



# Housing for single people

HOUSING DIRECTORATE



## **Housing for single people**

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We know it is sometimes hard for single people to find homes they can afford. This leaflet gives advice on finding suitable accommodation.

## **Renting privately**

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A rented property can be self-contained, shared or lodgings.

### **Self-contained**

This is where you rent the whole flat or house and nobody else uses any part of it. Most self-contained properties are now let as 'assured shorthold' tenancies where landlords let the property for a fixed term, normally six months. At the end of the fixed term the landlord can get the property back, but you must first be given at least two months' notice. This notice can be given during the fixed term of the tenancy, but it cannot run out before the end of the fixed term.

If other people (including the landlord) are allowed to use any part of the property, you are likely to have a 'licence to occupy' not an assured shorthold tenancy.

### **Shared accommodation**

This is where you rent a room in a property but share facilities, such as a kitchen or bathroom, with other people. This type of property is sometimes known as a 'house in multiple occupation' (HMO). The rules on HMOs are different to the rules on self-contained rented properties. HMOs should be inspected by us and checked for fire safety. If you are thinking of moving into this kind of shared accommodation please contact us first. Someone from our Private Sector Housing (Technical) Team can tell you whether we have inspected the property. You can contact the team on 01992 564348.

### **Lodgings**

This is where someone (the resident landlord) rents out part of the property they live in.

## How to find private rented accommodation

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Some landlords let property direct to tenants. You can look in local newspapers or shop windows for their adverts. Other landlords prefer to rent through a letting agency or estate agency. You can find these agencies in a phone book or on the internet. An agency may charge a fee if you agree to rent a property it has found for you. It cannot charge a fee just for giving you details on properties for rent.

You may have to move out of the district – renting is often easier in areas where there are lots of flats. This could mean you are closer to work, shopping centres and nightlife!

## What if I can't afford the rent?

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It is difficult to find affordable homes to rent in this district, but you may be able to claim Housing Benefit if you are on a low income. Please phone our Benefits Division on 01992 564000 to find out more. Some landlords will rent to people who are claiming Housing Benefit, others will not.

You must make sure that the rent your landlord wants is reasonable. This is especially important if you need to claim Housing Benefit, because you may not receive enough benefit to cover a high rent. If you intend to claim Housing Benefit, you should check the amount of Local Housing Allowance that applies to you – before you look for somewhere to live. Please be aware that the Local Housing Allowance rate can change each month.

You can apply for Housing Benefit on any one bedroom rented property if you are over 25 and have a low income. If you are under 25,



you can only claim Housing Benefit if you rent a bedsit, share a one-bedroomed flat with someone else or rent a room in a shared house.

If you need essential furnishings, such as a bed, you may be able to get a Crisis Loan or Budgeting Loan from Jobcentre Plus. These loans are for people who are leaving residential care, and people who have no savings and are living on state benefits.

## **What is the deposit guarantee scheme?**

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Landlords usually ask for deposits which act as ‘security’ in case you cause damage or leave without paying your rent or household bills.

Epping Forest Housing Aid (EFHAS) is a voluntary organisation which runs a ‘deposit guarantee’ scheme. This may help if you are single and you want to rent from a private landlord but can’t afford the deposit that he or she is asking for. Our Housing Options Section can advise you further on this scheme.

### **Must the landlord keep the property in good repair?**

Yes, your landlord is normally responsible for maintaining and repairing the structure of the property and its fittings such as baths, sinks, toilets, heating and hot water systems. Tenants also have a responsibility to maintain the property keeping it in a clean and tidy condition and are expected to repair any damage they cause.

If a property you rent needs repairing you should ask your landlord to carry out the work. If he or she refuses you can phone our Private Sector Housing (Technical) Team on 01992 564348 for advice. There are rules on rented properties and we can take action against a landlord who lets a property which is in poor condition.

If the property has gas appliances that belong to the landlord they must be checked every year by a gas engineer on the

Gas Safe Register. You must receive a copy of the Gas Safety Certificate, either at the start of your tenancy or within 28 days of the inspection. Any furniture or furnishings that the landlord supplies must normally be 'fire resistant'. Your landlord should also give you an Energy Performance Certificate which provides an energy efficiency rating for the property.

If the property has three or more storeys and houses five or more people who are not related, the landlord must obtain a licence from the Council.

## General advice

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Make sure you get a rent book and pay your rent on time. You will normally be asked to pay your rent every month for the month ahead.

When you pay your deposit, your landlord or agent must protect it using a government authorised tenancy deposit scheme. Within 14 days your landlord or agent is required to give you details about how your deposit is protected.

Don't forget you will have to pay other costs. You will usually be responsible for paying Council Tax, and you will have other bills such as water, gas and electricity. Make sure you and your landlord agree who will pay these. You could think about renting a property with a friend so you can share all the costs, including the bills.

Always be sure how long the tenancy lasts. You may have to pay rent for the whole term of the tenancy if you move out early. You and your landlord should have a written agreement which sets out:



- The date your tenancy starts;
- How much rent you must pay, when you must pay it, and how often the rent will be reviewed and increased if necessary; and
- The length of any fixed term and how much notice you need to give or receive before the tenancy can end.

In most cases, a landlord will need a court order to evict you for not paying your rent or for other reasons (such as causing a nuisance).

You can get advice on private renting, and types of tenancies, on the Directgov website: [www.direct.gov.uk](http://www.direct.gov.uk). You should get advice immediately if your landlord is trying to evict you. A solicitor or Citizens Advice Bureau may give you advice on tenancy matters such as eviction and tenancy agreements.

The law protects tenants from harassment. If you are being harassed or abused by your landlord you should contact us and we will give you advice and support. We may be able to take action on your behalf.

## **What can I do if I think I am going to be homeless?**

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If you think you are in danger of losing your home please contact our Homelessness Prevention Team on 01992 564165 right away. We will do all we can to help you stay in your home.

Under the Housing Act 1996, as amended by the Homelessness Act 2002, some homeless people have the right to get help with housing from us, while others do not. We may not be able to offer you a home but, by law, our Housing Options Section must give you help and advice. A Citizens Advice Bureau or other agency may also be able to give you advice. Their addresses are given on pages 9 and 10. We have a separate leaflet explaining more about homelessness, and an information sheet with details about night shelters in Essex.

The Homelessness Prevention Team will explain how you can obtain the following services:

### **Relate Mediation**

This service is for young people who have been asked to leave home. A mediator from Relate will arrange to meet with both parents and the young person to see if it is possible for them to return home.

### **Rental Loan Scheme**

This scheme is only for households who are likely to be owed a re-housing duty under the homelessness legislation. The aim is to help people who need the first month's rent in advance to secure private rented accommodation. The scheme is subject to limited funding so you will need to check that it is operating for new referrals.

### **Citizens Advice Bureau**

Fast track debt referral service for people whose debt is placing them at risk of homelessness and who need advice urgently.

### **Sanctuary Scheme**

The Sanctuary Scheme assists victims of domestic violence or hate crime to stay in their home, by providing a safe room in addition to other security measures. This scheme is operated in partnership with the Police.

### **Family Counselling Scheme**

This scheme is a counselling service for families experiencing conflict.

### **NACRO SAFE project**

This project is for local single homeless people, with priority being given to those aged sixteen to twenty five years of age. NACRO provide supported shared or self-contained accommodation to help people prepare for living successfully on their own.

### **Discretionary Housing Payment**

Discretionary Housing Payments provide Housing Benefit claimants with further financial assistance when a claimant needs help with their housing costs.

## Shared ownership

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If you have a good income, but still not enough for a full mortgage, you could consider shared ownership. You buy part of the property while a housing association owns the rest. You will need some money to start with, to pay for necessary expenses such as legal fees. We have a separate booklet that gives more information, and a list of housing associations that run shared ownership schemes in this and other areas.



## Council and housing association accommodation

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You can probably go on our Housing Register (a waiting list for people who would like council housing or a housing association property), but there are thousands of people on the register. Most single people have to wait over five years for the chance of a home. We have a leaflet called 'Moving home with the Council' which explains our rules. But you can be on as many council housing registers as you like, so think about trying other areas as well. Waiting lists in the south of England are generally the largest.

## Who to contact

### Epping Forest District Council

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**Write to:** Civic Offices, High Street, Epping, Essex, CM16 4BZ

**Or phone** 01992 564000 and ask for the section or team that you want to talk to:

#### **Housing Options Section**

- Applying to join our Housing Register
- Homelessness Prevention Team

#### **Private Sector Housing (Technical) Team**

Advice on Houses in Multiple Occupation (HMOs)

Advice for tenants of private landlord who are suffering landlord problems including:

- Harassment;
- Refusal to carry out repairs; and
- Eviction.

#### **Housing Benefit Division**

Help with rent payments for people on low incomes.

### Epping Forest Housing Aid (EFHAS)

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Information on the deposit guarantee scheme. Phone our Housing Options Section and ask them for more information.

### Department for Works and Pensions

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#### **Jobcentre Plus**

Benefits for people who are; ill or disabled, looking for work, bringing up children, retired, or caring for others.

If you need to make a claim for benefit **call** 0800 055 6688

**Textphone** 0800 023 4888 (if you find it hard to speak or hear clearly)

You can claim online using the money, tax and benefits section of the Directgov website: [www.direct.gov.uk](http://www.direct.gov.uk)

**Jobcentre Plus offices:**

**Phone:** 0845 604 3719 (all offices)

**Nearest offices:**

284 High Road, Loughton, Essex IG10 1RH

Beaufort House, Crown Gate, Harlow, Essex CM20 1NA

235 High Street, Waltham Cross, Hertfordshire EN8 7BA

You will also find some useful information on the following websites:

- [www.dwp.gov.uk](http://www.dwp.gov.uk) (Department for Work and Pensions), and
- [www.direct.gov.uk](http://www.direct.gov.uk) (Jobcentre Plus)

**Citizens Advice Bureau**

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Information, advice and help with housing, benefits and legal rights.

The side entrance, Town Hall, Waltham Abbey, Essex, EN9 1DE

**Phone:** 0844 257 1909

St Marys Parish Centre, High Road, Loughton, Essex, IG10 1BB

**Phone:** 0844 257 1909

50a Hemnall Street, Epping, Essex, CM16 4LS

**Phone:** 0844 257 1909

A telephone answering service is normally available when there is no one there to take phone calls.

**Website:** [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

If you want any more information please speak to a member of staff in our Housing Options Section.



## How to contact us:

### Homelessness Team, Housing Options Section

Telephone: **01992 564165**

Email: **housingoptions@eppingforestdc.gov.uk**

Write to: **Epping Forest District Council**  
**Housing Directorate, Civic Offices, High Street,**  
**Epping, Essex, CM16 4BZ**

Website: **www.eppingforestdc.gov.uk/housing**

The information given in this leaflet was correct at July 2011. Please be aware that there may have been changes since that time, such as new laws or council policies.

Please tell us if you would like this information provided in any other way, as a large print version for example.

Telephone: 01992 564292

Epping Forest District Council

Housing Directorate, Civic Offices, High Street, Epping, Essex CM16 4BZ

Telephone: Epping (01992) 564000 [www.eppingforestdc.gov.uk/housing](http://www.eppingforestdc.gov.uk/housing)

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The Government Standard

