

# A TENANT'S GUIDE TO PRIVATE RENTING



# INTRODUCTION TO A TENANT'S GUIDE TO PRIVATE RENTING

Welcome to '*A tenant's guide to private renting*', which has been produced by Property Information Point for the Greater Norwich area, and is to be used as a quick reference manual for tenants wishing to rent a private property.

The Greater Norwich Housing Partnership (GNHP) understands that renting a property in the private rented sector can be daunting and confusing, which is why we want to help you overcome issues you may encounter.

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# 1. Tenant's checklist



# 1. Tenant's checklist

## Looking for private accommodation:

### Viewing

- Try to view the property with someone else to get another opinion, and for safety.
- Check the standard of the property – disrepair (damp, mould, leaks, bare wires etc), condition of furniture, hygiene and decoration etc.
- Check what type of heating the property has and how much it will cost to run. A good system would include central heating – preferably combi boiler etc. A fair system would be electric. A poor system would be, for example, plug-in fan heaters etc. (All relevant information will be shown on a full energy performance certificate (EPC)\*).
- Check whether the doors and windows are properly secure – intruders cannot enter easily.
- Does the property need to be close to amenities, family, work and have parking etc?
- Are the lounge, kitchen, bathroom etc large enough for the number of people sharing them?
- Are there any signs of fleas, bed bugs, mouse droppings etc?
- Are there smoke detectors in the hallway and landing? Check if they work.

\* EPCs are given to a property after an assessment of its energy efficiency has been carried out. They are designed to give prospective tenants an idea of the running costs of a property and give recommendations that will help landlords to make their properties as efficient as they can be.

## Affordability

- Can you afford the weekly/monthly rent?
- Are the bills included/excluded (gas, electricity and water rates)?  
If excluded how much could they cost?
- What other costs could there be? (travel, council tax, TV Licence etc).

Use the budget calculator on [www.propertyinfopoint.co.uk](http://www.propertyinfopoint.co.uk) to calculate the affordability of the above.

- How much is the deposit?
- Are there additional charges? (agency fees, fees for setting up the tenancy agreement etc).

## Checking the lease agreement

Take a copy of the agreement away if you're unsure about anything, then you can look at it in more detail or get advice.

- What is the notice clause; can you leave before the tenancy end date?
- What does the deposit cover, how much is it, and what tenancy deposit scheme does the landlord use?
- Repairs/improvements should be added to the contract before signing.
- Are there any special requirements – eg no smoking/no parties/no pets.
- Does the agreement include the landlord's address, telephone number and a repairs contact number?
- What is the rent payment arrangement? (weekly/monthly, standing order/collection).

Remember once you sign an agreement you are legally and financially committed to the accommodation, even if your situation changes.

## Finally

- Read through the agreement thoroughly.
- Agree a reply timescale with your landlord.
- Write down pros/cons of the property.

## Moving in:

### One month before move

- Arrange for your post to be redirected to your new address.
- Arrange for meter readings (gas, electricity and water) and disconnection of services.  
Gas  Electric  Water meter
- Arrange for phone line to end on moving day.
- Arrange for the disposal of any large items that need to be thrown out before moving.
- Make arrangements for the removal of your items (if using a removal firm check they are reputable or part of an organisation).
- Start working through your contact checklist and let the relevant parties know your new address, eg
  - personal contacts (family, friends and employers)
  - financial services (bank, insurance companies, credit card companies and loan providers)
  - government agencies (Inland Revenue, pension, council tax office and DVLA)
  - utilities and services (gas, electricity, water, phone/mobile phone company, internet and TV licence)
  - health providers (doctor, dentist and optician)
  - neighbourhood groups (school, library and video rental etc)

### One week before move

- Find some boxes (eg from a supermarket) and start packing everything.
- Settle any household bills.
- Confirm the date and time with whoever is helping you to move.

### Move in day

- Ensure you have talked through everything with the landlord/managing agent.
- Get a receipt for all money paid and ensure arrangements for rent payment are confirmed and set-up correctly.
- Go through the inventory (preferably with the inventory clerk) and check you are happy with what it says.
- Ensure the landlord gives you copies of all relevant certificates (gas, EPC, electric (if they have this) and deposit).
- Sign and keep a copy of the signed agreement.

## At the end of your tenancy:

### Renew the lease

If you have a fixed term contract (commonly six or 12 months) you can choose to renew it after the fixed term has ended or you and the landlord can leave things how they are and let the tenancy become periodic (rolling month-to-month tenancy). Ensure that you write to the landlord or managing agent two months before your tenure expires, and ask to stay on – they are likely to accommodate you if you are a good tenant.

### If you chose to move out:

- write to the landlord or managing agent one month (or whatever timescale your agreement states) before your tenure expires.
- check to make sure you have everything in its original place (furniture, appliances, cutlery etc) before the landlord or managing agent inspects the property to carry out an inventory.
- clean the property – which includes the carpets, getting marks off walls, all appliances, windows, etc (you may consider using a professional, if you can afford to).
- remove all of your possessions, or the landlord may charge you a disposal fee.
- return all sets of keys to the landlord or managing agent.
- leave the garden and exterior as you found it.





## **2. Renting a property**

**2.1 Beginning a tenancy**

**2.2 Rights and responsibilities**



## 2. Renting a property

### 2.1 Beginning a tenancy

#### How should my tenancy start?

Before you rent a property it is best practice for an agreement to be drawn-up between you and the landlord.

A tenancy agreement is a legal agreement (which should be in writing), setting out the rights and responsibilities of both landlord and tenant. It will contain details such as the length of the agreement, the rent payable, and what is and isn't allowed in the property, such as pets.

#### What types of tenancy agreements are there?

The most common agreement used is an assured shorthold tenancy, which means that:

- you can end the tenancy after the fixed term\* has ended or by using the break clause\*\*
- the landlord can get the property back by serving a section 8 notice if you owe at least two months rent
- the landlord can serve you notice if you break any terms of the agreement.

Other tenancy agreements include assured tenancies, regulated tenancies, excluded and non-excluded tenancies and bare contractual tenancies. With each tenancy agreement your rights will differ. More information can be found at: <http://www.propertyinfopoint.co.uk/For-Tenants/Types-of-tenancy-agreements.aspx>.

#### Can the landlord ask for a deposit?

The landlord can request a deposit before you move into the property to act as security in case you leave the property owing rent and/or to pay for any damage and/or to replace any missing items, at the end of the tenancy. However, since 6 April 2007 at the start of a new tenancy, any deposits taken from you by landlords or letting agents must be protected by a government authorised tenancy deposit scheme. This will protect both you and the landlord and help resolve any disputes.

\* A fixed period of time.

\*\* See 'Ending a tenancy' page 13.

For more information visit: [www.direct.gov.uk/en/TenancyDeposit](http://www.direct.gov.uk/en/TenancyDeposit)

For the schemes available visit:

[www.depositprotection.com](http://www.depositprotection.com) or call 0844 4727 000,

[www.mydeposits.co.uk](http://www.mydeposits.co.uk) or call 0844 980 0290 and

[www.thedisputeservice.co.uk](http://www.thedisputeservice.co.uk) or call 0845 226 7837.

### **Should the landlord provide a rent book?**

The landlord is only legally obliged to provide a rent book if the rent is payable on a weekly basis. If the landlord is not required to provide a rent book, you should keep a record of rent payments and/or receipts to avoid any disagreements later.

### **Can an accommodation agency charge a fee for finding the tenancy?**

An accommodation agency may charge a fee for finding you accommodation which you subsequently agree to rent. It cannot charge a fee for providing you with details of properties for rent.

### **Can joint tenancies be agreed?**

Joint tenancies can be agreed with two or more people at the beginning of the tenancy. Each tenant is then responsible jointly and individually for meeting the terms of the tenancy in full, including paying the rent. So if one joint tenant leaves the property before the end of the tenancy, the remaining tenant will be responsible for paying the full rent. Under a joint tenancy, all tenants have equal rights under the tenancy.

### **Ending a tenancy**

If you have an assured shorthold tenancy you can end the agreement at any time after the fixed term has finished, or, if you have a break clause set within your agreement, you can use this to end the agreement providing you have given one month's notice (or the notice required as set out in the agreement). A break clause is a term in a tenancy agreement that allows a tenant to leave before the tenancy period comes to an end, without incurring any financial penalty. For further information please seek advice from a solicitor or contact your local council's housing advice team (page 17 for more information).

## 2.2. Rights and responsibilities

The law protects both parties.

As a tenant, what would I be responsible for?	What is the landlord responsible for?
<ul style="list-style-type: none"> <li>• Paying the rent as agreed, on time.</li> </ul>	<ul style="list-style-type: none"> <li>• Allowing tenants to reside in the property without disturbance.</li> </ul>
<ul style="list-style-type: none"> <li>• In most cases, paying the council tax and water and sewerage charges; but your landlord may include the cost for these in the rent (for example, if a property is a house in multiple occupation (HMO)*).</li> </ul>	<ul style="list-style-type: none"> <li>• Making reasonably prompt repairs and undertaking maintenance to the property if required.</li> </ul>
<ul style="list-style-type: none"> <li>• Paying service and utility bills – (gas, electricity and the telephone etc) unless you agree otherwise with the landlord.</li> </ul>	<ul style="list-style-type: none"> <li>• Maintaining the structure and exterior of the property, space heating, hot water installations and water supply, electrical wiring, basins, baths, sinks and toilets etc.</li> </ul>
<ul style="list-style-type: none"> <li>• Taking proper care of the property and reporting any damage made.</li> </ul>	<ul style="list-style-type: none"> <li>• Ensuring that all gas appliances are safely maintained and annually certified by a Gas Safe registered engineer.</li> </ul>
<ul style="list-style-type: none"> <li>• Not causing disturbance or nuisance to neighbours.</li> </ul>	<ul style="list-style-type: none"> <li>• Making sure all electrical equipment is safe to use.</li> </ul>
<ul style="list-style-type: none"> <li>• Providing the landlord with access to the property for repairs and inspection, providing reasonable notice has been given by landlord/letting agent.</li> </ul>	<ul style="list-style-type: none"> <li>• Showing prospective tenant(s) an energy performance certificate (EPC)**.</li> </ul>
<ul style="list-style-type: none"> <li>• Providing your council's private sector housing team with access, providing reasonable notice has been given.</li> </ul>	<ul style="list-style-type: none"> <li>• Applying for a house in multiple occupation (HMO*) licence where applicable.</li> </ul>
<ul style="list-style-type: none"> <li>• Giving the required amount of notice (one month, or whatever is specified within your agreement), if you wish to terminate the agreement.</li> </ul>	<ul style="list-style-type: none"> <li>• If the property is furnished, ensuring the necessary fire-safety regulations are met.</li> </ul>
	<ul style="list-style-type: none"> <li>• Providing and maintaining smoke/fire alarms, and extra precautions for properties such as HMOs eg fire extinguishers, fire blankets and fire escapes.</li> </ul>

As a tenant, what rights do I have?	What rights does the landlord have?
<ul style="list-style-type: none"> <li>To know the name and address of the landlord.</li> </ul>	<ul style="list-style-type: none"> <li>To seek possession through the courts, if: the rent remains unpaid for two or more months, where the tenant breaches the terms of the tenancy, becomes bankrupt or enters into an arrangement with creditors, but only if the correct notice has been served.</li> </ul>
<ul style="list-style-type: none"> <li>To reside in a property that is in an adequate condition for rental purposes and free from defects.</li> </ul>	<ul style="list-style-type: none"> <li>To dispose of any unclaimed property left at the premises once the tenancy has ended.</li> </ul>
<ul style="list-style-type: none"> <li>To exercise the break clause<sup>***</sup>, if there is one specified within the tenancy agreement.</li> </ul>	<ul style="list-style-type: none"> <li>To exercise the break clause<sup>***</sup>, if there is one specified within the tenancy agreement.</li> </ul>
<ul style="list-style-type: none"> <li>To have repairs and maintenance to damaged items carried out in reasonable time.</li> </ul>	<ul style="list-style-type: none"> <li>To seek possession of the property if the tenant has damaged it.</li> </ul>
<ul style="list-style-type: none"> <li>To live in safe accommodation, with all equipment and systems meeting the required safety standards.</li> </ul>	<ul style="list-style-type: none"> <li>To collect overdue rent payments from the tenant.</li> </ul>
<ul style="list-style-type: none"> <li>To have a gas safety certificate produced by a Gas Safe engineer annually.</li> </ul>	<ul style="list-style-type: none"> <li>To enter the property after providing the tenant with reasonable notice of doing so (usually 24 hours) unless there is an emergency.</li> </ul>
<ul style="list-style-type: none"> <li>To have quiet enjoyment of the property ie the landlord cannot let themselves into the property and disturb the tenants.</li> </ul>	
<ul style="list-style-type: none"> <li>To have a rent book, if the rent is payable on a weekly basis.</li> </ul>	
<ul style="list-style-type: none"> <li>To be given a reasonable (statutory) period of notice if the landlord wants the agreement to end (two months).</li> </ul>	
<ul style="list-style-type: none"> <li>To have the security deposit returned within a reasonable period of time (within 10 days once all issues are resolved).</li> </ul>	

\* An HMO is a property which is occupied by a group of people who are not a family.

\*\* EPCs are given to a property after an assessment of its energy efficiency has been carried out. They are designed to give prospective tenants an idea of the running costs of a property and give recommendations that will help landlords to make their properties as efficient as they can be.

\*\*\* A break clause, if stated within the terms of the tenancy agreement, allows both parties to end the agreement.

### **Can I give the tenancy, or sublet, to someone else?**

If you have paid a premium for the property (a sum which is additional to rent or a sum paid as a deposit which is greater than two months' rent), you will be able to do so unless there is a term in the tenancy agreement preventing this.

### **How frequently can the landlord put up the rent?**

Before the tenancy begins the landlord should agree the rent amount, arrangements for paying the rent, arrangements for reviewing it, and it should be at the going rate of other similar accommodation. All this information should be included in the tenancy agreement.

If it is not, the landlord needs to give one month's notice and follow the formal procedures. For example, with assured shorthold tenancies the landlord can normally only increase the rent once the agreement has come to an end. For more information visit:

<http://www.communities.gov.uk/documents/housing/doc/323999.doc>



### **3. Support and advice from council housing advice teams within greater Norwich**



### 3. Support and advice from council housing advice teams within Greater Norwich

#### What is a housing advice team

A housing advice team is made up of people trained in housing law and equipped to provide practical support and legal advice.

#### How can they help me?

They can provide free specialist advice and assistance on matters relating to housing for private tenants and for those who are threatened with eviction. This includes preventing people from becoming homeless by:

- negotiating with landlords to extend tenancies and arrange for a fair way of paying off arrears
- giving legal advice on tenancy rights
- advising on recovery of damage deposits
- in certain cases, the use of various financial schemes to provide housing solutions
- helping you to access affordable housing through schemes called private sector leasing schemes and similar (which can link into training and employment opportunities) run by the council.\*
- explaining and referring to various other schemes that we work with to provide housing solutions
- working closely with support agencies and making referrals
- explaining possession proceedings and remedies
- providing support for those experiencing illegal eviction
- seeking help and advice from the private sector housing team if there are issues of disrepair (for more information about this, see section five).

#### How do I access this advice?

Housing advice teams can work with you before or after you have been served Notice of Intent to Seek Possession (as well as with other housing problems). Contact:

• **Broadland District Council**

t: 01603 430605 • e: [housing.advice@broadland.gov.uk](mailto:housing.advice@broadland.gov.uk)

• **Norwich City Council**

t: 0344 980 3333 • e: [housingadvisers@norwich.gov.uk](mailto:housingadvisers@norwich.gov.uk)

• **South Norfolk Council**

t: 0808 168 2222 • e: [housingadvice@s-norfolk.gov.uk](mailto:housingadvice@s-norfolk.gov.uk)

\* The schemes are for those that are homeless or at risk of becoming homeless and may have other specifications. Contact your council for further information.

## **4. A guide to simple maintenance**

**4.1 Electrics**

**4.2 Gas**

**4.3 Water**

**4.4 Damp and mould**

## 4. A guide to simple maintenance

As a tenant you have a duty to take proper care of your rented property and use it in a responsible way. This also includes taking care of minor repairs and maintenance. In this section you will find quick points for when common maintenance problems occur.

However, you should leave maintenance and repairs that are the landlord's responsibility, to them. These include problems with:

- the structure and exterior of the property
- heating and hot water installations
- sanitary installations (basins, sinks, baths etc)
- the safety of gas and electrical appliances they provide
- the fire safety of furniture and furnishings that they provide.

These measures are a guide only. Get the landlord to show you where all the connections are when you first move in.



## 4.1 Electrics

When working on an appliance or light fitting, unplug it first from the mains supply. If the following actions do not work, contact your landlord. Remember, overloading sockets can result in damage to your electrics.

### Loss of electricity

Before calling your landlord, check:

- that your electrical meter is turned on
- if you have a credit meter, that the money hasn't run out. However, most electric meters have an emergency allowance
- if the fuse box trip switch has tripped – this sometimes happens automatically when there's a power surge
- if you have a faulty plug or socket, as it can trip the fuse box switch – plug an appliance into each socket to see if it has power
- the plug and socket outlet for burn marks, buzzing or crackling or excessive heat, and check whether the shutter mechanism in the socket outlet has stopped closing when removing a plug – if any of these things happen get the landlord to call in an electrician as soon as possible.

Remember, plugs with the British Standard Safety Stamp are guaranteed to be safer.

## 4.2 Gas

Your landlord must arrange for your gas to be serviced each year to check that it is safe.

### Loss of heating for water and radiators

Before calling your landlord check that:

- your power supply is on at the mains
- you are still receiving a gas supply. In the case of oil boilers, check there's enough oil in the tank by reading the gauge
- the pilot light has been ignited
- the central heating programmer is in the 'on' position and the thermostat is turned up high enough
- the central heating pressure is correct. Check it's set to the manufacturer's instructions (generally one bar).

### Partial loss of heating

If the radiator is cold at the top and hot at the bottom, it is likely that there is air trapped inside it which means you will need to bleed your radiator so that the trapped air can be released.

Before calling your landlord try:

- turning off the central heating at the main controls
- find the air release point or valve which normally has a small red handle and is located on the side of each radiator
- open it with a radiator key or flat head screwdriver
- release the air and hear a hissing sound as the air escapes
- as soon as the water begins to flow, close the air vent while holding something underneath to catch the water
- switch your central heating back on.

## Boiler failure

If your boiler won't turn on, the problem could be with its pilot light. Before calling your landlord try:

- checking whether the gas stopcock is open. If not, turning it on may solve the problem by restoring gas supply
- if this doesn't help, check your boiler instructions.

## 4.3 Water

### Blockages

This is often caused by obstructions like food or hair clogging in the pipes.

Before calling your landlord try to flush them out:

- press a plunger down firmly onto the sink opening and pull upwards slowly. Keep doing this until you hear water gurgling as the blockage is released.

If that doesn't work, the problem may be a blocked pipe below the sink. Try the following:

- put the plug in the sink hole
- place a bucket under the sink pipe
- unscrew the pipe carefully ensuring the bucket is positioned below to catch any water
- rinse the pipe out thoroughly, removing anything that's blocking it

If it seems clear, then the blockage may be in the waste pipe connected to the sink pipe. Try:

- using a piece of stiff wire to poke out the blockage.

It's a good idea to use a sink strainer/drop-in hair trap to sit over the plug hole and catch the possible blockage. These are cheap to buy.

## 4.4 Damp and mould

Damp and mould can sometimes be caused by your way of living and can be avoided by some simple steps.

Before calling your landlord ensure you have, and are, doing the following:

### Produce less moisture

- Where possible, try not to dry clothes on your radiators; this will put large amounts of moisture into the air – it is best to dry them outside. If you do have to use the radiators to dry your clothes, open as many windows as possible and close the drying room door.
- While cooking, cover pans and do not leave kettles boiling.

### Ventilate your home

- Keep your windows slightly open or have a trickle ventilator open. Some types of windows have a double latch. This allows the window to be locked while still being slightly open.
- Ventilate kitchens and bathrooms when in use by opening the window.
- Close the kitchen and bathroom doors when they are in use, even if your kitchen or bathroom has an extractor fan.
- Ventilate cupboards and wardrobes. Avoid putting too many things in them as this stops the air circulating. Where possible, position wardrobes and furniture against internal walls.
- Do not block permanent ventilators eg air bricks.

### Heat your home

When the whole home is warm, condensation is less likely.

- In cold weather, keep your heating on a low setting all day, even when there is no one at home – if you can afford to.

## Treat mould

To kill and remove mould:

- wipe down walls and window frames with a fungicidal wash and follow the manufacturer's instructions precisely.
- dry-clean mildewed clothes and shampoo carpets – disturbing mould by brushing or vacuum cleaning can increase the risk of respiratory problems.

The only way of preventing severe mould growth is to eliminate the cause of the dampness. If you have dealt with the basic problem by following the above, your landlord should treat the problem. If the problem is severe and the landlord will not treat the problem, contact your council.







**5. Support and advice from council private sector housing teams within Greater Norwich**

## 5. Support and advice from council private sector housing teams within Greater Norwich

### What is a private sector housing team?

A private sector housing (PSH) team provides support and advice to owner-occupiers, landlords and tenants to make improvements to their property. They also take action to make sure that properties meet required legal standards.

### How can they help me?

The private sector housing team can:

- advise, inspect and, where necessary, enforce legal standards in private rented accommodation
- intervene if you have reported a repair to your landlord and there is no progress
- serve a notice under the Housing Act 2004 requiring works to be carried out if a significant hazard is found and your landlord is not progressing the issue.

Common defects include missing fire precautions, poor insulation and heating, damp and mould, and dangerous stairs.

For more information on hazards in the home that the teams deal with, please look at the Housing Health and Safety Rating System found here: <http://www.propertyinfopoint.co.uk/For-Tenants/Housing-standards.aspx>

### What should I do before contacting the team? – step 1

Before you contact the team, ensure you have reported the problem to your landlord or agent and carried out the following:

- 1.1 Write down exactly what the problem is and what you would like your landlord to do about it. If possible take photographs.
- 1.2 Contact your landlord or agent to tell them what the problem is. If you do this by phone, make a written note of your landlord or agent's response and any agreements that you reach.

1.3 You should then write to or email your landlord or agent to confirm the problem and any agreement made.

1.4 If your landlord or agent refuses to deal with your problem, or doesn't stick to the agreement, you should tell him/her that you intend to notify the PSH team at the council.

Remember:

- be reasonable with the timescale and consider how long it can take to book a contractor etc
- be flexible with access for quotes and work.

**If the problem is one that could lead to an immediate injury then you should contact the PSH team without delay. Examples include faulty gas appliances and exposed electrical wires.**

## **Unresolved problems – step 2**

Once you have informed the landlord that you mean to contact the PSH team and you still receive no response you should do the following:

- 2.1 Inform the PSH team. They will need to see copies of any notes you have made or letters you have sent to your landlord or agent so they can be sure that it is reasonable for them to contact the landlord themselves.
- 2.2 If the problem is dealt with once you have contacted the council and the investigation has started, you should let the PSH team know.

## **How do I access this advice?**

Contact:

### **• Broadland District Council**

t: 01603 430517 • e: p.s.housing@broadland.gov.uk

### **• Norwich City Council**

t: 0344 980 3333 • e: privatesectorhousing@norwich.gov.uk

### **• South Norfolk Council**

t: 01508 533694 • e: hrenewal@s-norfolk.gov.uk



## **6. Energy efficiency**

## 6. Energy efficiency

Making your home more energy efficient could save you up to £340 a year. Try some of the following to improve your energy efficiency.

### Things you can do for free

- Switch your appliances off – not leaving them on standby could save you around £30 a year.
- When making hot drinks, only boil as much water as you need – but remember to always cover the element in an electric kettle.
- Put the heating and hot water on only when you are in the house, unless your home suffers from damp – then a **low** setting throughout the day will suffice.
- Washing your clothes at 30°C instead of at a higher temperature will use around 40 per cent less electricity.
- Close your curtains at dusk to reduce the amount of heat escaping through your windows.
- Set your thermostat at the lowest comfortable temperature – typically between 18°C and 21°C. Lowering your thermostat by 1°C could save you around £65 a year.
- Always turn off the lights when you leave a room.
- If you're not filling up the washing machine, tumble dryer or dishwasher, use the half load or economy programme.
- Turn off dripping taps – in just one day, a dripping hot water tap can waste enough water to fill a bath.
- Consider asking your landlord for permission to install a water meter if you use below the average amount.

Fitting energy efficient light bulbs could save you up to £7 a year per bulb and up to £60 over the lifetime of the bulb. Energy saving appliances with an energy saving recommendation logo can save energy and money too.

**Remember, when choosing a property, check the EPC to assess how much the property will cost to run.**

Also, you or your landlord could qualify for a grant and/or a loan to improve the energy efficiency of your property. For more information visit <http://www.propertyinfopoint.co.uk>



## **7. Local Housing Allowance (LHA) and council tax**

**7.1 LHA**

**7.2 Council tax**

## 7. Local Housing Allowance (LHA) and council tax

### 7.1 LHA

#### What is LHA?

Local Housing Allowance (LHA) is the most recent way of working out housing benefit for people on a low income who rent from private landlords. It is based on the area in which the person lives and the number of bedrooms the tenant(s) requires – not how much the rent is. The number of bedrooms you are allowed will depend on who lives in the property. The allowances are one bedroom each for:

1. every adult couple
2. any other person aged 16 years and over
3. any two children of the same sex up to the age of 16
4. any two children regardless of sex under age 10
5. any other child.

Single claimants over 25 years old and couples with no dependent children will be entitled to the one bedroom LHA, providing they have exclusive use of more than one room in the property. Single claimants under 25 years old will be entitled to the one bedroom (shared accommodation) LHA.

#### How much LHA will I receive?

Most eligible tenants will receive LHA based on the number of rooms their household requires regardless of the number of rooms in the property they rent or the rent they are charged. If the LHA is more than the rent charged, the tenant can keep the difference up to £15 per week.

Each month a new rent level will be published for your area. To find out your room entitlement and the rate you will be paid, please visit: <https://lha-direct.voa.gov.uk/Secure/LHASearchIntro.aspx>, or visit your council's website.

Or contact:

- **Broadland District Council**

t: 01603 430602 • e: [benefits@broadland.gov.uk](mailto:benefits@broadland.gov.uk)

- **Norwich City Council**

t: 0344 980 3333 • e: [localhousingallowance@norwich.gov.uk](mailto:localhousingallowance@norwich.gov.uk)

- **South Norfolk Council**

t: 0808 168 2222 • e: [benefitsmailbox@s-norfolk.gov.uk](mailto:benefitsmailbox@s-norfolk.gov.uk)

## 7.2 Council tax

There is only one bill for each property and this will usually be paid by the tenant.

### How much will I have to pay?

The amount is set in March each year and depends on the valuation band of the property. The bill will be sent to your home or you can visit [www.norwich.gov.uk](http://www.norwich.gov.uk), [www.broadland.gov.uk](http://www.broadland.gov.uk) and [www.south-norfolk.gov.uk](http://www.south-norfolk.gov.uk)

### Is council tax charged on all properties?

No, some properties are exempt from council tax. These include properties where:

- all residents are students
- all residents are under 18 years old
- one or more of those in the property has a severe mental impairment.

### How can I pay?

You can pay your council tax bill in one instalment, two six-monthly instalments or on a monthly basis. Details are included on your bill.

### Are there any benefits I can claim?

You can claim council tax benefit for up to 100 per cent of your bill if you are on a low income. If you are not able to get council tax benefit you might be able to claim a rebate if there is someone (not your partner) living in your home that is on a low income – unless they are exempt from council tax. This is called second adult rebate.

If you are living alone or are a single parent with children under 18 you will be entitled to a 25 per cent reduction.

#### • Broadland District Council

t: 01603 430600 • e: [council.tax@broadland.gov.uk](mailto:council.tax@broadland.gov.uk)

#### • Norwich City Council

t: 0344 980 3333 • e: [revenues@norwich.gov.uk](mailto:revenues@norwich.gov.uk)

#### • South Norfolk Council

t: 0808 178 7141 • e: [counciltax@s-norfolk.gov.uk](mailto:counciltax@s-norfolk.gov.uk)





## **8. Useful contacts list**

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### **Broadland District Council services**

01603 431133

[www.broadland.gov.uk](http://www.broadland.gov.uk)

### **Norwich City Council services**

0344 980 3333

[www.norwich.gov.uk](http://www.norwich.gov.uk)

### **Norwich City Council antisocial behaviour hotline**

01603 212100

### **South Norfolk Council services**

01508 533633

[www.south-norfolk.gov.uk](http://www.south-norfolk.gov.uk)

### **Norwich District Citizen Advice Bureau**

01603 765783

### **Transco for gas leak (free-phone)**

0800 111 999

### **Gas supplier helpline**

0870 608 1524

### **Electricity supplier helpline**

0870 196 3082

### **Anglian Water helpline**

0845 714 5145

**British Gas helpline**

0845 609 1122

**British Gas language helpline**

0845 310 8899

**Department of work and pensions**

- **Disability and carers service**

0800 88 22 00

[www.dwp.gov.uk](http://www.dwp.gov.uk)

- **Income support, jobseekers allowance or incapacity benefit**

0800 055 6688

[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

**HM Revenue and Customs – tax credits**

0845 300 3900

[www.taxcredits.inlandrevenue.gov.uk](http://www.taxcredits.inlandrevenue.gov.uk)

**Winter fuel payment for over 60s**

0845 915 1515

[www.thepensionservice.gov.uk/winterfuel](http://www.thepensionservice.gov.uk/winterfuel)

**Stonham HomeStay**

Support and advice for vulnerable tenants

0845 155 0390

[www.homegroup.org.uk/stonham](http://www.homegroup.org.uk/stonham)

**Property Information Point**

Information portal for landlord and tenants interested in private renting/letting.

[www.propertyinfopoint.co.uk](http://www.propertyinfopoint.co.uk)



**If you would like this information in another language or format such as large print or audio cassette, please contact your local council.**

**Broadland District Council**

t: 01603 431133

e: [reception@broadland.gov.uk](mailto:reception@broadland.gov.uk)

**Norwich City Council**

t: 0344 980 3333

e: [info@norwich.gov.uk](mailto:info@norwich.gov.uk)

**South Norfolk Council**

t: 01508 533887

e: [equalities@s-norfolk.gov.uk](mailto:equalities@s-norfolk.gov.uk)



**A TENANTS' GUIDE TO PRIVATE RENTING**