TENANCY SUSTAINMENT GUIDE

Summary of Tenancy Sustainment training within Adult Social Care funded Supported Accommodation

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Approved by and in partnership with:















Tenancy sustainment guide

The aim of this course plan is to identify best practice from all service providers current service offer and collate them together to provide a consistent approach for teaching Tenancy Sustainment skills to the various client groups that are being catered for by the ASC funded Supported Accommodation within East Sussex.

This can be then used to demonstrate to perspective landlords, letting agents and other housing providers, the level of skills and knowledge, residents of Supported Accommodation acquire during their time at their schemes.

Main Tenancy sustainment topics:

Course material has been mapped and collated, from the five service providers, to provide a comprehensive overview of Tenancy sustainment learning. The learning content has been captured below:

Tenants' rights and responsibilities

Choosing your type of housing
Types of tenancies
Coping with Tenancy
Finding and living with flatmates
Making a house a home
Managing and maintaining your home environment
Security of your home and personal belongings

Money Management

Including budgeting and benefits Utilities comparisons Budgeting for your planned move

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Tenants' rights and responsibilities:

Choosing your type of housing:

There are a few options.....

Independent living – social housing

Social housing is affordable housing. To access this, you must register with the housing office at your local council. The process is long, and you will have to bid on properties – you will be supported to do this. Once you are offered a property if you choose not to take it there may be wait for another offer and if you choose not to take it, you will have to wait in the queue again.

Independent living – private renting

You may decide you would like to rent privately, but this may be more expensive, and you may not be able to afford this option.

Private rented properties are advertised in various places, but the easiest way is to look online. Looking online, you can narrow down your search to include area, property type, number of rooms you are looking for, and even the amount you would like to pay.

Looking for a new home

You'll need to consider a few things when you're looking for a home to rent. For example, whether to rent from a landlord or letting agent and the best way to search for a property.

You also need to think about what questions to ask your landlord or letting agent, so you don't lose money.

Different steps will need to be followed if you want to rent from a council or housing association.

Deciding whether to rent from a landlord or letting agent

Whether it's better for you to rent from a landlord or letting agent will depend on your budget and needs. Each option has pros and cons.

If you rent directly from a landlord:

- you might have less to pay before moving in
- you might not have to give so many references
- your landlord might not insist on doing a credit check
- you will need to contact your landlord directly for any repairs or maintenance

If you rent from a letting agent, you can:

- tell the letting agent if repairs need doing (if they manage the property) they'll speak to the landlord and arrange the repairs for you
- complain to an independent complaints body if you're not happy with their service
- get advice about the local area

Searching for a property

The quickest way to find a property is online, on property search websites. You can easily search for the exact area you want and arrange viewings on websites.

If it's hard for you to look for a property online, you could visit local estate agents. It's also worth asking friends and family and checking local noticeboards and newspapers.

When you're looking for a home don't pay any money without seeing the property first.

Don't rent a property directly from an existing tenant. This is called 'subletting' - the tenant might not have the landlord's permission to rent to you.

If a tenant is just showing you the property on behalf of the landlord, they should give you the landlord's details.

Take someone with you when visiting properties if you can. It's safer and they can help you decide.

Some of the most used sites include:

www.rightmove.co.ukwww.spareroom.co.ukwww.zoopla.co.ukwww.gumtree.comwww.onthemarket.co.ukwww.dssmove.co.uk

Housing advert abbreviations

Shared house – Usually means your own bedroom, plus a living room, kitchen and bathroom shared with others.

Studio flat – Your own living room / bedroom, kitchen and bathroom (self-contained i.e., not shared with others).

Bedsit – One room which contains living, sleeping and kitchen facilities but having to share a bathroom with others.

FF - Fully furnished.

SC – Self-contained.

CH - Central heating.

Check the following about the home you're interested in:

You should check the following before you move:

- How much is the rent and what does it cover?
- Is the rent level within the Housing Benefit / Local Housing Allowance rate for the type of property and the area?
- Do you have to pay a deposit; if so, how much is it?
- Do you need references?
- Will you be given a licence agreement or tenancy agreement, and how long will it last?
- What services does the accommodation have (gas, electricity etc)?
- Security and access to the property (how safe is it?)
- What furnishings and equipment (cooker, fridge etc) does the accommodation have?
- Is there an inventory of all the items and equipment in the accommodation?
- Will you be permitted to decorate and / or hang pictures on the walls?
- When does the tenancy begin (do you have any rent-free weeks)?
- Will you be given an Introductory Tenancy and how long will it last?
- Are the electrics, plumbing etc in good working order (always try the taps and flush the toilets to see if they are working)?
- Is it secure?
- Make sure you get a tenancy agreement and / or rent book showing rent and other charges payable, and the date in writing of when your tenancy starts.
- If the accommodation requires work to be undertaken and / or decorating who will do this work?
- If there are problems with the accommodation and you do not want to accept the offer, talk it over with your keyworker or friends.

It may not seem fair that someone is making a judgment of what type of tenant you will be based on how you act and dress, but the reality is that it happens.

Here are some tips when viewing a property:

- Arrive on time or ideally 5 minutes early.
- Be clean and tidy.
- Do not smoke or drink alcohol before the viewing.
- Introduce yourself and shake the landlord's hand.
- Be polite and respectful.
- Offer to take your shoes off when viewing the property.
- Show interest and ask questions about the property and tenancy.
- Thank the landlord for showing you, their property.

Once you and the landlord have reached an agreement for you to let the property, arrange to meet your landlord at the property to carry out an inspection and agree an inventory.

Take the opportunity to ask about anything you are not sure about, including:

- How the heating works and if there are any manuals?
- Where is the mains water stopcock?
- Where is the electricity fusebox?
- Where is the thermostat?
- Where are the gas and electricity meters?
- Is there a water meter?
- What days are rubbish collected and where are the bins stored?
- Where are the TV aerial and phone line sockets?
- What is the landlord or letting agent's contact number?
- Who supplies the gas and electricity?
- Who supplies the home phone and broadband?
- Is there a landline number?

The landlord should give you:

- Your Tenancy Agreement if you haven't already got it
- Deposit protection information if taken
- A copy of the Government's How to Rent Guide
- > A current Gas Safety Certificate
- The Energy Performance Certificate for the property
- Electrical Installation Condition Report
- Privacy notice about using your personal details

You should also get:

- An inventory Check and confirm asap as you may only have a 7-day timeframe to contest
- A set of keys for all the locks including doors and windows
- Also get a telephone number for the landlord and emergencies.

Types of tenancies

It is important to understand and consider all the differing types of tenancies available to you as a perspective renter, whether is with a Social Landlord or in the Private Rented Sector.

Assured Shorthold Tenancies

It is the most common type of tenancy in the private rented sector (PRS). It is for a fixed period, normally 6-12 months, or could be longer.

The landlord must provide a reason (grounds) to evict during the fixed term. The notice period depends on the reason (grounds).

Excluded Licence - Lodger's Agreement

This kind of agreement is used when you do not have exclusive use of a property. Examples of where this is used: when you live with your landlord as a lodger, student accommodation, some hostels and supported housing.

You have little rights as an occupier.

You can be asked to leave with "reasonable" notice. The landlord does not need to provide a reason. Reasonable notice is normally the same amount of time as the period you pay your rent for.

Assured Tenancy

You will get this type of tenancy when your landlord is a Housing Association. It is a lifetime tenancy, and you can only be evicted if you have breached the terms of your tenancy agreement. For example, not paying your rent, harassing or causing nuisance to your neighbours, causing damage to your home.

Starter Tenancy

Most new tenants to a Housing Association get this type of tenancy. This is normally for 12 months, though it can be extended to 18 months. This type of tenancy is often referred to as a probationary tenancy; it is to prove that you can behave yourself as a tenant.

How agreements are set up:

Joint

More than one person is named in the tenancy agreement.

All the named people are jointly responsible for the tenancy. This means you could be responsible if another named person does not pay their share of the rent.

Periodic Tenancy

This is a tenancy that rolls from month to month or week to week and has no set end date. You will have one of these tenancies if your tenancy agreement didn't contain a fixed end date, or if you had a fixed term tenancy but you stayed on after it expired and didn't agree to a further fixed term.

The landlord does not need to provide a reason to evict during the periodic tenancy but needs to give at least two months' notice. This is called section 21.

Separate

Only one person is named in the tenancy even if it is a house share.

The person named in this tenancy agreement is responsible only for his/her share of the rent.

If one of the other housemates fails to pay their share of the rent, this does not affect the others.

Tenant responsibilities

Find out your main responsibilities when you rent your home from a private landlord.

Pay your rent on time

Rent is usually paid in advance every month or week. You should pay it on time.

If you fall behind with the rent, your landlord can <u>take steps to evict you</u> and claim any money you owe them. In most cases your benefit will be paid direct to you and it's your responsibility to pass the rent on to your landlord.

When you receive Universal Credit, you must:

Report any changes that could affect your claim. You can report changes through your online account. When you get housing benefit, you must:

- report any changes to that could affect your claim
- complete and return any renewal forms sent to you within the time limit

Look after your home

Your landlord is responsible for <u>repairs and maintenance</u> of the exterior and the structure of the property, as well as the plumbing, wiring and heating.

As a tenant you must:

- report any repairs needed to your landlord
- make sure your home is well ventilated to help avoid condensation
- do minor maintenance such as checking smoke alarms and changing light bulbs
- dispose of your rubbish properly

You must not damage internal decorations, furniture and equipment. You'll have to pay for anything you've broken or damaged.

Allow access for repairs and inspections

You should give your landlord access to your home to see if repairs are needed.

Your landlord must:

- give you at least 24 hours' written notice
- inspect at a reasonable time of day

You should also allow access to tradespeople or engineers if the landlord has arranged repairs or gas safety checks.

If your landlord wants access to your home for other reasons, you don't have to let them in unless you want to.

You have the right to live in your home without interference from your landlord.

Unreasonably frequent inspections or unannounced visits could amount to harassment.

Ask for permission when needed

Check what your tenancy agreement says about landlord's permission.

You will probably need to ask you landlord if you want to:

- take in a lodger
- run a business from the property
- make improvements to the property

The landlord often has the right to refuse.

Your agreement may also say you need permission for keeping a pet or parking a caravan on the property.

Put requests to your landlord in writing and keep a copy. Keep copies of any reply.

Take responsibility for behaviour

You can be held responsible for the behaviour of anyone who lives with you or visits you in your home.

Your landlord might <u>take steps to evict you</u> if they receive complaints of noise nuisance or antisocial behaviour from neighbours or other tenants in the property.

Follow rules on smoking

Unless the tenancy agreement says that your property is non-smoking, you can smoke and allow visitors to smoke in your home.

Smoking is not usually allowed in any parts of the building that are shared with other tenants.

Live in your home

You could lose your tenancy if:

- it's no longer your main home
- you rent out your home to someone else while you're away

Tell your landlord if you'll be away from home for more than a month.

For example, if you're going into hospital or are caring for someone who lives elsewhere.

Keep paying the rent while you are away. Housing benefit will only cover housing costs for up to 13 weeks of absence from the property.

Ending your tenancy properly

You must end your tenancy properly if you want to move out or <u>you may still be liable for rent</u>. This applies even if you are no longer living there.

If you want to end the tenancy during the fixed term, rather than at the end, you will only be able to do so if there is a break clause in the agreement. Break clauses are normally mutual and, as the landlord is legally required to give a specific notice period under an AST contract, the tenant is normally required to do the same.

If you have a break clause in your agreement and would like to use it, you will need to send your notice, in written form, to the landlord or managing agent. Your tenancy agreement will stipulate the address this needs to be sent to. If sending it in hard copy, it is good practice to send an electronic copy too.

If the contract does not have the option to break early but you still need to leave, you should discuss the issue with the landlord or agent and they may be willing to release you from the contract early, subject to you covering their reasonable costs for doing so and any rent they may lose. If you are in a house/flat share, undertaking a change of tenant and replacing you on the contract with a new person may be another option.

If you're planning on vacating a property on the last day of the tenancy, there isn't a specific notice period, although you should give the landlord enough notice to be able to remarket the property.

If you want to end the tenancy

Your tenancy agreement should say how much notice you must give the landlord if you want to leave the property. One month's notice is typical. If you want to leave the property, you must give notice to your landlord in writing – make sure you keep a copy of the document and a record of when it was sent. Please see 'If things go wrong' below if you wish to leave sooner than the notice period set out in the tenancy agreement.

Rent

Make sure that your rent payments are up to date. Do not keep back rent because you think that it will be taken out of the deposit.

Bills

Do not leave bills unpaid. This might have an impact on your references and credit rating.

Clear up

Remove all your possessions, clean the house, dispose of rubbish and take meter readings. Try to leave the property in the same condition that you found it in. Check this against your copy of the inventory and take photos that show how you have left the property. Dispose of any unwanted furniture via a local collection service.

Return the keys

Return all sets of keys that were provided. If you do not, the landlord may charge you for changing the locks.

Inspection

Try to be present when the property is inspected to check whether any of the tenancy deposit should be deducted to cover damage. If you do not agree with proposed deductions contact the relevant deposit protection scheme.

Making a house a home

Finding furniture

Properties can be furnished, part-furnished or not furnished at all.

Make sure you ask the landlord how the home you want will be furnished before you move in.

This will help you understand what you will need to buy.

If you don't have very much money think about the furniture that you will really need and where you might get it.

Where to look:

Second-hand shops

There are probably plenty of second hand shops in your area that sell cheap furniture. If you find something you want, try to bargain to see if you can get a lower price. Some shop owners want to sell their stock quickly so they may offer you a discount. Don't forget – if you don't ask, you don't get!

Be careful when you buy second-hand electrical goods. Only buy those with a Portable Appliance Test (PAT) label. This test is done to make sure that used appliances are as safe as possible for consumer use. The label will be very easy to see on appliances that have been tested. Soft furnishings such as beds

and couches should have a fire safety certificate. Don't buy them unless they have one.

Buy now, pay later

Some furniture stores offer 'buy now, pay later' schemes or loans. These deals can seem appealing. You can buy everything you want and pay the cost off month by month. BUT you need to be very careful. Lots of these loans/credit agreements charge high interest rates and you can end up paying hugely over the odds for your goods, so you could find that you are still paying in five years' time.

Remember to CHECK and ask for advice before you sign up to any schemes like this.

Furniture projects

Furniture projects are projects that offer free or cheap furniture to low income households. To get help from one you are likely to need a referral from an agency. Sometimes you need to complete an application form. You may need to make an appointment to go and see the furniture and there may be a delivery charge. Ask support agencies you are working with or the local council.

Living in your rented home

The tenant must...

- Pay the rent on time. If your rent is more than 14 days late, you could be liable for a default fee. A default fee for late payment of rent is limited by the Tenant Fees Act to interest on the outstanding amount, capped at 3% above Bank of England base rates. The landlord/agent cannot charge any other fees. For more information, please read the Government's guidance for tenants on the Tenant Fees Act 2019. Further, you could lose your home because you have breached your tenancy agreement. If you have problems, GOV.UK has links to further advice. Check out these practical steps for paying your rent on time.
- Pay any other bills that you are responsible for on time, such as council tax, gas, electricity, and water bills. If you pay the gas or electricity bills, you can choose your own energy supplier. Look after the property. Get your landlord's permission before attempting repairs or decorating. It's worth getting contents insurance to cover your possessions too, because the landlord's insurance won't cover your things.
- ➤ Be considerate to the neighbours. Anti-social behaviour may be a reason for your landlord to evict you.
- Not take in a lodger or sub-let without checking whether you need permission from your landlord.

The tenant should...

Make sure you know how to operate the boiler and other appliances and know where the stopcock, fuse box and any meters are located.

Regularly test your smoke alarms and carbon monoxide detectors – at least once a month.

Report any need for repairs to your landlord. If you think there are any repairs that are needed, you should report these to your landlord. Failure to report the need for repairs could be a breach of your tenancy agreement. In extreme circumstances there may be a risk to your deposit if a minor repair turns into a major problem because you did not report it.

Consider obtaining insurance for your contents and belongings – the landlord will usually have insurance for the property, but it will not cover anything that belongs to you.

Consider if having a smart meter installed would save you money if you are responsible for paying the energy bills. Read guidance about your rights and information about how to get a smart meter. We'd recommend that you tell your landlord before you get one.

And don't forget to register to vote!

The landlord must...

- Maintain the structure and exterior of the property. This includes communal areas of the property e.g., steps up to the property, hallways, railings, fencing etc.
- Ensure the property is free from serious hazards from the start of and throughout your tenancy.
- Provide a smoke alarm on each storey and a carbon monoxide alarm in any <u>room</u> with a solid fuel burning appliance (for example a coal fire or wood burning stove) and make sure they are working at the start of your tenancy. If they are not there, ask your landlord to install them.
- Provide fire alarms and extinguishers if the property is a large house in multiple occupation (HMO)
- Deal with any problems with the water, electricity, and gas supply.
- Maintain any appliances and furniture they have supplied.
- Carry out most repairs. If something is not working, report it to your landlord or agent as soon as you can.
- Arrange an annual gas safety check by a Gas Safe engineer (where there are any gas appliances).
- Arrange a five-yearly electrical safety check by a qualified and competent person (this applies to new tenancies from 1 July 2020 and existing tenancies from 1 April 2021).
- Seek your permission to access your home and give at least 24 hours' notice of proposed visits for things like repairs and those visits should take place at reasonable times – neither the landlord nor the letting agent is entitled to enter your home without your express permission.
- Get a licence for the property if it is a licensable property.
- Ensure the property is at a minimum of EPC energy efficiency band E (unless a valid exemption applies).

The landlord should...

- Insure the building to cover the costs of any damage from flood or fire.
- Check regularly to ensure all that products, fixtures and fittings provided are safe and that there haven't been any product recalls. Help is available at the Royal Society for the Prevention of Accidents (ROSPA), Trading Standards and the Child Accident Prevention Trust.
- Ensure blinds are safe by design and they do not have looped cords. This is especially important in a child's bedroom.

Your Moving in Checklist:

There are lots of things to do when you take on a new tenancy. Use this checklist to keep track of the things you must do.

BEFORE YOU MOVE	
To Do	Done?
Make sure that you give the correct notice to leave the property that you are	
currently occupying.	
If you are moving from private rented property, make sure you get your deposit	
back.	
Decide how you are going to move your belongings to the property and arrange	
removals if necessary.	
Get your claim for Housing Benefit submitted. See the Housing Benefit Section for	
more details.	
Arrange for post to be redirected. You can do this at the post office, but there is a	
charge.	

ON THE FIRST DAY	
To Do	Done?
Find out where the water stopcock, fuse box and the gas isolator valve are.	
Get the gas, electricity and water meters read on the first day of your tenancy.	
Check that everything is working as it should and you know how to use heating,	
hot water, cooker etc.	
Check the property thoroughly and report problems that were not picked up at the	
first inventory.	
Test all your smoke alarms. Check that smoke detectors and fire alarm systems	
are working.	
Make sure that all the door and window keys work.	
Check you have the right rubbish and recycling bins and that you know what day	
to put your bin out.	
Inform your landlord if there are any problems or if there is something you are not	
sure about.	

IN THE FIRST WEEK	
To Do	Done?
Register for Council Tax and make an application for Council Tax Benefit if	
necessary.	
Notify the utility companies that you have moved into the property and give them	
the meter readings.	
Let the telephone company know that you have moved in.	
Let the TV Licensing authority know that you have moved in and set up an	
account.	
Get copies of the keys taken and leave a set with someone you trust.	
Get your possessions insured with a "Contents Insurance" policy. The landlord's	
insurance will not cover them.	
Find out the which GP and dentist you want to join and go in and register with	
them.	
Register to vote with the local Council. Being on the Electoral Register is also	
good for your credit status.	

IN THE FIRST MONTH		
To Do	Done?	
Introduce yourself to your new neighbours – you never know when you may need		
help.		
If you have paid a deposit, you should receive a Tenancy Deposit Certificate in 30		
days		
Carry out an energy comparison to make sure that you are on the best deal for		
you gas and electricity.		
Consider requesting a water meter if you think it might help you to save money.		
If you are new to the area, check out what is happening locally and think about		
joining local clubs.		

Money Management

Budgeting and Benefits:

Tenancy Costs & Budgeting for your planned move

As a tenant, one of the key skills to develop is managing your budget and taking responsibility for paying the bills. Understanding how much money you have coming in and going out is really important.

Check that the Local Housing Allowance rate will cover all your rent, or you will have to pay a top up.

Top tip Start saving money for the move and any items you will need for your new home

Your Expenditure

Expenditure	Expenditure Per Week	Expenditure Per Month
Rent	£	£
Council Tax	£	£
Gas	£	£
Electricity	£	£
Water	£	£
Childcare Costs/ Child Maintenance	£	£
Telephone Landline/ Line Rental	£	£
Internet/ Broadband	£	£
TV Licence	£	£
Mobile Phone	£	£
Food	£	£
Furniture	£	£
Transport (Vehicle or Public Transport)	£	£
Clothes & Footwear	£	£
Household Insurances	£	£
Gym/ Sports Membership	£	£
Cigarettes & Alcohol	£	£
Medical Costs/ Prescriptions	£	£
Credit/ Loans/ Debts/ Fines	£	£
TOTAL	£	£

Your Income

	Income Per Week	Income Per Month
Wages	£	£
Benefits	£	£
Local Housing Allowance (Housing benefit/payment)	£	£
Other Income	£	£
TOTAL	£	£

If you are uncertain that you are receiving all the benefits you are entitled to use a free and confidential Benefits Calculator to find out what benefits you are entitled to claim:

Turn2us Benefits Calculator

Where you live (entitledto.co.uk)

Your Balance

To work out how much you have left over each month, subtract your expenditure from your income.

Income & Expenditure	Per Week	Per Month
Your Income	£	£
Your Expenditure	£	£
BALANCE	£	£

Your Money Saving Action Plan

If you are spending more each month than your income, you will need to find savings. Think about what items are essential or non-essential and come up with your action plan to save money:

Money Saving Ideas	Possible Saving
	£
	£
	£
	£
	£
TOTAL POSSIBLE SAVINGS	£

Budgeting for your planned move

What might you need for your home?

Add to the list and prioritise and cost each item.

Second-hand shops, Freecycle and Facebook market place are good options for starting out.

Item	Priority – 1 to 3 1 = low; 3 = high	Source / where from	Cost
Bed			
Bedding			
Chest of drawers			
Wardrobe			
Curtains			
Towels			
Cooker / microwave			
Kettle			
Pots and pans			
Cutlery			
Crockery			
Fridge / freezer			
Washing machine			
Iron			
Ironing board			
Settee			
Chairs			
Table			
Television			
Vacuum cleaner			
Cleaning materials			
Smoke detectors			

Utilities comparisons:

When you move into a new property you may not know who the current supplier for your gas

and electric are. If you do not know who provides these utilities, you can check by using the

following services below, free of charge:

For electricity, you'll need to contact your energy network operator (which you can find by using

the Energy Network Association search tool) and ask them to tell you who your electricity

supplier is.

London, South East England & Eastern England

0800 029 4285

For Gas you can input your address details on the website below and it will let you know who

your direct supplier is:

Find My Supplier – Gas

(Please note that this service may not be 100% accurate)

There are many various Utility comparison websites available on the internet, it helps assist you

with finding the best energy prices.

Below are a few links to some:

Best energy deals: switch supplier & save £100s - Money Saving Expert

Energy – Switcheroo

Energy Comparison | Compare Gas & Electricity | MoneySuperMarket

Energy Comparison: Gas & Electricity | Utility Saving Expert

Energy Comparison | Compare Gas & Electricity - Uswitch