

Finding Rented Accommodation

Finding somewhere to rent

There are lots of things to consider when finding somewhere to rent.

- Whether to rent from a landlord or letting agent.
- How much it is going to cost you both to secure the accommodation and to pay in ongoing rent.
- The different steps that would need to be taken to be accepted by a landlord.

Deciding whether to rent from a landlord or letting agent.

Whether it is best for you to rent from a landlord or letting agent will depend on your budget and your needs.

If you rent directly from a landlord

- You will be asked to pay a deposit and usually one month's rent in advance.
- You may pay less upfront costs as you would not have to pay letting agent fees.
- You might not have to give so many references.
- You may not have to complete a credit check.
- You would have to liaise directly with the landlord.

If you rent from a letting agent.

- You will be asked to pay a deposit and usually one month's rent in advance.

- You may have to pay letting fees and have a credit check carried out.
- It may be easier to get repairs done
- They can liaise with the landlord on your behalf.
- Your deposit would be put into a secure scheme.
- They may be able to give you advice about the local area.
- They may ask for references.

What to ask before you rent?

- To view the property before handing over any money.
- How much the rent is and how often it needs to be paid.
- How much the deposit and rent in advance would be.
- What sort of tenancy agreement will it be?
- What fees and charges you may have to pay.
- How long the tenancy is for?
- Will you get a refund of fees if you change your mind before moving in.?
- Are there any restrictions on pets, working from home, using the garden etc.?

What you will need to show before you move in?

Your landlord or letting agent will expect you to submit certain documentation before you are able to take on the tenancy. This may include proving your identity, showing that you are reliable and that you can afford the rent.

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They will probably ask for the following documents: -

- Proof of identity e.g. Passport, driving licence.
- Recent bank statements
- Pay slips or accounts (if self-employed)
- Proof of any benefits you receive.
- Your employment contract.

Credit checks

In addition to your supporting documentation, your landlord will carry out a credit check.

They may do this via a credit reference agency but they have to get your permission before doing this.

They may charge a fee for this and if you refuse they may not allow you to rent the property.

If there are problems with your credit history, you may be asked to provide a guarantor.

Guarantors

Sometimes a letting agent may ask you to provide a guarantor. This may happen if you are: -

- A student or young person renting for the first time.
- Cannot prove to the letting agent or landlord that you can pay the rent.
- Have a poor credit history
- Are out of work and claiming state benefits.

A guarantor is someone that signs a document agreeing to pay the rent if you are not able to, or

to cover the costs of any damage when you leave the property.

Guarantors can be taken to court as well as tenants so it must be made clear what they should expect.

Rent in advance and tenancy deposits

In most cases before you move in you will usually have to pay a deposit and rent in advance.

You therefore need to obtain this amount of money before securing accommodation.

In some cases, we are able to provide support with rent in advance and deposits. Please contact our helpline on **0808 801 0550** to have a chat about this.

There are some local authority schemes available that provide a rent deposit or bond scheme.

Your tenancy deposit **MUST** be protected in a government backed scheme.

Paying the rent

You will usually be asked to pay your rent at the start of every rental period.

Always ask your landlord or letting agent to give you a receipt every time you pay any money.

Rent is known as a priority payment and should always be put aside over other outgoings such as credit card payments, store cards etc.

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If you are not able to pay your rent, please contact your landlord or letting agent. It is much better to let them know than hide the fact.

If you are having problems paying the rent you may be entitled to housing benefit or universal credit. You would need to contact your local authority or the DWP for Universal Credit.

You can sometimes also claim Discretionary Housing Payment if you are claiming housing benefit or universal credit.

If you get into rent arrears and are worried, please refer to our “Rent Arrears and Eviction” help sheet under the housing section of our website or contact our helpline on **0808 801 0550**.

Different types of tenancies.

There are different types of tenancy which give you very different rights.

Assured Short hold tenancy.

Most people who rent from a private landlord have an assured short hold tenancy

Assured tenancy/regulated tenancy

These tenancies are similar to Assured short hold tenancies but tenants have more rights.

If you are in shared accommodation you will usually be known as a lodger.

The type of tenancy you have mainly depends on:

The date you moved in
Who you live with

Who your landlord is
The type of housing you live in.

Ending a tenancy

When ending a tenancy, you need to look at which type of tenancy you have. The tenancy will show how much notice you have to give.

Fixed term tenancy.

- With a fixed term tenancy, you have to pay your rent until the end of your fixed term.
- You can only end your tenancy by getting your landlord to end it. This sometimes will be known as a break clause.
- You need to read your break clause carefully.

Periodic/Rolling tenancy

- You can end your tenancy at any time by giving your landlord notice.
- You will have to pay rent to the end of the notice period.
- If you don't give proper notice you may have to still pay rent after you have moved out.
- Don't end your tenancy because your landlord is not doing what they should. For example, if they are not doing repairs.
- If you have a joint tenancy the tenancy will end for everyone.
- If you would like to leave earlier than your fixed term or periodic tenancy you may be able to negotiate this with your landlord and explain the situation but it will be at their discretion.

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- If you leave without notice, you will still have to pay rent until the end of your tenancy. You could be subject to a court order and charged court costs and you may not get your deposit back.

Moving out

When you have given in your correct notice and leave the property, make sure it is in the same condition as when you moved in. If there is any serious damage the landlord or letting agent may withhold some of your deposit.

If there are not any serious damages to the property you should be entitled to your deposit back and usually this should be done within 10 days of leaving the property but it can sometimes take longer than this.

Your landlord cannot take money from your deposit for what would be known as reasonable wear and tear.

If you find difficulty getting your deposit back, you can use the ADR service which is free of charge. Most local authorities offer this scheme.

Other links and organisations that can help.

If you are experiencing any of the issues covered in this factsheet, in the first instance call our free helpline on **0808 801 0550**.

Our Advisors will listen without judging and will work with you as best they can to achieve a positive outcome. If you prefer you can email: support@ltcharity.org.uk Visit our website: www.licensedtradecharity.org.uk It's full of useful information about the kind

of issues we know people who work in the licensed trade face.

Shelter

Shelter works to alleviate the distress caused by homelessness and bad housing by giving advice, information and advocacy to people in housing need.

Helpline: 0808 800 444 8am-8pm Monday-Friday; 8am-5pm Saturday, Sunday
www.england.shelter.org.uk



Citizens Advice

You will find one in most towns. They give free, practical, up-to-date advice. They are non-judgmental and work confidentially.

You can find their address and phone number in your local phone book or at www.citizensadvice.org.uk



Government Housing

www.gov.uk/browse/housing

Has information on legal obligations and rights when renting, buying or owning a home, plus information about Council Tax, what to do if you're homeless and where to get help if you have a housing dispute.

