

# WALTHAM FOREST FINDING PRIVATE RENTED ACCOMMODATION WORKSHOP



## Affordability: Benefits and rent

If you believe you won't be able to cover the cost of rent by yourself, you will have to consider applying for benefits.

- Most people will have to apply for Universal Credit to get help with rent provided that they meet the eligibility criteria. You will have to provide your tenancy agreement and information about rent. You can apply here: [Universal Credit: How to claim - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/universal-credit-how-to-claim)
- You will only be able to apply for Housing Benefit to help with the rent of a private property if you are over State Pension age and your pension is not enough. You will have to apply for Pension Credits to access Housing Benefit here: [Pension Credit: How to claim - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/pension-credit-how-to-claim)

If you intend to apply for benefits to help you pay for rent, you will have to consider your **bedroom entitlement** and the **Local Housing Allowance (LHA)** rate.

### Bedroom Entitlement

The number of bedrooms you can get will depend on:

- Number of people
- Ages and sex
- Relationship – e.g., couples will be expected to share a bedroom.

You can calculate your bedroom entitlement online here: <https://lha-direct.voa.gov.uk/bedroomcalculator.aspx>

The result of this calculation will tell you the size of the properties you should be looking for. It is important that you take the number of rooms into consideration to **avoid overcrowding**.

### Local Housing Allowance (LHA)

The LHA rate represents the maximum amount of money that can be covered by benefits.

- This rate has not gone up in a few years, while rent has continued to increase.
- This means that benefits will often not cover the whole rent.
- You will be expected to **cover the shortfall**.

The LHA rate will depend on your age, your bedroom entitlement, rent levels in your area and your medical or care needs.

You can calculate the LHA rate for the borough to intend to live in here: <https://lha-direct.voa.gov.uk/>

You should use this rate to **find properties that are affordable** to you.

### Location

When looking for private accommodation, you should consider areas that allow you to be close to your support network, work or your children's school. However, this may not always be possible, as private rented accommodation in London tends to be above the LHA rate.

- If the LHA rate is not enough to cover the rent in your area of choice, you may need to consider looking further away from your borough.
- When choosing a new location, consider not only the length of your commute but also the cost. You can use the Single Fare Finder on TFL to calculate this cost: <https://tfl.gov.uk/fares/find-fares/tube-and-rail-fares/single-fare-finder>

## Suitability

When you find a property, make sure that **you view it** before making any payments and that you speak to the estate agency or the landlord. You should find out:

- How much the rent is and how often it is paid
- Who to contact about repairs or other tenancy issues
- If you need to pay a tenancy deposit and where it will be protected

The viewing will enable you to make sure that the property is in **good condition** and that it is **suitable** for you and your family.

## Upfront costs

You usually have to pay some money before the tenancy starts:

### Holding deposit

- This is a deposit that you pay to reserve the property while the pre-tenancy checks are taking place.
- The maximum they can ask you to pay for holding deposit is one week's rent for the property you want to reserve.
- This will usually be refunded or discounted from your first month's rent when you sign the agreement.

### Tenancy deposit

- Get this back when the tenancy ends as long as you do not owe rent and leave the property in the same condition as when you moved in.
- The maximum tenancy deposit is 5 weeks' rent. The deposit needs to be protected in a scheme.

**Rent in advance** – at least one month's rent but they could ask for more depending on your background. For example:

- If you have never rented in the UK before
- If you don't have a guarantor
- If you are on low income

More information can be found here:

[https://england.shelter.org.uk/housing\\_advice/private\\_renting/upfront\\_costs\\_of\\_private\\_renting](https://england.shelter.org.uk/housing_advice/private_renting/upfront_costs_of_private_renting)

## Support in Waltham Forest

If you want to move and you are looking for private rented accommodation but need help with covering the deposit, you could apply for a Discretionary Housing Payment from the local authority. You would need to already be claiming Universal Credit or Housing Benefit. You can do this in Waltham Forest by completing the application form: <https://www.walthamforest.gov.uk/benefits-and-money-advice/housing-benefit-support-and-guidance/discretionary-housing-payments>

If your landlord is in the process of evicting you and you need help looking for alternative accommodation, you should tell the council that you are at risk of homelessness by calling **020 8496 3000**.

You may be worried that your Universal Credit will not be enough to cover the rent. If so, it would be important to check that you are already claiming all the benefits you are entitled to. You can use a benefits calculator to check: <https://benefits-calculator.turn2us.org.uk/>

If you need help applying for benefits, you can seek assistance from Waltham Forest's Citizens Advice by calling **08000234974**.

# Universal credit: housing costs (renters)

**This factsheet is the second in a series on universal credit. In this factsheet we look at help with housing costs for renters.**

Universal Credit (UC) can include a payment for your housing costs, including your rent.

## Claiming housing costs for your rent

Normally the tenant will claim for help with housing costs. In some cases, other people living in the property can claim instead, for example, the tenant's partner.

Fill in the details of your rent on the claim form when you claim UC.

You will need to provide evidence of your rent, such as a tenancy agreement or a letter from your landlord.

## Who can't get UC housing costs

If you live in some types of supported accommodation such as a hostel you will have to claim housing benefit instead of UC housing costs.

Some people can't claim UC at all. See the factsheet [Universal credit](#) for details.

## How it is paid

Help with your rent is normally paid to you as part of your total monthly UC.

However, sometimes the jobcentre will pay your housing costs direct to your landlord instead of to you. This is called a managed payment. You or your landlord can ask for this and the jobcentre will decide based on your circumstances. Claimants with, for example, addiction problems or serious rent arrears will normally be given a managed payment. Some other claimants, such as those who are disabled or living in temporary accommodation, can be given one.

## How much you get

If you rent your home from a private landlord, the maximum you can get towards your housing costs is the local housing allowance (LHA) rate for the area you live in. Your LHA depends on the number of bedrooms the government says you need.

If you rent your home from the council or a housing association and you are of working age the calculation will start with your full rent. However, you may get less because of the bedroom tax if you're classed as having a spare bedroom.

Some charges for communal areas which are included in your rent, such as cleaning and heating, can be paid through UC. But others, such as payment for water or gas within your home, will be deducted. The amount of help you can get with housing costs may be reduced if:

- your income is above a certain level
- there are adult family members living with you ('non-dependants').

## Deductions from UC for rent arrears

If you have rent arrears, get advice as soon as possible on how to manage them. Some of your UC could be deducted and paid to your landlord which might cause you hardship.

## If you are away from home

You can get help with your rent even if you are away from home temporarily. This will be for a limited time, depending on your circumstances. For example, you must return within one month if you are going abroad.

You may be able to get help with the rent for two homes for a limited period, for example, if you are living in a refuge because of domestic violence but expect to return to your previous home.

## If you have a shortfall

If your help with housing costs is not enough to pay your rent, you can request a discretionary housing payment (DHP) from your local council (not the jobcentre). See the factsheet [Discretionary housing payments](#) for details.

If you have a spare room, you could take in a lodger. Check if you need your landlord's permission first. The income you receive from renting out a room should not affect your UC.

## Further advice

You can get further advice from Shelter's free\* housing advice helpline (0808 800 4444), a local Shelter advice service or local Citizens Advice office, or by visiting [england.shelter.org.uk/housing\\_advice](http://england.shelter.org.uk/housing_advice)

\*Calls are free from UK landlines and main mobile networks.



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UK Government



Registered charity in England and Wales (263710)  
and in Scotland (SC002327).

**Note**  
Information contained in this factsheet is correct at the time of publication. Please check details before use.



# Benefit cap

**This factsheet looks at what the benefit cap is and whether it will affect you.**

The 'benefit cap' is the maximum amount of money you can receive in welfare benefits if you are of working age. Some people are exempt from the cap (see below).

### How much is the cap?

For a single adult without children, the cap is:

In London	Outside London
£296.35 pw	£257.69 pw
£1284.17 pcm	£1116.67 pcm

For couples with or without children, and for lone parents, the cap is:

In London	Outside London
£442.31 pw	£384.62 pw
£1916.67 pcm	£1666.67 pcm

### Does the cap apply to you?

The cap applies to the *combined* household income from benefits received by:

- you
- your spouse or partner if you live with them
- your dependent child(ren), if they live with you.

Your housing benefit will be reduced or your universal credit will be capped so you don't get more than the cap sets out.

### Which benefits are taken into account?

The following benefits are taken into account when calculating the maximum total amount of benefit you can receive:

- bereavement allowance
- child benefit
- child tax credit
- employment and support allowance (ESA) - unless in the support group
- housing benefit
- incapacity benefit
- income support
- jobseeker's allowance
- maternity allowance
- severe disablement allowance
- universal credit
- widowed mother's/parent's allowance
- widow's pension.

### Which benefits aren't counted?

Income from the following is not counted:

- discretionary housing payments (DHP)
- council tax support payments
- winter fuel payments
- budgeting loans/advances
- housing benefit for 'supported exempt accommodation' (eg some hostels and refuges). Get advice on what this means.

### Are you exempt from the cap?

The benefit cap will not apply to you if you or your partner:

- do not get housing benefit or universal credit
- have reached the age to qualify for state pension credit. Use the [Gov.uk online state pension calculator](#) to check this. (If you are getting universal credit, you and your partner must **both** be of pension credit age to be exempt)
- have been made redundant after working for at least 50 of the last 52 weeks (you will be exempt for 39 weeks)
- are working enough hours to qualify for [working tax credit](#).

You are also exempt from the benefit cap if you or anyone in your household:

- receive certain disability benefits or war pension payments, including attendance allowance, disability living allowance, personal independence payment, or ESA (support group)
- are getting carer's allowance or the carer element of universal credit, or guardian's allowance.

### Discretionary housing payment

You may qualify for a DHP if the benefit cap means you can't pay your rent. Apply to [your local council](#). Single parents with a child under two should get a DHP.

### Further advice

You can get further advice from Shelter's free\* housing advice helpline (0808 800 4444), a local Shelter advice service or local Citizens Advice office, or by visiting [england.shelter.org.uk/housing\\_advice](http://england.shelter.org.uk/housing_advice)

\*Calls are free from UK landlines and main mobile networks.



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# Private Rented Accommodation Search

Please find below a list of local services and websites which may be of interest when looking for private accommodation in and around London.

Advice and Useful Information Websites		
Name	Web Address	Additional Information
Shelter	<a href="http://england.shelter.org.uk/get_advice/private_renting">http://england.shelter.org.uk/get_advice/private_renting</a>	Advice, tips and legal information
Universal Credit	<a href="https://www.gov.uk/universal-credit">https://www.gov.uk/universal-credit</a>	Gov.uk website about Universal Credit
Housing Benefit	<a href="https://www.gov.uk/housing-benefit">https://www.gov.uk/housing-benefit</a>	Gov.uk website about Housing Benefit
Benefit Calculator	<a href="https://www.turn2us.org.uk/Benefits-Calculator-redirect">https://www.turn2us.org.uk/Benefits-Calculator-redirect</a>	Use this website to calculate benefits, check your eligibility
Benefit Calculator	<a href="https://www.entitledto.co.uk/">https://www.entitledto.co.uk/</a>	Second website to calculate benefit entitlement
Citizens Advice Bureau	<a href="http://www.citizensadvice.org.uk/housing/renting-a-home/">www.citizensadvice.org.uk/housing/renting-a-home/</a>	Advice and common issues when renting
Local Housing Allowance	<a href="https://lha-direct.voa.gov.uk/">https://lha-direct.voa.gov.uk/</a>	Calculate your Housing Benefit/ Universal Credit allowance
Council Tax	<a href="https://www.gov.uk/council-tax">https://www.gov.uk/council-tax</a>	Information, discounts and available reductions
Council Tax Band	<a href="http://cti.voa.gov.uk/cti/inits.asp">http://cti.voa.gov.uk/cti/inits.asp</a>	Check the Council Tax you will need to pay for the property
Gov.uk	<a href="http://www.gov.uk/private-renting/your-rights-and-responsibilities">www.gov.uk/private-renting/your-rights-and-responsibilities</a>	Your rights and responsibilities as a private tenant
Tenants Tips	<a href="http://www.tenantstips.com">www.tenantstips.com</a>	Independent advice and information for private tenants
Tenant Fees Act	<a href="https://www.gov.uk/government/collections/tenant-fees-act">https://www.gov.uk/government/collections/tenant-fees-act</a>	Government information about the decrease of renting fees from June 2019
Homeless UK	<a href="http://www.homelessuk.org">www.homelessuk.org</a>	Specialist accommodation/supported housing helping ex-offenders, single parents, mental health and drug living (drugs and alcohol).
HED	<a href="http://www.ellchoicehomes.co.uk">www.ellchoicehomes.co.uk</a>	HED stands for Housing and Employment Destinations. It is an online questionnaire you can complete which then shows different services you can access.

When browsing for properties it's a good idea to search by Location and by Price range: Set "Price Low to High".

Monthly rent: There are 52 weeks in a year, and 12 months.  $52 \div 12 = 4.3$

To convert a monthly rent to a weekly rent you need to divide it by 4.3.

Specific Property Websites for People on Universal Credit / Housing Benefit		
Name	Web Address	Additional Information
DSSMove	<a href="http://www.dssmove.co.uk">www.dssmove.co.uk</a>	Housing search for properties and agents that accept tenants on housing benefits.
DSS Accepted	<a href="http://www.dssaccepted.co.uk">www.dssaccepted.co.uk</a>	Housing search for properties available to tenants on housing benefits.
Home Hunt	<a href="https://www.homehunt.co.uk/home">https://www.homehunt.co.uk/home</a>	Affordable rent homes
Tenant History	<a href="http://www.tenantshistory.co.uk/">http://www.tenantshistory.co.uk/</a>	DSS tenant rating website, which then allows you to rent from their service
Local Solutions	<a href="http://localhousingsolutions.org.uk/dsslocal/index.html">http://localhousingsolutions.org.uk/dsslocal/index.html</a>	Current list of vacant DSS properties
GM&K	<a href="https://gmandk.com/">https://gmandk.com/</a>	DSS agency for low income clients
Choicelet	Tel: 02037818003	DSS agency mostly in North London
Caridon	Tel: 02038241099	Croydon, central and Greater London properties
Home Studios 4U	Tel: 02033486000	Studio flats in London
N&N Properties	Tel: 07921088578	DSS Agency in Edmonton
Paragon Realty	Tel: 0208789658	Studio Flats for DSS tenants

Popular Property Websites		
Name	Web Address	Additional information
Right Move	<a href="http://www.rightmove.co.uk">www.rightmove.co.uk</a>	General housing search.
Trovit	<a href="http://homes.trovit.co.uk">homes.trovit.co.uk</a>	General housing search; use 'DSS Welcome' tag to bring up properties available to tenants on housing benefits.
Mitula	<a href="http://property.mitula.co.uk">property.mitula.co.uk</a>	General housing search; try searching for 'DSS Welcome' to bring up properties available to tenants on housing benefits.
Find Properly	<a href="http://www.findproperly.co.uk">www.findproperly.co.uk</a>	General housing search for properties in and local to London.
Gumtree	<a href="http://www.gumtree.com">www.gumtree.com</a>	Classified ads of rooms and flats available to rent, use 'DSS' tag.



Open Rent	<a href="http://www.openrent.co.uk">www.openrent.co.uk</a>	General housing search but 'DSS Accepted' can be input with the Advanced Search Settings.
News Now	<a href="http://www.newsnow.co.uk/classifieds/property">www.newsnow.co.uk/classifieds/property</a>	Classified ads of rooms and flats available to rent. Try searching for 'DSS Welcome' to bring up properties available to tenants on housing benefits.
Vivastreet	<a href="http://www.vivastreet.co.uk">www.vivastreet.co.uk</a>	Classified ads of rooms and flats available to rent.
London 2 Let	<a href="http://www.london2let.com">www.london2let.com</a>	General housing and flatshare search.
Houseladder	<a href="http://www.houseladder.co.uk">www.houseladder.co.uk</a>	General housing search.
Prime Location	<a href="http://www.primelocation.com">www.primelocation.com</a>	General housing search.
On The Market	<a href="http://www.onthemarket.com/to-rent">www.onthemarket.com/to-rent</a>	General housing search.
Zoopla	<a href="http://www.zoopla.co.uk">www.zoopla.co.uk</a>	General housing search.
Loot	<a href="http://www.loot.com">www.loot.com</a>	Classified ads: rooms, flats and houses available to rent. Be aware of possible scams!
Letting Web	<a href="http://www.lettingweb.com">www.lettingweb.com</a>	Most properties are in Scotland! However, there are a handful based in England
Moving Soon	<a href="https://movingsoon.co.uk/dss-accepted/">https://movingsoon.co.uk/dss-accepted/</a>	General housing search, including affordable properties.
MoveFlat	<a href="http://www.moveflat.co.uk">www.moveflat.co.uk</a>	London only properties. Both flatshares and individual flats available.

House-Share and Spare Room Websites for Individuals or Couples		
Name	Web Address	Additional information
Spare Room	<a href="http://www.spareroom.co.uk">www.spareroom.co.uk</a>	Spare room search. If you click on Advanced Search then scroll all the way down to the bottom of the page there is a DSS OK box. Click on this and the search will bring up properties that are happy to take tenants on benefits.
Easy Roommate	<a href="http://uk.easyroommate.com">uk.easyroommate.com</a>	Spare room search, you have to set up a profile to use the site though. If you scroll to the very bottom of the page you can select DSS under Flatshare Types, will bring up properties that are happy to take tenants on benefits.
Room Hunters	<a href="http://www.roomhunters.co.uk">www.roomhunters.co.uk</a>	General flat share/spare room search.
House Pals	<a href="http://www.housepals.co.uk">www.housepals.co.uk</a>	General flat share/spare room search.

Houseshare	<a href="http://www.houseshare.com">www.houseshare.com</a>	General flat share/spare room search. If you click on Advanced Search and scroll to the bottom you can click on the DSS OK box in Other Options - this will bring up properties that are happy to take tenants on benefits.
Badi	<a href="https://badi.com/">https://badi.com/</a>	Website that works as an App on a phone, good for lodgers living with families. Also helpful if you have a spare bedroom and want a lodger.
Christian Flatshare	<a href="http://www.christianflatshare.org">www.christianflatshare.org</a>	Flatshare/spare room search for Christians. You have to register (for free) to reply to adverts.

Agencies that accept Housing Benefit			
Name	Web Address	Contact Details	Additional Information
Aaza Estate Agents	<a href="http://www.aazaproperties.co.uk">www.aazaproperties.co.uk</a>	02036417904	Dependent upon landlord
Abacus Estates	<a href="http://www.abacusestates.com">www.abacusestates.com</a>	020 3815 5777	Dependent upon landlord
AJ Properties	<a href="http://www.aj-properties.co.uk">www.aj-properties.co.uk</a>	020 8597 0301	Dependent upon landlord
Anisten Homes	<a href="http://www.anistenhomes.co.uk">www.anistenhomes.co.uk</a>	020 8599 0061	Dependent upon landlord
CityDeal Estates	<a href="http://www.citydealestates.co.uk">www.citydealestates.co.uk</a>	020 8896 0800	Dependent upon landlord
Cjon Properties	<a href="http://cjonproperties.com">http://cjonproperties.com</a>	020 7327 4647	Dependent upon landlord
County Rents	<a href="http://www.countyrents.co.uk/">www.countyrents.co.uk/</a>	0208 144 9503	Dependent upon landlord
Foundation Estates	<a href="http://foundationstates.co.uk">http://foundationstates.co.uk</a>	020 7262 6060	Dependent upon landlord
Foxtons	<a href="https://www.foxtons.co.uk/">https://www.foxtons.co.uk/</a>	Search on their website for local office	Dependent upon landlord
Anthea Lettings	<a href="http://www.anthealettings.com/">http://www.anthealettings.com/</a>	02077000021	Dependent upon landlord
G8 Properties	<a href="http://www.g8properties.co.uk">www.g8properties.co.uk</a>	020 8590 5555	Dependent upon landlord
G M and K	<a href="https://gmandk.com/">https://gmandk.com/</a>	020 3151 2590	Dependent upon landlord
Home View Estates	<a href="http://www.homeviewestates.com">www.homeviewestates.com</a>	020 7625 6166	Dependent upon landlord
Howard Homes	<a href="http://www.howard-homes.co.uk">www.howard-homes.co.uk</a>	020 8906 6833	Dependent upon landlord
Royal Estates	<a href="http://www.royel.co.uk">www.royel.co.uk</a>	020 8599 6100	Dependent upon landlord

South London Estates	<a href="http://www.southlondonestates.co.uk">www.southlondonestates.co.uk</a>	020 8695 1666	Dependent upon landlord
Stirling Ackroyd	<a href="https://www.stirlingackroyd.com/b ranches/southbank-and-nine-elms">https://www.stirlingackroyd.com/b ranches/southbank-and-nine-elms</a>	020 3974 6862	Dependent upon landlord
Venice Properties	<a href="http://veniceproperties.co">http://veniceproperties.co</a>	020 7724 7862	Dependent upon landlord
Yell	<a href="http://www.yell.co.uk">www.yell.co.uk</a>	A very useful resource for finding lettings agents. Just type in 'lettings agents' and then the area you are interested in.	
Net-lettings.co.uk	<a href="http://www.net-lettings.co.uk">www.net-lettings.co.uk</a>	A very useful resource for finding lettings agents.	
Property Guardians	<a href="http://guardiansoflondon.com/guardians-apply-now/">http://guardiansoflondon.com/guardians-apply-now/</a>	Property Guardians scheme, read carefully to check if its suitable for you	

## Affordability of Properties

Use the following websites if you require money advice, or help with existing debts.

Money Advice Websites	
Money Advice Trust	<a href="http://www.moneyadvicetrust.org/">http://www.moneyadvicetrust.org/</a>
National Debt Line	<a href="https://www.nationaldebtline.org/">https://www.nationaldebtline.org/</a>
Step Change	<a href="https://www.stepchange.org/">https://www.stepchange.org/</a>

## Simple Budget Calculator

Please check your property requirements and calculate your budget accordingly.

Please check your property requirements and calculate your budget accordingly when searching. One of the aims of creating a budget is to plan your spending thoroughly. Do you need to pay for a large one-off expense later in the year such as a car MOT, or a repair to your home? Make sure you add this to your budget.

You can do this by taking the amount you'll need for the one-off expense, then dividing it by 12 and adding it your monthly budget. You then put this amount aside every month. Putting it in a savings account away from your day-to-day bank account can help you avoid dipping into it.

Monthly Income	
Wages (after Tax)	
Benefits	
Savings or other	
<b>Total</b>	

Expenditure	
Bills (water, electricity, gas etc.)	
Subscriptions (Netflix, gym membership)	
Groceries (take-outs, tabaco, alcohol)	
School expenses (childcare)	
Transport (public, car costs – fuel)	
Leisure (cinema, scratch cards, toys)	
Clothes and cosmetics	
Pets	
Debts	
<b>Total</b>	

Calculate price per month / per week:

There are 52 weeks in a year, and 12 months.  $52 \div 12 = 4.3$

To covert a weekly rent to calendar month rent you need to multiply it by 4.3.

# Private Renting Useful Information

If you have housing costs – pay for your accommodation to a person or an agency, then you have either a tenancy or a licence. Both tenancy and licence agreements can be written or verbal.

## Tenancy Types:

Different types of tenancy give you very different rights:

- most people who rent from a private landlord have an assured shorthold tenancy
- some have an assured tenancy or a regulated tenancy - these tenancies have stronger tenants' rights
- if you share accommodation with your landlord, you're probably a lodger

You can usually tell what type of tenancy you have by looking at your agreement.

Sometimes landlords use the wrong type of written agreement, so your tenancy type might be different to what your agreement says.

## Written rental agreements

Your written agreement sets out the rights and responsibilities of you and your landlord. Read the agreement carefully before you sign it. Ask the landlord to explain anything you're not sure of. Certain rights and obligations apply regardless of what the agreement says, for example: a landlord's responsibility for repairs.

Check whether your agreement includes information such as:

- the name of the tenant(s)
- the address of the property (or room) you are renting
- the name and address of the landlord and the letting agent if there is one
- how much the rent is, when it is due and how it should be paid
- if the rent includes bills such as council tax, water rates or other charges
- how long the agreement is for
- when the landlord can increase your rent
- rules on ending your tenancy

The agreement may also say who to contact about repairs, the rules on lodgers, subletting and passing on your tenancy. The agreement may have rules about pets, guests or smoking.

Your agreement should say whether you have to pay a deposit, what it covers and what circumstances mean you don't get your deposit back.

## Verbal renting agreements

Some rules apply to everyone renting a home. These rules don't have to be written down.

Most landlords give their tenants a written agreement. If you don't have a written agreement, you still have legal rights. If the landlord accepts rent from you for living in the property, any verbal agreement you have counts as a legal agreement.

Ask your landlord to put your agreement in writing. Having a written agreement helps make sure that both you and your landlord understand your rights and responsibilities.

Verbal agreements can be more difficult to enforce if there is any dispute.

## Fixed-term and periodic agreements

Some tenancy agreements are granted for a fixed-term, such as six months or one year.

When the fixed-term ends your landlord could either:

- give you a new agreement for a further fixed-term
- allow your tenancy to automatically continue by rolling on from roll from month to month or week to week

Your landlord must follow a set of rules to end your tenancy. This means they have to go to court to get an order for possession.

Give the landlord written notice if you want to leave at the end of the fixed-term. Your tenancy agreement may say you have to do this.

Different rules apply if you are a lodger.

## Difference between a tenancy and a licence

Your renting agreement with your landlord is either a tenancy or a licence.

The main difference between a tenancy and a licence is that a tenancy usually gives you more protection from eviction. You do not have a licence or a tenancy just because the landlord says that's what you have.

Your agreement with your landlord can give you extra rights. It cannot take away any rights that the law gives you. These rights depend upon the type of tenancy or licence you have.

Get advice if you're not sure what type of tenancy you have.

## Joint tenancy agreements

When you sign a joint tenancy agreement with another person or group of people, you have exactly the same rights and obligations as each other. You are all equally responsible for keeping to the conditions of the agreement.

If one person doesn't pay their share of the rent, the others must pay it for them. As a group, each of you is responsible for making sure that the whole rent is paid.

If one of you wants to leave and gives the landlord notice to end the agreement, it normally ends the agreement for everyone. Anyone who wants to stay could try to negotiate a new tenancy agreement with the landlord before the original one ends. This does not apply during a fixed-term tenancy agreement.

## Who is a lodger (excluded occupier)

You are a lodger if you rent a room in your landlord's home and you share facilities such as the bathroom and kitchen with your landlord.

## Rental agreements for lodgers

A landlord doesn't have to provide a lodger with a written contract, but it is a good idea to have one.

Your agreement with your landlord could be:

- fixed term – usually for 6 or 12 months
- periodic – this means it runs from one rent period to the next, with no set date for ending

## Will taking in a lodger affect your Housing Benefit?

If you get Housing Benefit, the first £20 of weekly income from a lodger is ignored and won't affect your benefit. If meals are included, 50% of anything over the £20 is also ignored.

If you're a working-age social housing tenant and you have one or more 'spare' bedrooms, you might be paying some money towards your rent already because your Housing Benefit has been reduced. This is known as the 'under-occupancy charge', the 'social sector size criteria reduction', the 'removal of the spare room subsidy' or the 'bedroom tax'.

If you take in a lodger, you'll be treated as needing a bedroom for the lodger for Housing Benefit purposes. This means that your Housing Benefit won't be reduced because the bedroom is no longer 'spare', although the rent you get from the lodger counts as income, as explained above.

If you rent a room to a family member, different rules will usually apply. The bedroom wouldn't be considered as a spare room, but your Housing Benefit might be reduced because of a 'non-dependant deduction'. The amount of the deduction depends on your

relative's income. The deduction might not be taken if you or your relative claim certain benefits.

## Council tax

If you live alone and would like to take in a lodger, you need to bear in mind that you will lose the 25% single person discount on your council tax. There are some exceptions, for example, if the lodger is a full-time student.

## Right to rent checks

If you moved in on or after 1st February 2016, your landlord has to do right to rent immigration checks. They will ask you to prove you have the right to stay in the UK.

## Rent and increases

Pay your rent on the day you agree with your landlord. If you have a written agreement this should tell you when you pay your rent.

Usually you have to pay your rent in advance every week or month. This means you pay for the week or month coming. If possible, set up a standing order to pay the rent. Ask for a receipt if you pay your rent in cash.

## During a fixed-term agreement your rent cannot be increased unless:

- your agreement says how and when it can be increased
- you agree to an increase

If you never had a fixed term agreement or the fixed term has ended, your landlord can increase your rent anytime. If you don't agree to the increase your landlord can give you notice to leave.

## Contacting Landlords:

Most common way of contacting landlords is by e-mail or phone. There are two types of landlords – private landlords who rent their own property, and estate agents or letting agencies that act on behalf of the property owner.

- Estate Agents / Letting Agencies – they will take details of potential tenants and present them to the landlord, often will have an answering machine and a “call back” system.
- Private Landlords – direct messages with a person who owns the property, often easier to get an agreement with, but sometimes harder to reach.

## Sample e-mails:

Here are two examples of simple e-mails you can use to contact the potential landlords. First is for the property you have seen advertised, second is a general enquiry in the area of your choice.



Dear Sir or Madam,

I am interested in the following property - [address], this is a very convenient area for me. [ I am / My family is ] looking for a nice and quiet place to live.

1. I am a single [ mother / father / man / woman ] with a happy baby [ boy / girl ] who is receiving all state benefits.

2. I am a [ working professional / student ] who wishes to move closer to my [workplace / college / university ].

3. We are a [ couple / family of (put a number) ] thinking to move into the neighbourhood.

I would love to set up a viewing of this property as soon as possible. Please do not hesitate to contact me if you need any more information or would like to arrange a viewing.

Your sincerely,

[name + telephone number]

Remember when contacting landlords be polite, respectful and make it sound professional – if possible make comments about what you like about the property.

Dear Sir or Madam,

I am interested in renting a property in the neighbourhood you operate, as this is a very convenient area for me. [ I am / My family is ] looking for a nice and quiet place to live.

1. I am a single [ mother / father / man / woman ] with a happy baby [ boy / girl ] who is receiving all state benefits.

2. I am a [ working professional / student ] who wishes to move closer to my [workplace / college / university ].

3. We are a [ couple / family of (put a number) ] thinking to move into the neighbourhood.

Please let me know if you have any available properties in the [ borough ] area, either now or in a nearby future. Please do not hesitate to contact me if you need any more information or would like to arrange a viewing.

I look forward to hearing from you.

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## Sample letters: Examples of inquiring about a property.

First letter comes from the USA and is a bit longer than what we usually write in London. This letter details the size of the property of interest – 2 BHK means 2 bedroom, 1 hall and 1 kitchen, a timeframe when the person would like to move in and a mention where the person met the landlord. However, this letter is on behalf of someone else, which is not a popular practice in the UK.

Dear Mr. Carter

My name is Julian Tar and I am writing this letter to inquire about the landlord tenancy situation at the apartments you own.

We met in April 2014 at the community centre in North Hems, New Jersey. In the conversation you mentioned that you own 3 apartments on Bulls Street and are willing to rent out two of the apartments on lease. I would like to inquire is any of those apartments on the Bulls Street are vacant. One of my close friends has transferred from Chicago to New Jersey and is looking for a place to stay. The apartments as I remember are both 2 BHKs, which is perfect as per his requirements. If any of the apartments are available for occupancy starting 1<sup>st</sup> October 2014, please inform me.

Please send me all details including the address, location description, furnishing details and the terms under which the apartment may be rented out. Kindly respond to the earliest,

Mr. Julian Tar

Second letter is a cover letter of the person wanting to rent a property. It has information about the tenant including what his employment is, and the reasons he is interested in the property. Cover letters for tenants are growing increasingly popular, as the market is very competitive.

### Cover Letter for John Doe

Dear Mr. Durning,

I have attached this cover letter to help you learn a bit more about me.

I have been living in a secondary suite in Burnaby for the past six years, but now have to move because the property is being sold and the new owners are taking possession.

I am particularly interested in your rental unit because of the nearby amenities, proximity to public transportation, and relatively short commute to work. I have been employed in the service industry for the past eight years and consider my employment secure. I am quiet and respectful of others' privacy, and have always had a good relationship with my previous landlords. Although I enjoy socializing, I like my home to be a peaceful place.

I understand that by entering into a tenancy, I will be taking on legal responsibilities. As your tenant, I am aware that I will need to:

- pay the full rent on time,
- not unreasonably disturb others,
- care for your property, and
- otherwise follow the terms of my tenancy agreement.

Along with my cover letter, I have included my references, credit report, pet resume and *Renting It Right* course certificate.

I am looking for a stable tenancy and hope that you will consider my application. If you have any questions or concerns, please do not hesitate to contact me.

Sincerely, John Doe

This person decided to prepare their references and credit check in advance, to show their suitability. **Renting it Right** is a free course popular in the USA to boost renting chances of future tenants. If interested, you can find this course on the Tenants Resource and Advisory Centre website: <http://tenants.bc.ca/renting-itright/>

### Documents your Landlord or Agent needs to prepare before the start of the tenancy:

There are several documents that your Landlord or Agent must provide you with at the start of your tenancy by law. Use the below list as a checklist, and make sure you do receive a copy of each.

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Without these documents any Assured Shorthold Tenancy will be invalid – making potential court proceedings difficult for the landlord.

- - A copy of the guide 'How to rent' (England and 2019 version).
- - A gas safety certificate.
- - Deposit paperwork.
- - The Energy Performance Certificate.
- - A record of any electrical inspections.

Your landlord or letting agent need to put your deposit into a deposit protection scheme within 30 days of getting it. There are three different government approved companies, they make sure you'll get your deposit back if you:

1. meet the terms of your tenancy agreement
2. don't damage the property
3. pay your rent and bills

Deposit protection Schemes	Websites
Deposit Protection Scheme	<a href="http://www.depositprotection.com/">http://www.depositprotection.com/</a>
My Deposits	<a href="http://www.mydeposits.co.uk/">http://www.mydeposits.co.uk/</a>
Tenancy Deposit Scheme	<a href="https://www.tenancydepositscheme.com/">https://www.tenancydepositscheme.com/</a>

Your landlord doesn't have to protect a holding deposit (money you pay to 'hold' a property before an agreement is signed). Once you become a tenant, the holding deposit becomes a deposit, which they must protect.

### Renting with a bad credit:

1. Find out your credit rating - knowing your credit rating will help you organise your finances and take control. Plus, how will you convince a landlord you're a responsible tenant if you don't know your credit rating?

In most cases, missed or late payments will not show on your public credit score. So, landlords and letting agents won't be able to see these. However, of course, this isn't the case for everyone, county court judgements (CCJ), will show on your public score, as will bankruptcy.

2. Tell the landlord upfront - if the landlord or letting agent will be able to see your credit score during the tenant check – be upfront. This will make you appear a much more trustworthy and reliable tenant.

4. Get a guarantor – when renting to students and families on low income a landlord usually expects a guarantor.

If you're renting with poor credit, you may also be asked to have a guarantor. You could offer this option to your potential landlord if they're having doubts about taking you on. Your guarantor will be responsible for your rent should you fall behind, so it can help reassure the landlord.

5. Allow tenancy agreement changes – sometimes, when renting with bad credit, a little compromise is necessary.

If a landlord makes some amendments to your tenancy agreement before it's signed, it might be wise to allow them to do so. This is within reason, of course. Only allow changes that will help the landlord protect themselves.

6. Offer references – if you've rented before getting a reference or endorsement from a previous landlord is a great way to get potential landlords to trust you.

Ideally, these should show you in a glowing light, affirming that you're reliable, can pay rent on time and take good care of a property. Sometimes you can use a previous employer or other professional to vouch for you.

7. Provide evidence of your monthly income, proving to your landlord you're a responsible person by creating a budget sheet. In the end landlord or letting agent's top priority will be to ensure their rent is paid on time.

8. Offer a larger security deposit when possible. If a landlord or letting agent is doubtful about whether to take you on, it will make things easier for them.

Assuming you can afford to do so, offering a slightly larger deposit than requested might help alleviate a landlord's concerns. Alternatively, finances permitting, offer to pay two months' rent upfront.

9. Build up a relationship for your landlord to see you as a reliable tenant. Sometimes, when applying to rent, your bad credit history might be difficult to look past. So, try and counteract this by demonstrating your efficiency and enthusiasm by keeping communication lines open, while being responsive and friendly at all times.

It's advisable to give them no reason to doubt that you would make a great tenant. Good credit is one thing, it doesn't necessarily mean someone will make their rent payments on time. Building up a rapport with the landlord will allow them to see you as responsible and reliable.

10. Find a private Landlord as often they are less savvy when it comes to credit checks and will accept a tenant based on references only.

11. Offer to pay the rent by direct debit on the same day of every month, if working provide information when you are getting your wages, so the landlord will have an idea when you have the most money in your account.

12. Suggest pay for their Landlord Rent Guarantee Insurance (RGI) like Homelet:  
<https://homelet.co.uk/landlord-insurance/rent-guarantee>

13. Start paying more than minimum credit card repayments on your debts, as that will improve your credit score over time, suggesting you are better at managing finances.

14. Remember that low credit score can be linked to never borrowing money or not having a credit card, so if this is the case make sure your landlord knows.

15. Register to vote as this updates your address across different online platforms, making sure you are not tied up to past addresses which can have outstanding debts linked to them.

You can register online if you are a UK citizen (or an Irish, EU or Commonwealth citizen with a permanent UK address): <https://www.gov.uk/register-to-vote>

### Guarantors:

A guarantor is someone who signs a contract agreeing to pay rent or cover damage to a property if you don't. It's usually a friend or family member.

A landlord may be more likely to rent to you if they have the additional insurance of a guarantor. Some people who are not able to get a guarantor can use a guarantor scheme instead. Speak to your landlord first, and ask if he would consider such scheme, as they can be expensive.

Most popular guarantor schemes:

Scheme	Website
Housing Hand	<a href="https://www.housinghand.co.uk/">https://www.housinghand.co.uk/</a>
UK Guarantor	<a href="https://ukguarantor.com/">https://ukguarantor.com/</a>
Rent Guarantor	<a href="https://www.rentguarantor.com/">https://www.rentguarantor.com/</a>

Disclaimer: Please note that if you decide to apply for one of the above guarantor schemes, they are third party and Shelter is not responsible for any actions taken by them. Please ensure to read terms and conditions thoroughly.

### Tenant Fees Act 2019

The Tenant Fees Act bans most letting fees and caps tenancy deposits paid by tenants in the private rented sector in England. The ban on tenant fees applies to new or renewed tenancy agreements signed on or after 1 June 2019.

A landlord cannot charge a relevant person a fee, unless it is expressly permitted by the Act. The permitted payments are:

- rent
- tenancy deposit (up to maximum of five or six weeks' rent)

- holding deposit (up to maximum of one week's rent)
- a fee in the event of a 'relevant default'
- damages for breach of agreement
- in connection with tenant's request for a variation, assignment, or surrender of a tenancy
- in respect of council tax, utilities, communication services and TV licence.

## Senior Tenants

### Retirement villages

Retirement villages are fairly new in the UK. They are usually large schemes set out like a village, with a range of facilities such as shops, restaurants, gyms and swimming pools. Personal care services are often provided.

Properties in retirement villages are available privately to buy, rent or part-buy. Make sure you understand what services are provided, how much they cost and how they are paid for, and check the lease to see what happens if you decide to sell or leave the property to someone

### Abbeyfield

The Abbeyfield Society is a charity which provides accommodation for people aged 55 and over. The type of housing varies but could be a converted house with 6-12 bed-sitting rooms and a communal lounge. Some rooms have en-suite bathrooms. Residents are supported by a house manager and volunteers and are provided with one or two cooked meals a day.

### Almshouses

Almshouses are run by charitable trusts and are mainly for older people. Each charity has a policy about who it will assist, such as residents in a particular geographical area or workers who have retired from a particular trade.

You occupy an almshouse as a beneficiary of the charity and do not have the same legal rights as a tenant elsewhere. Your rights are outlined in a 'Letter of Appointment' provided by the trustees.

### Housing 21

Housing 21 is a leading not-for-profit provider of Retirement Housing and Extra Care for older people of modest means.

We operate in nearly 200 local authority areas, managing around 20,000 Retirement and Extra Care Living properties and providing over 42,000 hours of social care each week.

**Phone:** 0370 192 4000

**Email:** [enquiries@housing21.org.uk](mailto:enquiries@housing21.org.uk)

**Website:** <https://www.housing21.org.uk/our-properties/search-our-properties/>

### Ageuk.org.uk

We offer support through our free advice line on 0800 678 1602. Lines are open 8am-7pm, 365 days a year.

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# Property to Rent Viewing Checks

The current housing market has made renting property an increasingly important part of the way we live now. House prices have outstripped wages significantly, making it difficult to get on the property ladder, so renting can often be the best option.

## Viewing checklist 1: The outside:

- Is the outside of the property in good condition?
- Is the property secure - including windows and external doors?
- Is there a garden? And who is responsible for the maintenance?
- What is the local area like? Are your preferred amenities and transport links within easy reach?
- Are there any potential nuisances or red flags - passing traffic noise, a nearby nightclub, exposure to flash flooding?
- What are the neighbours like?

## Viewing checklist 2: The inside:

- Are there signs of damp, flaking paint or infestations of any kind?
- Are repairs required?
- Is any furniture unsafe, broken or damaged in any way?
- Is there central heating? Do all the radiators function properly?
- Is there hot water, and good water pressure?
- Is it properly insulated, draught-free, and double-glazed?
- Is there enough storage space?
- 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 condition?
- Are the bedrooms adequately heated? Are there curtains?
- Check the bathroom(s) and make sure taps are not leaking.
- Does the shower work properly?
- Does the toilet flush and do the bath and sinks drain adequately?
- Are the sealants around the bath and shower intact?
- Are there enough electrical and telephone points, and are they in the right places for your needs?
- Can the property receive a quality broadband and wi-fi service?
- If the property needs redecorating, can it be done before you move in?
- Are you allowed to redecorate?

## Viewing checklist 3: Safety checks:

- Have all appliances had safety checks (PAT tested)? Is the paperwork available to view? (PAT testing is not a legal requirement, but all electrical items should be maintained in good condition and serviced as necessary)
- Do the downstairs windows have locks? Is there a burglar alarm, if so how to operate it?



- Is there a landlord's gas safety record available to view?
- Is there a fire blanket and fire extinguisher in the kitchen (this is required by law if the property is a HMO)?
- Do the furnishings comply with the latest fire safety regulations (1989 Fire and Furniture Regulations)?
- Are there carbon monoxide detectors present (a carbon monoxide alarm is legally required in any room containing a solid fuel burning appliance)?
- Are there enough smoke alarms (private sector landlords have been required to have at least one smoke alarm installed on every storey of their properties since 1 October 2015)? Do they work?
- Is there an easy means of escape in the event of a fire?
- Would the property be overcrowded if you moved in (for example by having 2 bedrooms less than family members)?

#### Viewing checklist 4: Financial considerations:

- How much is the rent and what is included?
- What other bills are there and what are you liable to pay?
- How much of a deposit is required? What are the conditions for the landlord deducting money from the deposit?
- What are the estimated running costs of the property?

#### Viewing checklist 5: General considerations if you decide to proceed:

- If anything needs to be repaired, ask the landlord in writing.
- If the landlord agrees to make repairs, ask them to agree it in writing.
- Double-check the inventory before you move in.
- Get a copy of the tenancy agreement and make sure you fully understand it.
- Keep your own signed copy of the tenancy agreement.
- Ask previous tenants about their experience of the landlord and the property.
- Check and note all meter readings on the day you move in.

#### Damp and Mould:

##### Landlords:

- Must make repairs to the property's structure and exterior (this includes repairs that are likely to be the cause of damp and mould – such as leaking gutters or wet outside walls).
- Should make sure that the property is properly ventilated. Tenants:
- Look out for damp patches on walls and ceilings, mould, peeling wallpaper and condensation on windows.
- Check if the property smells musty.
- Check that you can open and close windows securely.

#### Before you decide to take the property:

Read your written tenancy agreement carefully to understand your rights and responsibilities. If you have any concerns about the agreement, seek advice before you sign.

Agree an inventory (or check-in report) with your landlord and, as an extra safeguard, make sure that you take photos. This will make things easier if there is a dispute about the deposit at the end of the tenancy.

### Inventory Information:

You should find the following information on the document:

- Full names and addresses of the landlord, tenants and letting agents, if any
- The date when the inventory was conducted and the person who conducted it
- A thorough list of the interior and exterior, décor/fixtures and fittings
- The condition of these items (e.g. 'small scratches to surface' or 'brand new, never used')
- Meter readings/serial numbers/key lists
- Embedded photographs (if these are not embedded in the document they should be signed and referenced to the corresponding part of the inventory)
- Any relevant receipts (e.g. end of tenancy cleaning performed before the tenant has moved in)
- Signatures from the landlord and tenant/s including date/s agreeing to the inventory
- Pages should be numbered

The inventory should be of all rooms available to you at the property. Make sure your inventory is signed off by the landlord or the agency.

### Inventory Notes Example:

Item	Condition	Notes
Sofa	New	new
Kitchen counter	Used	stained brown in 3 places
Shower curtain	Used	torn at the bottom
Lightbulbs	Used	Kitchen- 4, bathroom- 3, bedroom- 2, corridor- 1

Further information about inventories and templates:

[https://www.thetenantsvoice.co.uk/advice\\_from\\_us/tenancy-inventory-check/](https://www.thetenantsvoice.co.uk/advice_from_us/tenancy-inventory-check/)

<https://homelet.co.uk/tenants/blog/article/a-tenants-guide-to-inventories>

Comprehensive information about private renting:

[https://england.shelter.org.uk/housing\\_advice/private\\_renting](https://england.shelter.org.uk/housing_advice/private_renting)

<https://www.moveid.co.uk/advice/guide-to-renting/how-rent-bad-credit/>

## List of all DSS landlords registered with DssMove website.

### ADS Homes

Tel: 07940031788

### Alex Crown Lettings & Estate Agents

Tel: 0207 272 3121

### All Seasons Lettings

Tel: 0207 480 9292

### Auguste & Daobry

Tel: 07742 083442

### BARNABY'S PROPERTY

Tel: 020 3976 8332

### CBM Lettings

Tel: 0203 745 6741

### Choice Lets

Tel: 02037818003

### Choicelet

Tel: 0203 781 8003

### County Private Client Limited

Tel: 0208 144 8771

### County Private Client Limited

Tel: 02081230094

### Don Lettings

Tel: 0208 123 2079

### Freshview Estates

Tel: 0203 875 3535

### GMANDK

Tel: 0203 151 2590

### HAMPSHIRE HEIGHTS

Tel: 0203 976 8331

### Home Studios 4U Ltd

Tel: 0203 348 6000

### Impex Property

Tel: 02093349494

### Kaye Estates

Tel: 0208 800 7209

### lanca estate

Tel: 02039362989

### LDN Rooms

Tel: 7852269851

### LetBritain

Tel: 0203 105 7450

### N16 Estate Agency

Tel: 02072492211

### Paragon Realty

Tel: 0208789658

### Prime UK Estates

Tel: 07950 755 718

### Proper Genies Ltd

Tel: 07491144451

### Property Plugs

Tel: 0872 563 0423

### Roomerang Ltd

Tel: 020 3689 7378

### Simple Move Estates

Tel: 0207 688 4196

### stone housing

Tel: 07741903190

### Thamlet Estates

Tel: 07591926414

### The Mulberry Quarters

Tel: 02032892525

### Wise Rent

Tel: 07904 078262

### Y Media

Tel: 07725599560

### ZSI Management

Tel: 0207 993 2209

