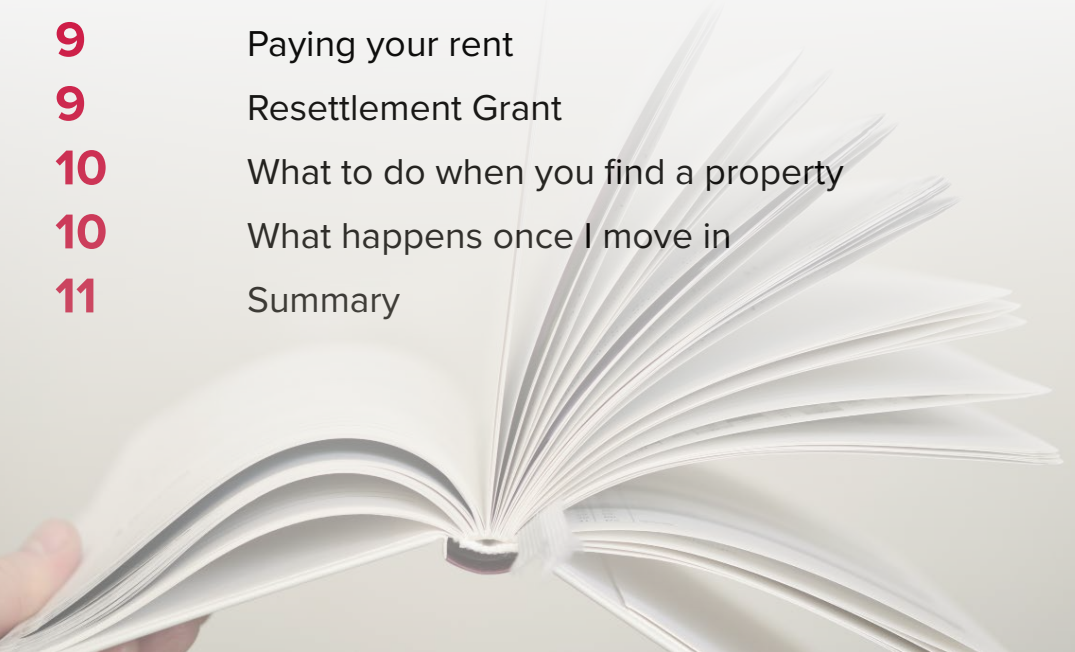




A Guide To Finding Your Own Property

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Introduction

This guide will give you advice on how to go about looking for private rented accommodation, the type of accommodation available, tenancy conditions and what sort of tenancy and rights you may have in the private rented sector.

Private renting has become the main housing option for most people and is often the quickest way to find a home. Private renting can be much more flexible than other forms of housing, with periodic and fixed term tenancies, and short and long-term lets available.

Private landlords advertise a wide range of accommodation of different sizes in different locations. If you are on a low income you may be entitled to help towards your rent through benefit support. We can also advise you on the bedroom size that you may require but ultimately it will be your choice and based on affordability. This type of housing does present you with the opportunity to choose your area of preference.

You will need to be aware of the Local Housing Allowance (LHA) for the size of property you are entitled to. It is important to mention at this stage that the LHA is usually lower than typical market rents, and our role is to assist you in negotiating any stated rent to levels nearer LHA levels.

You can read about the Local Housing Allowance here.

 lha-direct.voa.gov.uk

Local Housing Allowance

The Local Housing Allowance (LHA) is the maximum amount you can claim towards your rent. Your entitlement may be lower if you are working or have an income.

Considerations

If you are already in temporary accommodation or threatened with homelessness, Encompass will be working with you to help resolve your housing needs, however, due to a severe shortage of social housing you will most likely be offered help to find private rented accommodation rather than be offered social housing.

The more you can do to find your own private rented accommodation the more choice you will have over the area, size and type of accommodation offered.

You may find properties in letting agents windows and on websites and you can also find them in newspapers and sometimes on the information boards in major supermarkets.

If you are homeless or threatened with homelessness and you are unable to raise your own deposit you may be eligible for assistance through the Encompass Rent Deposit Scheme.

To find out more, speak to your Encompass adviser or support worker.

Guidance and documentation required

The Government's "How to Rent" and "How to Rent a Safe Home" booklets are very useful.

 www.gov.uk/government/publications/how-to-rent

 www.gov.uk/government/publications/how-to-rent-a-safe-home

Your new landlord will need to confirm that you have the Right to Rent in the UK. Please make sure you have the right documents:

 www.gov.uk/check-tenant-right-to-rent-documents

Affordability and available support

In assessing what you can afford - please remember that you will have other expenses such as utility bills (electricity, gas, water), Council Tax, contents insurance, TV Licence, food and other household costs.

If you are on benefits or a low income, check how much help you might get towards your rent either through Housing Benefit or Universal Credit. Use this on-line benefit calculator to get an estimate.

 www.entitledto.co.uk

You will need to complete the calculator as if you are already renting a property at the estimated rent for it to show you what help you would be able to receive.

If you receive Housing Benefit or Universal Credit you will have the housing cost element calculated based on the Local Housing Allowance. You can check the Local Housing Allowance for an area you have identified by using this website:

 lha-direct.voa.gov.uk/search.aspx

How much Local Housing Allowance you receive will depend on your income and savings.

Before you start looking for private rented accommodation you should think about

● **The type of property you may want**

This could be a room in a family home, a room in a shared house or flat or a self-contained house, flat or bedsit.

● **The size of property you need for your household**

If you need to claim Housing Benefit or Universal Credit to help towards your rent, the amount of support available will be linked to the number and age of the people in your household. To check how many bedrooms any available support will fund, this website may be useful -

 lha-direct.voa.gov.uk/bedroomcalculator.aspx

● The area you want to live

Choose realistic areas or amend your areas of choice to improve your chances of finding accommodation. Neighbouring boroughs may have more rented accommodation available or more reasonable rents. Most people have to consider moving further away within a reasonable travel distance when they look for a property. The following websites will show you the areas that you can afford to rent:

👉 www.home.co.uk/for_rent/current_rents_by_town.htm

👉 www.bbc.co.uk/news/business-23234033

Getting prepared before you start searching for accommodation

- Identify your income and expenditure so you know how much rent you can afford. If you have an Encompass caseworker ask them for our income and expenditure form and return it to them for them to assess
- Ask your current or previous landlord for a reference
- If you have not rented before, ask your employer for a reference. Consider how best to present yourself to an agent or future landlord – treat it like a job interview - dress smartly and ask lots of questions and show you're interested
- Be positive - for example say if you are working or volunteering; if you like to keep your home clean and tidy
- Ensure you have arrangements in place for rent in advance and a deposit. Tenancy deposits are capped at five weeks' worth of rent, the only exception for this is if the Landlord / Agent are happy to accept a Deposit Bond / Deposit Guarantee from the Council
- Talk to friends and family about being a guarantor if needed.

Finding private rented accommodation

When looking for private rented sector accommodation it is critical to get regular information about vacancies and to follow them up on the same day or as soon as possible thereafter. This is because demand for property in and around London is very high.

● Personal Contacts

Ask your family, friends and work colleagues. If you are a member of a local club, sports team, or church, then ask other members and participants.

● Community Notice Boards

At shops, newsagents, supermarkets, community centres etc.

● Newspapers

Try looking in local free and on-line local newspapers especially if you want to live in a particular area.

● Self-Advertising

You may consider using your Facebook page or Twitter contacts to indicate that you are looking for a property.

● Accommodation and Letting Agencies

These agencies can provide a service for people looking for accommodation, although they usually charge for this.

● Accommodation Websites

You can specify the area, type of property, and amount of rent you can afford – then search for a home using these criteria. Try www.rightmove.co.uk, www.dssmove.co.uk, www.zoopla.co.uk, www.openrent.co.uk, www.your-move.co.uk, and many more sites.

● Local Library

If you do not have access to the internet at home, you may wish to go to your local library and use the internet facilities available there.

● Buddy up

Try to find someone to ‘buddy up’ with who is also looking for accommodation and willing to share a property. It might be easier to find rooms/flats to share than to find a room on your own and it may be better to cover the rent and bills.

Types of accommodation

There are various types of private rented accommodation available, including:

- **Shared houses or flats**

A room in a house or flat, sharing the use of the kitchen, bathroom and lounge with others. Often properties can be let to a group who will rent a whole property or the landlord may let out rooms on an individual basis

- **Bedsits**

A bedsit is usually made up of a bedroom/living room containing its own cooking facilities while amenities such as a bathroom/WC may be shared with other tenants

- **Houses in Multiple Occupation (HMO)**

If a property is rented out to more than one household it may be classified as an HMO. HMO's include bedsits, shared houses and lodgings. HMO's are covered by additional legislation which requires them to have adequate facilities and safety procedures. If the property has three or more storeys and five or more unrelated people living there it **MUST** be licensed by the Council. If it isn't, the owner can be prosecuted. If you think that the property is unsafe or not fit to live in you should approach the Environmental Health Service at the Council.

- **Studios**

They are more self-contained than a bedsit and are usually made up of a bedroom/lounge all in one room with a separate bathroom and kitchen.

- **Self-contained houses/flats**

A self-contained property that is let out by a private landlord/agent.

What to consider when viewing a property

- Take contact details for the person you are meeting
- Try to take a friend or member of your family with you when you go to view the accommodation. It is helpful to have a second opinion and it is also safer
- Don't be late
- Always make sure that someone knows where you are going and what time to expect you back
- Consider how best to present yourself to an agent or future landlord

Property safety considerations

● **Gas Appliances**

Landlords are legally responsible for making sure that pipe work, appliances and flues at a property are maintained in a safe condition and checked for safety every year.

● **Gas Safety Record**

The landlord must give tenants a copy of the Landlord Gas Safety Record within 28 days of it being carried out or before they move in.

● **Gas Supply**

Landlords are also obliged to show tenants how they can turn off the gas supply in the event of a gas leak.

Do not take accommodation where the gas appliances have not been checked in the last 12 months.

● **Heating**

Ensure that there is adequate heating and that it is in good working order. This is particularly important if you view the property in the summer - it may be very cold in the winter.

● **Electrical Wiring**

Look out for badly fitted sockets, hanging flexes, bare wires, very old looking sockets/wiring/light fittings. Landlords have a legal duty to make sure that electrical installations and electrical equipment supplied is safe at the outset of a tenancy and kept in good working order.

It is now mandatory for landlords to have the electrical installations inspected by a qualified and competent person when the previous certificate expires.

● Energy Performance Certificate (EPC)

Your landlord must give you an EPC. The rating on the certificate is important and it should be between A and E. If the rating is F or G, you should not accept a tenancy as this would be considered an unlawful letting.

● Damp

This can cause health problems. Check for mould growth, peeling wallpaper and damp smells.

● Windows

Check that they open and close. This is important for ventilation and as a possible means of escape in case of a fire.

● Kitchen and Bathroom

Check that all the taps work and that the WC flushes. If a cooker or fridge are provided, check that they are in good working order.

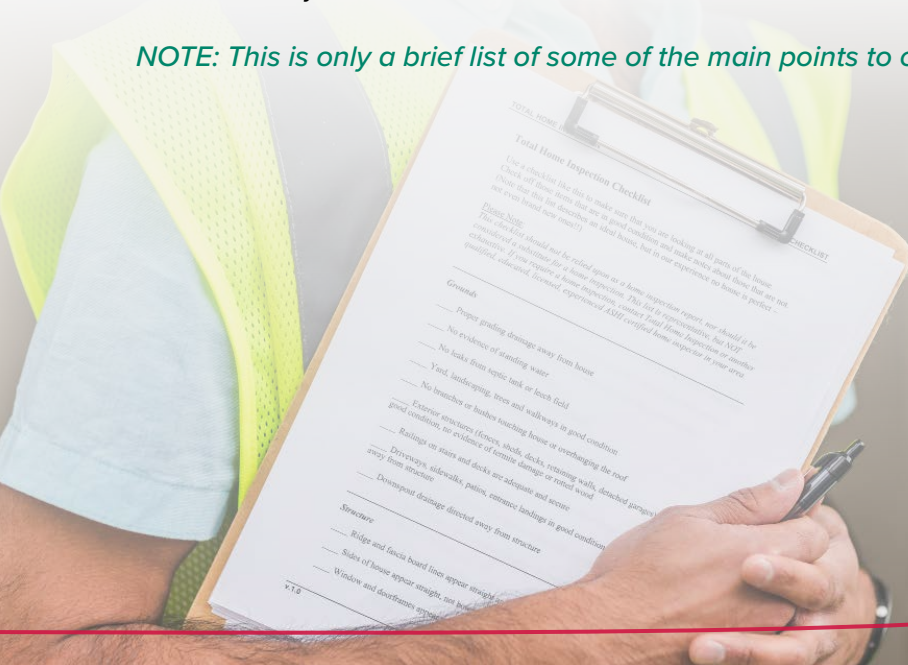
● Furniture

If you are looking at a property which is currently occupied make sure you ask which furniture is provided by the landlord and that it conforms to the current safety standard.

● Repairs

If a landlord or agent promises to carry out repairs or changes which you require, ask for these to be confirmed in writing and check that they are done before you move in.

NOTE: This is only a brief list of some of the main points to consider.



Paying your rent

- Most landlords would ask you to pay your rent at the commencement of your tenancy.
- Sutton Council will assist you with your initial rent deposit and rent in advance if required.
- You must budget your income to ensure that you have sufficient funds to pay your rent weekly or monthly as may be required.
- Failure to keep up with your rent may lead to a notice being served on you by the landlord.
- If no arrangement is made by you to pay any outstanding rent, the landlord may proceed with seeking possession of the accommodation.
- If you are still refusing to pay the rent, a Possession Order may be granted by the courts and you may be evicted from the property.
- If this happens, it may trigger a CCJ record against your name and the Council may assess your situation and confirm that you may have made yourself intentionally homeless.
- If you have any concerns about your ability to pay your rent please contact Encompass straight away so we can offer you advice.

Resettlement Grant

- Encompass will process a one-off Resettlement Grant for you and your family within a month of moving into your new home.
- The Resettlement Grant would be between £500- £1,000 depending on the size of your accommodation.
- You are free to use your grant on anything that helps you equip your new home.
- Please note that this will only apply if you went through the RentIt training.

What to do when you find a property

If you find a property, please do not pay any holding deposit. Instead, contact your adviser or support worker at Encompass. You will need to provide the Housing Advice Team with the following information:

- Your name
- Your current address
- The full address of the property that you have found and proposing to secure
- The size of the accommodation, the rent amount and deposit amount being requested
- Contact details for the Landlord or Letting Agent

If the rent is above the Local Housing Allowance (LHA), we will ask you to complete an Affordability Form to check whether this is affordable for you.

If the property is affordable, your advisor will pass the details to the Encompass Lettings Team who will contact the landlord to explain about the deposit and rent support scheme in place, to negotiate with the landlord wherever possible and to secure the accommodation for you. The team will also request the relevant safety and ownership documentation on your behalf to ensure the safety of the accommodation.

When we receive the signed tenancy agreement, and safety and ownership documentation, and all is in order, we will arrange to pay your landlord the deposit and rent in advance as may be requested and your resettlement grant. Please note our payment terms are 10 working days from all documentation being satisfactorily received.

What happens once I move in

- Once you take occupation of the accommodation, the Council will discharge its housing duty - because you will be regarded as adequately housed.
- If you have an active Housing Register application then this will be reassessed in line with the Housing Allocations Policy to determine whether you are still eligible for the register and if so, whether you are in the correct Band.

Summary

Find your home: step by step

1. Discuss your budget

Discuss options with your housing advisor. You can also use the Government How to Rent guide to get more information on renting.



2. Discuss your preferred Areas

Your housing advisor can advise and support on your preference

3. Start your property search

To search for properties, you can use websites like Rightmove and Zoopla or speak to family & friends



4. When you find a property

Tell your housing advisor and they will support you throughout the process.

5. We will negotiate with the landlord

We will be able to help you with the tenancy agreement



6. Pay the deposit and first months' rent

Sutton Council will pay your deposit and rent in advance if required

7. Move in day agreed

When everything is agreed, your housing advisor will advise you on your tenancy obligations



8. Resettlement support

Discuss options with your housing advisor. You can also use the Government How to Rent guide to get more information on renting.



Get in touch

If you have any questions, a member of our team will be able to assist.



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