

Private Rented Sector Options

In Stoke-on-Trent

Private Rented Sector Options

Contacting Our Housing Solutions Services

Our Housing Solutions Service is the first point of contact for information about the housing options that may be available for you, including renting in the private sector, home ownership and others. The team is based in the Housing Advice Centre, South Wolfe Street, Stoke. If you are in need of housing advice please contact:

Stoke-on-Trent City Council Housing Solution Services:

Telephone 01782 233696

Email: housingadvice@stoke.gov.uk

For further information about our services please see our leaflet "Housing Advice Services".

Renting in the Private Sector

Many people looking for a new home choose to go into private rented accommodation. The advantage of renting privately is that you can secure self-contained accommodation in an area of your choice, which may be close to schools, family support, specialist medical facilities or other centres of interest.

If you decide you want to find somewhere to rent, you could look through local newspapers, as these carry details of properties that are available for letting. Free copies of local newspapers are available for you to read at local libraries.

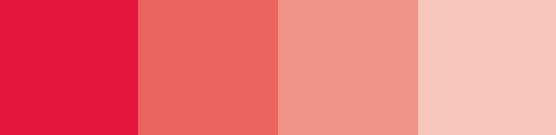
Homes for rent are sometimes advertised in shop windows or on notice boards, and you could consider putting an 'Accommodation Wanted' card up on one of these yourself. Try looking in the Yellow Pages for details of Letting Agents.

There are a number of accommodation websites that may also be useful, such as www.landlordaccreditation.co.uk, www.rightmove.co.uk, www.thinkproperty.com, or www.propertyfinder.com. These allow you to enter the area, type of property, and amount of rent you can afford – then search for a home using these criteria. If you do not have access to the internet at home, you may wish to go to your local library and use the internet facilities available there.

You could also ask your friends, family, colleagues or fellow students. If you are a member of a local club, sports team, or Church, then ask other members and participants.

Getting help with paying the rent

If you are on a low income, even if you are working, you may be entitled to housing benefit to help with the cost of the rent. Housing benefit can be complicated to calculate and the amount of benefit you receive varies depending on your income, household make-up and the rent charged for the property.



For further advice regarding Housing Benefit and whether or not you may be entitled to help to pay the rent, please contact the Council's Benefits Services Team on telephone number (01782) 232982.

The Benefit Services Team can estimate your entitlement based on your income.

Changes to Housing Benefit: Local Housing Allowance

A new national scheme called Local Housing Allowance (LHA) was introduced on 7 April 2008. LHA applies to all new claimants in private rented accommodation, existing Housing Benefit claimants who change address, and existing claimants who have a break in their claim.

The amount of LHA you could receive will depend on:

- Who lives with you - the number of bedrooms you need
- The area you want to live in
- How much money you have coming in
- What savings you have

LHA does not depend on how much rent you pay. If you are eligible or affected by LHA it will usually be paid directly to you. You will then be responsible for paying the rent to your landlord. LHA will be paid by cheque or electronic transfer into a bank, and this means that you will need to open a bank account if you do not already have one. The Benefits Services Team can provide you with advice on how to go about setting up a basic bank account if you do not already have one.

Should you feel that you cannot cope with the responsibility of paying your rent yourself – the Benefits Services Team can decide to make payments direct to the landlord if they consider you should be classed as 'vulnerable'.


For further advice regarding LHA and how it might affect you, please contact the Council's Benefits Services Team using the details you will find at the end of this leaflet.

Are there any other costs?

If you are seeking a home with the help of a Letting Agent, they may charge you for some services, such as finding a place, tenancy agreements and inventories, collecting the rent and renewing your tenancy agreement. You may also be asked to pay a 'holding fee' if you find a property that you like, to prevent it being rented to someone else. You cannot get any help to pay for agency fees.

We would recommend you do not pay any agency fees before you have seen a property you like. We would also strongly advise you not to pay a holding fee until you have sought further advice – particularly if you are worried about finding the required deposit, or that you may not be able to afford the rent and are unsure if you are entitled to any financial assistance from the Council.

Letting Agents cannot charge you for taking your details, or for giving you a list of addresses – it is therefore always worth registering your details with them and picking up their property listings.



Types of Tenancy

The most common type of tenancy in the private sector is an Assured Shorthold Tenancy. This type of tenancy is set for a fixed amount of time. After an initial fixed period (usually six months) your tenancy can be renewed or ended.

Please be aware that if you live in your landlord's home as a lodger, you will have fewer rights and your landlord may only have to give you verbal notice to leave.

For further information about your rights as an Assured Shorthold tenant and to find out about other types of tenancy and how they may affect you, please contact the Housing Solutions Service using the details you will find at the end of this leaflet. You can also get advice and information from your local Citizens' Advice Bureau, or from the charity Shelter.

Deposits

When taking up a private tenancy, you will find landlords normally ask for a deposit and rent in advance before you move in. If you damage the property during your stay there, your deposit money will be retained by the landlord to help pay for any repairs that need to be done.

National Tenancy Deposit Protection:

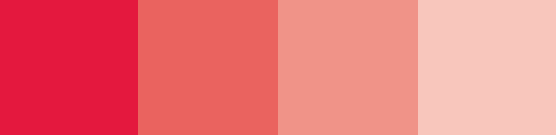
In April 2007, the Government introduced schemes to protect tenancy deposits and provide a fairer system for settling disputes about the return of a deposit at the end of a tenancy. Before the introduction of these schemes, if a landlord kept all or part of your deposit it could be difficult to get it back. With the new schemes, an independent service helps to resolve disputes about deposits at the end of a tenancy. This service is free for tenants.

After you've paid your deposit, the landlord or agent must then protect your deposit using a tenancy deposit scheme. There are two types of scheme available:

- **Custodial scheme:** With this scheme, the landlord or agent pays the deposit to the scheme, which will keep it until the end of your tenancy.
- **Insurance scheme:** The landlord or agent keeps the deposit but pays insurance premiums to the scheme. This means that the deposit is insured if there is any dispute, and the scheme will repay the tenant the agreed amount directly. The insurance scheme can charge fees to landlords for membership and can require contributions towards the costs of insurance.

It will be up to your landlord or agent to decide what scheme to use. They must provide certain information to you within 14 days of the day you paid your deposit. This information includes:

- The landlord or agent's contact details
- Which tenancy deposit scheme they are using and the contact details for the scheme
- Information about the purpose of a tenancy deposit
- How you can apply to get the deposit back at the end of the tenancy
- What you can do if there is a dispute about the deposit



If your landlord does not fulfil their obligations under the new legislation, you can apply to the Court to have the deposit paid back to you and the landlord will be ordered to pay you compensation. It may also become more difficult for your landlord to evict you.

For further information and advice about Tenancy Deposit Protection, please contact the Housing Solutions Service using the details you will find at the end of this leaflet.

Rent Deposit Scheme

If you are homeless or threatened with homelessness and unable to afford the cost of a deposit or rent in advance on private rented accommodation, Stoke on Trent City Council's Rent Deposit Scheme may be able to help you.

You **may** be eligible for help through the scheme if:


- You have dependent children or are pregnant.
- You are homeless as a result of an emergency such as fire, flood or other disaster
- You are 16 or 17 years old (and have a guarantor).
- You are 18 to 21 years old and were looked after, accommodated or fostered between the ages of 16 and 18.
- You are regarded as vulnerable eg you suffer from mental illness, disability, or physical illness
- You are ready to leave supported accommodation funded by Supporting People.

For more information about the scheme and to find out if you are eligible, please contact the Housing Options Team, using the details you will find at the end of this leaflet.

Young People Under the age of 18

Many young people have difficulty finding somewhere suitable to rent privately. Someone under 18 years old cannot legally hold a tenancy. However, it may be possible for them to hold a licence instead, if the landlord agrees to it. A licence is a signed agreement that the landlord gives personal permission for a person to stay in the property, but it does not give them the same legal rights as a tenancy. Before agreeing to give you a licence, the landlord may insist that an adult acts as a guarantor for the young person.

The person acting as the guarantor (who will usually be a parent or social worker) has to agree to pay rent on the young person's behalf if for any reason they fail to pay it themselves. Before deciding that private rented accommodation is the right choice for you, you should be absolutely sure that you will be able to afford it. Rents are often high, and if you get behind with your payments your landlord could evict you.



Protecting Yourself

In order to protect yourself when taking up a tenancy in the private sector, we strongly advise that you:

- Read all contracts thoroughly and make sure you understand all the clauses before signing them. If you have difficulty with reading or understanding any aspect of a contract, seek advice before proceeding. In addition to the Council's Housing Solutions Service, you may seek advice from a solicitor, the Citizens' Advice Bureau (CAB) or Shelter (see contact details at the end of this leaflet)
- Obtain and keep receipts for all deposits and/or fees and ensure that you understand what the money is for (for example, deposit, rent in advance or agency fee) and whether or not it may be returnable at the end of your tenancy.
- Ensure that you understand and agree to the procedure for the return of your deposit, and if possible obtain a written time frame and procedure for this
- Check the condition of both the property and its contents. The contents should be listed in an inventory. You should check this at the start of your tenancy to ensure that nothing is missing or damaged. If you do not do this and something listed on the inventory is missing, you may be accused of taking or damaging it at the end of your tenancy. An agreement should be signed and dated by both you and the landlord/letting agent noting the condition of the property and its contents at the start of your tenancy. This can provide evidence should there ever be any dispute regarding the condition of the property and its contents. You may also wish to consider taking photographs of the property at the beginning and end of your tenancy to evidence the condition it was in when your tenancy began and the condition of the property when your tenancy ended.
- *It is in your own interests to take care of the property you are renting!*

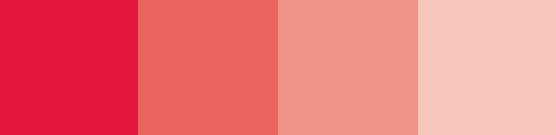
Stoke-on-Trent City Council Housing Standards Team

Much of the private rented and privately owned accommodation in Stoke-on-Trent consists of older terraced properties. In this type of property, disrepair can be a problem. Our Housing Standards Team exists to ensure that private sector housing (both rented and owner occupied) is safe and meets the current legal standard. We do this by:

- Providing free help and advice on housing disrepair
- Dealing with complaints about housing standards and enforcing Legislation

For further information about the responsibilities and powers of the Housing Standards Team, please contact us using the details below:

Housing Standards Team
PO Box 634
Civic Centre
Glebe Street
Stoke-on-Trent
ST4 1RJ
Telephone: 01782 232087



Opening Hours: Monday- Thursday 9.00am - 5.30pm Friday 9.00am – 4.30pm

Further information about the work of our Housing Standards Team can be found on our website: www.stoke.gov.uk

Landlord Accreditation Scheme

We recognise that private landlords play a vital role in providing accommodation within the City. We have introduced the Landlord Accreditation Scheme in order to ensure that high standards in rented accommodation are achieved and maintained. This Scheme is run as a partnership between Stoke-on-Trent City Council and the North Staffordshire Landlord Association. Landlords who participate in the Scheme must ensure that their properties provide a high standard of accommodation, and agree to abide by good management practices. For tenants, the Scheme brings the benefits of:

- Greater information about properties available for renting
- Identification of good quality accommodation
- The assurance that an agreed code of management will be followed
- The confidence that comes with knowing your landlord is professional and reputable
- A tenant's information booklet


Further details about the Landlord Accreditation Scheme may also be obtained by contacting our Housing Standards Team, or from the following online sources:

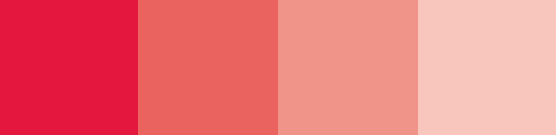
Email: accreditation@stoke.gov.uk

Website: www.landlordaccreditation.co.uk

Citizens Advice Bureau

If you would like independent advice on housing or other matters, you can contact your local Citizens Advice Bureau. The Citizens Advice service helps people resolve their legal, money and other problems by providing free, independent and confidential advice. Each Citizens Advice Bureau is a registered charity staffed by trained staff and can offer support and advice on:

- Welfare benefits
 - Debt and money problems
 - Housing and homelessness
 - Legal matters
 - Employment
 - Discrimination
 - Consumer issues
 - Relationship and family problems
 - Tax
 - Immigration
- 



The Stoke-on-Trent Citizens Advice Bureau is located in Hanley, but advice is also available from several other 'advice clinics' located throughout the City. Contact details can be found at the end of this leaflet.

Useful Contacts

Stoke-on Trent City Council Housing Solutions Services

Housing Advice Centre
South Wolfe Street
Stoke
Stoke-on-Trent
ST4 4AB

Email: housingadvice@stoke.gov.uk
Tel: 01782 232176

Stoke-On-Trent City Council Benefit Services

PO Box 186
Swann House
Boothen Road
Stoke on Trent
ST4 4RY

Email: benefitservices@stoke.gov.uk


Telephone: Customer Services team (01782) 232982

Stoke-on-Call

One stop shop for your Council Services.

You can contact us **Monday to Friday between 8 am and 8 pm and also on Saturday between 9 am and 1 pm.** Our trained advisors are able to deal with a wide range of services and are ready to answer your enquiry. We also deal with emergencies services 24 hours a day.

You can also contact us by the following methods:

- Telephone 01782 234234
 - Minicom - 01782 238171
 - Text - 07786 200700
 - Fax - 01782 236588
 - Email - enquiries@stoke.gov.uk
 - Write to us at - Civic Centre, Glebe Street, Stoke on Trent, ST4 1RN
 - Digital TV - access council services through your TV - click on the link on the top right corner of this site for more information
- 



Online Services

You can also contact us by email: enquiries@stoke.gov.uk

Further information is also available on our website:

www.stoke.gov.uk

Stoke-on-Trent City Council Local Centres

We have nine Local Centres located throughout the city of Stoke-on-Trent. Each Local Centre provides a full range of council services, including:

- Housing information and advice
- Access to housing related services.

Local Centre Opening Hours:

Monday-Thursday: 9am-5pm

Friday: 9am-5pm

Contact the Local Centre nearest you for further details:

Abbey Hulton Local Centre

71 Abbots Road, Abbey Hulton, Stoke-on-Trent ST6 6AA

Telephone: 01782 234234 Fax: 01782 233140 Minicom: 01782 233047

Bentilee Neighbourhood Centre

Dawlish Drive, Bentilee, Stoke-on-Trent ST2 0DH

Telephone: 01782 234234 Fax: 01782 235781 Minicom: 01782 235779

Blurton Local Centre

111 Finstock Avenue, Blurton, Stoke-on-Trent ST3 3JU

Telephone: 01782 234234 Fax: 01782 233263 Minicom: 01782 233255

Chell Heath/Norton Local Centre

Cornhill Road, Chell Heath, Stoke-on-Trent ST6 6PN

Telephone: 01782 234234 Fax: 01782 235556 Minicom: 01782 233314

Fenton/Stoke Local Centre

5 Baker Street, Fenton, Stoke-on-Trent ST4 3AF

Telephone: 01782 234234 Fax: 01782 235815 Minicom: 01782 235803

Hanley/Burslem Local Centre

32-34 Old Hall Street, Hanley, Stoke-on-Trent ST1 3RW

Telephone: 01782 234234 Fax: 01782 234135 Minicom: 01782 232331

Longton Local Centre


1 Commerce Street, Longton, Stoke-on-Trent ST3 1NW

Telephone: 01782 234234 Fax: 01782 233175 Minicom: 01782 233163

Meir Local Centre

737-739 Uttoxeter Road, Meir, Stoke-on-Trent ST3 5PD

Telephone: 01782 234234 Fax: 01782 337819 Minicom: 01782 311726





Tunstall Local Centre

142 High Street, Tunstall, Stoke-on-Trent ST6 5TP

Telephone: 01782 234234 Fax: 01782 233066 Minicom: 01782 233053

Citizens Advice Bureau

Advice House

Cheapside

Hanley

Stoke-on-Trent

ST1 1HL

(01782) 408600

Monday, Wednesday and Friday - 9am-2pm Drop In

Tuesday and Thursday Appointments only

The Bentilee Neighbourhood Centre

Dawlish Drive

Bentilee

Stoke-on-Trent

ST2 0EU

(01782) 408604

Monday 4pm-8pm - Drop In

Tuesday and Wednesday 10am-12.30pm - Drop In

Shelterline (Free housing advice helpline):

Information and advice on housing-related problems, including:

- Homelessness
- Disrepair
- Housing rights and legal issues

Tel: 0800 800 4444

