

Lodgers

curo

Taking in a lodger

As a Curo resident, you might be considering taking in a lodger in your home in return for payment. This can be a good way to help pay your rent and share some of your household bills, but it also comes with responsibilities and can affect any benefits you claim. This guide explains what you need to consider when deciding if this is something for you.

What is a lodger?

A lodger is someone who shares your home with you, usually in return for a payment. Although they may have their own room, they do not have exclusive use of it and they do not have any tenancy rights. A lodger may receive services such as laundry, cleaning and meals (in this case, they may also be known as a 'boarder'), but that is up to you and the agreement you have with your lodger.

Please note - if there is a change in who shares your home with you, you still need to inform us. If you claim benefits, you also need to tell the relevant authorities as it may affect what you can claim.

Are you eligible to take on a lodger or subtenant?

Not all Curo residents are allowed to take in a lodger. Check below to see if you are one of them.

If you are thinking about taking in a lodger, please check your tenancy agreement. You can also speak to your Housing Advisor who will let you know if you are allowed to do this.

Can I take in a lodger?

Yes, if you have the following type of tenancy:

- Assured
- Secure
- Starter
- Fixed term

No, if you have an Assured Shorthold Tenancy (not Fixed term tenancy)

No, if you live in supported or agency-managed housing

No, if you want to sublet the whole of your home

No, if you are overcrowded or likely to become overcrowded if you take in a lodger or subtenant (we are happy to discuss this with you)

Maybe, if you are subject to a court order: we will look at the circumstances in each individual case

Maybe, if you are a leaseholder or shared owner. You should check the terms of your lease and you must get our approval for a lodger. We will consider each request on a case-by-case basis

Are my family and partner considered lodgers?

No they aren't. Family members and partners who live with you as part of your household are not normally considered lodgers.

How much should I charge a lodger?

What you charge your lodger will depend on what facilities you are providing for them. To give yourself an idea try websites such as **spareroom.co.uk** and look up what other people in your area charge for similar accommodation. An extra person in the household may increase the amount you spend on things like gas, electricity and water. Remember to take this into account when deciding what to charge.

What rights do lodgers have?

A lodger never becomes part of your tenancy with Curo. They do not have any rights to your home or to take over your tenancy if you leave or die. However, you must give your lodger reasonable notice before they have to leave. This can be a verbal or written request.

How will taking a lodger or subtenant affect my benefits?

Working age residents claiming Universal Credit or Housing Benefit and who have spare bedrooms will face deductions to their benefits, based on the rent they pay. They will receive a deduction of 14% of their rent for one spare bedroom, and 25% of their rent for two or more spare bedrooms.

The effect on your benefits will depend on which benefit you are claiming:

- **If you are claiming Housing Benefit,** a lodger will be included in the calculation of the number of bedrooms you need. So by having a lodger in your spare bedroom you could avoid the deduction. However, any rent you receive over £20 per week will be considered income and will affect your Housing Benefit.

- **If you are claiming Universal Credit,** a lodger will not be included in the calculation of the number of bedrooms you need and so the 14% or 25% deduction will still apply. However, the rent you receive will not be treated as income and could be used to help pay the shortfall in your rent. The Department of Work and Pensions and your local council will be able to give you more information.

Should I do a background check on my lodger?

Your lodger will be using your home. It is a good idea to do a background check on your lodger for your own safety and security as they will be sharing your home. For example, you may wish to get a reference from their previous landlord. You may also wish to carry out checks to see if they can afford their rent. The extent of the checks you carry out may differ from one person to the next, and it is for you to decide what may be appropriate.

You will also need to complete a "Right To Rent" check if your lodger is over 18 years old, to confirm that they have the "Right To Rent in The UK". This will need to be done even if you only have a verbal agreement with them. You can find out how to do a Right to Rent check by speaking to your Housing Advisor, or alternately you can find helpful information on how to complete the checks by going to the websites listed at the end of this guide.

What are my responsibilities if I take in a lodger?

If you are thinking about taking a lodger into your home, remember these important points.

You must get our permission first. Secure tenants have the right to have a lodger, but must still tell us. In all other cases you will be in breach of your tenancy agreement if you do not get our consent. You will need to put any request in writing to your Housing Advisor and provide them with the following:

- the name(s), gender(s), and date(s) of birth of any potential lodgers or subtenants
- the parts of your home they will be occupying
- how much rent you will be charging them; and
- a copy of any written agreement between you and the lodger

Things to think about

You are responsible for the behaviour of any lodgers while they live in your home. If they cause a nuisance you will be held responsible. You are advised to carry out appropriate checks on anyone moving into your home to ensure they are who they say they are and are trustworthy.

Things to think about

- If you claim benefits you must inform the relevant authorities if you have a lodger, as this may affect the amount of benefit you can claim.
- You must declare relevant income from a lodger to the Tax Office. The government's 'Rent a Room' scheme may apply, allowing you to receive up to £7,500 a year tax-free.
- If you move out, you must ensure that the lodger leaves too. If you decide you want them to leave, you will have to arrange this yourself.
- You should tell your home insurer that you are taking a lodger as it can affect your home insurance cover.

We want to work with and support you if you feel this is the right thing for you. Please get in touch with us if you want any help or advice about this. But also please bear in mind that our tenancy agreement is with you and you must make sure that you don't do anything that breaks that agreement.

In particular subletting the whole of your home (without our agreement) is fraud: we will take legal action to get back your property, and you may be committing a criminal offence too.

If you are a tenant you should notify us if there is any change to who shares your home with you. Information about who occupies your home is important and helps us to manage your tenancy effectively.

Further information and advice is available from your local Citizens Advice Bureau, local council or a solicitor.



Useful links

england.shelter.org.uk
spareroom.co.uk
dwp.gov.uk

GET IN TOUCH

Curo

Book it, pay it, check it, report it, sort it
- get things done quicker at MyCuro
curo-group.co.uk/mycuro

Live chat, Facebook, Instagram, email & more
curo-group.co.uk/contact

T: 01225 366000

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