

## **How to Find Your Own**



# **Private Rented Property**

### **Contact the Private Renting Team:**

private.renting@bristol.gov.uk

@BCCPrivateRents

#### WHY RENT A PROPERTY FROM A PRIVATE LANDLORD?

#### Shortage in social housing

The national shortage of social housing is well evidenced in media and government reports.

There are very limited numbers of properties available to bid for through HomeChoice Bristol. In July 2020, there were 26 properties available on Homechoice, versus 1,026 on a private rental website.

Therefore the private rented sector is becoming the most realistic source of Bristol citizens' housing.

The turnaround from property search to move-in can be as little as 30 days with private rentals.

In each of the past 3 years, there has been an average of 2,024 properties available on HomeChoice Bristol.

There are 10,000 households registered to bid.

The average Band 2 waiting time for a council property is 505 days.

On Bands 3 and 4 it will be higher.

#### Choice

There are far more private rental properties than there are social housing properties in Bristol. This widens your choice of property. You are also able to choose the area, layout and style of your home far more than you are with social housing.



#### Condition

Most private rental properties will come with **white goods**, **floor coverings** and **window covers**, and landlord sometimes let you decorate. Generally private sector properties are ready to move in to. In the social rented sector, you are expected to source white goods and fit all floor coverings.

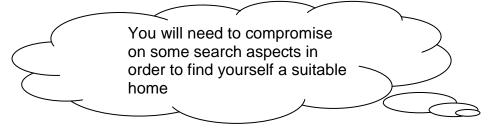
#### **Flexibility**

You have more flexibility in private tenancies versus social. For example, over how much time you spend at the property, and how soon you can move in and out. You will have the keep to the rules of your tenancy agreement in both tenancy types, and maintain behaviour and rent payments.

#### **Protection**

You are protected in your tenancy by housing and letting law. You have the use of council services such as our Private Renting team, Private Housing team, and Homelessness Prevention to assist in advice and intervention to maintain your tenancy.

We ensure we only place tenants in properties they can afford in the long term, and provide assistance in finding new, more affordable tenancies.



#### LOOKING FOR A HOME - TOP TIPS

The main concern for landlords and lettings agents is to find a good tenant: someone who is reliable, will keep the property in good condition, and maintain rent payments.

#### VISIT AGENTS IN PERSON

Wherever possible, go into branch and introduce yourself. Agencies are working on behalf of the landlord so ensure you present well.



#### CONTACT ALL AGENCIES

Keep track of all the agencies that serve the areas you want to live in. Make sure you're checking local newspapers, advertising websites, community noticeboards, shop windows as well as asking within your personal network of family and friends. The wider you search, the more likely your search will be a success.

## • DON'T OPEN YOUR CONVERSATIONS WITH "DO YOU ACCEPT HOUSING BENEFITS?"

There is a huge demand for housing in Bristol and you need to highlight your very best aspects to an agent. If a landlord or agent is assured of your reliability and income amount, your benefit claim should not necessarily prove a barrier to accessing the private market.

Start by asking the agency what their availability is in a certain area or bedroom size. Explain what you are looking for, why, and talk about any successful tenancies you have previously had.

#### REFERENCES

Source a previous tenancy reference, and provide a copy to prospective landlords and agents.

#### PRESENT YOURSELF WELL

There is a huge demand for private rented accommodation. You will need to be prepared tell a landlord or agent your best aspects. Explain to them what will make you a good tenant.

- VIEWINGS
- Be on time
- Be presentable
- Be polite
- Make sure you have questions written down and ready to ask
- Show a keen interest in the property

# Do not sign anything, arrange to leave an existing tenancy, or pay any funds until you have been offered the tenancy in writing.

#### Make sure you can afford the property

You need to be sure that you will be able to pay the monthly rent, so calculate your total monthly income from all sources. Include UC, benefits, earned income, and any maintenance payments.

If you are struggling to find a landlord who accepts UC/Housing Benefit, you may wish to consider picking up paid work on a scale that is manageable for you.

This would mean that you can then advise a landlord or agent that you are in work, making them more likely to accept you. It would also mean your rent could be paid wholly or partly from earned income, and reassure a landlord on both affordability and income source.

#### **LOCAL HOUSING ALLOWANCE (LHA)**

Local Housing Allowance (LHA) is the maximum amount of rent you can claim from government benefits for a private tenancy in your area.

The amounts vary depending on the BRMA (Broad Rental Market Area) within a Local Authority, including South Gloucester and Bath North East Somerset Council. They also vary according to your earnings if you are in employment. You can find out the LHA for your desired areas here: <a href="https://www.lha-direct.voa.gov.uk">www.lha-direct.voa.gov.uk</a>.

Category	Weekly	Monthly
Room	90.10	391.51
1 bed	159.95	695.02
2 bed	189.86	824.99
3 bed	218.63	950.00
4 bed	304.93	1324.99

All properties larger than 4 bedrooms are subject to the maximum rate of 4 bedroom LHA.

The best way to find out how much LHA you may receive is to do an EntitledTo calculation: <a href="https://www.entitledto.co.uk/">https://www.entitledto.co.uk/</a>

It provides an estimated calculation of how much you claim in benefits based on different scenarios. Fill it in based on living in a private tenancy at LHA rate and your bedroom limit.

The amount of LHA you can receive is based on your bedroom need as a household. Housing Benefit rules are that you need one bedroom for each of the following:

- A couple who live together (entitled to one bedroom)
- Someone else in the household who is 16 or over (entitled to one bedroom)
- Two children of the same sex who are under 16 (entitled to share one bedroom)
- Two children of any sex who are under 10 (entitled to share one bedroom)

If you are under 35 and live alone, you can only claim the 'shared room rate' which pays for a room in a property where other facilities are shared.

#### **Exemptions from the shared room rate are as below:**

- Care leavers under 22
- Those who receive mid to higher levels of DLA and PIP
- Those aged 25-35 years old and have lived for 3 months or more in some kind of supported housing or hostel for homeless people where a service charge is due.

#### YOUR PROPERTY SEARCH

When looking for properties you should make sure you're searching at least **once a day**, as properties are uploaded on multiple platforms throughout the day.

The Evening Post and Trade-It papers often list local properties to rent. These ads are also accessible via the internet:

www.bristolpost.co.uk www.tradeit.co.uk

Other good websites to search for properties are listed below:

www.rightmove.co.uk www.hometurflettings.co.uk www.zoopla.co.uk www.greenwoodsonline.co.uk

www.dssmove.co.uk www.gumtree.com/bristol www.homehunt.co.uk www.bristolpost.co.uk/letting

www.lettingaproperty.com/private-landlords-accept-dss

www.placesforpeople.co.uk

www.nestoria.co.uk https://www.onthemarket.com/to-rent/property/bristol/

www.propertypigeon.co.uk/rent-homes

www.uk.easyroommate.com

www.spareroom.co.uk

There may be other websites that also advertise properties to let and rooms in shared houses.

Social media sites, like Facebook, often have 'market place' pages. Join up to the appropriate pages for your preferred areas, because landlords may advertise for tenants here.

Other ways to look for properties



Shop windows, community boards, supermarket notice boards

Speak to friends and family. Ask them to be aware of any vacancies coming available. Word of mouth can often give great results

#### **LETTING AGENTS**

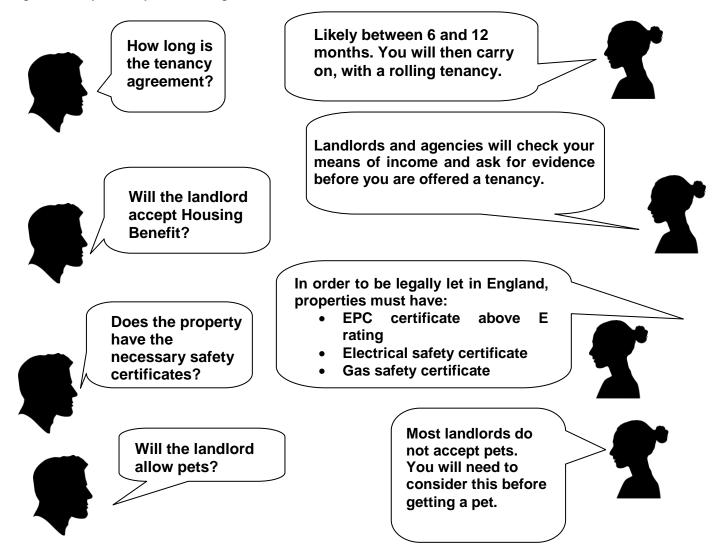
#### Some important information regarding letting agents:

- Agents don't charge you to view a property
- Agency fees were banned in 2019
- Security deposits are capped at 5 weeks' rent
- Some agents may ask for a holding deposit. Holding deposits are capped at one week's rent and redeemable off your first month's rent payment



## QUESTIONS TO ASK - WHAT YOU NEED TO KNOW ABOUT PRIVATE RENTING

Listed below are a few examples of questions you should consider and/or ask the landlord or agent who you may be looking to rent from:



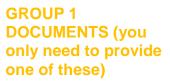
#### Other things to consider

- How much the rent is? Private tenancy rents are paid monthly, either on the same date you
  moved in, or 1<sup>st</sup> of the month. Rent will usually be payable in addition to council tax, utility bills
  and water charges.
- Does the property have working smoke detectors on all floors or a fire alarm system? This is a legal requirement.
- Be sure about (public) transport, schools and shops. Can you get to where you need to go easily enough?

Don't be afraid to ask the landlord or agent questions. You need to ensure the tenancy is fully explained to you before you accept.

#### PREPARING TO RENT A PRIVATE PROPERTY – WHAT YOU NEED

In order to rent a property through a landlord or agent you will need to provide them with certain documentation to prove you have a right to rent in the UK. As a tenant, you can provide either <u>ONE</u> of the documents listed below from Group 1 or <u>TWO</u> documents listed from Group 2.







UK passport



EEA/Swiss national passport/identity card



Biometric Residence Permit with unlimited leave



Passport or travel document endorsed with unlimited leave



Registration Certificate or document certifying permanent residence of EEA/Swiss national



EEA/Swiss family member Permanent Residence card



UK immigration status document endorsed with unlimited leave



A certificate of naturalisation or registration as a British citizen

GROUP 2 DOCUMENTS (you will need to provide two of these)





UK birth or adoption certificate



Full or provisional UK driving license



A letter from National Offender Management Service



Evidence of current or previous service in UK armed forces



A letter of attestation from an employer



A letter from a UK further or higher education institution



Criminal Record Check



A letter from HM Prison Service





A letter from a UK Government Department or Local Authority



A letter from a police force confirming that certain documents have been reported stolen



A letter from a private rented sector access scheme



A letter of attestation from a UK passport holder working in an acceptable profession



Benefits paperwork

Any of the following documentation permits the holder to a time-limited right to rent in the UK. You must provide at least ONE of these documents

LIST B DOCUMENTS (you will need to provide at least one of these documents)



A valid passport endorsed with a time-limited period



Biometric immigration document with permission to stay for time-limited period



Non-EEA national residence card



UK immigration status document with a timelimited endorsement from Home Office

#### SETTING UP YOUR NEW TENANCY

Moving into a private rental can be an exciting time but it is important to update your details with your new address as soon as possible. Listed below are some things we would advise you update once you have moved and settled into your new property.

#### Gas/Electric/Water

It is important you call up the gas, electric and water company who supply your current property and inform them you have moved in. Sometimes the landlord will do this prior you moving in but it is vital that you call them up also to confirm when you moved into the property and provide them with meter readings. You can choose who supplied your gas and electricity on a comparison site.

Find out who supplies your gas via <a href="https://www.findmysupplier.energy/webapp/index.html">https://www.findmysupplier.energy/webapp/index.html</a>

Find out who supplies your electricity via <a href="https://supplier.westernpower.co.uk/">https://supplier.westernpower.co.uk/</a>

#### **Council Tax**

You must inform the council if you have moved properties **even if you are exempt** from paying. To pay Council Tax you can contact your local council. They'll register you and send you a Council Tax bill. They will also advise you on how and when to pay.

You can also inform Bristol City Council that you have recently moved address via the link below.

https://www.bristol.gov.uk/council-tax/tell-us-that-youre-moving-home

#### **Housing Benefit**

If you are in receipt of Housing Benefit then you must inform the Council of your change of address in order for your rent to be paid to the new Landlord. It is very important to inform Housing Benefit as soon as you have moved into a property.

You can report a change of address to Housing Benefit online via <a href="https://www.bristol.gov.uk/changes-of-circumstance">https://www.bristol.gov.uk/changes-of-circumstance</a>

If you are moving out of area (from one local authority to another) you may be required to move from Housing Benefit to Universal Credit.

#### **Universal Credit**

Once you have moved into your new property you must update your UC online journal to inform them of your change of address. You need to report changes to your circumstances so you keep getting the right amount of universal credit each month.

Your claim might be stopped or reduced if you do not report a change of address straight away, so once you have your signed tenancy agreement it is important to upload it to your online journal.

#### Other things to remember to do

- Update the electoral register
- Make sure to update your address with the DVLA
- Update your bank
- Register with a doctor and dentist (if necessary)
- Inform TV licensing
- Update any credit commitments i.e. loans, credit cards
- Update any insurers i.e. car, home, pets and pension providers

#### BRISTOL CITY COUNCIL PRIVATE RENTING TEAM

The Private Renting Team (PRT) has been set up within Bristol City Council to assist homeless or threatened with homeless households with securing private sector accommodation.

PRT work with households who would have traditionally felt excluded from the private rented sector, helping them to 'self-serve' and secure a tenancy. Households may also be offered financial assistance in securing a tenancy through a deposit bond scheme.

The team are working hard to engage landlords and agents across the city, to encourage and support them in establishing successful tenancies with people on low income or benefits.

#### **HOW THE SCHEME WORKS**

- You will need to be referred to the Private Renting Team by your Housing Advisor.
- A Lettings Negotiator from the PRT will then assess your suitability for the scheme and discuss with you the assistance that we can provide.
- You will need to ensure you are a member of Bristol Credit Union (BCU). This is how transfer the fund for your move. We only transfer funds directly to your landlord or agent.
- We can financially assist with 0% interest loans for:
  - 1. Your deposit, up to 5 weeks' worth of rent
  - 2. Your Rent in Advance
- We arrange a Rent Direct account for you, with BCU. Your UC or wages are paid in to this
  account every month. Rent is transferred to your landlord on due date, and all leftover funds
  to you.
- Should your tenancy end with no arrears and no damages, your deposit or bond will be returned to you up to the amount you have paid off.
- Should your tenancy end with a claim against your deposit, we will retain those funds with BCU to pay the landlord and can then end the loan agreement.
- Should your tenancy end with arrears/damages against your deposit over that which you
  have paid off, we will retain those funds with BCU to pay the landlord and continue
  repayments from you of the outstanding claimed amount.
- A Lettings Negotiator will work with the landlord or agent to ensure the property meets legal safety standards and is in good decorative repair.

Please ensure you tell the landlord or agent during your first conversation that you will be working with the Private Renting Team at the council to secure the tenancy. We will ensure our contact is discrete to assist your tenancy start.