## Housing – Renting from Social vs. Private landlords

You can rent a house or a flat from 2 main type of landlords, which are social landlords and private landlords. It is worth knowing the difference before signing on a tenancy.

**The social landlords** are usually housing associations or housing trusts with the housing sometimes called "council housing". In Telford, there are no council homes left following a transfer of the council housing to the Wrekin Housing Trust in 1990s, whereas in Shropshire there are still council housing available which belong to the Shropshire council.

**The private landlords** could be individuals, syndicates or limited companies who let out the properties to individuals and families at the market rates.

## The main issues you need to consider are:

Rent – social housing tends to be less expensive generally.

**Locations** – privately rented housing could be found in most areas, whereas social housing could be limited to certain areas only.

**Security of tenure** – social housing tenancies tend to be more secure than private tenancies.

**Availability** – privately rented housing is more widely available than the social housing and are likely to be quicker to find. To find private housing check the local letting agencies either on the high street or online. In order to find social housing,

**Deposits** – you are usually required to provide a tenancy deposit before moving into privately rented housing, with social housing it is not common to have to provide a deposit.

**Agents you deal with** – with social housing, you deal with housing associations/trust employees, with private housing you deal with letting agents or landlords directly.

**Flexibility** – with social housing, you are offered accommodation suitable for your household size (possibly with an extra bedroom if you are in employment), with private housing you select however many bedrooms you want.

## Help with rent through means tested benefits if on low income/not in

**employment** - with social housing the rent would be covered by Universal Credit (unless you are under the state pension age and occupy accommodation which is larger than your household needs and are affected by the "bedroom tax"), with private housing, the amount of rent paid depends on the number of bedrooms your household needs determining the <u>Local Housing Allowance</u> level of rent paid, regardless of your actual rent.

**Regulation** – the social housing is regulated more, and you can potentially complain to the Local Government Ombudsman. If you have problems with your privately rented

housing, you could complain to your local council, but potentially could lose your tenancy if the landlord decides to give you a notice and take legal action to evict you.

**Losing your tenancy – both** for social housing and for private tenancies where you have the sole occupation of the property and if your landlord does not live with you – in order to evict you, your landlord needs to issue you with a written notice to leave the property giving you at least 2 months advanced notice and if you do not leave, the **landlord would have to apply to court to evict you** and cannot change the locks or physically remove you.

If you have any questions, check the info and seek advice from the following organisations: <u>Citizens Advice</u>, <u>Veterans Gateway</u>, <u>Shelter</u>, Royal British Legion and SSAFA.