

Ending a tenancy following a bereavement

Guidance for family and friends on
ending a tenancy after the death
of a tenant



Please accept our condolences for your loss

Losing a loved one is never easy, and we understand that dealing with practical matters can be overwhelming. During this time, you'll need to settle their affairs, including the tenancy that they hold with us.

This guide aims to provide you with the necessary information and support to help you navigate through the process.

Where do you begin?

We understand that losing a loved one is an incredibly difficult time. Ending a tenancy during such a period can add to the emotional burden but we're here to support you every step of the way.

It's important to remember that legally a tenancy doesn't automatically end when a tenant dies. We must follow the correct procedures to end the tenancy and address any succession rights.

Anyone can inform us of a tenant's passing, but for a sole tenancy we can only take notice from the personal representative or executor of the estate. The person or people who are legally entitled to deal with the estate will be asked to provide a copy of the will or a grant of representation from the Probate Registry. You can call the Probate and Inheritance Tax Helpline on 0300 123 1072. In the absence of a personal representative or executor, we would accept notice from the most direct family member of the deceased. For a joint tenancy we would need to communicate with the remaining tenant.



If someone else lives in the home

If the tenancy is in joint names, the remaining tenant will automatically become the sole tenant once we've received the death certificate.

If there is a household member living in the home, they may be able to take on the tenancy, but this is dependent on the type of tenancy held by the deceased. We need a minimum of 12 months' proof of living at the address and the death certificate to make these changes. Please get in touch with us for more information on this.

If you have no right to take on the tenancy, we'll support you in finding alternative accommodation.

If no one else lives in the home

If there is now nobody else living in the home, we'll need to see a copy of the death certificate and be given 28 days' notice to end the tenancy. During the notice period we'll contact you to arrange a property visit and fit a key safe. The home and garden will need to be cleared during this period.

Rent payments

Rent will continue to be charged during the notice period until the tenancy has ended and the keys have been returned to us. Any rent owed is payable by the estate of the deceased, however, we understand that some tenants may not have a will or funds in their estate, and we'll handle these matters with sensitivity. If there is any credit left on the rent account, this will be paid out to the executor of the estate.

If the deceased was in receipt of housing benefit or housing element for all or part of the rent, it's important that you notify the Department of Work and Pensions (DWP) of their death as soon as possible to avoid a reclaim of benefit. This is in accordance with government regulations and applies to all state benefits.

Handing the home back to us

Please return the home to us in a clean and tidy condition, which includes clearing any sheds, lofts or garages of personal belongings, furniture and rubbish. The removal of carpets and flooring will be discussed at the property visit. If any belongings are left behind without our agreement, they'll be removed, and the estate may be charged for any clearing or cleaning that is needed.

If you have bulky waste for recycling or disposal you can contact your local council to find out where the nearest household recycling centre is. They may also offer a collection service for a small fee.

If you're struggling with clearing the property, please let us know as soon as possible as we may be able to help.

Before returning the keys to us please ensure all the doors and windows are shut and have been locked.

Gas and electricity

If gas and electricity were paid by a prepayment card or key, please leave these inside the home. They are chipped to the meter in the property and won't work anywhere else. Please make sure there isn't any debt registered against the meters, as this will be charged to the estate.



Who else do I need to inform?

It's not always easy to think of everyone who should be notified, so we've put together the below checklist of some organisations you might need to contact. It's a good idea to have your account number or reference number ready, and they'll let you know if there's any specific information that they need to see, such as a copy of the death certificate.

- ☐ Gas, electricity and water providers
- ☐ Telephone and broadband providers
- ☐ Local authority (council tax)
- ☐ Child Benefit Office
- ☐ Social services (if they received care)
- ☐ Banks and building societies
- ☐ Insurance companies
- ☐ Department for Work and Pensions (DWP)
- ☐ Place of work/employer
- ☐ The Blue Badge Scheme
- ☐ Driver and Vehicle Licensing Agency (DVLA)
- ☐ HM Passport Office
- ☐ Tax office
- ☐ Hospital/GP surgery
- ☐ Dentist
- ☐ Subscriptions
- ☐ Post Office
- ☐ Private pension providers
- ☐ Credit and store card providers



Contacts for further support with bereavement

Cruse Bereavement Care

Offers face-to-face, telephone, email and online support for anyone who has experienced a loss.

cruse.org.uk 0808 0808 1677

National Bereavement Service

Provides free practical and emotional assistance after a death.

thenbs.org 0800 0246 121

Grief Encounter

Free support for children and young people who have experienced bereavement.

griefencounter.org.uk 0808 802 0111

We're here to help

We hope this leaflet provided all the information you need on ending a tenancy following a bereavement, and other organisations you may need to inform. We understand this will be an upsetting and overwhelming time for you, so if you have any questions about the process please don't hesitate to call or email us and we'll be happy to help.



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