



PUBLIC SECTOR HOUSING DIVISION

LODGING AND SUB-LETTING INFORMATION FOR COUNCIL TENANTS

Taking in a lodger or sub-letting part of your property can be a good way of making some additional income. However, not everyone is entitled to take in lodgers or to sub-let and there are factors to consider if you are eligible, including your entitlement to state benefits and your contents insurance and income tax payments. This guide is intended as an introduction to the rights and responsibilities of taking in a lodger or of sub-letting a council-owned property.

What's the difference between lodging and sub-letting?

A lodger rents a room in your home. She/he may receive some services from you as the landlord, such as meals, laundry or cleaning.

A sub-tenant has exclusive use of at least one room, usually a bedroom, in your property. You, as the landlord, would need her/his permission to enter this area. The sub-tenant may have permission to put a lock on her/his door.

Only certain people are allowed to take in lodgers or to sub-let.

Can I take in a lodger?

Yes, on condition that:

- you do not have more than the maximum number of people allowed in your property
- the property remains your primary residence
- you accept responsibility for the behaviour of any lodger who lives in your property
- you notify your Landlord in writing

Can I sub-let my property?

This depends on your tenancy agreement. If you have a **secure tenancy**, then you can apply to your local Housing Office for **written permission** to sub-let part of your property while you live in only one part of it. You are not allowed to sub-let the whole of the property to someone else and live somewhere else.

If you have a **demoted, non-secure or service tenancy**, you are not allowed to sub-let any part of your property.

Will taking in a lodger or a sub-tenant affect my rights?

Yes. Taking in a lodger or sub-letting part of your property will probably affect the amount of benefits you get if you're claiming. For example, if you're receiving housing benefit and you take in a lodger or sub-tenant, the amount you get will almost certainly be reduced as it will be assumed that your lodger or sub-tenant is paying you rent to stay.

This will be the case even if your lodger or sub-tenant is living rent-free. If you simply don't tell them, you may end up having to repay an overpayment or may be prosecuted for fraud.

This also applies to Income Support and Job Seekers' Allowance (JSA); and the amount of council tax you have to pay may increase.

Renting out a room may also affect your contents insurance. Most insurers will put up premiums, but it's still important to inform them if you want to be sure that your belongings are protected. If you don't tell them, the insurance may not be valid.

If the income from letting a room exceeds a certain amount, then you may also be liable to pay income tax.

You will be the lodger's or sub-tenant's landlord, and will have the responsibilities of a landlord.

Contact us

If you would like more information on this subject, or if you are seeking written permission to take in a lodger or to sub-let part of your property, please contact your local Housing Office:

Upper Rhymney Valley Area Housing Office, Gilfach House, William Street, Gilfach, Bargoed, CF81 8ND Tel: 01443 873535 Urvaho@caerphilly.gov.uk	Gilfach Bargoed Neighbourhood Housing Office, 2 Park View, Gilfach, Bargoed, CF81 8QN Tel: (01443) 875530 Gilfachnho@caerphilly.gov.uk
Lower Rhymney Valley Area Housing Office, Pontygwindy House, Unit 7 De Clare Court, Pontygwindy Industrial Estate Caerphilly, CF83 2WA Tel: (029) 2084 9838 Lrvaho@caerphilly.gov.uk	Lansbury Park Neighbourhood Housing Office, 45 Atlee Court, Lansbury Park, Caerphilly, CF83 1QU Tel: (029) 2086 0917 Lansburyparknho@caerphilly.gov.uk
Eastern Valleys Area Housing Office, Pontllanfraith House, Pontllanfraith, Blackwood, NP12 2YW Tel: (01495) 235229 eastvalleyaho@caerphilly.gov.uk	Graig-y-Rhacca Neighbourhood Housing Office, Grays Gardens, Graig-y-Rhacca, Machen, CF83 8TW Tel: (029) 2085 3050 Graigyrhaccanho@caerphilly.gov.uk