

Due to the great shortage of Council and Housing Association property in London, for many people, renting a home from a private landlord is the only realistic way to find housing. However, this can be difficult and expensive.

There are four main ways of finding accommodation to rent:

1. Personal contacts - ask friends and relatives if they know anybody who has a place to rent. Probably more people find a home this way than any other.
2. Look for advertisements in the newspapers such as:

The Evening Standard

Loot

Daltons weekly

Hackney Gazette

TNT Magazine

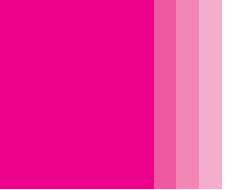
The Guardian

Pink Paper

Your local paper

3. Look at noticeboards in shop windows and in supermarkets. If the notice says "No DSS", this means the landlord is not willing to rent to a tenant claiming benefits
4. Ask an accommodation agency to help you. Accommodation agencies are private businesses that advertise properties to let. Some agencies also act as agents for landlords, collecting the rent, dealing with repair problems and generally managing the property. There are many accommodation agencies in London, and it is difficult to identify whether they are good or bad.

Those who are members of ARLA (the Association of Residential Letting Agents) or NAEA (the National Association of Estate Agents) are usually good. Some estate agents also have accommodation to rent, and may have a separate lettings section. Such agencies are likely to have a wider pool of better quality properties which are usually more expensive.



Accommodation agencies are restricted by law on what they can charge for. They may charge you:

- an agency charge or fee (which may include a charge for drawing up a tenancy agreement) after they have found you accommodation;
- a deposit - this is usually one to two months' rent, which should be returned at the end of your tenancy (providing you have not breached any terms / conditions stipulated in your tenancy agreement); and
- rent in advance - this is rent paid at the start of a tenancy. This varies from one to four weeks' rent.

They may not charge you:

- a registration fee for registering your details with them
- any 'refundable charge' or 'finders fee' which you will get back if they do not find you a place
- for giving you an address of a prospective property which you may wish to see
- providing you with a list of properties.

Always telephone an agency first. If you are out of work, ask whether they will deal with unemployed people. Check what their charges are, and the type and rents of accommodation available.

If you are asked for any money up front, get advice before you pay.

Be clear about what you want

- Which area you want to live
- Do you want to share with others or prefer self contained accommodation
- What type of property you are looking for
- How long you want to rent for
- How much rent you can afford to pay
- Whether you want the accommodation to be furnished or unfurnished


Types of rented accommodation

There are many different kinds of rented accommodation.

For example:

- Lodger living with a family and sharing meals with them
- You could have a bed-sitting room of your own but share facilities with others,
- Completely self-contained accommodation with your own front door.

Sharing accommodation with others is relatively cheap. You are able to share the cost of the rent and the deposit. Be aware that if you sign a joint tenancy agreement with others who subsequently leave then you or anybody else on the tenancy will be liable to pay the full rent.



Frequently Asked Questions:

What is rent in advance and how much should I pay?

- This is rent paid at the start of a tenancy, usually one month's or four weeks' rent. If you cannot afford this, you may be able to negotiate a smaller amount.
- If you are on a low income, and will be claiming housing benefit to pay your rent, you can approach the Benefits Agency and apply for a Budgeting or Crisis Loan from the Social Fund to pay for your rent in advance.

These payments are discretionary and depend on your circumstances.

- If you are asked for an advance payment always get a receipt which shows the amount paid and a breakdown of fees, rent and deposit.
- If you pay your rent weekly, your landlord is legally obliged to provide you with a rent book.
- Always keep all letters and statements in a safe place so that you are able to check which payments your landlord has received in the event of a dispute.

What should I get in writing?

- If you pay rent in advance, get a written receipt
- A rent book is a record of the rent you have paid and the rent you owe
- If you are thinking of changing or replacing anything in the property, it is advisable to get the agreement of the landlord confirmed in writing

Can my landlord make me leave?

Your rights in the accommodation will depend on the tenancy agreement. You will have fewer rights if you share the property with your landlord. More detailed advice on this can be found in our leaflet No.5 "Security of tenure in privately rented homes".

Will the landlord have to do repairs?

The landlord is responsible for most repairs. For more advice on this and what to do if the landlord or agent will not do repairs, please see our leaflet No.5 "Security of tenure in privately rented homes".

Can the landlord come into my accommodation?

No, the landlord is not allowed to enter your accommodation, even if they have their own key. Remember, when you have moved in, the place is your home and you are entitled to live there without interference. But a landlord does have the right to inspect the property for disrepair as long as they give you reasonable notice.

What is an inventory?

This is a written list of the contents and condition of the property.

- Check whether anything is missing or damaged before you sign it.
- Make comments against all the items listed in the inventory, such as anything broken or about to fall apart, marks on carpets, chipped woodwork or broken tiles.
- Try to take photographs of the property and items and make sure you sign and date them.
- You should get the landlord to counter sign it as well. Take a friend with you to verify the condition of the property.
- If you are not given an inventory, make one yourself with an independent witness, (a friend will do). Report in writing, any damaged, worn-out or broken items immediately to the landlord and keep a copy of your letter.

What is a deposit?

A deposit is money paid by a tenant to the landlord or his managing agent at the beginning of the tenancy as security against such matters as outstanding rent arrears, damage to furniture or furnishings provided by the landlord, or failure to pay bills due according to the tenancy agreement.

How much will I have to pay?

It is illegal to ask for more than two-month's rent as a deposit. Make sure you get a receipt for your money and a written statement of what it is for.

Safeguarding your deposit

Make sure you get a receipt for your deposit. To avoid disputes at the end of the tenancy, be able to prove that the rent has been paid up to date. Keep receipts of all utility bills. If you have paid the deposit to a managing agent who subsequently goes out of business, the landlord will be responsible for refunding your deposit.

Withholding the last month's rent to cover the deposit

Although you are not legally entitled to withhold the last month's rent in order to cover the deposit, you might wish to do this if you believe that the landlord has withheld deposits in the past for no apparent reason.

How could I lose my deposit?

By being unable to prove what it was paid for. Ensure you have:

- A receipt, or
 - Details of what the deposit was paid for in the Tenancy Agreement or your rent book
- By giving the landlord a reason to charge you. This might be:
- Rent arrears
 - Damage to furniture, the building or decoration
 - Ending the tenancy before the period given in the tenancy agreement has expired

Getting your money back when you leave

You should get your deposit back when you leave, unless the landlord has a good reason to keep some or all of it.

What do I do if the landlord refuses to return all or part of the deposit?

If you feel that your deposit has been unreasonably withheld by the landlord, you should write to your landlord asking why he has decided to withhold your deposit. Keep a copy of the letter and give a deadline for repayment.

If you do not get a reply or the landlord refuses to return your deposit, you can take legal proceedings in the Small Claims Court. Get legal advice before you do. The Small Claims Court lets you claim a debt of up to £5000 without having to resort to a solicitor.

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Will the landlord have to do repairs?

The landlord is responsible for most repairs. For more advice on this and what to do if the landlord or agent will not do repairs, please see our leaflet No.6 "Security of tenure in privately rented homes".

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REMEMBER!

You should keep all the paperwork about your tenancy in a safe place. You should have some or all of the following:

- Tenancy agreement.
- Inventory
- Housing Benefit papers.
- Rent book or receipts for rent.
- Landlord's address and telephone number.
- Receipts for the deposit or rent in advance.
- All letters to and from your landlord and accommodation agencies.
- The advertisement for the accommodation if you found it in a paper or magazine.

Can I get Housing Benefit to help me pay the rent?

If you are not working or are paid a low wage, you may be able to claim Housing Benefit to help with the rent. Please refer to our leaflet No. 7 on Housing Benefit.



