



**CAMBRIDGESHIRE
SUPPORTED
LODGINGS**

**HOST
STARTER
PACK**



IMPORTANT NOTE: Cambridge Supported Lodgings acts as an introductory agent between potential hosts and potential lodgers. Whilst every care is taken to ensure that both hosts and lodgers are suitable to enter into mutual arrangements, the ultimate responsibility for the arrangement lies with the host and the lodger.

It is the responsibility of both the host and the lodger to adhere to the terms of a lodgings agreement.



INTRODUCTION

The lodging agreement you are about to sign is one of thousands of similar agreements signed in Britain every year. Just under 3% of homeowners in the UK now have a lodger, compared with around 1.5% in 2009.

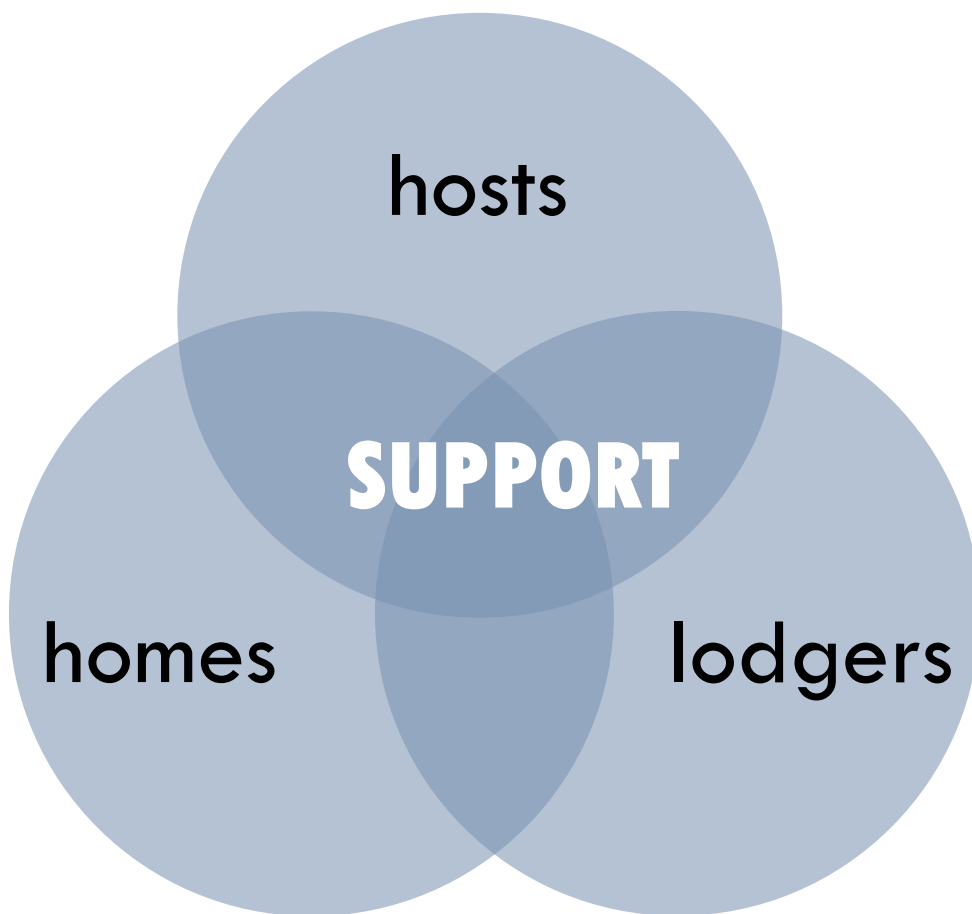
However, by taking on a lodger through Cambridge Supported Lodgings, you are making a huge, tangible difference to a local person. Affordable housing is at a premium in Cambridge and the surrounding area – as a result, we deal with many people for whom the lack of affordable housing is the single biggest barrier preventing them from moving on in their lives.

We hope that you find the experience of taking on a lodger to be a rewarding one – it is our job to ensure you have all the tools you need to help things run smoothly. This document sets out some of the key things you'll need to consider when providing lodgings accommodation.

It goes without saying that this guide is not exhaustive: every home (and every lodger) is different and every arrangement requires a tailored approach. However, if you have any questions about the scheme, or about your lodgings arrangement, then please contact us via the details on the back page of this leaflet.



A successful lodgings placement depends on
good quality:





BEFORE YOU START

It's important to get your lodgings arrangement off to a great start. We're here to help you prepare.

Your home

Your lodger's accommodation should be decent and secure. You can obtain full guidance from the Environmental Health department of your local council – but you should consider:

- **Gas safety** – you should get a landlord's gas safety certificate issued. Most gas engineers will be able to issue these in addition to an annual gas safety check.
- **Fire** – are there working fire alarms in communal spaces and in bedrooms?
- **Damp and condensation** – can the bathroom and bedrooms be ventilated adequately? Can draughts be prevented? Has any damp/mould been treated?
- **Cooking and washing** – is there a bathroom that the lodger can use? Is this shared? Are there facilities for storing, preparing and cooking food?

You should also consider those in the family and those visiting. Do they support the idea of a lodger? Do they have their own private space if they need it?



Your possessions

It's a good idea to have a safe place for valuable possessions and documents. You may also wish to draw up a house inventory at the point of moving in, including any furniture and fittings within the lodger's room and other shared areas.

You should update your home and contents insurance so that your insurers know you have a lodger staying in your house.

House rules

You should consider agreeing basic house rules with your lodger. It's worth talking these through with your lodger so you're both happy with them. Here are some points you could consider:

- Cleaning of kitchen / communal areas;
- Use of kitchen / bathroom;
- Contribution towards "kitty" items (tea, sugar, washing up liquid, etc)
- Overnight stayers (including children);
- Noise / music.



Rent and bills

We will discuss with you a rate of rent payment that will be in line with market rates and in line with what a lodger would be likely to afford to pay. The rent should provide you with a supplementary income whilst providing the lodger with good quality, affordable accommodation.

You may wish to think about:

- Rent frequency – do you want the rent to be paid weekly? Monthly? On what day of the month? You may wish to discuss this with your lodger so that payment due dates match up with when they receive income.
- Bills – are you going to include bills in the cost of the rent? Many landlords find it easier to include a fixed amount in the monthly rent to cover utility costs. You may wish to specify any costs that would not be included in the rent (such as itemised telephone calls).
- Collection – are you going to keep a rent book? Would you accept payment in cash or by standing order?

It is important that you keep a clear record of what is agreed and paid, in the event of any disputes.



Tax and benefits

Any income you receive from lodgers will be subject to tax; however, you may wish to opt into the government's Rent-a-Room scheme. This scheme enables you to receive up to £7,500 per year rental income tax-free. For more details, visit www.gov.uk/rent-room-in-your-home

The impact on your benefits will depend on your circumstances. Your local Citizens Advice Bureau will be able to provide a full calculation of the likely impact. If you receive means-tested benefits (such as Employment Support Allowance, Jobseekers Allowance, Housing Benefit and Tax Credits), taking in a lodger will have an impact on the amount you receive. You will need to declare the income you receive from your lodger to the relevant benefits agencies.

One way to reduce the impact of lodging income on your benefits is to provide a boarding arrangement rather than a lodging arrangement. The key difference is that a boarding arrangement includes the provision of food – usually, meals.

If you receive a single person's discount on your Council Tax, you may lose this take on a lodger. You will need to inform your local council that your circumstances have changed.



VIEWING

Once you are ready to take on a lodger, we will arrange for a prospective lodger to view your property. This is a chance for both of you to set out your circumstances and expectations. We do our best to match lodgers and hosts (based on your circumstances), but ultimately the lodgings arrangement is between the two of you.

At the viewing, you should:

- Show the prospective lodger round the property;
- Explain any particular expectations you have about the arrangement;
- Give the lodger a chance to explain their circumstances and expectations.

We will attend the viewing and will be available to answer any general questions you may have.

Once you and the prospective lodger have met each other, you may be in a position to agree to a lodgings arrangement. Alternatively, either you or the lodger may require extra time to decide.

You (and the prospective lodger) have the right to refuse to agree to a lodgings arrangement – ultimately, our role is to act as match-makers between the two of you. However, we may decide not to refer further prospective lodgers if we cannot find a match (after repeated attempts).



AT THE SIGN-UP

Assuming you and the potential lodger are both happy to proceed with the arrangement, we will arrange a time for the lodger to move in. We will provide you with a standard lodgings arrangement in advance – you may wish to amend this to reflect the needs of your household.

We hope that by the point that your lodger moves in, any questions relating to the arrangement will have already been answered, but feel free to discuss anything that comes to mind at this late stage.

Once the agreement is signed and the lodger has moved in, the lodger becomes an “excluded licensee”. This means that they have permission to live in your house but that they do not have the same legal rights as a tenant of a privately-rented property – this is particularly important should either you or the lodger wish to end the agreement.



ONGOING ISSUES

We hope that, once the lodgings agreement is in place, you and your lodger enjoy a good relationship. We also hope that the stable, welcoming environment of your home provides the lodger with a 'base' from which to move on with their life – finding work and training opportunities, engaging with support services and so on.

It's a good idea to deal with problems early on, before they develop into bigger problems. If your lodger is falling behind with rent, try to talk to them and find out what's going on. Are they awaiting a benefit claim? Have they changed jobs? Are there other debts they're struggling to pay? We can help your lodger to get the advice they need to get back on top of their rent. It's also a good idea to warn the client in advance if their rent arrears are putting the lodgings arrangement at risk. We can help with this, if necessary.



In terms of general behaviour (e.g. ventilating rooms, keeping noise down) it's good to air your concerns at a time when you feel able to do so calmly, and when you feel like you'll get a fair response. Try to focus on the effect that the behaviour has on your household – for instance “when you watch TV at night, it means I struggle to sleep, which means I'm tired for work the next day”.

Your lodger may encounter difficulties in their life and may share these with you. It's important to stress that we do not expect you to provide advice, guidance or advocacy for the client. We would advise you to direct the lodger either to their support worker or directly to an appropriate support agency – such as those listed at the back of this leaflet.



ENDING THE ARRANGEMENT

You, or the lodger, can end the arrangement without having to go through the same court procedures as a tenancy. You are required to give “reasonable notice” to your lodger. This term is not defined clearly in law but is usually interpreted to be a minimum of one payment period – so, a week’s notice if they pay weekly; a month’s notice if they pay monthly.

If you know in advance that you are likely to bring the arrangement to an end (for instance, if you are moving house) then it is good practice to give the lodger as much notice as possible in order to give them a chance to find alternative accommodation. If the lodger has kept to their side of the arrangement then you may wish to offer to provide a reference for future tenancies.

In the unlikely event that a lodger’s behaviour causes them to be a risk to the household, then reasonable notice could be as little as 24 hours – or even immediate (with assistance from the police).



USEFUL CONTACTS

Cambridgeshire Supported Lodgings

Cambridge City Council
PO Box 700
Cambridge
CB1 0JH

01223 457920
andy.king@cambridge.gov.uk

www.cambridge.gov.uk



USEFUL CONTACTS

Citizens Advice Bureau:

- Cambridge (covers Cambridge and South Cambridgeshire)
cambridgecab.org.uk
0844 848 7979
- Rural Cambs (covers East Cambs, Fenland and Huntingdonshire)
Ruralcambscab.org.uk
0344 245 1292

StepChange Debt Charity

- stepchange.org
- 0800 138 1111

Cambridge Council for Voluntary Service

- Cambridgecvs.org.uk
- 01223 464696

Mind Cambridgeshire

- mindincambs.org.uk

Centre 33 (information and support for under-25s)

- centre33.org.uk
- 01223 316488