THE CHAMPIONS NETWORK

Promoting equality in the Private Rented Sector

Cyngor Bwrdeisdref Sirol Blaenau Gwent County Borough Council

CRONFA GYMUNEDOL COMMUNITY FUND

Private Renting

A HANDBOOK FOR TENANTS

IMPORTANT INFORMATION

- **The workshop is delivered by a Facilitator. This is someone who is trained to run the session. This person is not a housing expert, so they do not give advice.**

- **If you need advice, the workshop will show you who to contact.**

- **The information in this workshop has been checked by housing experts and is correct at the time of delivery.**

- **Some information can be applied to all of Wales, but most of it is just for the area where it is delivered.**

- **For more information contact Judith@taipawb.org**

These are the three main organisations to know about when privately renting.

SHELTER CYMRU

www.sheltercymru.org.uk/housing-advice/renting

www.sheltercymru.org.uk/get-help

08000 495 495

CITIZEN'S ADVICE

https://citizensadvicecbg.org.uk

0800 702 2020

RENT SMART WALES

www.rentsmart.gov.wales/en/contact

03000 133344

WHAT ARE LANDLORDS ALLOWED TO ASK FOR?

1

ID AND PROOF OF INCOME

Passport, driver's licence, bank statement, benefits statement.

2

REFERENCES

If you can't get one from a landlord, try your employer, support worker or tutor.

3

DEPOSIT PLUS ONE MONTH'S RENT

You will always need to have this money saved before you can rent.

4

GUARANTOR

If there is no-one you can ask, support is available - this workshop will show you how.

5

CREDIT HISTORY

It shouldn't cost to get a credit check.
Find out how to check your credit score for free on Money Saving Expert:
www.moneysavingexpert.com/loans/check-free-credit-report/

Fit For Human Habitation Checklist

Every rental in Wales should have the following things.

- [ ] Interlinked smoke alarms on each floor
- [ ] Carbon monoxide alarm in any room with gas appliance
- [ ] Hot running water
- [ ] Hygiene facilities - toilets etc.
- [ ] Heating in every room
- [ ] Gas safety certificate
- [ ] Electrical inspection report
- [ ] No damp or mould
- [ ] Ventilation
- [ ] Secure door that locks
- [ ] Natural light
- [ ] Space to store waste
- [ ] Space to store, prepare and cook food
- [ ] No unsafe stairs
- [ ] Enough bedrooms
- [ ] Structurally sound
- [ ] Suitable for my needs
- [ ] Double glazing if in noisy area (ideally but not always possible)

Having these requirements in a property helps ensure the occupation contract is legal



Viewing

QUESTIONS TO ASK

Can you tell me about your referencing process?

How do you keep in touch with your tenants?

Are you a member of any membership bodies, such as Propertymark?

How do you support tenants if there is a problem?

How often do you carry out property inspections?

What is the property's EPC rating?

Do you have an internal complaints procedure?

What is your policy on rent increases?

How do you protect my deposit?

Do you know the neighbours?



The Inventory

QUESTIONS TO ASK

- Have I read the whole thing and made sure I understand?
- Have I taken photos / videos as evidence of the condition and contents?
- Have I got any questions about the inventory?
- Do I need to check anything with Citizen's Advice or Shelter Cymru before I sign?



The Occupation Contract

BEFORE YOU SIGN

- Have I read the whole contract and understood the main points?
- Have I been honest about everything, including my financial situation?
- Am I happy with the contract and the property?
- If I am not happy with something, have I told the landlord / agent and tried to come to an agreement?
- If I need a Reasonable Adjustment, have I told the landlord / letting agent about my needs?
- Do I know how to keep in touch with the landlord / agent going forward?
- Am I clear on what is expected of me for this particular property? For example, with repairs and maintenance?
- Do I need to check anything with Citizen's Advice or Shelter Cymru before I sign?



Moving In
CHECKLIST

□ Read and keep a copy of the occupation contract / written statement.

□ Check that the deposit has been protected in an approved scheme.

□ Take dated photographs of every room, including any existing damage.

□ Check the inventory and report any inaccuracies.

□ Record gas, electricity and water meter readings.

□ Test smoke and carbon monoxide alarms.

□ Find out who to contact about repairs and emergencies.

□ Register with utility providers and the local authority for council tax.

□ Keep copies of all tenancy-related documents.



Damp and Mould

<u>One of the most common problems in private renting is damp and mould.</u>

Get advice from <u>Citizen's Advice</u> and <u>Shelter Cymru</u> if you think you have damp or mould.

You must take steps to prevent damp and mould from developing in your home.

As long as you have done this **(you may need to provide proof)**, your landlord or agent will be responsible for removing and preventing damp and mould.

If you have mould or damp, take photos, keep receipts and store any letters or emails relating to it.

Always be polite, and communicate effectively with your landlord or agent.

It is also important to know the condition *when you move in,* so that you know if there was damp or mould *at the start of your tenancy.*

This information should be in your inventory.



Moving Out

CHECKLIST

□ Give the correct notice required under the occupation contract.

□ Remove all personal belongings.

□ Clean the property to a similar standard as when it was occupied.

□ Take final photographs of every room.

□ Record final meter readings

□ Return all keys.

□ Provide a forwarding address.

□ Request a check-out inspection if possible.

□ Keep copies of all correspondence.

What if I can't find somewhere?

Barrier	Action
I can't find anywhere I can afford.	Go to page 19 of this handbook. Contact one of the Blaenau Gwent council for housing support.
I've passed affordability but have been told I've failed the referencing checks.	Ask for feedback from landlords / agents and record reasons for refusals. If you still have problems, contact one of the Housing Support services on page 19 of this handbook.
I think I have been discriminated against.	If you can, make a report to Rent Smart Wales: www.rentsmart.gov.wales/en/contact Contact one of the services on page 18 of this handbook, if you need support.
I think I have experienced a hate crime.	Report to Gwent Police: www.gwent.police.uk/ro/report or Victim Support: www.victimsupport.org.uk/resources/gwent

SUPPORT WITH DEBT / FINANCES / BILLS / BUDGETING

Blaenau Gwent Foodbank

Blaenau Gwent foodbank will provide you with an emergency food parcel that will last 3 days filled with nutritionally balanced foods for you and your family. you can either visit your local foodbank or have an outside agency refer you into them.

info@blaenaugwent.foodbank.org.uk
07812425130

EYST

Provides Halal food parcels to ethnic minority families in need.

07514 474172

Multiply project

Personal budgeting and tenancy courses.
Debt management, income maximisation, food and fuel poverty, benefits and tenancy support.

multiply.info@blaenaugwent.gov.uk.

Warm Wales

- ECO4(flex) scheme
- Affordable Warmth & Energy Efficiency
- Home Safety
- Priority Service Register
- Energy Advice
- Fuel Debt support
- Money Maximisation
- Water Support & Warm Homes Discount
- Basic Needs/ Crisis Support
- Wellbeing outcomes / social prescribing
- Awareness raising / Behaviour Change

0800 091 1786
www.warmwales.org.uk

WARM WALES
CYMRU GYNNES

Discretionary Housing Payment

Discretionary housing payment is applied through the Blaenau Gwent Council and will help with payments towards bedroom tax to those who are eligible.

Council Tax Reduction

You can also apply for this if you are on a low income, are on certain benefits and liable to pay council tax. You can apply through an application form which you can find on the council website. If you do struggle to fill in forms and would like support, give them a call and they will arrange for someone to help you fill the forms out.

Discretionary Assistance Fund

The discretionary assistance fund will provide you with one of two things; an emergency crisis payment or white goods grant. You apply through this by application form online and if you struggle to fill in the forms please call and they will assist you.

https://www.gov.wales/discretionary-assistance-fund-daf
0800 859 5924

SUPPORT WITH DEBT / FINANCES / BILLS / BUDGETING

Turn 2 Us

A charity that helps with all aspects of financial security.

www.turn2us.org.uk

National Energy Action

Help with staying warm and safe in your home. Help with bills and income maximisation.

www.nea.org.uk

Local Energy Advice Partnership

Supports those at risk of fuel poverty. They also have a white goods scheme.

applyforleap.org.uk

Citizen's Advice

Private Rented Sector Debt Advice Helpline:

0808 278 7920

Benefits checker appointment:

Citizensadvicecbg.org.uk

SUPPORT WITH SOCIAL ISSUES / RELATIONSHIP PROBLEMS

Gwent Police

If you think a crime has happened, you can report it online:

www.gwent.police.uk

There are specific pages for anti-social behaviour, sexual assault, domestic abuse and hate crime:



Holistic Hoarding

A trauma-informed service supporting people who experience hoarding behaviours. They help to maintain your tenancy with no forced clearances.
Your story - Your Journey

https://holistic-hoarding.co.uk

Cyfannol Women's Aid

Confidential, discreet and tailored support for women and girls who have experienced any form of violence against women, domestic abuse, and/or sexual violence.

03300 564456
www.cyfannol.org.uk

CYMORTH I FENYWOD
CYFANNOL
WOMEN'S AID

Connect Gwent

Support for victims of crime, including sexual violence and anti-social behaviour. Refer yourself or ask another person to refer you.

ConnectGwent@Gwent.Police.uk
0300 123 2133

SUPPORT WITH YOUR HEALTH, DISABILITY OR NEURODIVERSITY

Disability Advice Project
Advocacy, advice and practical support for disabled people, their families and carers.
Includes mental health and neurodiversity.
www.dapwales.org.uk

N-Gage and GDAFS
Provides free, safe and confidential drug and alcohol services, from reducing the harm to maintaining abstinence.
0333 320 2751
GwentN-Gage@barod.cymru

Neurodivergance Wales
This website provides loads of different rescouces including a wide range of support for if you are neurodivergent, or if you are a parent/carer. There are courses, resourses for daily activities you may struggle with.

n**eurodivergencewales.org/en**

B**laenau Gwent In This Together**
This website provides additional support in wellbeing, it provides you with 5 ways to better your wellbeing with a variety of activities fit for all capabilities.
https://bginthistogether.co.uk/5-ways-to-wellbeing/

Melo
A self-help web site with a range of resources. NHS-approved and evidence-based.
www.melo.cymru



NHS services
If you are worried about your health - physical or mental - always see your GP. You can also ask your doctor about neurodiversity and learning needs.

There are many other NHS services that can help. Check the web site:

www.111.wales.nhh.uk

SUPPORT FOR DISREPAIR OR CONDITION OF HOME

Shelter Cymru

For all the legal advice about repairs, property condition and responsibilities when renting.

Ask to speak to an adviser if you can't get the info. from the web site.

www.sheltercymru.org.uk

Blaenau Gwent County Borough Council

Contact the council if you think your houing is at risk. They can offer prevention and floating support services, and they can aslo refer you to other services.

housing@blaenau-gwent.gov.uk
01495 369 736

Rated People

On this easy-to-use website, based in Blaenau Gwent, all you need to do is type in the type of jobs you need doing to your property, the website will then show you all professionally trained people or companies who are able to complete the job you need done

www.ratedpeople.com

Care & Repair

Free and low-cost home improvements, repairs, and adaptations for older and disabled people in Blaenau Gwent.

www.careandrepair.org.uk

SUPPORT FOR DISCRIMINATION, HATE CRIME OR UNFAIR TREATMENT

Acorn the Union

A union especially for tenants. If you join as a member (very cheap), they can represent you and support you with any renting problems.

www.acorntheunion.org.uk/defence

Victim Support

Highly specialised support for those affected by crime, including Hate Crime. Confidential, and lots of different ways to get in touch.

www.victimsupport.org.uk
0300 303 5638
GwentVCU@victimsupport.org.uk

Marks out of Tenancy

A web site for reviewing landlords and letting agents. Read and write reviews to help other tenants avoid poor treatment.

www.marksoutoftenancy.com

IRU - Islamophobia Response Unit

Service for reporting Islamophobia and support for victims. You can report it in confidence.

info@theiru.org.uk
020 3904 6555
www.theiru.org.uk

Umbrella Cymru

Gender and sexual diversity support specialists.

www.umbrellacymru.co.uk

EYST - Ethnic Minorities and Youth Support Team Wales

Culturally sensitive, direct support for Black, Asian or minority ethnic individuals or families.
They have a Race and Housing project where you can get help with all aspects of housing, as well as discrimination.

www.eyst.org.uk
02922 407601
info@eyst.org.uk

Housing Justice Cymru

Grassroots responses to homelessness and housing need. Gain access to a volunteer who will help you sustain your tenancy.

www.housingjustice.org.uk/cymru

HOUSING SUPPORT AND HOMELESSNESS SERVICES IN NEWPORT

Crisis - Ending homlessness together. Blaenau Gwent floating support (The Wallich)

Housing-related support to those homeless or at risk of becoming homeless. They can help with Housing problems, budgeting, accessing benefits and gaining support from other agencies.

01495 352395

blaenau.gwent@thewallich.net

thewallich
...preventing homelessness

Crisis

LLama - Blaenauu Gwent young people service - Housing

Llamau provides supported lodgings and floating support to young people between the ages of 16-25. They support young people who are homeless, at risk of homelessness and/or need help to set up and maintain a home.

Contact them via Blaenau Gwent County Borough Council on **01495 311556**

Blaenau Gwent CBC

Gwent regional housing support collaborative group.

This in an early intervention that aims to support and prevent people who are at risk of homelessness and/or to offer support after being homeless to establish and maintain a home.

supporting.people@blaenau-gwent.gov.uk
01495 354681, 354683

NOTES

Please complete our confidential and anonymous equality monitoring form to help us improve our services.

Tai Pawb will store this information safely according to GDPR guidelines.

Please also complete our confidential and anonymous feedback form. Thank you.