

Information to help you find a place to rent privately

If possible it is best to plan ahead to make sure you get the best accommodation you can, at the time you're ready, before you move out. It is better if you save up beforehand because door step lenders and pay day loans charge massive interest rates. You can save with a bank or if you save with a Credit Union after a few months you may be able to borrow the rest of the money you need.

Where should I look?

- **Letting Agents**

Some estate agents act as letting agents and have lists of properties for rent. You could ring them or call in to see them. They will let you have a list of properties that are currently available in your price range. They may put you on their mailing list for future vacancies. They will also let you know whether Housing Benefit or Universal Credit is acceptable as a means of paying the rent.

IF YOU ARE ON BENEFITS SEE 'RENT PAYMENT' BELOW.

There may be agency fees which will cost you extra so make sure you ask about the total likely cost.

- **Newspapers and Magazines**

Local newspapers often have 'Accommodation to Let' in their classified adverts. These tend to go very quickly so it would be a good idea to respond early. Newspapers advertising locally include: Buxton Advertiser, Derbyshire Times, Glossop Chronicle.

- **Shop Windows**

Many local shops such as newsagents, supermarkets, post office, cafes have notice boards where people can advertise if they have properties or rooms to let in the area. You should check these regularly for accommodation vacancies, and then make contact as soon as you can, to arrange to view the property. You could also put in a card yourself saying you are seeking accommodation – include what area you want, the size of property and your price limit. Be careful of putting too much personal information on the card.

- **Websites**

The internet is great to help you in your search. There are web sites which advertise accommodation such as:

www.fish4homes.co.uk

www.rightmove.co.uk

www.easyroommate.com

www.spareroom.co.uk

www.gumtree.com

Adverts also appear on social sites such as Facebook (check 'market place' & 'local for sale' pages/ groups)

Some local estate agents and lettings agents also have web sites, so it is also worth searching for these as well.

If you don't have access to the internet at home, your local library will let you use computers for free.

- **Word of mouth**

Tell all your friends and family and existing tenants you know that you are looking for somewhere to live. Ask them to listen out for you and let you know if they see anything suitable.

- **Access to the Private Rented Sector Project (Adullam)**

The Project provides services to those in **urgent need of housing that may be threatened with homelessness**. Services include Pre-Tenancy Training to prepare for the responsibilities for managing a tenancy (i.e. budgeting). Assistance is offered in finding accommodation on a shared or self contained basis. Tenancy support is provided to set up and sustain a tenancy.

What payments will I have to make?

- **Rent and deposits**

Renting privately can be expensive, especially at the start of your tenancy. If you have used a letting agency, there is usually a fee. This may be their registration fee, or to pay for credit and reference checks. Make sure you ask different agencies what their fees are. Even if you don't use an agency, you will still have a lot of money to find up front. It is common to be asked for a deposit, usually 1 months rent and a month rent in advance.

Your landlord is required by law to protect your deposit in a government approved deposit protection scheme. <https://www.gov.uk/tenancy-deposit-protection>

You may qualify for some help:

A [Budgeting Loan](https://www.gov.uk/budgeting-help-benefits/how-to-claim) <https://www.gov.uk/budgeting-help-benefits/how-to-claim> to help with rent in advance if you've been getting one of the following benefits for at least 26 weeks, either consecutively or with a break of no more than 28 days: Pension Credit, Income Support, Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance.

[Derbyshire Discretionary Fund](#) to help with rent in advance Tel: 01629 533399

Deposit Bond Scheme: The Adullam 'Access to the Private Rented Sector' Project provide a bond scheme for those in urgent need of housing that may be threatened with homelessness. If you are accepted onto the scheme your landlord will be given a bond guarantee up to; £400 (6 month cover period) for singles/ couples, £500 (12 month cover period) for families.

Housing Benefits and Universal Credit: If you may be claiming benefits or if you are working and on a low income, then you may be entitled to claim Housing Benefits or Universal Credit, to cover all or part of your housing costs, depending on your circumstances.

If you work variable hours, including under a zero-hours contract, then you can claim based on your last 2 months income if you are paid monthly or 5 weeks income if you are paid weekly; you will then need to report your income at the end of each month or week, and your claim will then be adjusted accordingly.

Local Housing Allowance (LHA) rates represent the maximum help with housing costs that will be provided for tenants who rent **privately**. [You can find Local Housing Allowance rates here](https://www.highpeak.gov.uk/article/905/Local-Housing-Allowance-LHA-rates) <https://www.highpeak.gov.uk/article/905/Local-Housing-Allowance-LHA-rates>

How much you actually get is also based on: your circumstances, household income and household size (the following are expected to share a bedroom: adult couples, two children under 16 yr of the same sex, two children under ten regardless of sex).

If you are single and under age 35, the amount of help with housing costs for private rented accommodation is limited to the Shared Accommodation Rate.

If you have applied for Housing Benefit or Universal Credit but are not receiving payments then ask if there is a problem and sort it out. You are responsible for paying your rent not the Council or DWP and so you need to take responsibility for making sure it is paid.

Signing a tenancy agreement

A landlord is required by law to provide you with a copy of the [guide 'How to rent: the checklist for renting in England'](https://www.gov.uk/government/publications/how-to-rent) <https://www.gov.uk/government/publications/how-to-rent>

Before you sign any tenancy agreement have your documents ready, landlords and agents will want to confirm your identity and is required to check your immigration status to check that you have the right to be in the UK. You should take the time to read a tenancy agreement carefully as a tenancy is a legal agreement and it is important that any queries you have are sorted out before you sign.

You will need to know:

- How long is the tenancy for - there is usually a fixed period of 6 or 12 months
- Is the accommodation to be used just by you and your family OR will you have to share any parts with your landlord or anybody else
- Who pays for bills - gas, water, electricity, council tax – usually this is the tenant
- How much the rent is and when it has to be paid (how often and on which date)
- Are you allowed pets
- If it is a furnished tenancy, what furniture is going to be provided. It would be a very good idea to agree an [inventory](#)
- How to contact the landlord or agent in an emergency
- If there is a garden – who is responsible for maintaining this

Help with furnishings/white goods

You may be eligible for a [Budgeting Loan](https://www.gov.uk/budgeting-help-benefits/how-to-claim) <https://www.gov.uk/budgeting-help-benefits/how-to-claim> to help with furniture or household equipment if you've been getting one of the following benefits for at least 26 weeks, either consecutively or with a break of no more than 28 days. Pension Credit, Income Support, Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance.

If you're expecting your first child or you're expecting more than one baby and already have children, you may be able to claim a £500 [SureStart maternity grant](https://www.gov.uk/sure-start-maternity-grant) <https://www.gov.uk/sure-start-maternity-grant>

Low cost second hand furniture is available through [Glossopdale Furniture Project](#) or may be available through www.freecycle.org or social media

[Derbyshire Discretionary Fund](#) may be able to help with setting up home Tel: 01629 533399