Housing Options Advice Booklet

Renting Privately

Housing Services

Renting Privately

If you really need to move, and there is no opportunity to stay where you are then renting privately is the most likely option available to you.

If you are already renting privately then you should have a deposit returnable at your current home. If you are on a low income, you may be able to ask family or friends to loan you the deposit for the new property until the old deposit is returned. Your existing landlord or agency may have other available properties, which means they could transfer your current deposit to another property within their portfolio.

Will I get Housing Benefit to cover my rent?

Housing Benefit (now called Local Housing Allowance) and Council Tax Benefit help people to pay their rent and council tax if their income is low. Anyone who has to pay council tax, rent or both for their home may be entitled to claim these benefits. You do not have to be out of work to make a claim.

The new Local Housing Allowance rates are provided in the tables below.

LUTON AREA

	Shared Facilities	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed
Weekly	£55.38	£115.38	£144.23	£167.31	£207.69	£253.85
Monthly	£239.98	£499.98	£625.00	£725.01	£899.99	£1100.02

Sample

MILTON KEYNES AREA

	Shared Facilities	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed
Weekly	£71.77	£121.15	£150.00	£173.08	£253.85	£305.77
Monthly	£311.00	£524.98	£650.00	£750.01	£1100.02	£1325.00

Please note, these figures change monthly

Paying your rent

You are responsible for paying your rent to your landlord on time and in full whether or not you are entitled to Housing Benefit.

If you are eligible to receive Housing Benefit, it will usually be paid directly to you and you would have to pay your rent to your landlord. However, in certain circumstances, the council can pay your Housing Benefit straight to your letting agent.

If you feel you cannot cope with paying your rent to your landlord each month, you need to give us a reason why we should pay the landlord instead of you. This may be because:

- You have a medical condition (this could affect your mental or physical health)
- You have a learning disability or a physical disability
- English is not your first language
- You are going through some changes that mean you need some extra support
- You are dealing with an addiction (to alcohol, drugs, gambling etc.)
- You have a history of homelessness
- You have severe debt problems

Suitable Bank Account

In order to receive your Housing Benefit payments you need a suitable bank account. You probably know already about current accounts (and maybe you've decided they're not for you). But do you know that basic bank accounts are now available that help you manage your money? Most high street banks offer basic bank accounts.

A basic bank account will receive money, pay bills, give you a cash card, let you set up direct debits and act as a stepping stone to a current account.

However, this won't usually allow you to go overdrawn by more than £10, if at all. It might offer a debit card and payment by standing order; and a linked savings account to help you budget.

This means you can keep some of your money in your savings account until you need to transfer it over to pay a bill. You can get further information about basic bank accounts from the Financial Services Authority website at www.moneymadeclear.fsa.gov.uk.

What should I do if there is a change in my circumstances?

You must tell the Housing Benefit service straight away, in writing, about anything that could affect your benefit entitlement.

We may ask for more information or proof of the change in order that your benefit is worked out correctly. If you do not tell us straight away, then this could mean you are overpaid benefit which you will have to pay back. It could also mean that you miss out on benefit you would otherwise be entitled to.

Examples of changes you need to report to us are:

- Changes in your rent.
- Changes in your earnings or other income.
- Changes in who lives with you.
- Your Income Support or Jobseekers Allowance stopping.

This list does not include everything you need to tell us about. If you have any doubt about whether you need to tell us about a change, then please contact us.

I am starting work. Can I still get benefit?

You can still get benefit when you are working, provided that you are still on a low income. If you are already on benefit before you start work, you should tell us straight away, even if you are receiving Income Support or Jobseekers Allowance. **Do not rely on anyone else to tell us.** When you are working, we will need to see proof of all your income and capital, including proof of your earnings.

Tenant responsibilities

- Paying your rent in full and on time whether you are receiving Housing Benefit or not
- Making sure that all paperwork needed to support your Housing Benefit application is supplied to the Housing Benefit Service when requested
- Looking after the property, keeping it clean and tidy and making sure it is in the same condition described in the inventory at the end of the tenancy
- Not causing any damage to the property, or letting anyone who lives with you or visits you to cause damage
- Advising the landlord (in writing) of any repairs that are required
- Not to sub-let or take in lodgers without the landlord's written permission
- Behave in a respectful manner to the property and neighbours

What is Let's Rent?

Let's Rent allows eligible families or individuals to have a choice of good quality, well managed, private sector accommodation. There is a wide selection of properties available across Central Bedfordshire.

Let's Rent has been developed in partnership with a broad range of services linked to the local private rental sector. These include local letting agents, Central Bedfordshire's Housing Options Service, Housing Benefit Service and Bromford Floating Support Services.

If you are accepted for Let's Rent you will receive assistance to access and successfully sustain a tenancy in the private rental sector.

Do I qualify for this scheme?

If you are threatened with homelessness, in priority need, and able to maintain an independent tenancy, then you can be considered for this housing option. Your Housing Options adviser will also look at your current housing circumstances. If you are already renting privately then you should have a deposit returnable at your current home. If you are on a low income, you may be able to ask family or friends to loan you the deposit for the new property until the old deposit is returned. Your existing landlord or agency may have other available properties, which means they could transfer your current deposit to another property within their portfolio.

What happens if I do not qualify for the scheme?

People who are on benefits and cannot afford to pay rent in advance or a rental deposit can also apply for a loan from the Department of Work and Pensions (DWP) at www.dwp.gov.uk. The DWP will consider applications and depending on the applicant's circumstances may make a loan. Repayment is usually by a fixed amount deducted from weekly benefit payments. If you need help applying for a loan, you can get advice from the Housing Options team on 0300 300 8000.

If you would like further information about renting privately, please contact the Housing Options team on 0300 300 8000.