**Advice for People Renting Privately**

**What are the benefits to privately renting?**

In Ashfield it is often easier, quicker and more convenient to secure a private rented property.

* Properties are usually available immediately.
* You have greater choice over where you live.
* Available furnished, unfurnished and even part furnished and white goods are sometimes included.
* It is easy to end the tenancy if you decide to move.

**Is there anything important I should know?**

* It is important that you check you can afford the rent (see ADC’s guide to Section 21 Notices for information on how to do this).
* Be safe - take a friend with you when you go to view if possible, if this is not possible, let someone know where you are going, at what time and arrange for them to give you a call at a certain time if you have not got in touch.
* Do not part with any money until you have accepted the accommodation.
* Be sure to get a receipt and read your tenancy agreement carefully.
* Consider renting with friends to help with the cost.
* Check there are up to date gas and electric certificates.

**Where can I find somewhere to rent?**

Landlords often advertise properties available to rent in local newspapers or newsagents windows. Letting agents and estate agents often let and manage properties for private landlords. These agencies are private businesses, which some landlords use to advertise their property. However, most fees for tenants have been banned, for example you can no longer be charged for credit or reference checks.

You can also look for private rented accommodation via websites such as:

[www.spareroom.co.uk](http://www.spareroom.co.uk)

[www.rightmove.co.uk](http://www.rightmove.co.uk)

[www.gumtree.co.uk](http://www.gumtree.co.uk)

Facebook Market Place

<https://www.openrent.co.uk/>

<http://www.dssmove.co.uk/>

**The Cost of Privately Renting**

As previously mentioned, most fees for tenants have been banned but you will still have to pay a deposit and rent in advance so you should save for these. For a list of what you can be charged for visit <https://www.gov.uk/government/collections/tenant-fees-act>

If you need to claim Housing Benefit or the housing element of Universal Credit to pay the rent on the property the maximum that you will receive is based on what sized property your family is entitled to: 1 room per couple, 2 children can share up to the age of 10 if they are of different genders or 16 if they are of the same gender.

|  |  |  |
| --- | --- | --- |
|  | North Nottinghamshire  | Nottingham (inc Hucknall) |
|  | Weekly | Calendar Month  | Weekly | Calendar Month  |
| Shared House  | 66.50 | 288.96 | 80.55 | 350.01 |
| 1 Bed Property  | 80.55 | 350.01 | 108.16 | 469.98 |
| 2 Bed Property | 103.56 | 449.99 | 126.58 | 550.02 |
| 3 Bed Property | 109.32 | 475.02 | 143.84 | 625.02 |
| 4 Bed Property  | 155.34 | 674.99 | 184.11 | 800.00 |

Please note that LHA rates are subject to change at times.

**Deposit**

The landlord can charge a returnable deposit of up to 5 weeks rent. You have a responsibility to leave the property in the same condition that it was left to you, allowing for fair wear and tear. If there are costs incurred by the landlord for example because of damage or rent arrears they can claim form them against this bond.

The deposit paid must be placed in a government authorised scheme in order to protect it and within 14 days your landlord must give you:

•contact details of the tenancy deposit scheme

•contact details of the landlord or agent

•details of how to apply for the deposit to be returned to you

•information explaining the purpose of the deposit

•information about what to do if there is a dispute about the deposit

For more information visit: <https://www.gov.uk/tenancy-deposit-protection>

**Help with the Deposit**

Ashfield District Council operates a Bond Guarantee Scheme

This scheme will offer a bond guarantee of up to one month’s rent (or a maximum of £500) to eligible applicants who accept a minimum six-month assured short hold tenancy once the property has been checked by relevant ADC staff.

At the end of the minimum tenancy period, the conduct during the tenancy will be reviewed and, if satisfactory, the bond may be renewed for a longer period.

This is an application process and should be applied for before any tenancy has been signed.

For more information speak to the Housing Options Team on 01623 457252.

**And have you thought about the cost of…**

Utilities, household bills, insurances, health costs.

Costs for these vary depending on the size of the property and/or the number of people living there. Talk to friends and family who are in a similar situation to yourself and ask them how much they pay for the following. It might be helpful to write them down.

|  |  |
| --- | --- |
| Water |  |
| Gas |  |
| Electric |  |
| Council Tax |  |
| Food  |  |
| Toiletries |  |
| Cleaning products |  |
| Clothes |  |
| Contents Insurance |  |
| Dentist |  |
| Prescriptions |  |

For a comprehensive budget planner visit <https://www.moneysavingexpert.com/banking/Budget-planning/>

So before you start to look for privately rented accommodation it is best to look at your income and compare it to what you will have ‘going out’. If the outgoings are more than your income is there anywhere you can cut back. T.V. packages? Mobile phone contract? If you are struggling to balance your budget yourself there are services who can help:

Ashfield CAB can help by helping you to manage any debt that you have accrued and looking at you income to see if there is any way that it can be increased. Visit [www.ashfieldca.org.uk](http://www.ashfieldca.org.uk) for ways to contact them and for more information about their services.

**What safety checks shall I do?**

During the viewing there will be a number of things you may be looking for but it is also important for you to consider the following:

Gas safety

If there are gas appliances in the property, the landlord must show you a gas safety certificate issued by a Gas Safety registered engineer within the last 12 months. It is a crime to let accommodation where there is a gas supply without a valid certificate. The landlord must give, or show you, a copy of the certificate before you move in.

Electrical safety

The landlord is also responsible for ensuring an up to date electrical safety certificate is obtained from a qualified electrician. The certificate should include a recommendation for when the electrical installation next needs checking. Check that there are enough electrical sockets for your appliances and make sure that there are no broken or exposed sockets.

Fire safety

Ask the landlord how you would get out of the property in the event of a fire. If the property is furnished, check that all the foam filled furniture has a label to show it is fire-resistant. Shared accommodation should contain fire safety equipment. Check that any safety equipment is in good working order and easy to find, for example:

• fire doors should shut properly by themselves

• the smoke alarm system must work properly

• there should be a fire blanket in each shared kitchen, which is easy to reach

Other important checks

• Are there sufficient bolts and locks on the doors and windows?

• Is there enough space for you and your belongings?

• If the property is not vacant which items of furniture and fittings will come with the accommodation?

• Is there enough natural and artificial lighting?

• Is there sufficient ventilation?

• How much will it cost to heat the property?

**What is a tenancy agreement?**

A tenancy agreement is a contract between you and your landlord, which sets out conditions and rules which you both must meet.

**Shared Accommodation**

There are additional rules for shared accommodation or HOM’s (Houses of Multiple Occupancy). For more information visit <https://www.ashfield.gov.uk/business/licensing/private-sector-licensing-housing/houses-in-multiple-occupation-hmo/>. If you have any further question after reading this information please call 01623 457345 and the Private Sector Enforcement Team will be able to help.

**I am applying for shared accommodation, am I responsible for the bills?**

You should ask whether payments for gas, electric, water and phone services are included in the rent or whether you will need to pay the suppliers yourself. Often within shared accommodation there is a set amount that must be paid monthly. If you claim benefits for your rent this will not cover the amount for bills so please budget for this.

**What are my responsibilities?**

As a tenant you have responsibilities which you must fulfil, these include:

•pay your rent on time

•behave in a reasonable way, not causing nuisance or annoyance to others

•not damage any fixture, fittings, or furniture belonging to the landlord

•if there is furniture that you do not want ask the landlord to remove it, don’t store it elsewhere without their permission

•ask the landlord’s permission before making any changes to the property

•inform the landlord if any repairs are required

•allow the landlord to have access to the property at reasonable times, for example to carry out repairs

Just in case … should your landlord want you to leave the property they must tell you in writing using either a:

* Section 21 Notice or,
* Section 8 Notice

These are both forms that your landlord will give you to start the process to end your tenancy, it tells you the date that the landlord would like you to leave by. You do not have to leave by this date and the landlord will have to go to court to make you leave. Only court appointed bailiffs can physically make you leave your house.

The government are looking at introducing a pre-action protocol which landlords will need to follow should they decide to evict you from your property. If this goes ahead then your landlord will need to talk to you about your situation and work with you to remedy and problems to prevent them from needing to evict you. Information about this will be posted on [www.gov.uk](http://www.gov.uk)

If this advice has not covered what you are looking for there is further guidance on a range of topics at:

<https://www.gov.uk/government/collections/housing-how-to-guides>

or,

<https://www.marksoutoftenancy.com/renters-resources>