

How to find your own private rented property

Guide for Tenants Homelessness Prevention Fund (HPF) for Private Renting

Why rent a property from a private landlord?



There are many reasons why someone may choose to live in the private 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.

Lack of social housing

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

Over the last quarter there have been on average 130 properties available through Homeseeker Plus ranging from 1 to 4 bedrooms – yet there are approximately 3,281 households registered to bid.

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, probably doesn't exist.



Looking for a home –



Landlords and Letting 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 go into the local branch and introduce yourself. They are working on behalf of the landlord so ensure you present yourself well.

Ring round Landlord and Agents at least twice a week

It will usually take more than a couple of calls before you're successful and you shouldn't expect Letting Agents to ring you back or to contact you if a new property is due to be advertised.

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 notice boards, shop windows and so on. The wider your search, the more likely you will be successful.

Searching

You should set your search areas as wide as possible to have a better chance of success. Consider outlying areas of Stroud that have good transport links. Also consider Gloucester as there are good transport links between there and Stroud.

Don't open your conversation with "do you accept housing benefits/universal credit".

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

Make sure you can afford the property

You must be certain you can afford the monthly rent. If you rely on housing benefit or universal credit then there is a maximum amount that can be paid to help with the rent. This is called the Local Housing Allowance and the maximum amount of rental help can vary between Local Authorities so always check what you will likely receive!

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 the landlord/agent.

Present yourself well

Be prepared to tell them a little about yourself. There is a huge demand for private rented accommodation so the better you present yourself, the more likely it is that landlords and agents will be impressed. Make sure you are on time to any viewings.

Viewings

Do not sign anything until you have viewed the property! If you will be applying for deposit assistance then don't sign anything until you have confirmation that your application has been accepted. Landlords and Letting 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.



Your checklist and reminders:

Deposit scheme checks:	
Property within rent level	
Property correct bed-size	
Check landlord accepts scheme & offers 12 month tenancy	
Arrange guarantor (if needed)	
Arrange rent in advance	
Complete or update your Universal Credit claim	
Provide copy of signed tenancy agreement	
Property checks: * All the certificates mentioned below should be provided to you by the landlord at the start of the tenancy *	_
Current Gas Safe Landlord Safety Certificate? *	
Energy Performance Certificate *	
Smoke and carbon monoxide alarms in place	
Free from tripping and falling hazards	
Has good lighting and ventilation	
Is clean and hygienic	
When you've moved in:	

Redirect post	
Contact gas, electric & water providers, take meter readings	
Inform council tax and housing benefit / Universal Credit of change of address	
Arrange contents insurance	
Update Homeseeker Plus application	
Double check the inventory and make sure you have a signed copy	



Local Welfare Fund – for rent in advance. Tel. 0330 123 5550

Stroud Valleys Credit Union – for low cost loans for rent in advance or furnishing your home

Tel. 01453 298785 or http://www.svcu.org.uk

Citizens Advice Stroud – for help with budgeting and financial arrangements including debt management.

Tel. 0808 800 0510 (free from landlines and almost all mobiles) or <u>advice@ca-scd.org.uk</u>

Universal Credit – for information on whether you are entitled to any help with the rent.

https://www.gov.uk/universal-credit or Tel. 0800 328 5644

Online Benefits Calculator – to check which benefits you may get and how much may be paid.

https://benefits-calculator.turn2us.org.uk/AboutYou

Foodbank – offers food, toiletries and household supplies for anyone in crisis. Vouchers available from various places including Stroud District Council.

office@strouddistrictfoodbank.org.uk or Tel. 01453 367077

Furniture Bank - offers quality used furniture and appliances at an affordable price

Tel. 01453 367260 or info@strouddistrictfurniturebank.org.uk

Kids stuff - collects clothing, children's toys and equipment and gave them to families in need.

Tel. 01453 367750 or info@strouddistrictkidsstuff.org.uk

Christians Against Poverty – provides support around financial concerns.

www.capuk.org or Tel. 0800 328 0006

P3 Charity - provides floating support when needed.

www.p3charity.org/stroud-drop-ins or Tel. 01453 750480



Helpful websites

www.rightmove.co.uk

www.primelocation.com

www.nestoria.co.uk

www.zoopla.co.uk

<u>www.roomsforlet.co.uk</u>

www.spareroom.co.uk

www.houseshare.com

<u>www.gumtree.com</u>

www.mouseprice.com

www.dssmove.co.uk

www.propertypigeon.co.uk

www.stroudnewsandjournal.co.uk/homes/homes for rent

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 there.

Speak to friends and family – ask them to be aware of any vacancies coming available.

Word of mouth can often give great results!

