



# FINDING A HOME TO RENT IN CARLISLE

## English

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## Bengali

আপনি যদি এই নথির একটি কপি অন্য কোন মাধ্যমে যেমন, বড় ছাপা, ব্রেইল, ওডিও বা অন্য কোন ভাষায় চান তবে দয়া করে **01228 817200** এ নাম্বারে ফোন করুন অথবা ইমেইল করুন এ ঠিকানায়: **customerservices@carlisle.gov.uk**

## Lithuanian

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## Polish

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## Portuguese

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## Turkish

Eğer bu belgeyi başka bir biçimde, örneğin büyük punto baskı, kabartma yazı, ses kaseti ya da başka bir dilde istiyorsanız lütfen **01228 817200**'ı arayın ya da **customerservices@carlisle.gov.uk** adresine e-posta gönderin.

## Cantonese

如果您需要这个文件用其他格式，比如大印刷字体，盲人识字系统，音像或用另外一种语言，请联系我们：电话：**01228 817200**

电子邮件地址：**customerservices@carlisle.gov.uk**

## Accommodation in the private sector

Nearly all of Carlisle's privately rented housing is owned by individual landlords who advertise vacancies in the local press. Some estate agents also keep lists of privately rented accommodation. It is also worthwhile looking at the advertisement postcard displays in the shops in the area where you want to live, especially newsagents and convenience stores.

Local housing associations, accommodation providers and letting agencies are listed on pages 9 to 13.

### What you will need to rent a private property

Many private landlords ask for a cash deposit before they will grant a tenancy. This is to act as an insurance against damage to their property. You should always check with the landlord how much the deposit will be and on what terms, before going to see a property. You will usually need to pay the deposit the day the tenancy begins along with the first rent payment (usually four weeks in advance).

Tenancy Deposit Protection was introduced on 6 April 2007 and the Government has awarded contracts to three companies to run the scheme (details available on request).

This means that the deposit you pay will be held by one of these companies until the end of the tenancy and an independent agency will decide on any disputes about getting back your deposit. If the landlord wants a deposit, ask for the name of the company where it will be held.

The Deposit Guarantee Scheme (**DiGS**), helps people who need a private tenancy by providing the landlord with a guarantee rather than payment of the deposit up front. If you cannot afford a deposit, you may be able to get help from the Deposit Guarantee Scheme – please ask for a leaflet from the Council, Citizens Advice Bureau, Connexions Cumbria or Community Projects Carlisle (CPC).

You may also need **references** from previous landlords and from your employer if you are working. Again, you should check with your landlord what is needed before going to see a property, such as a reference, a credit check, a deposit, the amount of rent needed in advance.

### Private tenancies

You should ask your landlord for a written copy of your **tenancy agreement** and always get a receipt for any money you have paid to your landlord. It is a good idea to check and agree with your landlord the extent of any damage already made to the property before you move in. This will help to avoid any problems getting your deposit back at the end of the tenancy. If you own a camera, take photos of each room, particularly areas where there are marks or damage. You can then refer back to these if there is a dispute when your tenancy ends.

Private properties are let on what is known as an **assured shorthold tenancy**. This means that you are secure in the property for a minimum of six months, as long as you don't break any of the tenancy rules in your **tenancy agreement**.

You need to agree with your landlord how long your shorthold tenancy will last. It could be for a set period (known as a 'fixed term') or may be left open ended. An assured shorthold tenancy does not give you the right to have your tenancy extended after the original period has ended. It is worth asking your landlord how long he/she is planning to let the property, especially if you want to avoid having to move again in the future.

## **Paying for private rented accommodation**

If you are planning to rent a private property, check that you can afford to pay the rent. Don't forget that you will also have to pay Council Tax and bills such as electricity, gas and water.

If you are claiming benefits, or you are on a low income, you may be able to claim Local Housing Allowance (LHA). LHA is a new way of deciding rent payments for people receiving Housing Benefit. It uses a flat rate allowance based on the size of the tenant's household and the area in which the property is rented to decide the amount of benefit they will receive. This amount is not dependant on the rent that is charged. The benefit that tenants receive may be higher or lower than the actual rent. The rate of LHA that tenants receive will be looked at each year.

Other circumstances, such as the money that the tenant has coming in or other people living in the household, will still affect the amount of benefit paid, so the tenant may not always receive the full rate of LHA.

LHA rates are calculated on a monthly basis and will be published in the Cumberland News and on Carlisle City Council's website. For more information please call into our Customer Contact Centre or call **01228 817201**.

## **Single people**

If you are **single** and **under 25 years of age**, housing benefit will only cover rent for the cost of a room in a shared house, which is about £45 per week. **So you will have to pay the difference.**

## **What will happen if you don't pay your rent**

If you don't pay your rent, your landlord can seek a Court Order to evict you from your home. If you are more than two months or eight weeks in rent arrears, in most cases the Courts cannot refuse to grant the landlord an Eviction Order. So you should always make sure your rent is paid.

In the first six months of your tenancy, if you think your rent is too high, you can ask the Rent Assessment Committee to decide what your rent should be. You can contact the Rent Assessment Committee on **0161 237 9491**.

## **Ending an assured shorthold tenancy**

Your landlord can ask you to leave at any time after the six months, providing any fixed term you agreed when you move in has ended. Your landlord must give you two months notice in writing when they want you to leave.

Your landlord can apply to the County Court for a Court Order ending the tenancy at any time for certain reasons such as rent arrears, anti-social behaviour or damage to the property.

Your landlord cannot evict you without a **possession order** from the County Court. If you have problems with your landlord trying to force you out of your home, please contact either Carlisle City Council's Housing Services, the Community Law Centre, the Citizens Advice Bureau or Shelter.

If you want to leave your home before the tenancy term ends, you should discuss this with your landlord first before giving notice in writing to your landlord. You should give as much notice as possible to avoid problems getting back your deposit but if your landlord is not willing to release you before the end of the tenancy you could be charged for the whole of this period.

## **Harassment and illegal eviction**

It is illegal for your landlord to make you leave your home by putting pressure on you, or by locking you out. If this does happen, please contact Carlisle City Council's Housing Services on **01228 817000**, the Community Law Centre on **01228 515129** or the Citizens Advice Bureau on **01228 633900** immediately. If it is the evening or weekend and none of these are available, contact a solicitor or telephone the Police.

Quick court action by a solicitor can get you back into your home and stop your landlord from harassing you.

Harassment can take many forms, ranging from threats or acts of violence, to more subtle ways such as by telephone calls or visits late at night, or building work being started but not finished.

Carlisle City Council can, and does prosecute landlords for harassment, and/or unlawful eviction, but we cannot get you back into your home.

## **Some useful leaflets**

These are all available from our Customer Contact Centre at the Civic Centre.

- Resolve Mediation Services
- Pension Credit
- Renting & Letting – Rights for Landlords and Tenants
- Notice the you must leave – a brief guide for landlords and tenants
- Assured & Assured Shorthold Tenancies – a guide for tenants
- Do you rent, or are you thinking of renting from a private landlord?
- My landlord wants me out – protection against harassment and illegal eviction
- Letting rooms in your home – a guide for landlords and their tenants
- Repairs – a guide for landlords and tenants
- Disabled facilities grants

## **Finding a home to rent from a housing association**

Carlisle City Council no longer has any housing stock. Carlisle Housing Association (CHA) is responsible for letting, maintaining and managing these properties.

The demand for these properties is very high and there are limited vacancies, so it may be some time before they can offer you a property. The waiting time for a property may vary depending on the area you choose. Housing Officers at CHA will be able to give you more information about waiting times and the areas where properties are available.

If you are planning to live in rented accommodation for a long time, housing associations offer cheaper rents and more secure tenancies.

You can get a housing application form from:

Carlisle Housing Association

Englishgate Plaza

Botchergate

Carlisle

**0845 345 8500**

Information about their Lettings Policy will be provided with this form.

### **What is a housing association?**

Housing associations have been building and providing homes for many years. They get funding from the Government and the local Council to make sure that rents are reasonably priced.

Housing associations do not make profits. Any money left over after building, maintaining and managing the houses is re-invested to improve them.

Housing associations are regulated by a Government body called the Housing Corporation. Housing associations have to work within the strict rules and guidelines that are set by the Housing Corporation. Councils also monitor the way housing associations provide homes and are encouraged to report back to the Housing Corporation.

Housing associations work closely with the Council when new homes are going to be built.

If you feel there is a need for more affordable homes in your area, you should contact Carlisle City Council's Housing team. The City Council works with the local community to decide whether or not new homes should be funded, where they should be built, and who should provide and manage those homes.

## What you will need to rent a housing association property

Most housing associations do not ask for a deposit. Some may ask for a rent payment in advance. Check with them to find out their policy on this.

Almost all housing associations now ask for references from your present landlord whether it is a private landlord or another housing association. If you owe money to any housing association, for rent arrears or damage caused to property during a previous tenancy, it is unlikely that you will be offered another tenancy until you have paid off the debt. If you have been evicted for anti-social behaviour or have been convicted of criminal offences such as house burglary, drug dealing, a housing association can refuse to house you.

Housing association tenancies are let on what is known as an Assured Tenancy. This means that you are secure in your home as long as you stick to the tenancy rules set by the housing association. However, some associations have started to issue assured shorthold tenancies to new tenants. This means that the housing association can end your tenancy more easily if there is any anti-social behaviour.

Check with the association before you sign the agreement to find out what type of tenancy you are being offered.

If the housing association wants to evict you, it must get a Court Order from the County Court. The Court will only grant this order if it is satisfied that you have seriously breached your tenancy conditions. Every association has different conditions of tenancy, however, they will all expect you to pay your rent, look after your home and garden and behave in a reasonable way. You should make sure that you fully understand the conditions of your tenancy. Ask staff at the housing association to explain these to you.

All housing associations in Carlisle have a repairs services to make sure that your home is kept in good condition. They also have regular improvement programmes such as replacing windows and upgrading kitchen units. When you sign a tenancy, ask for details of how to report repairs – including emergency repairs if needed at night or over the weekend.

Housing association rents are more reasonable than rents in the private sector. However, if you have a low income you can apply to Carlisle City Council for housing benefit towards the cost of your rent. Housing Benefit can be backdated up to a maximum of 52 weeks, but during this time you must be able to show 'good cause' for not claiming from the earlier date. Housing benefit claim forms are available from Carlisle City Council's Customer Contact Centre in the Civic Centre or telephone **01228 817201**. Help to complete the forms is available at the Customer Contact Centre or if you have mobility difficulties then a home visiting service is available on request. You can also call our Benefits Advice Service on **01228 817400**, Monday to Thursday 2pm - 4pm or ask for help from the housing association.

If you qualify for housing benefit payments for your rent, make sure that your claim is kept up to date. A housing association will take action to recover rent owed and may even take you to Court to have you evicted from your home. If you become homeless

because you didn't pay your rent, the City Council may not be able to help you find a new home. You should always make sure your rent account is up to date. If you are having problems with rent payments, contact your housing association immediately for advice. Please do not wait until you are in rent arrears.

## **ENDING YOUR HOUSING ASSOCIATION TENANCY**

All the housing associations in Carlisle need four weeks notice in writing from you to let them know of your intention to end your tenancy. If you do not give notice, you will be liable for the rent due for these four weeks. You should make sure that your home is left clean and tidy and that any damage caused by you is put right before you leave. If you don't do this, you may be charged by the Housing Association for the work they have to do to put right any damage you leave behind.

A Housing Association can only evict you from your home if it first obtains a possession order from the County Court. Evictions can be granted for a number of reasons, including not paying your rent, behaving in an anti-social way that annoys your neighbours (including people you invite into your home) and damaging your home.

## **HOUSING ASSOCIATIONS COVERING CARLISLE AREA**

### **Carlisle Housing Association**

English Gate Plaza  
Botchergate  
Carlisle  
CA1 1RP  
**0845 345 8500**

Carlisle Housing Association was created as a result of the Large Scale Voluntary Transfer (LSVT) of housing stock from Carlisle City Council in December 2002. The stock includes accommodation for a range of clients including families, single people, older people and people with disabilities.

### **Impact Housing Association**

47 Nelson Street  
Carlisle  
CA2 5NE  
**01228 633664**

Impact Housing Association provides a range of affordable housing to local people with a housing need. This includes housing for families, single people, older people and people with disabilities. Their stock in Carlisle also includes student accommodation.

### **Two Castles Housing Association**

3 Castle Street  
Carlisle  
CA3 8SY  
**01228 547463**

Two Castles Housing Association provides accommodation for a range of clients including families, single people, older people and people with disabilities throughout Carlisle and surrounding areas.

### **Eden Housing Association**

Blain House  
Bridge Lane  
Penrith  
CA11 8QU  
**01768 861400**

Eden Housing Association was created from the LSVT of Eden's Council stock of 1,500 homes in 1997. The stock includes a mix of general needs houses and flats, accommodation for the disabled and sheltered flats and bungalows for older persons.

**Home North West**

5 Water Street  
Wigton  
CA7 9AN  
**016973 44816**

It is Home North West's aim to provide housing for those in greatest need. This operates on a points based system. A range of accommodation is available for anyone over the age of 18. Home North West owns 68 properties in the Carlisle area.

**Haig Homes**

Alban Dobson House  
Green Lane  
Morden  
Surrey  
SM4 5NS  
**0208 685 5777**

Haig Homes provide housing for rent only to ex-servicemen and women, including those with young families leaving HM Forces today who may become irregular occupants of Service married quarters or are under Notice to Quit. Haig Homes owns 24 properties in the Carlisle area.

**Abbeyfield Society**

Abbeyfield House  
53 Victoria Street  
St Albans  
Herts  
AL1 3UW  
**01727 857536**

Abbeyfield Society provide either very sheltered housing schemes (supportive houses) for 6 – 12 people, or registered residential care homes (extra care) for 25 – 30. It is run by local volunteers and supported by professional staff at local and national levels.

**Anchor Trust**

Business Support Centre  
Milestone Place  
100 Bolton Road  
Bradford  
Yorkshire  
BD1 4DH  
**08457 758595**

Anchor Homes provides private self-contained accommodation for the elderly. Anchor operates schemes registered both as residential care and nursing homes.

### **Brampton Rural Housing Society**

The Old Brewery  
Craw Hall  
Brampton  
CA8 1TR  
**016977 2323**

The society was founded in 1926 by a group of local people to provide decent, affordable rented housing for local people who lived or worked in Brampton and the surrounding villages. They own 155 properties, mainly three-bedroomed family homes but accommodation is available for a wide range of clients.

### **Housing 21**

Resource Room  
Marigold Court  
Old Fold  
Gateshead  
NE10 0DZ  
**0191 4788073** or **0191 4788071**

Housing 21 provides sheltered housing for those over the age of 60. The association owns 21 accommodation units in Brampton.

### **Mitre Housing Association**

Blain House  
Bridge Lane  
Penrith  
CA11 8QU  
**01768 861400** (Eden Housing Association)

Mitre Housing Association wishes to assist the growth and maintenance of the Christian life and act to encourage the establishment of family life within the community. Eden Housing Association manages mitre properties. Mitre owns seven properties in Brampton.

### **New Era Housing Association**

Unit 41  
Carlisle Enterprise Centre  
James Street  
Carlisle  
CA2 5BB  
**01228 594854**

New Era is a specialist housing association providing housing for people with learning disabilities and enduring mental health problems. The accommodation comes in the form of single rooms in shared houses in the Carlisle area.

**Nomad Housing Group**

Wrendale House  
William Street  
South Gosforth  
Newcastle-upon-Tyne  
NE3 1TE

**0191 213 4800**

Nomad provides housing for all sectors of the community based on housing needs. Their current developments in Carlisle were established in 1995.

**Railway Housing Association**

Bank Top House  
Garbutt Square  
Neasham Road  
Darlington  
DL1 4DR

**0191 267 5587**

Railway Housing Association develops, maintains and manages accommodation for current or retired railway staff and others in housing need. The association aims to provide convenient and comfortable accommodation in a setting which allows tenants to lead a private and independent life in their own home but gives security through a community alarm system.

## **Letting Agencies & Estate Agents in the Carlisle area**

### **Advantage Property Consultants Ltd**

155 Warwick Road

Carlisle

**01228 562677**

### **Atlas Developments**

Atlas Works

Nelson Street

Carlisle

**01228 401018**

### **Bulman Property Management Ltd**

19 Warwick Road

Carlisle

**01228 819888**

### **Butterworths Estate Agents**

24 Lowther Street

Carlisle

**01228 513113**

### **Citadel Estates**

111 – 113 Denton Street

Carlisle

**01228 595969**

### **C & D Property Services**

17/19 High Street

Longtown

Carlisle

**01228 792299**

### **Carlisle & Border Estate Agents**

5 Earl Street

Carlisle

**01228 524789**

### **Cumberland Estate Agents**

40 Fisher Street

Carlisle

**01228 403222**

**Cumbrian Properties**

2 Lonsdale Street

Carlisle

**01228 599940**

**Devine Homes**

English Damside

Carlisle

**01228 598904**

**Sandra Forster & Associates**

5 Lonsdale Street

Carlisle

**01228 512199**

**Hayward Todd Associates**

7 Paternoster Row

Carlisle

**01228 810300**

**H & H Julie King Estate Agents**

12 Lowther Street

Carlisle

**01228 810799**

**Jardine Lettings**

126 Warwick Road

Carlisle

**07729 505777**

**The Letting Centre**

Homesearch Centre

4 Lowther Street

Carlisle

**01228 819333**

**Nicholson Properties - Lettings**

Elm Bank

Blackford

Carlisle

**01228 673940**

**Smartmove**  
46 Berkeley Grange  
Carlisle  
**01228 525662**

**John Taylor & Co**  
12 Devonshire Street  
Carlisle  
**01228 541453 or 511212**

**Thomson Roddick & Laurie**  
19 Crosby Street  
Carlisle  
**01228 528939**

**Tiffen & Co Ltd**  
32 Lowther Street  
Carlisle  
**01228 515666**

**Your Move**  
19 Fisher Street  
Carlisle  
**01228 537333**

## **Caravan Parks in the Carlisle area**

### **Oakbank Lakes**

Longtown  
Carlisle  
CA6 5NA  
**01228 791108**

### **Green Hollows Country Park**

Broadfield  
Southwaite  
Carlisle  
CA4 0PT  
**016974 73458**

### **Dalston Hall Caravan Park**

Dalston  
Carlisle  
CA5 7JX  
**01228 710165**

### **The Caravan Club Ltd**

Englethwaite Hall  
Armathwaite  
Carlisle  
CA4 9SY  
**01228 560202**

### **Green Acres Caravan Park**

Green Acres  
High Knells  
Carlisle  
**01228 675418**

### **High Gaitle Caravan Park**

Longtown  
Carlisle  
CA6 5LU  
**01228 791819**

## **Advice agencies**

### **Carlisle City Council Housing and Homeless Service**

Civic Centre

Carlisle

CA3 8QG

**01228 817000**

[www.carlisle.gov.uk](http://www.carlisle.gov.uk)

Outside of office hours (**emergency homeless situations only**) – **01228 511061**

### **Benefits Advice Service**

**01228 817400**

### **Carlisle Community Law Centre**

8 Spencer Street

Carlisle

**01228 515129**

### **Citizens Advice Bureau**

5 Old Post Office Court

Carlisle

Advice Line – **01228 633900**

Appointments – **01228 633909**

### **Shelter**

10 Kent Street, Kendal. LA9 4AT

Tel: 0844 515 1945 or

Shelterline - **0808 800444** (free number)