

Avoid homelessness: advice for private renters



Are you struggling to pay your rent or bills?

The current housing crisis and increased cost of living make it harder to rent in Enfield and most of London.

Rents are higher and there are fewer homes for rent in Enfield.

You could be evicted if you do not pay your rent. If you become homeless, you will have little control over where you live.

Get help paying your rent or bills

You must not wait until your landlord asks you to leave. If you cannot pay your rent, get advice and help soon. There are links at the end of this factsheet to advice on how to get extra money.

You can also call Citizens Advice on 0800 144 8848 (Monday to Friday 9am–5pm).

Claiming welfare benefits

You could get money to help with your rent and other bills from benefits such as Universal Credit and Council Tax Reduction.

To make sure you are receiving all the benefits you can claim, ask Citizens Advice for help or use an online benefit calculator.

Are you affected by the benefit cap?

If your benefits are capped, your Housing Benefit or the Housing Costs element of your Universal Credit will be lower. Exceptions to the benefit cap are explained on the GOV.UK website (search for 'benefit cap').

Has your rent been increased in line with the Local Housing Allowance (LHA)?

If you claim welfare benefits, you can get money to help you pay your rent. The amount you can get is known as the Local Housing Allowance (LHA). The LHA was increased in April 2024.

Your landlord could increase your rent to cover the extra LHA amount. This does not mean you will have to pay more towards your rent.

Do you claim the Housing Costs element of Universal Credit? If your rent has been increased by the same amount as the April 2024 LHA increase, this extra will be covered by your LHA. You will not pay more money towards your rent unless your income and/or personal circumstances change.

Can you afford to pay your increased rent?

You must check that you can afford your rent.

First check your budget and claim all the benefits you can. Get advice and plan how you could afford the new rent amount.

You can estimate how much money welfare benefits could pay for your rent. You can use a benefits calculator or ask for help from Citizens Advice or your local library.

It is important that you do all you can to avoid becoming homeless.

If you cannot afford to pay your new rent amount, you should find somewhere affordable to live as soon as possible.



What happens if you do not renew your tenancy?

Your tenancy agreement is usually for a fixed time. You do not have to renew your fixed term tenancy agreement.

However, if you stay in the home without renewing your tenancy agreement, you must keep paying rent. You would be in a 'periodic tenancy'. This kind of tenancy is less secure than a fixed term tenancy. You could be evicted at short notice.

What help can you get if you are evicted?

It is illegal for your landlord to threaten or harass you to move out. Shelter and GOV.UK have guides explaining your eviction rights as a private tenant. Links to these websites are at the end of this factsheet.

Your 'housing status' or the kind of tenancy you have will affect how you can be legally evicted. For private sector tenants, advice will also depend on why you have been evicted.

Ask for help as soon as you know you could be evicted. You should not wait until you have left.

The Council offers free advice on evictions. However, the help – and housing support – we can provide will depend on your circumstances.

For example, if you are being legally evicted and you are eligible for housing assistance, we could help you find somewhere else to live.

However, our legal duties to assist you will be more limited if you are considered 'intentionally homeless'. For example, because you have been evicted for rent arrears or the way you have conducted the tenancy.

Could the Council decide that you are 'intentionally homeless'?

We could consider you to be 'intentionally homeless' if:

- you were living somewhere that is 'available and reasonable for you to occupy';
- and you have done something – or failed to do something – that caused you to lose that accommodation;
- and you have not acted in good faith.

What happens if you become homeless or you are at risk of becoming homeless?

You can ask Enfield Council for help, but we can only provide homelessness help for eligible people. We provide support based on our statutory duties, and your circumstances.

The help we can give you might not be what you expect. For example, if we have a legal duty to house you, you might stay in basic accommodation for a long time before you can move to a new home.

Also, you would only get one offer of suitable housing from us.

We offer housing throughout the UK so you might move to a place where private rents are more affordable than rents in Enfield and London. For example, a home in the Midlands or the north of England.

For more information about how we house eligible homeless households, please read our placement policy. There is a link to the full policy at the end of this factsheet.

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Does being homeless mean you will get social housing (a Council home)?

No. After 15 November 2011, being homeless does not mean you will get social housing. Also, Enfield has a long waiting list for council housing. For example, you could wait 15 years for a three-bedroom council property.

What should you do next?

You will have more control over your housing if you can avoid becoming homeless.

- 1) Start by getting money and advice to pay your rent.
- 2) Check you are claiming all the benefits you are allowed to.
- 3) If you cannot stay in your current home, search for private sector housing you can afford to rent. If you are working, you could consider alternatives such as rent-to-buy (London Living rent) or shared ownership.
- 4) If you do become homeless, there is help available from various charities and services. There are links in this factsheet.

However, Enfield Council only provides statutory homelessness support to eligible people.

If you are eligible for an offer of homelessness housing from us, you might have to move far away and outside of London where rents are more affordable.

Web version of this factsheet

For a web version of this factsheet – and other housing and homelessness resources – please go to www.enfield.gov.uk/homelessness-resources

References and further advice

Paying your rent and rent arrears

- Get help to pay your rent (Citizens Advice) www.citizensadvice.org.uk/housing/paying-rent/get-help-with-renting-costs/
- Rent advice from our online self-help tool <https://enfield.adviceaid.uk/questions/choose-a-topic/3>
- Breathing space debt respite (rent arrears) (GOV.UK) www.gov.uk/options-for-dealing-with-your-debts/breathing-space
- Cost of living support and help to pay your bills www.enfield.gov.uk/services/your-council/cost-of-living-support

Local Housing Allowance (LHA) and rents

- LHA for private renters (Shelter) https://england.shelter.org.uk/housing_advice/benefits/local_housing_allowance_lha_for_private_renters
- The LHA rates for Enfield are online at www.enfield.gov.uk/services/benefits-and-money-advice/local-housing-allowance
- Rent comparison showing high rents and fewer homes in Enfield (Home.co.uk) www.home.co.uk/for_rent/enfield/current_rents?location=enfield
- Search LHA rates for different parts of the UK <https://lha-direct.voa.gov.uk/search.aspx>

Claiming welfare benefits

- Benefits help and advice (MoneyHelper) www.moneyhelper.org.uk/en/benefits/problems-with-benefits/where-to-get-help-and-advice-about-benefits
- Benefits (Citizens Advice) www.citizensadvice.org.uk/benefits/
- Benefits you can get (Citizens Advice) www.citizensadvice.org.uk/benefits/benefits-introduction/what-benefits-can-i-get/
- Benefits calculators (GOV.UK) www.gov.uk/benefits-calculators
- Housing costs and Universal Credit (GOV.UK) www.gov.uk/housing-and-universal-credit

Benefit cap

- Benefit cap (Turn2us)
www.turn2us.org.uk/get-support/information-for-your-situation/benefit-cap/am-i-affected-by-the-benefit-cap
- Benefit cap exemptions (GOV.UK)
www.gov.uk/benefit-cap/when-youre-not-affected

Debt advice

- Call National Debtline for free debt advice on 0808 808 4000 or go to
<https://nationaldebtline.org/>
- Dealing with debt (MoneyHelper)
www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt

Tenancies and evictions

- Tenancy status checker (Shelter)
https://england.shelter.org.uk/professional_resources/legal/renting/tenancy_status_checker
- Private renting tenancy agreements (GOV.UK) www.gov.uk/private-renting-tenancy-agreements
- Eviction rules your landlord must follow (GOV.UK) www.gov.uk/private-renting-evictions
- Eviction (Shelter)
https://england.shelter.org.uk/housing_advice/eviction
- Section 21 validity checker (Shelter)
https://england.shelter.org.uk/professional_resources/legal/possession_and_eviction/section_21_validity_checker
- Possession proceedings (Shelter)
https://england.shelter.org.uk/professional_resources/legal/possession_and_eviction/possession_proceedings_process

Finding an affordable home to rent or buy

- How to rent (GOV.UK)
www.gov.uk/government/publications/how-to-rent
- How to find a property to rent
www.enfield.gov.uk/services/housing/how-to-find-a-property-to-rent

- Rent-to-buy (GOV.UK)
www.gov.uk/rent-to-buy
- Affordable home ownership scheme (GOV.UK) www.gov.uk/affordable-home-ownership-schemes

Homelessness advice

- Avoid homelessness www.enfield.gov.uk/act-now-homelessness
- What happens if you become homeless
www.enfield.gov.uk/services/housing/homelessness/what-happens-if-you-become-homeless
- Shelter's free phone number 0808 800 4444 or go to
https://england.shelter.org.uk/get_help/helpline

Homelessness law and the Council's duties

- Homelessness help from your council (our statutory duties) (GOV.UK)
www.gov.uk/guidance/homelessness-code-of-guidance-for-local-authorities/overview-of-the-homelessness-legislation
- Enfield Council's housing placement policy for homeless households
www.enfield.gov.uk/homelessness-placement
- Localism Act 2011
www.legislation.gov.uk/ukpga/2011/20/contents
- Intentional homelessness (GOV.UK)
www.gov.uk/guidance/homelessness-code-of-guidance-for-local-authorities/chapter-9-intentional-homelessness
- Housing Act 1996
www.legislation.gov.uk/ukpga/1996/52/contents

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Note: the information in this document is correct at the time of publication (9 December 2024).