

How to find your own private rented property



What is the private rented sector?

'Private Rented Sector' means properties that are owned by individuals (Landlords) and rented out to households at a set rate, usually per calendar month.

Why rent a property from a private landlord?

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

Choice

The private rented sector is growing and this means there are additional properties to choose from in a wider range of areas. You also have the option of more property types.

Condition

Property condition in the private rented sector is improving year on year – Landlords are required by law to adhere to specific safety standards. Most properties will come with white goods, floor coverings and window covers. Generally private sector properties are ready to move into which isn't the case in the social rented sector, where you'd be expected to decorate and fit all floor coverings.

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.

Limited social housing

There are very limited numbers of properties available to bid for through Homeseeker plus – therefore the private rented sector may be the most realistic option for you to secure accommodation.



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Looking for a new home can be stressful and overwhelming. You will need to search daily and be flexible as the perfect home which meets all your ideal requirements, in a specific location, will be difficult to find.

Looking for a home - Top tips

Landlords and Lettings Agents main concern is finding a good tenant – someone who is reliable, will keep the property in good condition and most importantly, maintain rent payments.

Visit Agents in person!

Wherever possible, pop into branch and introduce yourself. They are working on behalf of the Landlord so ensure you present well.

Ring round Landlords and Agents at least twice a week

It will usually take more than a couple of phone calls before you're successful and you shouldn't expect Lettings Agents to ring you back. Be polite and relaxed.

Don't contact just one or two lettings agencies

Keep 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.

We suggest you Do not open your conversations with "do you accept housing benefits/ or Universal Credit"

You are much more than your Benefits claim - try with "Please can you help me, I'm looking for.." and go on to explain what you are looking for, why you are looking for a property and talk about any successful tenancies you have previously had.

References

If you have a previous landlord reference or something similar to show that you're a good tenant, make copies and provide them to Landlords and Agents.

Present yourself well

Be prepared to tell them a little about yourself. 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.

Viewings

Be on time, be friendly, be polite and make sure you have particular questions written down and ready to ask. Show a keen interest in the property.

You should set your search areas as wide as possible to have a better chance of success.

Consider outlying areas of Gloucester that have good, up and coming 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 or Universal Credit then the section on Housing Benefit and Universal Credit should help you.

Local Housing Allowance (LHA) is the Housing Benefit payable for private sector rental and the amount varies depending on the Local Authority so always check!

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!!



**Do not sign anything
without viewing**



Property checklist when viewing

The outside

- ✓ Does the outside of the property appear to be in good condition?
- ✓ Does the property seem secure? Are external doors secure? Is there an entry-phone system and burglar alarm?
- ✓ Is there a garden? Who is responsible for the maintenance of the garden?
- ✓ What is the area like? Are your preferred amenities and transport links within easy reach?
- ✓ Are there any potential nuisances?
- ✓ What are the neighbours like?
- ✓ Has the property ever been burgled or damaged?
- ✓ Are the locks of good quality and secure?

The inside

- ✓ Is it in good condition? Are there signs of damp, flaking paint or infestations of any kind?
- ✓ Do repairs need to be carried out? Are there any broken items of furniture?
- ✓ Is there central heating? Do all the radiators function properly?
- ✓ Is it properly insulated? Is there double glazing?
- ✓ Is there enough storage space for your belongings?
- ✓ Is there any sign of dodgy wiring, loose wires or faulty plugs or lights?
- ✓ Do kitchen appliances such as washing machines and dishwashers work?
- ✓ Are there enough kitchen cupboards and work surfaces?
- ✓ Are pots, pans and kitchen equipment in good enough condition to use?
- ✓ Are the bedrooms adequately heated? Are there curtains?
- ✓ Check the bathroom(s) and make sure taps are not leaking. Does the shower work properly?
- ✓ Are the sealants around the bath and shower intact?
- ✓ Are you allowed to change the decoration in the property?
- ✓ Are there enough electrical and telephone points and are they in the right places for your needs?
- ✓ Does it have broadband or wi-fi?

Safety checks

- ✓ Have all appliances had safety checks (PAT tested)? Is the paperwork available to view?
- ✓ Do the downstairs windows (if any) have locks?
- ✓ Is there a burglar alarm?
- ✓ Is there a safety blanket and fire extinguisher in the kitchen (required by law)?
- ✓ Is there a landlord's gas safety record available to view?
- ✓ Do the furnishings comply with the latest fire safety regulations (1989 Fire and Furniture Regulations)?
- ✓ Are there carbon monoxide detectors present?
- ✓ Are there enough smoke alarms? Do they work?
- ✓ Is there an easy means of escape in the event of a fire?
- ✓ Does the property have a valid 5 year electrical certificate, without code 1 or 2 faults?
- ✓ Does the property have a valid Energy Performance Certificate?
- ✓ Does the property have a valid Gas Safe Certificate?

General considerations if you decide to proceed

- ✓ If anything needs to be repaired, you will have to ask the landlord in writing
- ✓ If the landlord agrees to make repairs, get it in writing
- ✓ Double-check the inventory before you move in, request a signed copy is sent to you.
- ✓ Get a copy of the tenancy agreement and make sure you fully understand it
- ✓ Get (and keep) your own signed copy of the tenancy agreement.
- ✓ Can you ask previous tenants about their experience of the landlord and the property?
- ✓ Check and note all metre readings on the day you move in.

Questions to ask - What you need to know:

How long is the tenancy agreement/what type of tenancy/Is it an Assured Shorthold Tenancy/Lodgers 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, utility bills, water charges?

Will the Landlord accept Housing Benefit or Universal Credit? It could become quite difficult for you if you don't make the landlord aware that you will be in receipt of housing benefit / Universal Credit, for example:

There will be a wait before your claim is processed and paid. Can you afford to pay rent during this period?

What are the upfront charges – agency fees, rent in advance, security deposit? If you are planning to use a Guarantor, is there a charge?

Does the property have the necessary safety certificates? Rented properties must have a valid Gas Safety Certificate and Energy Performance Certificate, for the let to be legal.

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? A house in multiple occupation (HMO) is a property rented out by at least 3 people who are not from 1 'household' (for example a family) but share facilities like the bathroom and kitchen. It's sometimes called a 'house share'. For further information go to:
[www.http://www.gloucester.gov.uk/resident/housing/housing-standards-and-conditions/Pages/Multiple-Occupancy-Homes.aspx](http://www.gloucester.gov.uk/resident/housing/housing-standards-and-conditions/Pages/Multiple-Occupancy-Homes.aspx)

Does the property have working smoke detectors on all floors or a fire alarm system? This is a legal requirement.

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?

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Don't be afraid to ask the Landlord or Agent questions – if they're reluctant to provide you with answers then this should make you question if they're the type of Landlord you want to provide you housing.

How to Rent Guide hyperlink <https://www.gov.uk/government/publications/how-to-rent>

Where to look

You should check daily:

- ✓ Trade-It papers, also accessible via the internet:
- ✓ www.tradeit.co.uk
- ✓ Shop windows / community notice boards / supermarket notice boards
- ✓ www.rightmove.co.uk www.hometurflettings.co.uk
- ✓ www.zoopla.co.uk www.greenwoodsonline.co.uk
- ✓ www.primelocation.com/to-rent/
- ✓ www.dssmove.co.uk www.willowletting.co.uk
- ✓ www.gumtree.com/bristol www.homehunt.co.uk
- ✓ www.nestoria.co.uk
- ✓ www.piperproperty.co.uk
- ✓ www.propertypigeon.co.uk/rent-homes
- ✓ www.uk.easyroommate.com
- ✓ www.spareroom.co.uk
- ✓ www.easyrentnow.co.uk

There may be other websites that also advertise properties to let and rooms in shared houses. Social media sites, like Facebook, often have 'market place' pages so it may be worth ensuring you are joined up to the appropriate pages for your preferred areas because Landlords may advertise for tenants here!

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Speak to friends and family – ask them to be aware of any vacancies coming available. Word of mouth can often give great results.

Letting Agents

Agents manage properties on behalf of many private Landlords. Agents do not charge you to view a property if they feel it would be suitable for you. Agents are likely to require a fee for referencing (if being completed), rent in advance and a security deposit. 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 rental payments. Agents can ask for a refundable tenancy deposit capped at no more than 5 weeks' rent where the total annual rent is less than £50,000, or 6 weeks' rent where the total annual rent is £50,000 or above (Tenant Fees Act 2019).

Renting a room in a shared house can mean a quick move if you're a single person, as vacancies occur regularly as individuals move out.

Local Housing Allowance (LHA) is the way of working out how much Housing Benefit or Universal Credit (Housing Element) you can receive towards your housing costs per month depending on household income.

New LHA Rates under Covid 19 from 1st April 2020

Shared room rate (under 35)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
£341.49	£449.99	£599.99	£749.99	£950.00

But may revert back to the original LHA rates set for Gloucester on 1st April 2020

£305.17	£399.98	£547.63	£658.48	£837.54
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Be certain about what size of property you can afford!

The amount of LHA you can receive is based on your bedroom need as a household. Housing Benefit / Universal Credit 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 years.

An example would be Mum and Dad (1 bedroom), a girl of 3 and a boy of 5 (1 bedroom), a boy of 13 (1 bedroom) and a 17 year old sister (1 bedroom). This family therefore has a 4 bedroom need and may be able to claim a maximum monthly payment of £950.00.

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

More information on gov.uk to help you find a safe home- https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/805825/6.5707_MHCLG_How_to_Rent_a_Safe_Home_v3.pdf

Find out what you're entitled to with the benefit calculator:

www.entitledto.co.uk or www.turn2us.org.uk/benefits/calculator

If you are under 35 and single

If you are under 35 and renting from a private landlord, the amount of LHA you can receive through Housing Benefit or Universal Credit is restricted to the 'shared room rate' (see the table above).

In practical terms this means you are likely to only be able to afford a room in a shared house.

There are exemptions to the shared room rate:

- If you were in care you could be exempt up until you turn 22 years old
- If you have particular health needs which you receive certain benefits for you could be exempt up until you turn 35 years old.
- If you are 25-35 years old and have lived for 3 months or more in some kind of supported housing or hostel for homeless people, at any time, you could also be exempt.
- The single room rate does not apply to couples or people living with their children, even if they are under 35 years old.

Homelessness Reduction Act 2017

The Homelessness Reduction Act became law on April 3 2018.

<https://www.gov.uk/government/publications/homelessness-reduction-bill-policy-factsheets>

We have a new duty to support anyone who is:

- homeless.
- threatened with homelessness within 56 days.

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We'll give you support and advice to either find you somewhere to live or stop you from becoming homeless. You'll need to work with us to find a solution to your housing problem.



Housing Options Team

Contact details:

t: 01452 396396

e: homeless.team@gloucester.gov.uk