newcastle Housing accreditation standards.

You can look for advertisements in local newspapers or you can use an accommodation agency to find housing available to rent.

There are a number of private agencies on the high street which let out rented housing on behalf of the owners. They may be listed under ‘Accommodation – residential’, ‘Estate agents’, ‘Letting agents’ or ‘Property management’ in the Yellow Pages.

The law says that accommodation agencies are not allowed to charge you unless they actually find a home for you to rent.

Your rights as a tenant

Newcastle Private Rented Service runs a free tenants support service. They can help you:

- check your tenancy agreement
- get references
- look after your home
- pay your rent if you are struggling
- with debt and budget advice
- arrange your rent deposit
- eviction advice
- resolve any disputes you might have with your landlord
- find a home that meets Newcastle Housing accreditation standards
- online tenants toolkit with information and advice

University students

Newcastle University Students' Union (NUSU) Student Advice Centre help Newcastle University students and prospective students with finance and housing advice.

Northumbria University Student Welfare help Northumbria University students with finance and housing advice.

Buying a home

There is a huge range of housing available to buy privately. There are schemes that are available for people who can't afford the full market price; such as shared ownership and lifetime occupancy schemes.

Shared ownership schemes

Some housing associations provide schemes where you can buy a proportion of the value of the property, for example 25% or 50%. You then pay rent on the remainder of the value. The rent is in addition to the regular service charge. This arrangement is known as a shared ownership scheme.

This scheme may suit you if you don't have enough money to buy a property outright on the open market, but you have a regular and sufficient income to finance your mortgage and other regular expenses.

Lifetime occupancy schemes

Lifetime occupancy schemes allow you to buy the right to occupy a retirement property for life, or for both of your lifetimes, in the case of couples. This can reduce the money needed to move to a retirement home.

There are, of course, advantages and disadvantages that you will need to weigh up for yourself.

Right to buy

If you are a **Newcastle City Council** tenant you may be eligible to buy your home at a discount under the **Right to Buy** scheme.

Mortgages

A mortgage is a significant and long-term investment. It is often the biggest financial outlay that anyone will make in their lifetime. **MoneyHelper** has an affordability mortgage calculator that will help you understand whether you can sustain your planned mortgage on your current income. **MoneyHelper** also offers information on: being a first time buyer; buy to let mortgages; switching your mortgage; Government help to buy; extra costs such as surveys and council tax.

Supported housing

There are a wide range of housing available to rent or buy, for people over 55 years in Newcastle. There are different levels of support available. This might appeal to you if you like living independently, but want the reassurance of knowing that help is on hand if there is an emergency. There is often a option to socialise in a community of people in your age range. Housing includes: housing plus, sheltered housing, retirement housing, assisted living or extra care.

Supported living for people with a learning disability or autistic people is available for people who need flexible care and support to live well. There's support services and supported housing available in Newcastle. This includes: independent supported living, personal care at home, residential care, respite care and educational services.

Housing with care

If you are no longer able to live independently at home, you may want to think about **Choosing a care home.**. You can see the list of **Care Homes in Newcastle** that are commissioned by Newcastle City Council.

Refugees and asylum seekers

Action Housing and Action Letting help asylum seekers and refugees find somewhere to live. They run these services:

- **Action Housing:** supported accommodation for destitute asylum seekers, with no recourse to public funds
- **Action Letting:** they rent properties to new refugees at risk of homelessness. Helping single refugees access private rented housing in flexible and affordable ways

Read more on InformationNOW about **support for refugees and asylum seekers in Newcastle.**

Worried about becoming homeless?

The first thing you should do is to contact Newcastle City Council's **Housing Advice Centre.**

Staff at the Housing Advice Centre can help you to maintain your existing accommodation or help find you alternative accommodation. **Newcastle City Council** has a legal duty to provide advice and assistance free of charge to you if you are homeless or are 'threatened with homelessness'. This means that you are going to become homeless within 56 days and there is nothing you can do about it. For example, if you have a notice from the court saying that your home is going to be repossessed in 4 weeks.

Read **Homeless or worried about becoming homeless** on InformationNOW.

Where to get legal advice

When buying a home you will need a solicitor. Or if you're having problems with your landlord or rented home and need legal advice. You can find **where to get legal advice on InformationNOW.**

Other useful information

- **The costs of buying a house and moving** guide from the **MoneyHelper**
- **Housing Advice Centre at Newcastle City Council** gives advice to anyone experiencing housing difficulties. This includes problems with rent or mortgage problems as well as basic benefit issues.
- **Legal & General** now offer help to find and fund care
- **FirstStop – Advice for older people** is a free online and telephone information and advice service for older people. You can search their website for housing schemes in your area including private, Local Authority and Housing Association schemes.
- **MoneyHelper** has a range of helpful videos including **Worried about paying your rent**.
- **Newcastle University Students Union** helps their students and prospective students with benefits and housing advice, including contract reviews.
- **Housing section on Citizens Advice website.**

> The Council has provided the Legal & General links for information purposes only. Please note that the Council neither recommends nor endorses any products or services accessed via these links. For full details, please see **their website advertising statement.**

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Useful Organisations

Citizens Advice Newcastle (CAN)

Email: citycab@newcastlecab.org.uk

Website: http://citizensadvice-newcastle.org.uk

Telephone: 0808 223 1133

Address: 4th Floor, City Library, NE1 8AX

Newcastle City Council Community Hubs

Email: council.housing@newcastle.gov.uk

Website: www.newcastle.gov.uk/housing

Telephone: 0191 278 8600

Address: Newcastle City Council, NE1 8QH

Newcastle Welfare Rights Service

Email: welfare.rights@newcastle.gov.uk

Website: www.newcastle.gov.uk/welfarerights

Telephone: 0191 277 2627

Address: **POSTAL ADDRESS ONLY - No face-to-face advice is given here, NE7 7LX

Housing Advice Centre – Newcastle City Council

Email: housingadvicecentre@newcastle.gov.uk

Website: https://new.newcastle.gov.uk/housing/homelessness-and-rough-sleeping

Telephone: 0800 1707 008

Newcastle Homes

Email: newcastlehomes@yhn.org.uk

Website: www.newcastlehomes.org.uk

Telephone: 0191 278 8600

Address: Newcastle City Council Benton Park Road Offices, NE7 7LX

Newcastle Council Housing Services

Email: council.housing@newcastle.gov.uk

Website: https://new.newcastle.gov.uk/housing/council-housing/

Telephone: 0191 278 7878

Address: Newcastle City Council, NE7 7LX

EAC HousingCare

Email: hoop@eac.org.uk

Website: https://housingcare.org/

Address: Suite A, SE1 7JW

Newcastle City Council

Website: www.newcastle.gov.uk

Telephone: 0191 278 7878

Address: Civic Centre, NE1 8QH

Money Helper

Email: pensions.enquiries@moneyhelper.org.uk

Website: https://www.moneyhelper.org.uk/en

Address: Holborn Centre, EC1N 2TD

Citizens Advice

Website: www.adviceguide.org.uk

Telephone: 0808 223 1133

Address: Citizens Advice, EC1A 4HD

NCC Housing Services @ East End

Email: eastend@yhn.org.uk

Website: www.newcastle.gov.uk/housing

Telephone: 0191 278 7878

Address: NCC Housing Services East End Community Hub, NE6 1DL

NCC Housing Services @ Kenton

Email: northkenton@newcastle.gov.uk

Website: www.newcasttle.gov.uk/housing

Telephone: 0191 278 7878

Address: Newcastle Council Housing Services , NE3 3QJ

NCC Housing Services @ Outer West

Email: outerwest@newcastle.gov.uk

Website: www.newcastle.gov.uk/housing

Telephone: 0191 278 7878

NCC Housing Services @ Walker

Email: walker@newcastle.gov.uk

Website: www.newcastle.gov.uk

Telephone: 0191 278 7878

NCC Housing Services @ West End

Email: westend@newcastle.gov.uk

Website: www.newcastle.gov.uk/housing

Telephone: 0191 278 7878

Address: NCC Housing Services West End Customer Service Centre, NE4 9JH

Karbon Homes

Email: info@karbonhomes.co.uk

Website: https://www.karbonhomes.co.uk/

Telephone: 0808 164 0111

Address: Number Five, NE12 8EG

Newcastle University Student Union – Support and Advice Hub

Email: student-advice-centre@ncl.ac.uk

Website: www.nusu.co.uk/sac

Telephone: 0191 239 3900

Address: Newcastle University Students' Union (NUSU), NE1 8QB

Newcastle Private Rented Service at Newcastle City Council

Email: privaterentedservice@newcastle.gov.uk

Website: www.privaterentedservice.co.uk

Telephone: 0191 277 1438

Address: Fairer Housing Unit, NE1 8QN

Northumbria University – Welfare, Immigration and Funding

Email: sv.welfareandInternational@northumbria.ac.uk

Website: https://www.northumbria.ac.uk/study-at-northumbria/support-for-students/

Telephone: 0191 227 4127

Address: Student Support and Wellbeing, NE1 8ST

Bernicia

Email: contact@bernicia.com

Website: https://www.bernicia.com/

Telephone: 0344 800 3800

Address: Bernicia HQ, NE63 0XF

Methodist Homes Housing Association (MHA)

Website: https://www.mha.org.uk/

Telephone: 01332 296200

Address: MHA, DE1 2EQ

Related Articles

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