

Tenants'

Guide

to the Home Choice Scheme

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Building a world-class city for everyone

“I was able to choose my own home with a great landlord. What more can I ask for. The Home Choice Team and landlord were easily accessible making the whole process simple and stress free. Whenever there has been an issue I have received speedy service from the landlord and support from Home Choice. Without this support and fantastic landlord my family and I would not have the lovely home in which we live. My home is so lovely that all of my family now want to spend Christmas at mine!”

S Gray, Home Choice tenant

“I am a hard working parent, who privately rents. I was given 8 weeks to move out of a flat I was in due to the landlord selling. The Home Choice Team could not have been more helpful and supportive. Once I found a property for myself and daughter, I was then faced with a few bridges in terms of deposit and rent in advance. The Home Choice Team was brilliant in helping me with these and guided me through. Luckily enough I am now in a property which I can call my home.”

M Scaysbrook, Home Choice tenant

Introduction

This guide provides information on how to find accommodation and keep a tenancy.

The guide also provides information about the ‘Home Choice Scheme’. We (Oxford City Council) introduced this scheme in 2003 to help the private rented sector and to encourage more landlords to let their properties to people who are claiming benefits or living on a low income.

Finding properties

There are lots of ways you can find a new home.

- Local newspapers.
- Shop windows.
- Estate agents.
- The internet - for example Rightmove, Findaproperty, Upad, Zoopla, Daily Info and Gum Tree.
- Word of mouth.

Home Choice may be able to help you with:

- a deposit;
- paying rent in advance (for the period to come); and
- reasonable agency fees at the beginning of your tenancy.

First impressions count

When meeting a landlord or letting agent, first impressions count - you do not want to lose out on your future home.

We would recommend that when meeting a landlord or letting agent you:

- are on time and honest;
- provide references from a past landlord or your employer; and
- don't forget you may be in competition with other families who are viewing the property and the landlord will make the final decision on who moves into the property.

Tenancy agreement

A tenancy agreement is a contract between you and a landlord or agent. It lets you live in a property as long as you pay rent and follow the terms and conditions of the tenancy agreement.

Before moving in, you will need to complete and sign the tenancy agreement with your landlord. It is important you have agreement from Home Choice before signing the tenancy agreement and you must give them a copy of the signed agreement.

When moving in to your new home, the landlord must supply you with a gas safety certificate and energy performance certificate. This is a legal requirement.

Moving in

Great news! You have a new home to move into. However, there is still lots to do.

Tips on avoiding deposit disputes

- ✓ Please complete the inventory with your landlord at the beginning of the tenancy. (If the landlord does want to make a claim against the deposit at the end of the tenancy, you will have a record of what is in the property and its condition.) This should help stop any unfair deductions being made from the deposit. You may be responsible for paying any deductions from the deposit to us.
- ✓ You should also complete an inventory check at the end of the tenancy and take photos at the beginning and end of the tenancy to avoid disputes.
- ✓ Make sure the landlord gives you confirmation that the deposit has been registered with a government-recognised tenancy deposit scheme.
- ✓ If there has been any damage to the property during the tenancy which is more than fair wear and tear, make sure you repair it. Speak to your landlord and get their advice before going ahead with any work.
- ✓ Make sure you leave enough time to give the property a thorough clean. On a limited budget, great products such as bicarbonate of soda, sugar soap and oven-cleaning products are essential to help return the property to its original condition.
- ✓ Make sure nothing is missing from the property which was included in the inventory.

Meter readings

Make sure you and the landlord take a meter reading for all utilities (gas, electricity and so on) so that you are not charged for a period when you were not living in the property.

Local Housing Allowance or Universal Credit

Once you have signed the tenancy agreement, please contact our Housing Benefit Section (or the Universal Credit Agency) to arrange an appointment to make a claim for Local Housing Allowance to help with your rent. It is important to claim straight away. We would advise you to contact our Housing Benefit Section (or the Universal Credit Agency) to claim the week before the tenancy starts and to claim within one calendar month.

If your circumstances or income changes, tell the Housing Benefit Section immediately.

Welfare reform - Universal Credit

What is it?

The Government is reforming the benefits system in the UK and plans to introduce Universal Credit as one of the changes to replace mainstream income-based benefits.

Universal Credit is a single payment for people who are looking for work or on a low income. The Government believes a single payment rather than a range of working-age benefits will help claimants and their families to become more independent and better equipped for work, and will simplify the benefits system.

What benefits will Universal Credit replace?

- Income-based Jobseeker's Allowance.
- Income-related Employment and Support Allowance.
- Income Support.
- Child Tax Credit.
- Working Tax Credit.
- Housing Benefit.

How is Universal Credit different?

- Unlike existing benefits, people who are working and those who are not will claim the same type of benefit.
- Most people will apply online and manage their claim online.
- When people start or stop work, their benefits will not automatically stop - as long as their income is under a certain limit they will continue to get support. This will reduce uncertainty for people when they move from benefits to a job, making work a much more appealing option.
- Housing support will be paid direct to tenants, not to landlords, housing associations or council rent accounts.
- People will receive just one monthly payment, paid into an account like a salary, which could make managing monthly rent easier.

When does Universal Credit start?

Everyone is expected to be moved over to Universal Credit from 2017 but there are trials of the scheme going on throughout the country at the moment.

If I'm affected what can I do?

We have a team ready to help people affected by Universal Credit prepare for the changes. If you would like to talk to the team, please email us at welfarereform@oxford.gov.uk or contact your own local council.

Or you can call our contact centre on **01865 249811**. They can give general advice and pass you on to the Welfare Reform team.

Tips for tenants

Tell companies about your change of address

Contact all utility companies (gas, electric and water) and give them a meter reading so they can set up a new account in your name.

Don't forget to update your TV licence.

Make sure your Housing Register application is updated with your new address.

Make sure you update the electoral roll.

Furnishing your home

If you need furniture you can contact Emmaus, a charity in Oxford who provide furniture to families on a low income. Similar schemes run in other areas. Google 'charity shops in...'

Emmaus Oxford

Secondhand Superstore
Westlands Drive
Northway Estate
Oxford OX3 9QY
General enquiries: 01865 402073

Sobell House Hospice

Bicester Warehouse
Unit 2
Mckay Trading Estate
Station Approach
Bicester
Oxfordshire OX26 6BZ
sobellwarehousebicester@gmail.com

Sobell Warehouse

Unit 10

Avenue One

Station Lane

Witney

Oxfordshire OX28 4XZ

General enquiries: 01993 700660

Other useful websites

- www.freecycle.org
- www.gumtree.com

Redecorating

If you would like to redecorate your home, make sure you get agreement, in writing, from your landlord. Do not just go ahead, as the landlord may ask you to return the property to its original condition.

Contents insurance

We recommend that you insure the contents of your property. This is your responsibility, not your landlord's.

What are my other responsibilities?

- Pay your rent on time.
- Keep your home clean and tidy.
- Tell your landlord if a repair is needed as soon as you realise.
- If you would like to keep a pet you must get the landlord's permission first.
- Install smoke alarms and check them regularly. If you do not have a smoke or carbon-monoxide alarm, contact your local fire brigade as they can fit these free of charge.
- Maintain the garden.
- **Make sure the property is adequately ventilated to avoid problems with condensation.**

What not to do

- Do not damage your home.
- You must not be a nuisance to others or be too noisy.
- Do not make any alterations to the property without the landlord's written permission.
- Do not withhold your rent.
- Do not be abusive or intimidate your landlord or neighbours.
- Make sure you have a copy of an up-to-date gas safety certificate.

Estate agents' fees and budgeting

If you have found your property through a letting agency you may have to pay fees, such as contract renewal fees. We recommend you budget over the year to cover these costs.

Set up a savings account with a credit union so that you can begin to save for a deposit for your future home.

If you are worried about your finances, get advice from Citizens Advice on 08444 111 444.

If you want to move to another property

If you would like to move to another property we are more than happy to help you as long as you have an agreement from your current landlord that you can leave the property if you are still within your fixed-term contract or, if it is a periodic contract, you have given the landlord one month's notice in writing.

We would also need your landlord to confirm, in writing, that you are up to date with your rent. The landlord must also confirm that they do not intend to make a claim due to damage to the property which is more than fair wear and tear and that there has been no antisocial behaviour.

What happens if I break the agreement with my landlord?

If your landlord asks to end the tenancy due to your behaviour, you must contact us to discuss this and try to sort out the issue with the landlord to prevent you from becoming homeless.

If the landlord continues with repossessing the property because you owe rent, have behaved antisocially or not looked after the property properly, we may consider you intentionally homeless and you will not get any more help from us or any other local council. If the landlord is granted a bailiff warrant you may have to pay the costs.

If the landlord wants possession of the property due to rent arrears or damage, they may ask for damages from you directly.

Moving out

- When you are coming to the end of your fixed-term contract, your landlord should give you two months' notice. If the tenancy is a periodic tenancy, one month's notice is suitable for you.
- Return all keys to your landlord.
- Remove all belongings.
- Leave the property clean and tidy.
- Make sure your rent is paid in full.
- If you do not leave the property in an appropriate condition, money may be taken from the deposit.
- Tell the utility companies (gas, electricity and so on) your final meter readings and pay outstanding bills.
- Tell our Housing Benefit section and Home Choice Team that you are planning to leave the property.

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- Redirect your mail.

Fraud

If you are looking at a property through the internet it is best to go and view the property first and carry out some checks. Does the letting-agent office exist? Has it had any negative media coverage? Before signing anything or handing the landlord any money, please speak to the Home Choice Team. If you do make a payment, we will not be able to help you get it back.

For further information, contact:

The Home Choice Team
Housing and Property Services
Oxford City Council
St Aldate's Chambers
Oxford OX1 1DS

Phone: **01865 252501**

Other useful contacts (Oxford City only)

Environmental Health and Tenancy Relations Officers
Housing Benefit
Council Tax

01865 249811

Gas safety: www.gassaferegister.co.uk or call **0800 4085500**

General guidance only

Although we have made every effort to make sure that the contents of this guide are accurate, it offers general guidance only and is not intended to provide a complete and authoritative statement of the law.

If you are not sure about your legal position, get advice from a solicitor.



Tenants' checklist

Energy tariff (social tariff) contact number 0800 336699. See <i>welcome pack</i> for further details.	
Furnishing your home on a limited budget. <i>See furnishing section of leaflet.</i>	
Housing Benefit or Universal Credit Being paid or standing order set up to landlord.	
Do you know where your stopcock is? Ask your landlord to show you.	
TV licence updated.	
Open an account with a credit union and start saving for your own deposit.	
Rent book updated.	
Smoke alarm and carbon-monoxide alarm in place.	
Take a meter reading when you arrive.	
Contact utility companies with meter readings.	
Speak to your landlord to see if you can apply for Green Deal.	
Arrange contents insurance.	
Tell contacts your new address (for example, bank, employer, school, doctors and insurance companies).	
Update the General Register form	

Notes...