

2017

How to Find Your Own Private Rented Property



Finding Private Rented Accommodation

A guide to help you to find your new home

WHAT IS THE PRIVATE RENTED SECTOR?

'Private Rented Sector' means properties that are owned by private individual(s) and rented out to single people and/or families. 'Social Rented Housing' refers to properties that are owned and rented out by housing associations or the council.

WHY RENT A PROPERTY FROM A PRIVATE LANDLORD?

There are many reasons why you may choose to live in the private rented sector:

Choice

The private rented sector is growing, this means there are additional properties to choose from in a wider range of areas. So you will hopefully find a suitable property to meet your needs.

Affordability

Renting can be considerably cheaper, in the short term, than buying your own home.

Flexibility

Many private landlords are looking for long term tenants however should circumstances change you will have the flexibility to surrender your tenancy with the appropriate notice provided to your landlord.

Lack of social housing

There is very limited number of properties to rent through the council or housing associations.

2000 properties become available each year and over 8,500 households are registered on HomeChoice Bristol



Looking for a new home can be stressful and overwhelming. You will need to search daily and be flexible as it is unlikely that you will find your perfect home exactly where you want to live with all your ideal requirements.

TOP TIPS

- Always bear in mind that landlords and lettings agents will look for good tenants – people who are reliable, will keep the property in good condition and pay the rent.
- **Ring landlords and agents** It will usually take more than a couple of phone calls before you're viewing properties and you shouldn't expect lettings agents to ring you back. Making regular, polite and relaxed calls is a very good idea.
- **Visit agents in person** Where ever possible visit the agents remember they are working on behalf of the landlord and are their eyes and ears!
- **Do not open your conversations with** "do you accept housing benefits" try with "please can you help me" explain what you are looking for and who will be living with you.
- **Present yourself well** Be prepared to tell them a little about yourself and show them any references you may have. There is a huge demand for private rented accommodation therefore the better you are able to present yourself, the more likely it is that landlords and agents will be impressed.
- **Don't contact just one or two lettings agencies** Keep regular track of all the agencies that serve the areas you want to live in, make sure you're checking local newspapers, websites, community noticeboards, shop windows and so on. The wider you search, the more likely you will be successful.
- **When you have viewings of properties** Look presentable, be on time, be friendly, and make sure you have your particular questions written down and ready to ask. Take ID with you (passport/driving licence/utility bill)
- **If you have previous landlord references** or something similar to show that you're a good tenant, make copies and provide them to landlords and agents.
- **Before signing anything, always** view a property and raise any questions or concerns you have, making sure these are answered.
- **You should make the widest choice possible of the areas you'd be willing to live in** to give yourself more choice and a better chance of finding somewhere suitable. Consider outlying areas of Bristol that have good transport links.
- **Make sure you can afford the property.** You need to be sure that you will be able to pay the monthly rent. If you are wholly or partly dependent on Housing Benefit then the section on HB should help you.

NB Local Housing Allowance (LHA) is the Housing Benefit payable for private sector rentals.

You should be very clear about the size of property you need, how many bedrooms and where you are prepared to live. You may need to compromise but where housing is concerned, most people have to; and please remember: what you want isn't always what you need.



BRISTOL CITY COUNCIL – PRIVATE RENTING SCHEME

Bristol City Council has a specialist team who work with Private Landlords and support applicants in securing a tenancy.

HOW THE SCHEME WORKS:

- The scheme house singles/families who have been served a section 21 or in temporary accommodation
- You should come to Bristol City Council Citizen Service Point, located at 100 Temple Street, and speak to a Lettings Negotiator who can assess if private renting is suitable and how the scheme works.
- If private renting is an option you'll have to go to Bristol Credit Union (BCU) and become a member
- We recommend you activity start looking for accommodation
- Once finding a property that meet your needs call the Private Renting Team as soon as possible, a member of staff will then go out to inspect the property and run through the scheme with the landlord
- Once the property is secure you'll be asked to go back to BCU to sign a bond agreement, this is essentially money you'll be paying back for the deposit and/or rent in advance - BCU work with many people of low incomes and will ensure your repayment will be affordable to you, do not worry!
- A Lettings Negotiator will then draw up all the paper work for sign up such as, housing benefit form if required, tenancy agreement, inventory ect
You don't need to worry
- Once all the paper work is completed and signed by you and the landlord you can MOVE IN!
- The private renting team work with you and the landlord throughout the tenancy as and when needed

PRIVATE RENTING TEAM:

Phone: 01173526888

Email: private.renting@bristol.gov.uk

WHERE TO LOOK!

You should check daily:

The Evening Post and Trade-It papers, also accessible via the internet:
www.bristolpost.co.uk or www.tradeit.co.uk

Suggested websites:

www.rightmove.co.uk

www.zoopla.co.uk

www.dssmove.co.uk

www.gumtree.com/bristol

www.bristolpost.co.uk/letting

www.nestoria.co.uk

www.piperproperty.co.uk

www.propertypigeon.co.uk/rent-homes

www.uk.easyroommate.com

www.spareroom.co.uk

www.hometurflettings.co.uk

www.greenwoodsonline.co.uk

www.willowletting.co.uk

www.homehunt.co.uk

www.placesforpeople.co.uk (MUST BE WORKING)

There may be other websites that also advertise properties to let and rooms in shared houses.

Shop windows, community noticeboards, supermarket boards etc.

Also ask family and friends to keep their eyes and ears open for you. The more people you have helping you, the better!

LETTING AND MANAGEMENT AGENTS

Agents may manage the properties on behalf of many private landlords. Agents will not charge you to look at a property if they feel it might be suitable for you. Agents will require a deposit, in some cases along with a holding fee and up to two months' rent in advance. A credit check or references may be required.

Bristol City Council cannot recommend individual letting and management agencies.

Dealing directly with a landlord may be an easier and cheaper option. As well as avoiding fees, you may be able to negotiate a smaller deposit or flexibility in your first rent payments. Renting a room in a shared house can be a good option, as vacancies occur regularly as individuals move out.

HOUSING BENEFIT

Local Housing Allowance maximum rates are currently:

Shared Room Rate (if you're under 35)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
£292.74	£542.42	£658.30	£786.53	£1052.98

- Be certain about the property size you can afford. Where Housing Benefit is concerned, it is based on your household size. Housing Benefit rules are that you need one bedroom for each of the following:
 - A couple who live together
 - Someone else in the household who is 16 or over
 - Two children of the same sex (a child is a person under 16 years old)
 - Two children of any sex who are younger than 10

An example would be Mum and Dad (1 bedroom), a girl of three and a boy of 5 (1 bedroom), a boy of 13 (1 bedroom) and a 17 year old older sister (1 bedroom). This family therefore has a 4 bedroom need and may be able to claim a maximum monthly payment of £1050.10.

NB Even if you have a 5 or 6 bedroom need, you cannot claim for more than the 4 bedroom rate.

Also remember that Housing Benefit is paid two weeks in arrears, so cannot be used to pay for rent in advance.

Find out what you're entitled to with the benefit calculator: www.entitledto.co.uk

If you are under 35 and single

If you are under 35 and renting from a private landlord your Housing Benefit is restricted to the 'shared room rate' (see the table above). In practical terms this means the rent charged for a room in a shared house or bedsit.

- Single room rent does not apply to couples or people living with their children.
- You may be exempt from single room rent up to your 22nd birthday if you were in care, or exempt up to your 25th birthday if claiming certain health benefits.
- If you are 25-35 and have lived for 3 months or more in some kind of supported housing or hostel for homeless people, at any time you may be exempt from this restriction.

WHAT SHOULD YOU FIND OUT?

When viewing properties and especially before signing a tenancy agreement, make sure you know:

- **How long is the tenancy agreement?** It has to be at least 6 months and may last much longer.
- **How much the rent is?** When is it paid (weekly or monthly?). What is included in the rent i.e. does it include council tax or utility bills?
- **Will the landlord accept Housing Benefit?** It could become quite difficult for you if you don't make the landlord aware that you will be in receipt of housing benefit, for example:
There will be a wait before your claim is processed and paid. Can you afford to pay rent during this wait?
If your circumstances change during your tenancy i.e. you start work, you may find that your payments are suspended while you provide evidence of your new income. Can you afford to pay the whole rent during this period?
- **What are the upfront charges** (agency fees, rent in advance, holding fee and deposit). See the section 'What Other Costs Should You Expect?'
- **Does the property have the necessary gas safety certificate?** Rented property must have a valid certificate for the let to be legal.
- **Does the property have an Energy Performance Certificate?** This is a legal requirement, heating costs might be high if the performance rating is low.
- **Does the property have an electrical safety certificate?** This is not yet a legal requirement but you should seek reassurance that the electrical wiring, fittings and fuse box are safe.
- **Does the property require a licence from the council?** Larger houses in

multiple occupation (HMO's) of 3 or more storeys with 5 or more individuals sharing facilities and dwellings located in certain areas require a licence. For further information go to: www.bristol.gov.uk/page/housing/property-licences

- Does the property have **smoke detectors** or a fire alarm system?
- **Will the landlord allow pets?** Many don't.
- **Is any furniture provided and does it meet regulations?**
- **Be sure about (public) transport, schools and shops.** Can you get to where you need to go easily enough?

WHAT OTHER COSTS SHOULD YOU EXPECT?

Rent in advance

This is usually 1 month's rent paid in advance before you move into the tenancy.

If you have an active Housing Benefit claim, you can claim a Discretionary Housing Payment to cover the cost of the rent in advance and the deposit BUT you are very likely to need to source these funds yourself in advance to secure the tenancy. Think seriously about taking a loan from credit union, a trusted friend, family member, or your bank.

You can find more information at:

<https://www.bristol.gov.uk/benefits-financial-help/discretionary-housing-payments>

Deposit

This is usually the equivalent of one or two month's rent and must be protected by the landlord or agent in an independent deposit protection scheme. In the event of damage, rent arrears or if you break the terms of the tenancy agreement, the landlord may make a claim against part or all of your deposit.

Council Tax

You can find out which band and the cost of council tax for your chosen property falls into through the following contact details:

www.gov.uk/council-tax

www.bristol.gov.uk/nav/council-tax

Tel: 0117 922 2900

Water and Sewerage Rates

Costs will depend on whether the property is on a meter or not. For more information about water rates you can visit or call:

www.bristolwater.co.uk

Tel: 0845 600 3600

Gas and Electricity

The property will have either a credit or prepayment meter. A credit meter is where you will be billed quarterly for the energy you have consumed. Prepayment meters are usually cashless and use an electronically-coded token or key, which record how much credit you have available for energy in the home. You can top up these keys at local shops and post offices.

There are a large number of energy suppliers – you may want to compare prices to see who will offer the best deal. There are a number of free price comparison sites on the internet.

Ongoing and additional costs

You will need to find out from the landlord or agent what extra costs you will have to pay in addition to your rent. You will need to know and understand what all the costs are before taking on a new tenancy to understand if you can afford the property.

Guarantors

Some lettings agencies ask for a guarantor. This is someone who guarantees that s/he will pay the rent if you can't or don't. If a guarantor is needed, it is likely that s/he will need to be a home owner and/or someone earning at least £25,000 per year.

August 2017