

FINDING PRIVATE RENTING ACCOMMODATION



Last reviewed: March 2025

INTRODUCTIONS

- About us
- Tells us about you



AIMS AND OBJECTIVES

By the end of this workshop, you will have gained some practical tips in searching for and obtaining a private rented property.



WHAT DO I NEED TO CONSIDER WHEN LOOKING FOR A PROPERTY

When looking for a new home in the private renting sector, you should make sure that you consider:

1. Affordability
2. Location
3. Suitability



AFFORDABILITY



PROPERTY SIZE

Before looking for accommodation, you will need to work out **how many bedrooms** you will need.

You can calculate your **bedroom entitlement** online.



ACTIVITY 1

Find out what your own bedroom entitlement is.



LOCAL HOUSING ALLOWANCE (LHA)

The LHA represents **how much support** you can get from Housing Benefit or Universal Credit to help you pay for your rent in a specific area.

LHA will **often not cover the whole rent** and you will likely have to pay for the shortfall.



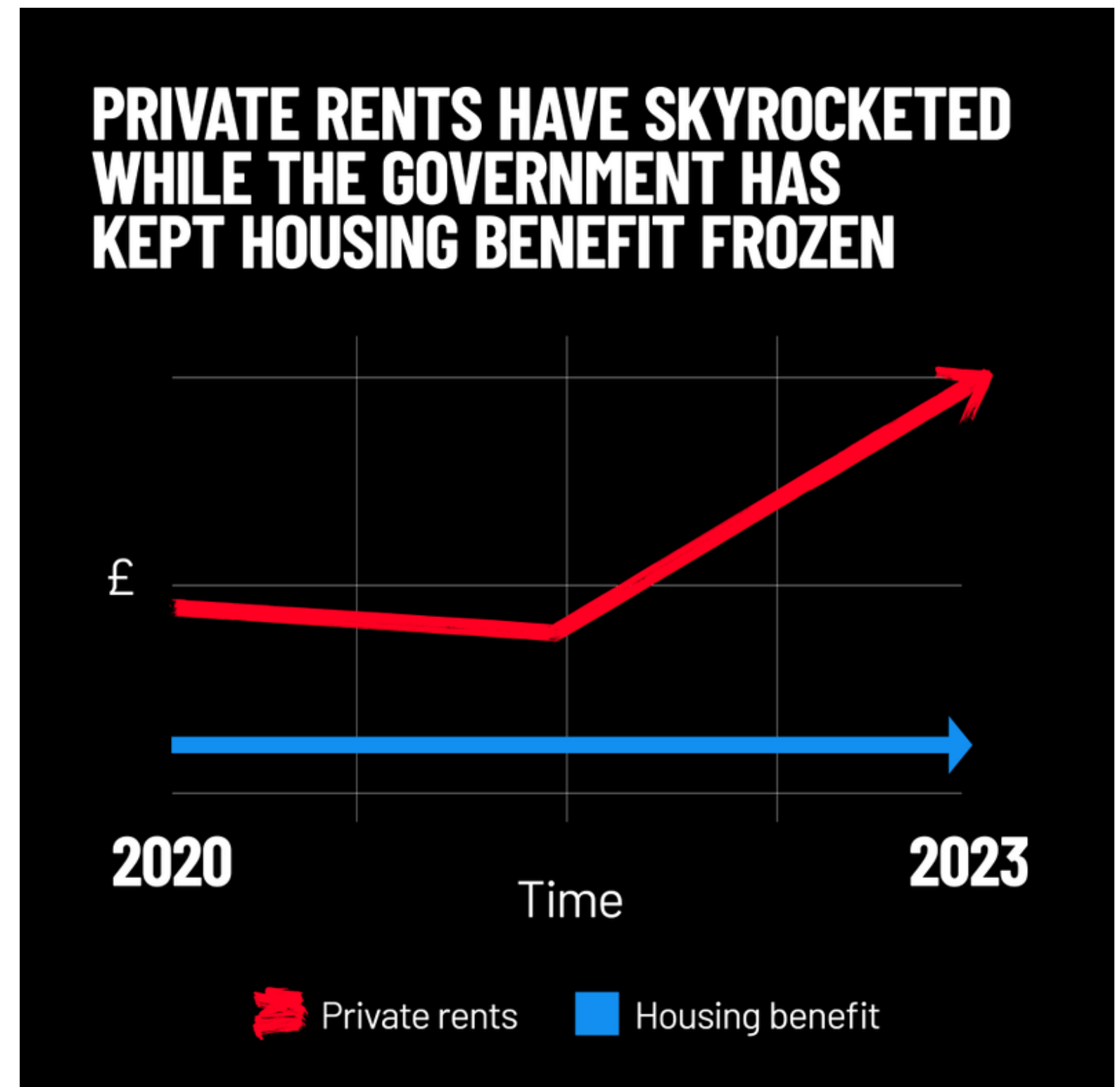
LOCAL HOUSING ALLOWANCE CONT.

You can work out your **LHA rate online**.

- You will need a postcode or a local authority
- You will also need to know the number of bedrooms
- The LHA calculator will tell you how much you could get per week.

To find out how much you could get every month, do the following calculation:

$$\text{Weekly LHA rate} \times 52 \div 12 = \text{Calendar monthly LHA rate}$$



ACTIVITY 2

Find out how much rent Universal Credit could cover for a property located in your current postcode.



LOCAL HOUSING ALLOWANCE FOR UNDER 35S

Most single renters with no children and under 35 will only be able to get **shared accommodation rate** under the LHA.

- This rate is lower, and it would normally mean that you will have to live in a flat or house share.
- Pregnant people will usually be eligible for this rate until the baby is born, unless the person has other children

There are a few exceptions that would allow a single person under 35 to be **eligible for a 1-bedroom rate**:

- you're a care leaver under 25
- you have lived in a hostel or refuge for at least 3 months
- you get disability benefits but do not need overnight care
- you're a former prisoner covered by MAPPA aged 25-34

LIMITATIONS

If you are working but still need help to pay for rent, you need to consider if deductions will apply to your benefit.

- Your benefit usually goes down if you're working because your overall income increases.
- You must **cover more of your rent** from your wages.

You may also be affected by the benefit cap

- The benefit cap is an overall limit on the amount of benefits working age people can claim.
- It affects many families with children as well as some single people in high rent areas.

Find out more about dealing with the benefit cap via **additional handouts**.

OTHER ADULTS LIVING WITH YOU

Other adults who live or will live with you will be expected to contribute to the rent.

- Money could be deducted from your benefit for those who are expected to pay some rent.
- This can happen regardless, even if they are not actually contributing.

Find out more about:

- **Universal credit housing cost contributions**
- **Housing benefit deductions**



LOCATION

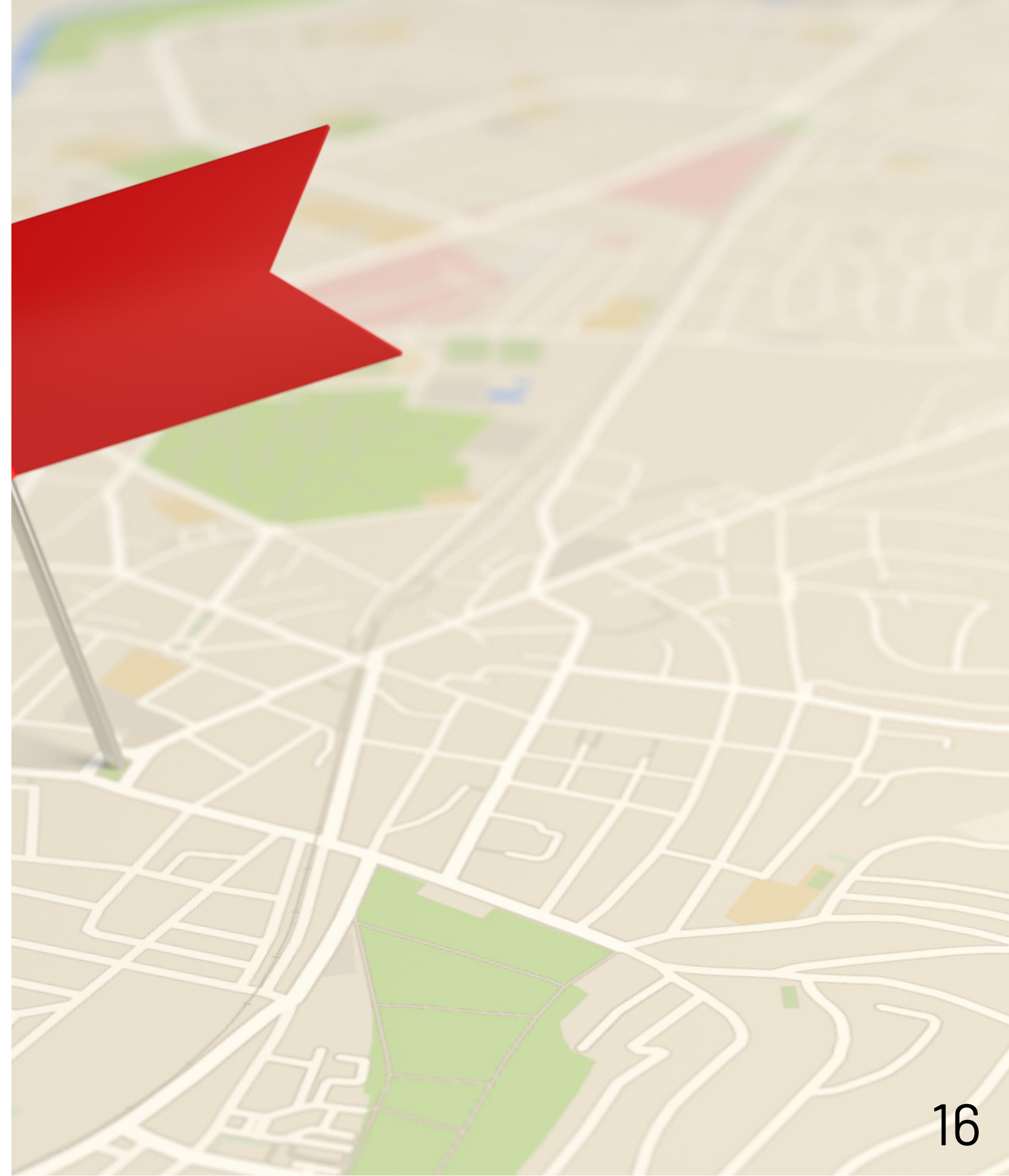


LOCATION

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.

Managing expectations:

- Some areas in London are more expensive than others and might be unaffordable depending on your situation.
- If your borough is too expensive, consider looking at nearby boroughs as well.



SUITABILITY



FINDING PRIVATE RENTED ACCOMMODATION

Always view the property before paying any deposit.

- Visiting the property allows you to check that all the facilities are working properly (e.g. water pressure)
- It also enables you to make sure that the property is in **good condition** and that it is **suitable** for you and your family



LICENSING SCHEME

Waltham Forest has a selective licensing scheme, which means that all privately rented properties let to either an individual, a single family or two unrelated sharers need to be licensed.

- It is important that you check whether a property that you are interested in is licensed.
- You can check this by putting the postcode of the property on the [Landlord licence public register](#).

More information can be found here: [Private rented property licensing \(PRPL\) | London Borough of Waltham Forest](#)





COMFORT BREAK



SHELTER

LOOKING FOR PRIVATE ACCOMMODATION

Look online to find private accommodation. You may find properties advertised by letting agents or directly by landlords.

Even though refusing to rent to people on benefits is now an unlawful practice, this practice continues to be a problem.

You may find landlord that accept tenants on benefits in these pages:

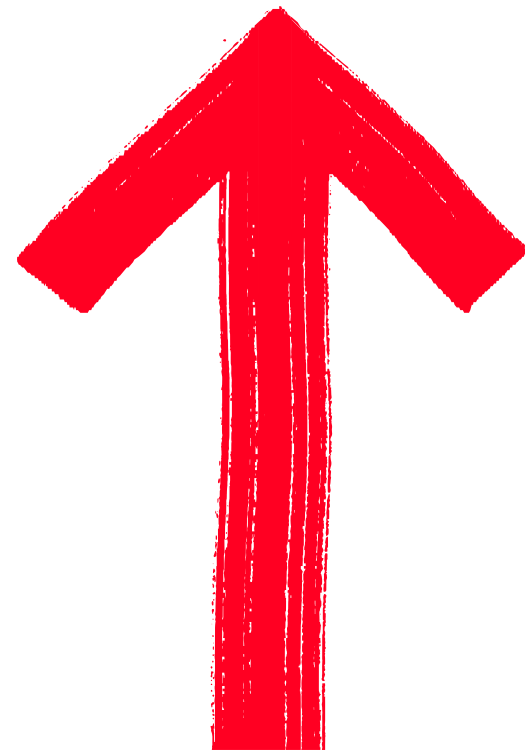
- **SpareRoom**
- **LettingaProperty.com**
- **DSSMove**



DSS Discrimination

DSS discrimination is when a letting agent refuses to rent to people who get universal credit, housing benefit or disability benefits.

- No DSS policies and adverts are **unlawful discrimination**. Agents should not assume that you cannot afford the rent just because you get benefits.
- You can complain if you see these adverts or if an agent will not deal with you because you claim benefits.



YOU HAVE FOUND A FLAT, NOW WHAT?

Once you have viewed the property and you are satisfied that it is suitable, accessible and affordable you should:

- Watch out for scams where you are asked to pay a deposit on a property that either doesn't exist or has already been rented out.
- Ask for a **written tenancy agreement** and read it before you sign



UPFRONT COSTS

You usually have to pay some **money before the tenancy** starts.

- Holding deposit
- Tenancy deposit
- Rent in advance



DOCUMENTS

Landlords or letting agents expect you to prove your identity, show that you are reliable and that you can afford the rent. They may ask you for the following documents:

PROOF OF IDENTITY

Passport, BRP card, birth certificate



PROOF OF INCOME

Recent bank statements, payslips, benefit letters



RIGHT TO RENT

Passport, Home Office letters, EU Settlement Scheme share code



They could also ask for a reference from a previous landlord and/or from your current employer.

They may carry out a credit check on you when you apply to rent a house or flat.

- A credit reference agency checks if you've had problems paying bills in the past.
- Landlords and agents can't carry out a credit check without your permission.

GUARANTORS

A guarantor agrees to pay rent or cover any damage if the tenant fails to pay.

You might need a guarantor if you:

- can't prove your income
- are a first time renter
- fail a credit check
- claim benefits

The guarantor signs a guarantor agreement. It's a legally **binding contract**. The guarantor should read it carefully before they sign.



WHAT SUPPORT CAN I GET TO FIND PRIVATE ACCOMMODATION

- Speak to your council - Some councils have lists of private landlords who rent to tenants claiming benefits, some have a designated team looking for suitable and affordable private accommodation, but most council will only offer advice and rent in advance.
- Check the **Help to Rent Database** - The homeless charity Crisis has a database with schemes that help people find and keep a private tenancy.



OFFER RENT IN ADVANCE

- Some landlords do not want to let to tenants who claim benefits because universal credit and housing benefit are paid in arrears.
- You could offer **rent in advance** for the first 2 months of the tenancy. This should cover waiting time for a benefit application or change.

You can apply for a DWP loan if you don't have enough for rent in advance. Find out how to apply for a:

- **budgeting advance** if you get universal credit
- **budgeting loan** if you get another low-income benefit

SUPPORT IN WALTHAM FOREST

- Apply for a [Discretionary Housing Payment](#)
- Tell the council you are at risk of homelessness by calling **020 8496 3000**.
- You can check if you are claiming all the benefits you are entitled to using the [Turn2Us Benefits Calculator](#).
- If you need help applying for benefits, you can call the Waltham Forest Citizens Advice for help on **08000 234 974**.



*A NOTE ON BANNED FEES

Landlords and agents can lawfully request tenants or licensees to pay for a variety of fees.

- However, most permitted payments are subject to a cap.
- Any part of a charge that exceeds the permitted amount is a **prohibited payment/banned fee**.

See the whole list of **permitted payments and their caps** here.

LIVED EXPERIENCE

Contact details

– **Fiona McLeod**

– fiona_mcleod@shelter.org.uk

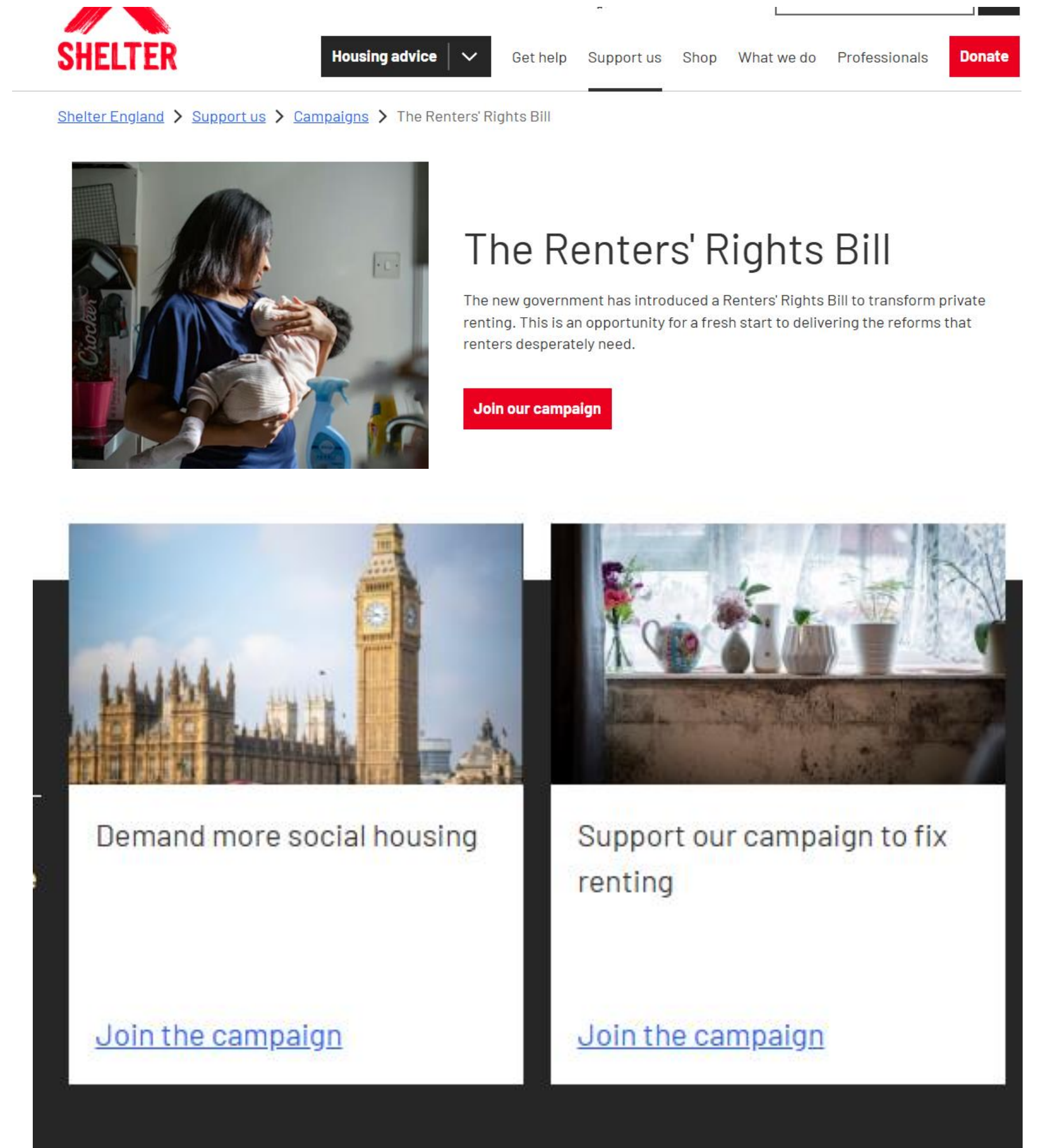
– **07880 457 425**



HOW WE FIGHT FOR CHANGE

Shelter campaigns for change at a national and local level to end the housing emergency.

By working with communities to understand the real challenges people face every day, we campaign to change the broken housing system from the ground up. Support us by writing to your MP, signing our petitions and open letters, or becoming a Housing Emergency Response Operative (HERO). Your voice is powerful.



The screenshot shows the Shelter website's navigation bar with the Shelter logo, a 'Housing advice' dropdown menu, and links for 'Get help', 'Support us', 'Shop', 'What we do', 'Professionals', and a red 'Donate' button. Below the navigation is a breadcrumb trail: 'Shelter England > Support us > Campaigns > The Renters' Rights Bill'.

The main content area features a large image of a woman holding a baby. To the right of the image is the title 'The Renters' Rights Bill' and a short paragraph: 'The new government has introduced a Renters' Rights Bill to transform private renting. This is an opportunity for a fresh start to delivering the reforms that renters desperately need.' Below this text is a red button that says 'Join our campaign'.

At the bottom of the page, there are two smaller campaign cards. The left card has a background image of the Big Ben clock tower and the text 'Demand more social housing' with a blue link 'Join the campaign'. The right card has a background image of a window sill with plants and a teapot, with the text 'Support our campaign to fix renting' and a blue link 'Join the campaign'.

WHAT'S HAPPENING IN WALTHAM FOREST

Locally, Shelter are supporting a team of social and private renters campaigning for safe, suitable, truly affordable homes for all.

We are building a campaign to demand social housing and hold the council and developers to account in our borough.

Join the team here:



**THAT IS THE END
OF THE
PRESENTATION...**

***BUT FIRST, ANY QUESTIONS?**

CONTACT INFORMATION

If you are homeless or need advice about your housing situation please call the London advice line 0344 515 1540

Lines are open 9.30-6 Monday to Friday



RESOURCES

[SHELTER ADVICE WEBSITE](#)

[SHELTER LEGAL](#)

[NHAS FACT SHEETS](#)

[LEGAL AID ADVISOR SEARCH](#)

[FURTHER TRAINING](#)

SHELTER

shelter.org.uk

