



Housing in Multiple Occupation (HMO) Scheme Application

The Royal Greenwich Housing in Multiple Occupation (HMO) Scheme finds accommodation for single people in the private sector.

We work with single people who fall into the lower income bracket and are eligible for The Local Housing Allowance (LHA) to assist with rent payments.

You can go to the following website: <https://lha-direct.voa.gov.uk> for further details about LHA and to check the current weekly LHA rate for your property. We ensure that our tenants who receive LHA agree to it being paid direct to landlords at the beginning of a tenancy and assist landlords to set this up.

There is no minimum number of properties required to join the HMO scheme and properties located outside the Royal Borough are sometimes accepted.

If you do not intend to manage the property yourself please contact us and we will provide you with details of accredited managing agents who can manage your property (for a fee).



What we offer

You can choose between TWO options:

Rent Guarantees

Have your rental income guaranteed by us for the first 12 months. As the Landlord you will collect the rent and at the end of 12 months you can make a claim on the arrears. You will need to show us your efforts to collect the rent and any arrears. You should immediately notify Housing Procurement Team at anytime during the tenancy if you are having difficulty with the rent collection, as we may be able to assist. The rent guarantee is only available for properties within the Royal Borough.

OR

Bonds

Join our bond scheme. This is a guarantee that if things go wrong you can recover some or all of your costs up to the value of the bond. There are two bonds that we offer landlords:

- A bond that is equal in value to one month's rent to cover the cost of repairs that are needed if the tenant causes any damage to your property.
- A bond that is equal to one month's rent to cover rent arrears.

Our **rent guarantee** and **bonds** are limited to one year. During this period, we expect landlords to manage the properties (or employ someone to do this), check rent accounts and inspect properties on a regular basis. All claims should be made at the end of the tenancy period and within two weeks of the tenant leaving the property. Evidence will need to be provided when you make a claim. For example, if claiming on the rent bond or guarantee, there must be confirmation on the rent account that housing benefit has been claimed and paid. If claiming on the repairs bond, it will be necessary to provide photographs and estimates for repairs. You will need to provide a signed inventory and take digital photographs from before the letting and at the end of the tenancy.

Also if your property is suitable, you may be eligible for a one-off incentive payment for each property.

Grants for HMO Landlords

If you own a property that is to be let as a House in Multiple Occupation (HMO) grants of up to £5,000 per room or bedsit are available plus up to a further £15,000 for any work needed to the communal areas. The maximum total grant available for an HMO is £50,000. Further details can be found at: www.royalgreenwich.gov.uk/landlordscheme



Energy Efficiency Schemes

You will receive advice and support on potential ways to reduce your property's energy consumption such as insulation measures and heating upgrades. You may also be able to participate in Royal Borough energy efficiency programmes which include accessing funding from energy suppliers towards the cost of upgrading your property through the Government's Green Deal and Energy Company Obligation schemes.

What We Ask Of Landlords

To join our scheme your property must be suitable for our clients' needs and must meet our requested standards.

You must provide us with all the documents that we request in support of your application. For example, you need to provide proof of valid gas and electrical safety certificates and subsequent certificates on expiry. All properties included in this scheme must also have an up to date Energy Performance Certificate. Further information on this requirement is available on the GovToday website:

www.gov.uk/buy-sell-your-home/energy-performance-certificates.

In addition, you need to have adequate insurance and funds for any emergency work that may be required. Landlords are also encouraged to take out service contracts for boilers. A full list of our requirements can be found in the application form.

During the tenancy period, you are also responsible for repairs and maintenance of the property. We expect landlords to manage the properties (or employ someone to do this), check rent accounts and inspect properties on a regular basis. If the property is accepted for letting, you will have access to our popular HandypersonService who can carry out a range of minor repairs at a subsidised cost.

Condition of Properties

We inspect properties offered to us by new landlords, although this does not guarantee acceptance to our scheme. Properties should be vacant and ready for letting. Properties must be clean and safe; and the decor in a reasonable condition.

If your property needs some repairs and improvements, a grant maybe available to bring it up to our standard. All properties should have a cooker. We also require curtain rails to be fitted above each window to avoid any unnecessary damage to plasterwork.

Any furniture that remains in the property will need to meet current safety regulations, and terms should be agreed at the beginning of the tenancy. Any other furniture, possessions or white goods are left at your discretion and do not fall under the remit of 'damages' in terms of the bond.



Further information

We will not offer the service to landlords who evict tenants in order to join the scheme. We will not accept properties where a tenant has been evicted recently unless it is for serious breaches of the tenancy such as rent arrears. Please go to the following website for further details of eviction procedures: www.propertyhawk.co.uk

We need to ensure that a letting is sustainable. If it looks likely that rental income will not meet the mortgage repayments plus other management costs we may decline the property or request further information from you.

Covering your risks

Your building insurance policy must cover letting your property. We also advise additional insurance to cover damages or rent arrears where necessary, as we are unable to pay for damages or arrears above the value of one month's rent each and only in circumstances where we have evidence of this.

Mandatory Requirements for the HMO Scheme include:

- Hard wired smoke detectors in hallway and landing and heat detector in kitchen.
 - A carbon monoxide detector in each room with a gas appliance.
 - Kitchen 30min fire door with an overhead self-closure. A fire action notice in a visible communal area and clear escape routes.
 - Name and address/contact details of landlord/management placed in a visible communal area.
 - General purpose (CO2) extinguisher and fire blanket in the kitchen.
 - General purpose extinguisher (CO2) in the hallway.
 - Yale (escape) locks on bedroom doors.
-

The full requirements for kitchens and bathrooms can be found at:
www.royalgreenwich.gov.uk

* The terms of this scheme are subject to review and change by the Royal Borough.



HMO Scheme Application Form

If you are interested in joining the HMO scheme, please complete the details below. We will then contact you to discuss your application. If you are accepted for the HMO scheme, we will arrange to carry out an inspection or risk assessment of your property and you will be required to sign a formal agreement.

By signing this application form you are giving us permission to carry out further enquiries if required.

In addition, please complete the BACS form completed in full, for Housing Benefit purposes (sent with pack, tenants name can be added at a later date).

A Owner Details

Landlord Name

Managing Agent (if applicable, a copy of agreement will be required)

Landlord Address

Telephone Numbers

Landline

Mobile

E-mail:

I am with the London Landlord Accreditation Scheme*

Yes

No

If no, please state which Landlord Accreditation Scheme (if any?)

I have applied to be accredited with the London Landlord Accreditation Scheme or any other Accreditation Scheme

Yes

No

B Details of property to let

Address of property (full address and postcode)

Is this property a Flat Maisonette House

If the property is a flat, please state which floor it is on

Does the property have a lift

Yes **No**

If the property is a flat, is it above a shop/ retail/ business premises, please state

Please enter the number of rooms in the boxes below.

Living	Bedroom	Kitchen	Bathroom	Toilet	Bathroom & Toilet	Others	Garden
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

1) Is this property:

furnished

unfurnished

2) Is this property currently occupied?

Yes **No**

If yes, approximate date the property will be vacant.

It is essential the property is vacant when inspected to note its current state before issuing any bond for damage.



- 3) Proof of ownership (Solicitor's letter, letter from lender or Land Registry documents). Visit: www.landregistry.gov.uk for further information. **Yes** **No**
- 4) I have written permission from the Freeholder that the property may be let.* **Yes** **No**
- 5) I have written permission from a family member (if they own the property) to manage it and written agreement to join the scheme.* **Yes** **No**
- 6) I have permission to let my property from my mortgage lender.* Proof of buy-to-let required. **Yes** **No**
- 7) I confirm that my mortgage is not in arrears and that I have appropriate financial arrangements in place for the letting of this property. An up-to-date mortgage statement will be required or a recent letter from lender.* **Yes** **No**
- 8) I agree that the Housing Service Procurement Team can make financial enquiries to verify this. **Yes** **No**
- 9) I agree to provide annual mortgage statements for all loans secured on this property.* **Yes** **No**
- 10) Does this property have central heating? **Yes** **No**
- 11) A fire safety check may be carried out by London Fire Brigade (LFB) once tenancy commences. Do you agree to carry out vital proposals made by LFB to make your property safe? Further information available at www.knowtheplan.co.uk **Yes** **No**
- 12) Does the property have hard wired smoke detectors smoke alarms?

Yes **No**

If so, how many?



13) I have a carbon monoxide alarm installed in each room with a gas appliance: **Yes** **No**

14) My property is free from damp: **Yes** **No**

If no, please provide details including the affected rooms and the extent of the damp

15) If the property is a studio or open plan, does it have a heat detector or fire doors installed to comply with fire safety? **Yes** **No**

16) If your boiler is performing poorly and the EPC recommends that it is replaced due to its age and condition, will you comply? **Yes** **No**

17) If your EPC recommends low cost insulation measures to be installed, will you comply? **Yes** **No**

18) I have an electric certificate (NICEIC or NAPIT)
Further information can be found at:
www.niceicdirect.com or www.napit.org.uk **Yes** **No**

19) I have a gas safety certificate ("Gas safe", if in date). **Yes** **No**

Information on the certificate can be found at:
www.gassaferegister.co.uk/advice/renting_a_property_for_landlords.aspx

20) My property has buildings insurance and the insurers are aware the property will be let.* **Yes** **No**

21) I agree to provide the Royal Borough with information required to enable them to recover any money owed by the tenant or others in relation to this letting. **Yes** **No**

21) Are you happy to receive any Royal Borough of Greenwich News updates? *(Your details will not be shared with any third-parties)* **Yes** **No**

C Fit and proper landlord questions

It is necessary for the Royal Borough to be satisfied on a number of points, as below, to demonstrate that you are “fit and proper person” to let/lease properties.

Please tick the boxes which apply:

Have you, or anyone who will be involved in the management of the property:

1) Committed any offence involving:

Fraud or dishonesty (including benefit fraud).

Violence.

Illegal drugs.

Matters listed in Schedule 3 of the Sexual Offences Act 2003 - see link to legislation: www.legislation.gov.uk/ukpga/2003/42/contents or

Received a caution, informal reprimand or formal warning in respect of any of the above?

2) Practiced unlawful discrimination on ground of sex, race, age, disability, marriage or civil partnership, pregnancy or maternity, religion or belief, sexual orientation, gender identity or gender re-assignment in connection with the carrying on of any business?

Yes **No** **Not sure**

3) Been found guilty of an offence relating to housing or landlord and tenant law?

Yes **No** **Not sure**

4) Been found guilty of an offence relating to any applicable code of practice for the management of a house in multiple occupation approved under Section 233 of the Housing Act 2004?

Yes **No** **Not sure**



I have a valid Disclosure and Barring Service (DBS) check

Yes No

If the answer is 'yes' or 'not sure' to any of the above questions, please give full details in the boxes below.

Further details relating to 'fit and proper person' disclosure

Question 1

Question 2

Question 3

Question 4



Thank you for completing this form. By signing the application form, you are giving us permission to carry out further enquiries if required. If you have several properties that you wish to rent through the HMO Scheme you will need to send details of all properties on separate application forms.

* Proof will be required and **MUST** be provided before any tenancy can commence. It is therefore essential to gather as much information as possible before the inspection.

Please also have proof of your Landlord Accreditation or DBS check (if applicable).

Please email this form, together with a completed BACS form sent with this pack, to:
hactrac@royalgreenwich.gov.uk

Signed Date

Landlord BACS Application

Return to: Revenues and Benefits Service

Tenant's Name:
Tenant's Address:
HBIS Ref:
Team:

Landlord's Details: (Please Complete In Black Ink)

Your Name:
Your Address:

Postcode: Telephone:

Bank/Building Society Details:

Your Bank/Building Society Name:

Bank/Building Society Address:



Account holder's Name:

Bank/Building Society Account No:

Bank/Building Society Sort Code:

I agree to accept any Housing Benefit due to the above tenant from the Royal Borough of Greenwich and understand that I must tell the Advice & Benefits Service (in writing) of:

- Any changes in the household. Examples of changes you must tell us about: rent, if a tenant moves out or changes rooms, tenancy agreement.
- Any changes to my Bank/Building society account details
- Any changes to your name and address

I understand that I may be asked to repay any Housing Benefit that is overpaid to me, which the tenant is not entitled to.

In certain cases the Royal Borough may use its discretion to refuse direct payments.

It is important that you inform the Advice and Benefits Service immediately if your bank/building society account details change in any way.

Signed

Date

For Office Use Only

BACS Application Checked by:
(Benefits Assessor)

BACS Application Authorised by:
(Team Leader)
(SBO)

For Payment Control Use Only

Landlord Ref:

Creditor Ref:

Actioned by:

Actioned on: