

Private Renting



Private Renting

Social housing in North Somerset is in short supply and there is a high demand for the limited number of housing association properties that become available. This means that you can wait a long time before being offered a social housing tenancy, if ever. The private sector allows you to choose from a range of accommodation types and locations. Finding accommodation in the private sector may be your best or only available housing option.

Widen your search area as much as possible. The smaller an area you will consider, the longer it may take to find a suitable property and the less choice you will have, especially in rural areas.

The Government's How To Rent booklet provides useful advice and information on looking for accommodation. Search How To Rent, or find the booklet here:
<https://www.gov.uk/government/publications/how-to-rent>

It is a legal requirement for a landlord to provide you with a copy of this booklet when you sign a new tenancy, along with a gas safety certificate and Energy Performance Certificate.

Sources for finding private sector vacancies

Agencies/property websites

Most landlords use letting agents to rent out their properties, and most of these agents advertise on property websites such as:

- www.rightmove.co.uk
- www.zoopla.co.uk
- www.onthemarket.co.uk
- www.homes24.co.uk

Register your details with at least one of these websites and sign up for property alerts to receive an email when a property matching your criteria is advertised. Properties are usually let very quickly, so arrange a viewing as soon as possible.

Not all agencies in North Somerset advertise through property websites. Some of those which do not are included on the Council's list of landlord/agents, which is available online or at the Town Hall. You should contact them regularly.

Referencing

If you apply for a property through a letting agency they will normally carry out referencing, which means contacting your current or most recent landlord to ask how you have conducted your tenancy, i.e. any rent arrears or antisocial behaviour. The agency may also contact your current or most recent employer. Check whether there is a fee for referencing.

Credit checks

Most agencies conduct credit check to see whether you have any unmanaged debts or County Court Judgements. It is strongly advised that you register with a free credit score website such as Clear Score or Noddle to check your credit score and get advice on how you can improve it. If you pay for referencing but fail the checks you are unlikely to get your money back.

Guarantor

If you are on a low income or in receipt of benefits, or if you have poor credit, you may be asked for a guarantor. A guarantor is a third party, such as a parent or close relative, who agrees to pay your rent if you don't pay it. Your landlord can take legal action to recover any unpaid rent from your guarantor. They usually need to be working, with an income of at least 3 times the annual rent of the property.

Pets

Many landlords will not accept pets, so always ask before you arrange a viewing.

Up front costs

If you pass referencing and are accepted for the property you will normally be asked to pay at least a month's rent as a deposit and a month's rent in advance. If you pay a cash deposit the landlord/agent has a legal responsibility to protect it in a recognised scheme and inform you of this.

Websites for shared accommodation

If you are a single person it is often cheaper and easier to access shared accommodation, such as lodgings or house shares. As well as the websites above, try:

- www.housepals.co.uk
- www.spareroom.co.uk
- www.friday-ad.co.uk
- www.flatmateclick.co.uk
- www.easyroommate.com

The Town Hall and other libraries have free internet access. Ask staff for help if you need it. If you don't have an email address you can sign up for a free account with companies such as google, yahoo or hotmail.

Social Media

Consider posting on social media that you are looking for accommodation. Search Facebook for property to let pages/groups.

Newspapers

Local papers often contain classified ads and/or property pull-out sections. These may also be available online.

Weston Mercury

www.thewestonmercury.co.uk/content/property

On sale weekly every Thursday and online.

North Somerset Times

www.northsomersettimes.co.uk

On sale every Wednesday

Bristol Evening Post

www.thisisbristol.co.uk

On sale Thursdays with local property section.

Midweek Mercury

Delivered free on Wednesdays in some areas of Weston or collect from Mercury office, Waterloo Street, WsM.

Notice boards and shop windows

Cards placed in newsagents' windows sometimes advertise flats or rooms to rent. You should go round the area you are interested in regularly to check if new ads have been put up.

Students' union or college

If you are a student, your college or university may be able to help you find somewhere to stay. You should contact your students' union or college for more details.

Help with a deposit

Key Steps

This is a charity that can help with a deposit bond for single people or couples over 18 who are in receipt of benefits or on a low income. It is a paper agreement between Key Steps and the landlord, allowing the tenant to move in without paying a large sum upfront. If the landlord claims against the bond for rent arrears or damage at the end of the tenancy the money will be recovered from you. To be eligible for a bond you must have lived in the area for at least 6 months and may be asked to provide a reference from your current or most recent landlord.

Key Steps hold a drop-in on Mondays and Wednesdays between 10am and 2pm at Somewhere to Go, St John's Hall, Boulevard, Weston-super-Mare BS23 1NA. Tel: **01934 617 617**. Call in or phone to make an application. www.wdgb.org.uk

West Country Savings and Loans

West Country Savings and Loans is a local finance co-operative that works on a 'not for profit' basis. They can offer low-cost loans to members. www.westcountry.org.uk or tel. **01275 390 650**.

Help with housing costs

If you are in receipt of Universal Credit (UC) you may get some help with your rent. You can apply for the housing element of UC via your online journal. To make a new claim for UC go to www.gov.uk/universal-credit

If you are in receipt of other benefits or on a low income you may be eligible for help with your rent through Housing Benefit. You can apply via the North Somerset Council website.

Before you sign a tenancy check the Local Housing Allowance rate, which tells you the maximum amount of help available to pay your rent. Details are available at the Town Hall, or link to the government website is here (amounts shown will be weekly rates): <https://lha-direct.voa.gov.uk/search.aspx>

If you are a single person aged under 35yrs you may only be eligible for the shared accommodation rate, which is lower than the 1 bed rate. There are some exemptions, which are detailed here: https://england.shelter.org.uk/housing_advice/housing_benefit/shared_accommodation_rate_for_under_35s

If you are aged 18-21yrs you may not be eligible for any help towards your rent. There are some exemptions, which are detailed here: www.gov.uk/guidance/housing-costs-for-18-to-21-year-olds

You can find out what help may be available from all benefits here: www.entitledto.co.uk

If you are in receipt of certain benefits you can apply for a Discretionary Housing Payment to cover your first month's rent. Pick up a form at the Town Hall or phone **01934 888 144** for a form to be posted to you. Help with essential items may be available through the Council's Welfare Provision Scheme by phoning **01934 888 035**.

The Citizen's Advice Bureau (CAB) can assist with finance, debt and benefits issues. They have a drop in at The Badger Centre, Wadham Street, Weston-super-Mare, BS23 1JY. Check the website for details: www.nscab.org.uk

Homelessness

The Council works to prevent homelessness wherever possible. If you are rough sleeping or at risk of becoming homeless you can drop in at the Town Hall Monday-Friday 9.30-3.30pm, or phone

01934 426 330 to speak to an advisor. For out of hours emergencies phone **01454 615 165**.

There is advice and information on the Council website: www.n-somerset.gov.uk/my-services/housing/homelessness/

An 'In Crisis' advice leaflet is available at the Town Hall and through various charities/agencies supporting homeless people, or a link is here: www.wdgb.org.uk/in-crisis-leaflet

Looking for a home – top tips

- Visit local agents in person and make a good impression so they remember you. Don't wait for them to phone you back, contact them regularly.
- Take a written reference from your landlord and/or employer with you if possible.
- Don't open the conversation with "do you accept housing benefits?" Focus on the positives you have to offer, such as good tenancy history, up to date rent account etc.
- Ask friends and family who are renting to check whether their landlord has any other properties.
- Advertise yourself. Put cards in shop windows or post on social media that you are looking for accommodation.
- Viewings – be on time, present yourself well, show interest and be polite. Write down any questions you may have before you go. Try to avoid being negative or critical. If this isn't the right property for you the next one might be, so don't put the agent off renting to you.
- Don't sign anything or hand over money without a viewing.
- Make sure you can afford the property before you view it. Remember, as well as rent you will have to pay utility bills, Council Tax (you can apply for council tax support on NSC website) and other living costs. Complete a budget at www.moneyadvice.service.org.uk/en/tools/budget-planner with CAB or with your housing officer.
- If you are using a deposit bond have some information available to give to the landlord/agent.
- If you have any queries or would like further advice phone the Lettings Team on **01934 426 483**.