

## **Oxfordshire County Council**

### **Fact sheets, plus Covid-19 measures for renters, benefit claimants, asylum seekers**

#### **Fact sheets**

The 2 fact sheets on page 3 and 4 are really helpful for understanding how the housing registers work, and what a private rented landlord needs to put in place at the start of a new tenancy.

#### **Covid-19 protections for renters**

You may have seen on the news that the government has introduced some new measures to ensure people don't lose their homes because of the coronavirus outbreak.

These include:

- New possession hearings suspended – this means that unless someone has already been taken to court by their landlord, landlords can't take them to court for at least 3 months. It's unclear whether people who've already been taken to court for possession are still at risk.
- Landlords will be able to access the same 3 month mortgage payment holiday as homeowners if rent payments are affected by coronavirus. This should mean they aren't putting pressure on tenants struggling because of coronavirus. There will be guidance issued for landlords around this.

Bear in mind this is specifically designed for people who are affected by coronavirus, we need to be mindful that we continue to encourage those who are able to take responsibility for their rent.

For more details see the government press release here:

<https://www.gov.uk/government/news/complete-ban-on-evictions-and-additional-protection-for-renters>

#### **Covid-19 benefits measures**

There are a whole range of new benefit measures in place for Covid-19, for clients see advice from the debt charity Step Change at <https://www.stepchange.org/debt-info/debt-and-coronavirus.aspx> which is being updated daily, or the official information at <https://www.gov.uk/government/news/coronavirus-support-for-employees-benefit-claimants-and-businesses>.

Measures include:

- Those affected by coronavirus will be able to apply for Universal Credit and can receive up to a month's advance up front without physically attending a jobcentre
- Anyone staying at home on government advice will be able to claim Statutory Sick Pay
- Self-employed UC claimants won't be subject to the usual assumed minimum income floor
- All face to face assessments for health and disability benefits have been suspended, claimants should wait for alternative arrangements from their caseworker

**Be aware** Claimants who are self-isolating or sick need to inform DWP 'in plenty of time' to avoid sanctions for missed appointments.

### **Covid-19 asylum assessments**

All substantive asylum interviews (which are taken at the start of a claim and can take several hours) have been suspended. The Home Office are looking into ways to continue making assessments without relying on face to face interviews.

## The Housing Register

### What it is

The Housing Register is the way District Councils allocate available social housing to residents. Oxford City Council own their housing stock while in the Districts properties are usually owned by local housing associations (often now known as registered providers of social housing). Rents are lower than those in the private rental sector and the security of social housing is also greater as tenants will not be asked to move out without good reason. Each District Council has its own system which operates slightly differently, but broadly speaking the following applies.

### Who can apply to the Housing Register?

Anyone who:

- **doesn't** own a property or have a large amount of equity.
- **doesn't** have an available household income of over £60,000 in any one year including savings (unless over 55 and applying for Extra Care Housing)
- **does** have a local connection to the District. (This could mean they already live in the area, or have family there. One household member may work in the area, or be a care leaver from anywhere in Oxfordshire).

### How the Housing Register works

Each District Council has its own online register available on their website. The application process is as follows:

1. Applicants establish their eligibility by answering questions and providing supporting evidence.
2. Those accepted onto the register are awarded a priority according to the level of urgency of their housing need.
3. Applicants view available properties online. New properties are advertised every week. Information given includes a picture of the outside and brief details such as flat/bungalow, number of bedrooms, rent and map location.
4. Applicants bid for properties they like the look of in the area of their choice.
5. Applicants can only bid for properties which meet their current needs -eg a single person or a couple with no children can bid for one bed properties. A person with a child can bid for a 2 bed. A person with two children of different sexes where one is over the age of 10 can bid for a 3 bed.
6. Applicants can bid for up to three properties a week and can see how many others are bidding for each property.
7. At the end of the bidding period (6 days) all those who are interested in a particular property are put on a short list.
8. The applicant at the top of the list – according to priority and waiting time - is contacted by the landlord and offered a viewing (the landlord may run their own checks on applicants at this stage)
9. After the viewing the applicant decides whether to accept the property.
10. If an applicant refuses 3 offers they will not be able to bid again for another 6 months.
11. If the applicant at the top of the list refuses the property it is offered to the next person on the list.

**CHECK LIST OF REQUIREMENTS FOR PRIVATE SECTOR LANDLORDS**

1. **Name of landlord:**
2. **Contact details for landlord:**
3. **Property Address:**
4. **Date the property was visited by CEF staff member:**

List of documents or safety features which legally must be in place when a property is offered for rent.

Document or safety feature	In place
<p><b>1. Tenancy Agreement</b> The contract between landlord and tenant – at present most likely to be an Assured Shorthold Tenancy (AST) agreement. This sets out the terms and conditions under which the tenant may live in the property and the responsibilities of both landlord and tenant.</p>	
<p><b>2. Evidence of use of tenancy deposit scheme.</b> The landlord is required to either lodge the deposit taken from the tenant in a government registered scheme or to insure the sum. This is to ensure that the deposit is available to be paid back to the tenant at the end of the tenancy – minus any agreed deductions for damage. Once the deposit has been placed into a registered scheme the tenant will be informed and a certificate sent to the tenant. *</p>	
<p><b>3. Provision of “How to Rent” booklet.</b> This is a guide on the tenant’s rights produced by the government. It is available on line or can be printed. <a href="https://www.gov.uk/government/publications/how-to-rent/how-to-rent-the-checklist-for-renting-in-england">https://www.gov.uk/government/publications/how-to-rent/how-to-rent-the-checklist-for-renting-in-england</a></p>	
<p><b>4. Record of annual gas safety check on the property</b> The check and record need to be completed by a qualified gas engineer.</p>	
<p><b>5. Presence of smoke and carbon monoxide detectors</b> There should be a smoke detector on each floor of the building, and a CO detector in every room that contains a fuel burning appliance, or in a central location such as a hallway or landing.</p>	
<p><b>6. Provision of Energy Performance Certificate</b> This states how energy efficient the building is and gives it a rating from A-G. Properties rented to individuals or families must be rated E or above. A certificate is valid for 10 years from the date of issue.</p>	
<p><b>7. Provision of Electrical Safety Certificate</b> Whilst this is not yet a legal requirement for landlords of single occupant properties, landlords are required to ensure that electrical installations in the property are safe at the beginning and throughout a tenancy.</p>	

\*The landlord may be part of a District Council letting scheme whereby the deposit is covered by a guarantee or bond made by the Council. In this case, use of a tenancy deposit scheme will not be required.