

# Information about taking in a lodger or subletting part of your home

Housing Management Services



family  
mosaic

we can

## ABOUT THIS LEAFLET

**Are you thinking of renting out your spare room? As a Family Mosaic tenant or leaseholder you may have the right to take in a lodger or sub-tenant. In this leaflet we hope to explain the difference between lodgers and sub-tenants, provide information on whether or not you are eligible to take them into your home and advise on the next steps for you to take.**

### What is the difference between a lodger and a sub-tenant?

A lodger is somebody living with you and occupying part of your property in exchange for rent. Usually they will have their own room however they wouldn't have the right to exclude you from entering that room or any part of the house they were using.

A subtenant is also somebody living with you and occupying part of your

property in exchange for rent. What makes a subtenant different from a lodger is that they would have exclusive access to part of your home, usually a bedroom. You would not be permitted to enter that room without their permission and usually there would be a lock on the door.

For the purposes of this leaflet we will refer to both lodgers and sub-tenants as lodgers.

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## Can I take in a lodger?

You have the right to take in a lodger so long as taking in that lodger will not result in your household becoming overcrowded. Your tenancy agreement should state the number of occupants you are permitted to have living in your home. Generally, if you have a spare bedroom you will be permitted to take in a lodger.

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**The crucial thing to understand is that you would not be permitted to leave the property to reside elsewhere. You would have to be living at the property at the same time as the lodger or sub-tenant.**

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If you were to leave the property to reside elsewhere then it would become an illegal sublet and you could lose your tenancy and be prosecuted.

## Things to consider before taking in a lodger or sub-tenant

- You will be responsible for the behaviour of your lodger
- If your lodger causes antisocial behaviour then it will be your responsibility and could impact on the future of your tenancy.
- Under no circumstances will Family Mosaic be responsible for re-housing the lodger or sub-tenant.
- We recommend the website [www.spareroom.co.uk](http://www.spareroom.co.uk) as a good way to find a lodger and we can offer a free

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membership pack to tenants who are affected by the under-occupation charge.

- Any rent you receive from your lodger or sub-tenant is considered as income.

As such, if you receive housing benefits the amount you receive may be affected.

For accurate and up to date information on how your housing benefits would be affected please contact your local authority's housing benefit office.

- If your housing benefits claim was reduced due to the under-occupancy charge (or 'bedroom-tax' as it is sometimes known) by taking in a lodger this would not apply to you if you no longer had a spare room.
- Instead of Housing Benefit you may receive Universal

Credit (UC). For people on UC, the rent from a lodger is not treated as income. This means that whatever amount you charge a lodger, it will not impact on how much UC you get.

- If you live alone and would like to take in a lodger, you need to bear in mind that you will lose the 25 per cent single person discount on your council tax. There may be some exceptions, for example, if the lodger is a full-time student.
- Renting out a room in your home can affect your home contents insurance. Your insurer may increase your premium, but if you want to be sure that your belongings are protected, it's important to tell them. If you don't, your insurance policy may not be valid.

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- It's best if you and your lodger sign an agreement, so that the rights and responsibilities for each of you are clearly set out. You may be able to get a licence agreement from a legal stationer by post or online.

These generally contain standard clauses which can be adapted to suit your needs.

- It's also a good idea to draw up an inventory of the furniture and fittings provided in the lodger's room. An inventory can help prevent disputes about any deposit paid when the lodger moves out.

It can be useful to take photographs to accompany the inventory to show the condition of the items.

## **I'm interested in going ahead, what should I do now?**

If you wish to go ahead please contact the Customer Care Line on 0300 123 3456. They will need to receive:

- The name of the lodger and their date of birth.
- Details of how long the arrangement will last.
- Photographic ID for the lodger, a passport or drivers license are best.

When taking in a lodger you will not be permitted to carry out any structural alterations to your property.

## Ending the arrangement

You will need to tell us how long the lodger will be staying when you call in. We will contact you around the proposed end date to confirm whether or not the lodger will be leaving, or whether you will be renewing the arrangement.

If you intend to end the arrangement early please contact us to let us know.

## Fraud Checks

Please be aware that we will carry out checks with external agencies to verify the information you provide about lodger arrangements, and to ensure that you are still living at the property. This is done in order to prevent tenancy fraud. Do not be alarmed by this, so long as you remain in occupation of your property there should be no issues.

However if you were to leave the property or sublet the whole of the property we would take legal action which could result in the loss of your home and prosecution.

# Access to our services

There are a range of ways  
you can contact us:



## **Dedicated Customer Care Line**

0300 123 3456 and press option 2  
to speak to a Neighbourhood Manager.



## **Via email**

[customercareline@familymosaic.co.uk](mailto:customercareline@familymosaic.co.uk)



## **Via letter**

Family Mosaic

Albion House, 20 Queen Elizabeth Street,  
London, SE1 2RJ or

Family Mosaic

Pembroke House, Northlands Pavement,  
Pitsea, Essex SS13 3DU.



## **Through our web site**

[www.familymosaic.co.uk](http://www.familymosaic.co.uk)

## Feel good about **coming home**

This document gives you information about **INFORMATION TAKING IN A LODGER OR SUBLETTING PART OF YOUR HOME**. If you need any part of this document in **large print or Braille** please contact us on 0300 123 3456.

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