

How to find somewhere to rent



Introduction

This leaflet can help you to find a home to rent from a private landlord. It explains how to find a suitable home, the upfront costs you are likely to have to pay and the Housing Benefit system.

If you are thinking of renting a home from a private landlord, **you need to ask:**

- **Where are private rented homes advertised?**
- **What sort of home am I looking for?**
- **How can I follow up an advert?**
- **What should I look for when viewing homes I am interested in?**
- **What will the home cost each week or month?**
- **How much will I have to pay in advance?**
- **What kind of tenancy agreement will I have?**
- **Can I get help towards paying the rent?**

Where are private rented places advertised?

Many different types of housing are available to rent privately. You might be looking for a self-contained flat or house, or just a room. You can often find out about private rented homes:

- **by word of mouth** – ask your friends, family or work colleagues.
- **in local newspapers** – try looking in the Godalming Times, Surrey Advertiser, Farnham Herald, Haslemere Herald and Aldershot News which come out weekly. A copy is often available at the local library.
- **in shop windows and notice boards** – landlords often advertise accommodation on a card in a shop window. Newsagents and post offices are often good for this or you could try advertising for accommodation in the same way.
- **from letting agents** – these agents can help you find somewhere to live but usually charge a finding or administration fee. At the end of this booklet you will find a list of local agents who may be able to help you if you are on a low income. Remember that their names are only suggestions and not recommendations.
- **on the internet** – this is a very quick and effective way of finding accommodation in your area. If you don't have access to the internet, try visiting the local library where internet access is freely available (though you will need to book in advance).

What sort of place am I looking for?

Various types of private rented accommodation are available, including the following:

- **Lodgings** – these are rooms in the landlord’s own home where you can either use the kitchen or have meals provided for you.
- **Shared houses** – a room in a house or flat, sharing the use of the kitchen, bathroom and lounge with others. The landlord may let the whole property to a group, or let rooms individually.
- **Houses in Multiple Occupation (HMOs)** – if a property is rented to more than one household it may be classified as an HMO. HMOs include bedsits, shared houses and lodgings. They are covered by legislation that requires them to have adequate facilities, safety procedures and inspections by our Private Sector Housing team.
- **Bedsits** – these usually consist of a bedroom/living room with its own cooking facilities, while the bathroom and toilet may be shared with others.
- **Self-contained houses/flats** – these are let by a private landlord or his/her agent. You (and your household) have the property to yourself - this is often known as “exclusive possession”. Studio flats usually consist of a bathroom, a small kitchen, and a combined lounge/bedroom.

Privately rented housing can vary greatly in quality, price and services. Think carefully about the sort of home that will suit you before looking around. You might want a place that is:

- near your family and friends.
- shared with other people.
- shared with the landlord.
- furnished or unfurnished in a particular area.
- available for a short or a long time.
- cheap.
- on the ground floor.

You need to be realistic about what you are prepared to accept. In some areas of the UK, it is easy to find affordable homes but in Waverley there may not be very much in your price range.

How can I follow up an advert?

You need to get regular information about vacancies. Buy a local street map and get a bus or train timetable to help you find addresses and keep your travel costs down. If you have a mobile phone, make sure you have credit on it and buy a biro and notebook to write things down.

When you find an advert you might be interested in, this is what to do:

- Phone the number in the advert straight away. Remember - you must be quick as affordable rented places are often snapped up.
- Ask as much as possible about the property to decide whether it is suitable, for example:
 - where is it?
 - is it a flat/house/room?
 - how many bedrooms?
 - will I share with others?
 - will I share with the landlord?
 - is there a garden?
 - where is the nearest bus stop/train station?
 - where is the nearest doctor's surgery/school/chemist/shop/post office?
- If you still think it is suitable, arrange to visit the property as soon as you can and definitely before you agree to anything.
- Get another person to go with you to view the property. Tell someone where you are going and when you expect to be back.
- Take details of referees or references with you to show the landlord that you are suitable. Many landlords will require you to give references from previous landlords, bank managers or employers.
- If you are still interested, find out how much deposit and rent in advance you will need to pay to get the accommodation.

What should I look for when viewing places I am interested in?

This is a brief list of some of the main points you may wish to consider when you are viewing a property.

Check:

- **Gas appliances** – landlords are legally responsible for making sure that all gas appliances they supply are maintained in good order and properly serviced by a Corgi-registered engineer every year. The landlord should keep a record of safety checks and you can ask to see them before you move in. If gas appliances have not been checked in the last 12 months, you may be putting your life in danger.
- **Energy Performance Certificate (EPC)** – the landlord must make this available to you free of charge. The EPC gives you information on the property's energy use and carbon dioxide emissions.
- **Heating** – is the heating adequate and working properly? It is particularly important to check this if you are moving in during the summer, as the property could be very cold in the winter.
- **Electrical wiring** – look for badly fitted or very old sockets/wiring/light fittings/hanging flexes/bare wires. If you are unsure about the safety of the wiring, ask the landlord to have it checked by a qualified electrician or ask to see the last electrical test certificate.
- **Damp** – damp properties can cause health problems. Look out for mould, peeling wallpaper and damp smells.
- **Windows and doors** – check they open and close. This is important for ventilation, security and means of escape if there is a fire.
- **Kitchen and bathroom** – check that the taps work and that the toilet flushes. If a fridge and cooker are provided, make sure they work properly.
- **Furniture** – if you are looking at an occupied property, make sure you find out which furniture is provided by the landlord; that it conforms to the current safety standard; and that it is in reasonable condition. Only sign the inventory or condition report if you agree with what it says.
- **General standard** – if the landlord promises to carry out repairs, ask him for this in writing. Have a look round and see if the property is clean and well cared for.
- **Sharing** – if you will be sharing with others, ask to meet them to see if you will get on.
- **If you are renting a room only, remember:**
 - Check the whole property not just the room – is the property in reasonable repair? Are the facilities adequate for the number of people living in the property?
 - Is the room large enough? This is very important if you will not be able to use the lounge and think you will spend a lot of time in the room.

What will the place cost each week or month?

You should find out as much as you can about the costs of the accommodation before you agree to move in or sign anything.

This includes:

- how much the rent is.
- whether the rent includes bills like gas, electricity and water rates.
- how much the Council tax is.
- how much the bills are in winter and in summer.
- whether the bills are shared with other people.

Renting privately can be expensive. The amount you have to spend usually depends on the size, location and condition of the property. It's worth finding out if you are entitled to Housing Benefit to help you pay the rent (see page 9).

The landlord will have to protect the deposit - either by taking out insurance or by sending the deposit to an administrator. The landlord must tell you in writing how the deposit is protected including:

- the contact details of the tenancy.
- deposit scheme selected.
- the landlord or agent's contact details.
- how to apply for the release of the deposit.
- information explaining the purpose of the deposit.
- what to do if there is a dispute about the deposit.

How much will I have to pay in advance?

It is usual to pay one month's rent as deposit and one month's rent in advance before or at the same time as you sign the tenancy agreement, although it can be more than this for a property of high value. If you damage the property or don't pay the rent, your landlord may keep all or part of the deposit.

One month's deposit and one month's rent in advance can be a lot of money to find if you are on state benefits. If you have been getting Income Support, Income Based Job Seeker's Allowance or Pension Credit for at least 26 weeks, you can apply to the Social Fund for a **Budgeting Loan**.

We may be able to help by providing a **Deposit Bond**. To qualify, you will need to prove to us that you are eligible for assistance and that you have no other means of providing the deposit. You will also need to make sure the landlord will accept the bond instead of a cash deposit.

If you find a home through a letting agent, you may have to pay an **administration** or **finding fee**. It may be worth shopping around as rates will vary.

Some landlords do not accept personal cheques as deposits or rent in advance. You may have to pay in cash or organise a banker's draft. If you need to use cash, get another person to go with you and always get a written receipt. You will also need to have a bank account as many landlords want rent to be paid by standing order.

What kind of tenancy agreement will I have?

When you have found a suitable home and paid the necessary charges, you will usually be given a tenancy agreement to sign before you move in. This states the rights and responsibilities that you and your landlord will have during the tenancy. Before you sign an agreement, you should read it carefully and check these points:

- What type of agreement are you signing – is it for a fixed term and, if so, for how long?
- What do you have the sole use of?
- How often is the rent due?
- How often can the landlord increase the rent?
- How much deposit and rent in advance do you need to provide?
- Are there any other charges you will have to pay?
- What will happen if you want to leave? You may want to ask the landlord to include a right for you to end the tenancy with one month's notice. This is known as a break clause. This is very important for a fixed-term tenant, as without a break clause allowing you to give notice, you could be held liable for the rest of the rent for the fixed term.
- Who should you contact if there is a problem during the tenancy?

Get advice from the Council or the local Citizens Advice Bureau if you are unsure about anything in the tenancy agreement before you sign it. Any reasonable landlord will allow you to take a copy away for 24 hours so that you can seek advice.

Can I get help towards paying the rent?

If you are on a low income, you may be able to get Housing Benefit to help towards paying the rent. This section is not a complete guide to the Housing Benefit system, but it does cover some important points which should help you make a claim.

You can get Housing Benefit even if you don't get any other benefits.

If you are unsure whether you are entitled to Housing Benefit, visit our Housing Benefits Section in Godalming and ask for a Housing Benefit trial calculation to find out. A trial calculation will tell you roughly what your Housing Benefit would be, based on your income, savings, household circumstances and rent.

What will Housing Benefit cover?

If you are entitled to Housing Benefit, you will need to know how much of the rent will be eligible for help. This is because the Housing Benefit scheme can only help with rent up to a maximum level, which is set by an independent rent valuation officer. We sometimes also call this Local Housing Allowance (LHA).

What won't it cover?

Housing Benefit will not cover certain things even if they are included in your rental charge, for example:

- a deposit.
- bills, such as electricity, gas and water.
- payment for meals your landlord may provide.
- rent in advance.

How do I claim Housing Benefit?

1. Local councils usually process Housing Benefits claims. In the Waverley area you can get a claim form from our offices in Godalming.
2. If you decide to take a tenancy, you must hand your claim form in to us - preferably before your tenancy starts or on the first day. You must also move into the property to be able to get housing benefit. If your claim is even a few days late, you may lose benefit.
3. You will need to provide original documents (or verified copies made by a member of staff). These include:
 - proof of identity.
 - proof of National Insurance number.
 - proof of income, including any benefit you receive.
 - proof of savings.
 - an original signed copy of your tenancy agreement.

Further details are listed on the back of the claim form.

Supplying original documents does not mean you have to part with them for long periods or worry about losing them. Bring your documents into reception at our offices and ask the receptionist to photocopy the documents and stamp them as true copies – these are known as verified copies which conform with benefit regulations while ensuring you do not have to part with your original documents.

If you cannot supply all the documents that are needed straight away, put your claim in and supply the rest as soon as you can. **Remember** – without all the information needed, the section will not be able to assess your claim and this may stop you getting help towards paying your rent.

When will the benefit be paid?

If you are entitled to Housing Benefit, it will be paid to you fortnightly in arrears into your bank or building society account. We will pay your landlord directly in very exceptional circumstances.

Notifying the DWP

If you are on state benefits, don't forget to notify the Department of Work and Pensions (DWP) of your change of address. DWP must confirm to the Benefits Section that you are receiving state benefit before the Benefits Section can pay your Housing Benefit claim.

How can I speed things up?

There is a lot you can do to make sure your claim is processed as quickly as possible:

- Complete the Housing Benefit claim form as fully as possible. Make sure you answer every question - ask a Benefit Officer, local Citizens Advice Bureau or staff at our offices for help if you get stuck.
- Make sure you and your partner (if you have one) sign the claim form.
- Do not delay handing in the Housing Benefit claim form for any reason.
- Provide all the other information needed by the Benefits Section with your claim form if possible - otherwise do this as quickly as you can.
- If the Housing Benefit Section has not contacted you within 14 working days of you handing in your claim form, phone (01483) 523596 where trained staff will be ready to deal with your call and ask for a progress report on your application.

Remember: If you are at all unsure about what to do, phone the housing benefit helpline on (01483) 523596, where trained staff will be ready to deal with your call. It is far better to phone and get advice rather than wait and miss out on money you could be entitled to.

Letting Agents

If you are on housing benefit, the local letting agents listed below may be able to help you to find accommodation although they may require references or guarantors. Our listing of these agents does not mean we recommend them.

BARGATE PROPERTY SERVICES 01483 427700
HAMBLEDON ROAD, GODALMING, SURREY

BOURKES LETTING AGENTS 01252 316111
117 HIGH STREET, ALDERSHOT, HANTS

CASTLES 01483 256885
172 HIGH STREET, GUILDFORD

COUNTRYWIDE RESIDENTIAL LETTINGS 01483 535321
4 EPSOM ROAD, GUILDFORD, SURREY

CROWES 01483 267181
81 HIGH STREET, CRANLEIGH, SURREY

GASCOIGNE PEES LETTINGS 01483256990
225 HIGH STREET, GUILDFORD, SURREY

GASCOIGNE PEES 01252 763090
50 THE BOROUGH, FARNHAM

GASCOIGNE PEES 01428 656831
70B HIGH STREET, HASLEMERE

HAART LETTINGS 01483 304623
6 EPSOM ROAD, GUILDFORD

HARRISONS LETTINGS 01252 318987
16 GROSVENOR ROAD, ALDERSHOT, HANTS

HOBBITS PROPERTY MANAGEMENT 114 VICTORIA ROAD, ALDERSHOT, HANTS	01252 344002
KEATS LETTINGS 26 HIGH STREET, HASLEMERE, SURREY	01428 641111
KEATSFARN 15 DOWNING STREET, FARNHAM	01252 903040
LEADERS 133 HIGH STREET, CRANLEIGH	01483 274444
LEADERS 86 HIGH STREET, GODALMING	01483 424040
MANN COUNTRYWIDE LETTINGS 172 HIGH STREET, GUILDFORD	01483 256885
MASELLA COUPE 17 HIGH STREET, GODALMING, SURREY	01483 414104
SEYMOURS 13-15 WHARF STREET, GODALMING	01483 550641
TLC TRUMANS LETTINGS COMPANY 5a CASTLE STREET, FARNHAM, SURREY	01252 711227
TOWNENDS LETTINGS & MANAGEMENT 43A THE BOROUGH, FARNHAM, SURREY	01252 724438
TOWNENDS LETTINGS & MANAGEMENT 2 EPSOM ROAD, GUILDFORD, SURREY	01483 505535

For further information:

Web: **www.waverley.gov.uk/housingoptions**

Email: **housingoptions@waverley.gov.uk**

Tel: **01483 523188**

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For an audio version, large print, text only or a translated copy of this publication, please contact **housingoptions@waverley.gov.uk** or call **01483 523188**.



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