



## Moving out at the end of the lease

You will be aware that Crown's lease on your home expires in December 2011, and we have been informed that it will not be renewed.

We must return the properties to the freeholder with "vacant possession", and therefore regrettably we must bring your tenancy to an end before this time; whilst we hope to avoid having to evict our tenants, you will understand that we need to start legal proceedings to ensure we can comply with the terms of the lease.

Last year saw the first of our family accommodation go back to the freeholders. We have learnt a lot from the experience and also by talking to the tenants who had to move out. This leaflet is aimed at passing on the tips and troubles that can be avoided by careful planning. Throughout the information we offer you our top tips.

### Top Tip 1

#### **Don't think '*It won't happen to me!*'**

We had people turn up at court, just as they were entitled to. However, this did not stop the courts awarding possession

We had people who on the day of the eviction, had made no effort to move out. The bailiff, although feeling sorry for them, had to evict them.

### **What is a ...Notice of Seeking Possession**

This is our legal requirement to end the tenancy agreement by giving you two months notice. If you are in when we call we will hand it to you or a family member. If you are out, we will deliver it through your letterbox. If you intend to apply for Council Housing you should take a copy of this notice to the Council to get your application started.

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## Think now about where you want to live when you leave here.

Private renting and buying give you much more opportunity to find the size and style of housing you want in an area you wish to live in. Make enquiries now to make sure you are able to afford a mortgage for the property you want. Better to know in advance, than be disappointed at the last minute.

Council housing is very limited and not everyone is eligible. Although families with children under the age of 16 years should be covered by the local authority's 'duty of care'. The downside is that you may well end up in temporary accommodation and it may not be in the area you want.

### Top Tip 3

**make sure Crown knows your need and preferences for housing.** We will give top priority to transferring our tenants facing eviction, however...

It is unlikely that we are going to be able to help everyone to move into Crown Housing Association managed properties. Any property we can offer will be, once again, on a temporary basis.

### Top Tip 4

**You can hand in your notice anytime from now.** All we ask is that give one month's notice in writing.

## Just what are your housing options?

### Applying to the Council

We advise all tenants to register on their local council's housing waiting list and explain that it is possible you will be made homeless. However the waiting lists are usually long and few lettings are made each year.

The Council may be obliged to assist you as homeless if you are evicted and if you have 'priority need', for example; a family with children, or someone with medical needs; however the accommodation offered may only be bed and breakfast or a hostel.

## Buying a house



You can choose the size and location of your new home. However, you need to be able to access a mortgage and you will need a cash deposit. The earlier you make enquiries, regarding a mortgage the more options you may have. You may need to get a MORTGAGE IN PRINCIPLE document that shows estate agents what mortgage you can get.

## Renting privately



Estate agents and local lettings agents operate in all areas. Rents are usually for 12 months and are more expensive than Crown's homes. You will usually be required to pay a month's deposit and a month in advance. However if you are on a low income you may qualify for housing benefit towards your rent and some local authorities also operate a rent deposit scheme.

## Other housing options

There are various schemes for key-workers on low incomes, including self build; part rent, part buy; intermediate rents and 'rent to homebuy'.



Visit [firststepslondon.org](http://firststepslondon.org) to find out more.

### Top Tip 5

**make sure you keep your rent payments up to date**  
Mortgage lenders and other housing providers may ask for a reference



### Keep talking to us

If you apply for a mortgage – *let us know*

If you find a home to buy – *let us know*

If you find a home to rent – *let us know*

If you are talking to the Council – *let us know*