

Thinking about renting in the private sector?

There are a number of things to consider in securing accommodation in the private sector. We have put some information together that we might be of use for you if you are thinking about renting in the Plymouth or Teignbridge areas.

What size property?

If you are going to be claiming Local Housing Allowance /Housing Benefit in your new property you will need to know what size property you will be entitled to. Housing Benefit offers the following guidelines, which you may choose to use even if you will not be claiming housing benefit.

One bedroom is allowed for each of the following, counting each person once:

- A couple who live together
- A person aged 16 or over
- Two children of the same sex up until age 16
- Two children under 10
- A single child under 16

Can I get help from Housing Benefit?

If you are on low income you may be entitled to some help towards your rent.

To work out your Housing Benefit, the council will look at:

- The money you and your partner have coming in, including earnings, some benefits and tax credits and things like occupational pensions
- Your savings and your partner's savings
- Your circumstances, such as your age, the ages and size of your family. Whether you or anyone in your family are disabled, and whether anyone who lives with you could help with the rent.

You can use the following resources to estimate how much help you may get towards your rent:

[Plymouth City Council Online Housing Benefit Calculator](#)

[Teignbridge District Council Online Housing Benefit Calculator](#)

[Exeter City Council Online Housing Benefit Calculator](#)

For more information about Housing & Benefits see www.gov.uk

Current Local Housing Allowance Rates

This table shows the maximum LHA you may get, based on your bedroom entitlement.

April 2015 to March 2016					
LHA Category	No of Bedrooms				
	1 - Shared Rate	1 - Own facilities	2	3	4
Plymouth Per Calendar Month	£308.58	£408.03	£530.23	£630.20	£790.62
Exeter Per Calendar Month	£322.14	£504.92	£612.04	£714.09	£947.40
South Devon Per Calendar Month	£275.92	£421.10	£557.02	£664.91	£835.33

How much will it cost to secure a property?

You will normally have to find:

- One months Rent in Advance - usually one month's rent paid in advance before you move into the property
- One months rent as deposit
- Admin fees, referencing and/or credit check fees

Rent In Advance

Most tenancy agreements will ask for the rent to be paid in full at the start of each month – as housing benefit pay in arrears, even if you are claiming LHA, you will still usually be expected to pay one month's rent in advance.

To raise rent in advance you may be able to apply for a budgeting loan. To be eligible for this you would need to be claiming an Income Support based benefit for 26 weeks or more. You can get an application form for a budgeting loan at any benefits agency.

Deposit

Most landlords and agents will also ask for a deposit to protect them against any rent arrears or damage during the course of the tenancy. This is usually the equivalent of one months rent. If you are on a low income, or have no way of raising the deposit through loans, you may be able to apply for a Deposit Guarantee – you can speak to your housing officer to find out if you can be referred to our services.

Fees

An agent will normally charge for the time it takes them to set up your tenancy. This often includes the cost of references and credit searches. The price may vary depending on who you find accommodation with. Make sure you ask what the administration fee covers before you give the agreed sum to an agent or landlord.

What other costs will I need to consider?

When you move into accommodation there will often be other costs that you need to consider in addition to your rent.

Council tax - You can find out which band of council tax your chosen property falls into through the [Council Tax Valuation List](#) site. You will normally pay in ten instalments (April to January), or in some cases you may also have the option of paying in twelve instalments.

Water rates – The cost of this may depend on whether the property is on a water meter or not. For more information about water rates you can visit [South West Water](#).

Gas and electricity - The property will have either a credit or prepayment meter. A credit meter is where you will be billed quarterly for the energy you have consumed. Prepayment meters are usually cashless and use an electronically-coded token or key, which record how much credit you have available for energy in the home. You can top up these keys at local shops and post offices.

There are a large number of energy suppliers - you may want to compare prices to see who will offer the best deal. There are a number of price comparison websites you may want to use – [U Switch](#) & [UK Power](#) are just two of them, and The Money Saving Expert's [Cheap Energy](#) pages are also a useful source of information.

Insurance - The landlord will have buildings insurance but this will not cover your personal possessions. You will need to consider getting Contents insurance for your own belongings in the property. Look around for the best deal for your needs.

Rent increases - It's best to ask the agent or landlord how often they review the rent. Most landlords or agents usually increase the rent once every 12 months, and this is a percentage rise in line with inflation, but this can vary. A landlord cannot increase your rent during the terms of a fixed tenancy period.

Where can I find a property to rent?

Please find below some tips to get you started with your property search. There are a number of local letting agents – you can visit their residential lettings branches in person, or view the information online – their fees are likely to be lower than the national agencies.

There are also a number of websites that search a variety of agents' postings, and some sites that offer properties directly via the landlord. Wherever fees are charged, these should be advertised clearly (however, you won't find these on third party sites like Rightmove); be aware that fees can vary considerably, so make sure you know what costs are involved, and that you can afford them.

You will need to check a variety of sources regularly, these could include:

-  www.gumtree.com (often has properties advertised by landlords)
-  www.openrent.co.uk (properties advertised direct by landlords)
-  www.dssmove.co.uk ('properties that say yes to DSS')
-  www.placebuzz.com
-  www.rentright.co.uk
-  www.primelocation.com
-  www.rightmove.co.uk
-  www.zoopla.co.uk
-  www.devonlandlords.co.uk
-  www.spareroom.co.uk (also offers flats and properties – use the advanced search)
-  www.easyroommate.com
-  Individual letting agents websites, windows and in person

You can also look in local papers such as the Evening Herald or Express & Echo (properties usually also available to view online), and local shop windows and community notice boards

When you view a property or speak to a landlord or agent, it is your opportunity to make a good impression. Establishing that you would be a great tenant before (before explaining your financial situation if possible) may help you get a more positive response.

Agents

An agent works on behalf of a landlord in order to let a property. Their involvement in a tenancy can vary depending on what type of agreement they have with the owner of the property. An agent may provide:

- Full management – offering a full lettings service to the landlord, from finding a suitable tenant, to setting up the tenancy and collecting rent.
- Partial management – The agent will advertise the property and follow through, and you would pay your rent to the agency, but the landlord may maintain the property himself.
- Find tenants only – the agent will advertise the property and follow through until a suitable tenant has been found for a landlord, but then their involvement will end. Future dealings would be direct with the landlord.

If you find a property through an agency you can ask them who will be responsible for what is in your tenancy, like who you contact for repairs and who you will be paying your rent to.

After registering with them, some letting agencies may contact you with available properties, but in this area, accommodation is let quickly, so it's best to contact the agents on a regular basis for information about properties available to rent.

What information will I need to provide about myself?

You will usually need to register with agencies before you view properties, which normally involves getting basic contact details and information about your income and current housing situation. It's a good idea to ask employers or personal referees if they will give you a reference before you start contacting agents. Make sure it is easy to reach any referees and that you have the full postal addresses and telephone numbers for referees, employers, or past landlords & agents. If you are

viewing a property advertised directly by the landlord, you should not be required to provide any information up front.

On application for a property, you will be asked to provide information about yourself, for example:

-  Proof of identification
-  Proof of income (wage slips or benefit award letter)
-  References from previous landlords or letting agents
-  Proof of employment
-  You may also be asked about your credit history

If you are worried about your credit history you may want to have a look at your own credit report before handing over money for credit referencing. You can do this through credit agencies such as Experian. The contents of your credit report can have a bearing on whether or not you will be acceptable as a tenant by some agencies and landlords. You can apply for the report online or by phone and post. A single report costs around £2.

Agencies cannot charge you a 'joining or registration fee' and you should not pay any money unless you have made an application to actually rent a chosen property.

What is a guarantor and do I need one?

If you are on a low income, self employed, claiming housing benefit or have a history of debt or County Court Judgements (CCJ's), the landlord may want reassurance that you will pay the rent. The landlord or agent may ask for you to find someone who can act as a guarantor. This person will agree to pay the rent if you do not. A guarantor usually needs a reasonable income and sometimes an agent will ask for this person to be a homeowner.

How long before I can move in?

Once the agent or landlord has agreed that the property is suitable they will take your references. If they have agreed to accept a Deposit Guarantee you need to contact the Path bond team straight away.

It normally takes 3-5 days for an agent to complete the necessary checks (references & credit referencing). You should be able to move into your property in around 2 weeks, provided you have given all the correct information, your references have been accepted by the agent, and you have paid all fees and rent/deposits as required.

Inventories - why are they important?

You should receive a written inventory when you move into the property, and the agent or landlord should explain how long you have before you must point out any differences you find and return the inventory to them. It is very important to check all items on the inventory, as this is what the landlord will check against when you leave the property.

If an item is listed on the inventory but you cannot find it, or it is damaged in some way, it is best to make a note on the inventory as soon as possible.

Useful Contacts:

The Money Advice Service - www.moneyadviceservice.org.uk

Citizen's Advice Bureau - www.citizensadvice.org.uk

Shelter - www.shelter.org.uk

Housing Options
Plymouth City Council
01752 305496
housingoptions@plymouth.gov.uk

Housing Advice
Teignbridge District Council
01626 361101
housing@teignbridge.gov.uk

Housing Advice
Exeter City Council
01392 265726
housing.advice@exeter.gov.uk