



CITY LETS

Tenant Information

Helping people who are homeless or threatened with homelessness find private rented accommodation.



PRIVATE RENTING

A realistic and sensible option

An increasing number of people now choose to rent privately including families and single people.

Renting privately gives you more flexibility about where you live and may allow you to live in areas which you haven't previously considered. It could enable you to live closer to where you work for example, or you may choose to rent privately so you can live in an area where you would prefer your children to go to school or, to be nearer to family and friends.

Many people may not have considered privately renting before because they are unfamiliar with the process and it can be confusing. Some people don't consider this option because they don't have enough money for the deposit.

This booklet explains how we may be able to assist you with securing a private rented property. It outlines the main points to consider when renting privately and provides useful information about renting generally to help you feel better informed about living in private rented accommodation.

What is City Lets?

City Lets is a scheme run by Winchester City Council helping people who are homeless or threatened with homelessness find private rented accommodation. If you apply to the scheme and we consider you are eligible, the Council will provide a Bond Guarantee to a landlord of up to two months rent (maximum £2,000), to help you secure private rented accommodation. Alternatively, if you have your own guarantor, we can still work with you to assist you securing affordable accommodation.

In exceptional circumstances, additional funding for one month's rent in advance may also be offered if you cannot fund this yourself. The scheme does not generally provide funding for holding deposits or administration fees.



Who is eligible for the scheme?

Anyone who is homeless or threatened with homelessness is eligible for the scheme and you should discuss this option with your Housing Options Officer. Local connection criteria may apply.

To ensure that City Lets is suitable and affordable, your individual circumstances will be reviewed and assessed by your Housing Options Officer at an appointment to decide whether this is an appropriate option for you.

If you are currently resident in our temporary accommodation, or within one of our partner supported housing projects, we will liaise with your support worker to ensure that a City Lets offer is a suitable move on option.

What are the advantages of using the City Lets Scheme?

If you are homeless or threatened with homelessness, it is important to consider all housing options available in order to secure appropriate accommodation for you and your family. Given waiting times on the social housing register, it is unlikely that you will be allocated a social property for a number of years, even if you are already on the register.

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If you are homeless or threatened with homelessness, and you are eligible for the scheme, City Lets offers many advantages enabling you to find affordable and suitable accommodation in an area you would like to live.

Other advantages of using City Lets include the following:

- No need for you to find a large rent deposit - the Council will provide this to the landlord in the form of a bond guarantee
- We will try to match a suitable City Lets property to you or work with individual landlords and letting agencies to help you find a property that meets your housing need
- Properties are inspected by the Council and considered safe for you and your family to live in
- We will check Gas Safety and Energy Performance Certificates provided by landlords
- We can help you look at how much you can afford to ensure any offer of a City Lets property takes into account your financial circumstances and helps to avoid you getting into debt.

How do I find accommodation in the private rented sector?

As far as possible we will assist in matching you with a suitable property and landlord. However, we may not always be able to do this in the time-scale you require. In this case, we can also provide useful resources and information so you can also look for affordable accommodation in an area of your choice.

There are lots of places to look for your future home:

- Online - websites including Rightmove.co.uk, Primelocation.com and Zoopla.co.uk
- Social Media - sites including Facebook and Gumtree can be useful if you are looking for a spare room or house share
- Local noticeboards, newspapers and small ads

How much rent can I afford?

We can help you work out how much you can afford to spend on rent by looking at your income and your existing monthly outgoings. Once we have subtracted all outgoings from your monthly income, the remaining amount is what you have available to spend on your rent each month. To avoid you getting into debt we will ensure that any offer of a City Lets property will not be beyond your budget. Your Housing Options Officer will work through a detailed Income and Expenditure form to work out how much rent you can afford to pay.

Am I entitled to Housing Benefit?

Around one in four private tenants use some Housing Benefit to help pay their rent. You may be entitled to claim Housing Benefit to help with your rent payments- how much you will get will depend on your personal circumstances. This can be discussed at an appointment with your Housing Options Officer or with the Housing Benefit Team.

Housing Benefit payments are in line with the Local Housing Allowance (LHA) rates. The amount of Housing Benefit you receive will depend on your income and bedroom entitlement. The LHA rates are calculated using local rental prices for different property sizes (number of bedrooms). Under Universal Credit - a single monthly payment for people in or out of work, which merges together some of the benefits and tax credits that you might be getting now - you can still get help to pay your rent.

If you are entitled to Housing Benefit you may also be entitled to Council Tax Reduction. Housing Benefit and Universal Credit can be explained further during your housing options appointment.



What costs do I have to think about when renting?

When you first start renting a new home there are always costs to consider such as deposits, advance rent, agency fees, holding deposits, pet costs, and moving costs.

Deposit - This is the biggest cost you will have but if we are able to match you to one of our City Lets properties, then a deposit would not usually be required, because the Council will provide the landlord with a bond guarantee of up to two months' rent (maximum £2000)

Advance Rent - Rent in the private rental sector is normally paid at the start of the month so you will need to pay this upfront at the start of the tenancy. If you receive Housing Benefit, this will be paid in arrears, so you will need to make arrangements to cover the cost of paying the rent in advance. However, our City Lets scheme may be able to assist you with an interest-free loan to cover rent in advance for a property in the private rented sector. This will be discussed with you at your housing options appointment.

Agency Fees - Many letting agents now charge fees to cover their administration charges when letting properties. Our City Lets scheme does not ordinarily provide assistance to cover these charges.

Holding Deposit - It is important to remember that our City Lets scheme does not provide assistance with holding

deposits so it is very important that you discuss this with us before you think about paying a holding deposit for any property. A landlord may ask for a holding deposit to "reserve" a rental property and take it off the market. It is usually non-refundable so if you decide not to rent the property or fail any reference or credit checks you may not get the money back.

Pet Deposit - If you are allowed to keep a pet, you will normally be asked to pay a pet deposit. This is something which we would expect you to pay. It is important that you are honest with a landlord or agent and inform them of any pets that you have.

Removal Costs - You may be able to cover the costs of moving yourself, or family and friends may be able to assist you. In certain circumstances, we may be able to make a referral to a charitable removal service to help you with removals; otherwise you should include any estimates for removal costs in your financial planning.

It may be helpful if you set up a separate savings account to set aside money each week for your removal costs and the purchase of new furniture and appliances (depending on what is required).

Will I have to repay the bond?

There should be no reason why you should have to repay a bond. However, if a claim is made against the bond, usually because of a missed rent payment or damage to the property, you will be expected to cover any costs made against the bond.

If I have borrowed money for a deposit and/or advance rent, will I have to pay this back?

Yes! Money received from the Council for accommodation deposits and rent in advance is an interest-free loan and must be repaid to the Council by regular monthly instalments arranged through a Direct Debit payment. We will help you to set up a Direct Debit before you move into your property. The minimum repayment will usually be £40.00 per month. However, we may ask you for a larger monthly payment if we consider that this would be affordable for you.

What if I do not pay back the loan?

It is important to make regular monthly payments. If you are struggling to meet the loan repayments you should contact your Housing Options Officer as soon as possible to discuss the situation. If you do not maintain regular payments, your Hampshire Home Choice application may be suspended and you will not be able to bid for any properties on the housing register. The Council will take legal action against anyone who fails to repay a loan.

Are there any extra costs I need to think about?

You may not have lived on your own before and so you should think about what you will need to pay in addition to your rent:

- Utility bills (gas, electricity and water); we can provide you with an idea of the likely costs of these
- Phone and/or broadband
- TV licence (as well as cable or satellite TV services)
- Contents insurance (you will be responsible for covering the cost of insuring your belongings)
- Any day to day costs (loan repayments, travel costs, mobile phone, food and child care).

Will the landlord want any information from me before I move in?

You may be asked for references from a previous landlord (if you have one) and they may wish to know some information about debts and credit history. The ideal tenant for a landlord is someone who pays the rent on time and does not cause any damage to the property.

What sort of tenancy agreement will I have?

Once you have found a property you want to rent and the landlord has agreed to accept you as a tenant, you will have to complete paperwork and pay some money. Before paying any money, you must ensure your City Lets loan application has been agreed in relation to the particular property you wish to rent (if you are relying on this money to cover any of the costs) - failure to do so could result in you not securing the property and losing any money you have paid.

The most important thing that you will have to sign is the tenancy agreement. This is a contract between you and your landlord outlining the rights and responsibilities of both parties. A tenancy agreement is very important to have in case anything goes wrong.

A tenancy agreement in the private rented sector is most likely to be an Assured Shorthold Tenancy (AST). It should detail the start and end dates of the tenancy, your obligations as a tenant, as well as the landlord's obligations, and rules about pets, guests and smoking etc..

If you share a property with other tenants, it is important to know whether you have a joint tenancy or separate tenancy as this may affect your rights.



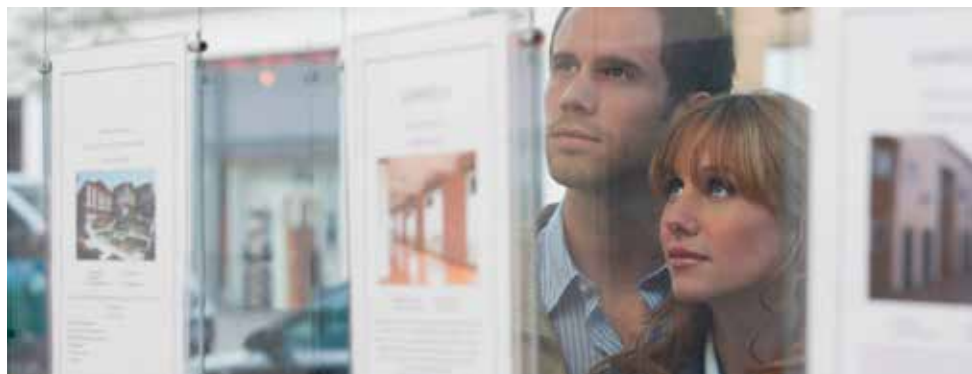
Do I have to carry out repairs and renovations?

Some wear and tear is inevitable in a property over time, and as a tenant, you will be expected to look after your new home and keep it in reasonable condition. The landlord will have the main responsibility for maintaining your home. The landlord's main responsibilities are:

- Property structure and exterior, including drains, gutters and external pipes
- Basins, sinks, baths and other sanitary fittings, including pipes and drains
- Heating and hot water appliances
- Gas appliances, pipes, flues and ventilation
- Electrical wiring
- Making good any damage they cause attempting repairs.

As a tenant, you are responsible for:

- Looking after internal decorations, furniture and equipment. For example, if the carpet becomes a little thin, it is fair wear and tear; however, if you cause unreasonable damage to the carpet, it is likely that you will be charged for this
- The working order of electrical appliances that you bring into the home
- Reporting any repairs needed or other problems that you are aware of
- Minor maintenance (such as checking smoke alarms are working and changing light bulbs, etc)
- Putting the refuse and recycling out for collection each week
- Securing the property when you go away and locking all the doors and windows
- Being considerate to your neighbours regarding noise from playing music, loud television and having visitors to your property.



Do I have any other responsibilities as a tenant once I move in?

You and the landlord have certain responsibilities towards each other once you have moved in.

There are certain things you need to do in order to abide by your responsibilities:

- Give your landlord access to the property to inspect it or carry out repairs (your landlord has to give you at least 24 hours' notice and visit at a reasonable time of day unless it is an emergency)
- Take good care of the property
- Pay the agreed rent, even if repairs are needed or you are in dispute with your landlord
- Pay other charges as agreed with the landlord such as Council Tax, TV Licence and/or utility bills
- Pay for any damage caused by you, your family or friends in the property
- Heat the property adequately and make sure it is kept well ventilated
- If you go away from the property, you should tell the landlord and of course continue to pay the rent
- Be aware that antisocial behaviour by you, or anybody living at or visiting the address, could lead to you being evicted. Antisocial behaviour could include playing music at an unreasonable volume or late at night (after 11pm) and leaving rubbish outside your home which cannot be collected.

Does the landlord have any other responsibilities?

Your landlord is responsible for important aspects of your health and safety, including:

- Complying with fire safety regulations
- Ensuring that the furniture and furnishings supplied are fire safe
- Providing fire alarms
- Maintaining gas appliances, pipes etc. and providing a certificate confirming this has been done
- Ensuring that electrical wiring meets safety standards.



What if I have problems paying the rent?

Life does not always run smoothly, so make sure you know what to do if you should fall behind with the rent. If you can't keep up your rent payments, it is important to take action immediately as your landlord could start eviction proceedings. The landlord could also take you to court to claim back any rent and a bad reference may affect any future tenancies.

You should always contact your Housing Options Officer as soon as possible if you are having any difficulty paying the rent or are struggling financially, as we can help you. We may also be able to refer you to a debt advice agency.

If you are unable to pay the rent because of a problem with your Housing Benefit, we can help resolve this. If you have recently lost your job or you are on a low income and previously have not claimed Housing Benefit, we can assist you with a claim for Housing Benefit. If you cannot afford your rent because there is a shortfall between your Housing Benefit payments and the rent, you may be entitled to a Discretionary Housing Payment (DHP) that makes up the difference.

It is a good idea to keep any records of rent payments made and statements, in case of a dispute with your landlord.

What if the landlord asks me to leave the property?

If your landlord wants you to leave your property they will need to issue you with written notice two months in advance and the end date cannot be within the initial fixed-term of the tenancy (usually six months or one year). The landlord does not have to give a reason for wanting you to vacate the property if they follow the legal correct process.

In order to legally evict you from the property, the landlord will need to apply to the Court for a Possession Order. If you have not found alternative accommodation in time, you may decide to exercise your tenancy rights and stay beyond the date the landlord has asked you to leave. In this case you will be liable for court costs. Once the landlord has a Warrant from the court, a bailiff can legally evict you from the property.

If you are in danger of eviction or suffering from any form of harassment from your landlord, then it is important to contact your Housing Options Officer as soon as possible. The Council can advise you about your options and finding alternative accommodation.

**For further information,
contact us**

This guide has been produced for prospective tenants and gives you the key information about privately renting, using our City Lets scheme.

For further information about this scheme, or to see if you may be eligible, contact the Duty Housing Options Officer:

Tel

01962 848 163

Email

_homelessness@winchester.gov.uk

Drop in to our Housing Options duty service which is available Monday to Thursday 9am to 5pm (from 1pm on Wednesday) and Friday 9am to 4.30pm.



CONTACT US

For more information please contact:

Phone:

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Email:

housing@winchester.gov.uk

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01962 840 222

Email

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