MONTHLY GATESHEAD HEALTH STAFF ADVICE BULLETIN

**ISSUE 20: Housing- Private and Social Renting**

Anyone who has tried to move into a new rented home recently will know how difficult the process has become. At Citizens Advice we see that the cost of living crisis has exacerbated many longstanding housing issues as well as created new ones. Unsatisfactory housing regulation, limited and insufficient housing supply, rising rents and inflation, are all ongoing issues that people tackle on a daily basis.

In this bulletin series we aim to give advice on some of the core issues, so that if you know someone who is experiencing any of these issues or if they arise, you’ll be able to help. This bulletin will focus on the rented sector, both private and social. Next month’s bulletin will move onto homeowners and mortgage issues.

**Know someone who’s struggling with their rent?**

They might be eligible for extra financial assistance to cover their rent. It's important to ensure they’re not missing out on entitled benefits. Universal Credit could potentially provide housing cost support if they meet the following criteria:

* They have a low income, which varies based on their situation.
* Their savings are below £16,000.
* They are renting a home.
* They reside in the UK.

However, certain circumstances may require them to claim Housing Benefit instead of Universal Credit:

* If they and their partner (if applicable) have reached State Pension age.
* If they are living in temporary accommodation.
* If their landlord is a county council, registered charity, voluntary organization, or housing association, and they provide care or support to them.
* If they are receiving accommodation from a county council, registered charity, voluntary organization, or housing association due to needing care or support.

For the full list of criteria and to check their entitlement you can follow this[**link**](https://www.citizensadvice.org.uk/housing/renting-privately/during-your-tenancy/get-help-with-renting-costs/)

**They may be able to pay less or no council tax if:**

* They have low income or no income
* They’re the only adult who lives in their home
* They or someone they live with has a severe mental disability
* They’re a carer for someone who isn’t their partner or child

[Check if they can pay less council tax - Citizens Advice](https://www.citizensadvice.org.uk/housing/council-tax/check-if-you-can-pay-less-council-tax/)

**Section 21 Notice**

When someone gets a section 21 notice, this is the first stage of their landlord making them leave the home. The notice period for eviction must be at least 2 months.

* The landlord can only apply to court after the notice period ends.
* The court eviction process could span over several months.
* The renter must be provided a minimum of 2 weeks’ advance notice by the bailiffs before the eviction date.

You can only get a section 21 notice if you have an assured shorthold tenancy. To check a tenancy [use Shelter's tenancy checker to find out.](https://england.shelter.org.uk/housing_advice/downloads_and_tools/tenancy_checker)

Section 21 notices can be challenged if your tenancy is not an assured shorthold tenancy.

**Rent Arrears**

If someone falls back on paying rent or is unable to pay the full amount, there are steps that can be taken to resolve it with the landlord.

* Communication is key, speak to the landlord and explain the situation.
* See if an agreement can be reached on a payment plan to pay off any arrears.
* Talk about spreading out the payments into manageable amounts- be realistic with what can be afforded.
* Suggest paying back the arrears over the next few months on top of the usual rent.
	+ Example: You normally pay £700 a month in rent. For the next 7 month you will pay an extra £100 on top of your usual rent (£800). This will allow you to pay back the arrears.
* If the landlord agrees to the repayment plan, it’s a good idea to write it down and for all parties to sign it.
* If the landlord doesn’t agree, pay as much as can be afforded. This could help if the landlord takes action or if housing help from the council is asked for.

**Rent Increases**

Rents continue to rise and are for many the biggest monthly expense. When this increases it puts strain on the entire monthly finances.

Landlords can’t increase rent when they feel like it, there are rules they must follow and this also depends on the tenancy type.

The common renting tenancy given is ‘assured shorthold tenancy’. The rent can increase regularly with this type of tenancy, for example every year- not all landlords will do this though.

* To reach an agreement with the landlord when they try to increase rent, again, communication is key.
* Use negotiaton - try suggesting meeting in the middle of the previous rent and the new suggested rate.
	+ Example: Your landlord wants to increase your rent from £750 to £800 a month. Suggest £775, a compromise between the two.
* Look at similar properties in the area to see how much rent is charged. Use this as evidence to demonstrate why the rent shouldn’t be increased.

To find out more on challenging rent increases you can follow this [**link**](https://www.citizensadvice.org.uk/housing/renting-privately/during-your-tenancy/challenging-a-rent-increase/)

**Check if whether a council home can be applied for**

Each local council will have its own rules on who can apply and who has priorities. [check your council's website](https://www.gov.uk/find-local-council) on GOV.UK to see how it works in your area.

* Other social housing providers such as housing associations can be applied for directly.
* Being on a waiting list is no guarantee of getting a home.
* If the council has a long waiting list, other areas can be applied for as well. Being on multiple waiting lists increases the chances of success.

**Remember you can get in touch with your Citizens Advice Gateshead team for impartial advice, information, and guidance.**

**Email** **qestaffswa@citizensadvicegateshead.org.uk** **or call 0191 490 4231 and we’ll be back in touch with you within 1 working day Monday to Friday.**