

	How much it costs	How to get a place	What rights you'll have
Renting privately	<ul style="list-style-type: none"> Usually much more expensive than council places. Bills and council tax usually paid separately Deposit and rent in advance usually needed Most repairs are the responsibility of the landlord 	<ul style="list-style-type: none"> Usually lots of places to choose from Available through letting agencies, estate agents, websites, local papers and shop windows 	<ul style="list-style-type: none"> Most tenancies initially last for 6 months – but will usually be extended if there are no problems Landlord doesn't usually need a reason to evict, but must follow legal procedures Sharing with your landlord gives you fewer rights
Council Housing	<ul style="list-style-type: none"> Usually the cheapest way to rent Bills and council tax paid separately No deposit needed Most repairs are the responsibility of the council May be a service or heating charge 	<ul style="list-style-type: none"> Usually a long waiting list Some people may not be eligible Get an application form from any First Choice Homes Oldham office Check First Choice Homes Oldham's website www.fcho@oldham.gov.uk for details of council properties which are advertised weekly Phone 0800 328 7788 for more information 	<ul style="list-style-type: none"> Most tenancies have no end date You will usually be offered an 'Introductory' tenancy for a year – which will then be converted to a 'Secure' tenancy if there have been no problems with your tenancy 'Secure' tenants have much stronger rights
Housing Associations	<ul style="list-style-type: none"> Usually cheaper than renting privately but more expensive than council housing Bills and council tax paid separately 	<ul style="list-style-type: none"> Few places available Direct applications accepted You can be 'nominated' for consideration for a property by First Choice Homes Oldham Check First Choice Homes Oldham's website www.fcho@oldham.gov.uk for details of Housing Association properties which are advertised weekly 	<ul style="list-style-type: none"> Most tenancies have no end date Different tenancy types give different rights Can be evicted if you cause problems
Home Ownership	<ul style="list-style-type: none"> The most expensive option, but prices vary Regular income required to get a mortgage Lots of extra costs Owners pay for all repairs May be ground rent and service charge 	<ul style="list-style-type: none"> Lots of choice in most areas Most places sold through estate agents or privately Check local papers and property websites or ask to be put on estate agent's mailing lists 	<ul style="list-style-type: none"> Most flats are leasehold and most houses are freehold Eviction less likely but still possible if you don't keep up your mortgage repayments
Supported Housing	<ul style="list-style-type: none"> Usually more expensive than other rented housing, but help with rent sometimes available There is usually a service charge, which is not covered by Housing Benefit 	<ul style="list-style-type: none"> Many schemes specialise in areas such as drug or alcohol dependency, domestic violence, homelessness There is often a waiting list Often an interview to get in It can help if an adviser refers you 	<ul style="list-style-type: none"> Most tenancies end when extra support is no longer needed Rights vary, but are usually quite limited Can be evicted if you cause problems
Supported Lodgings	<ul style="list-style-type: none"> There is usually a charge for your meals, usually breakfast and an evening meal, which is not covered by Housing Benefit Usually more expensive than other rented housing, but help with rent sometimes available 	<ul style="list-style-type: none"> If you are not ready to live independently and would like more information about this option – contact First Choice Homes Oldham's Housing Support Team on 0161 911 3558 Your Lodging Provider will help you to develop the skills you will need to live independently There can be a waiting list You will need to be interviewed to see if this option is suitable for you 	<ul style="list-style-type: none"> You can live there for up to 2 years- as long as you still need support You can be asked to leave if the placement is not working