

Moving to rented housing - a short guide

Renting a property from a private landlord will enable you to leave your Homes for Ukraine host accommodation and get your own living space. If your host cannot continue to have you in their home at some point after the initial six months or if you wish to move to a different area, you will need find your own accommodation.

Are you ready to move into rented housing?

Please think carefully about how much you can afford as you will be responsible for paying:

- rent to the landlord, with at least one month in advance
- a deposit (usually 5 weeks rent)
- Council Tax you can check what Council Tax band the address is in on the GOV.UK website
- energy bills (electricity, gas etc.)
- water and sewage
- TV licence and internet
- for your own food
- transport costs for getting around, for example, car or buses.

You will also need to consider one-off costs like furniture, bedding and white goods. You may be able to get assistance with these through the <u>Norfolk Assistance</u> <u>Scheme</u>

You might also consider buying second hand furniture through charitable shops such as:

- The Salvation Army
- The Benjamin Foundation
- The British Heart Foundation
- Emmaus

You can also find furniture on sites such as Freecycle or Gumtree, however you should make sure you:

- Find out what the item is worth
- Do your research
- Keep your information safe
- Meet the seller in person
- Choose your payment method carefully

Find more sources of free or low-cost help and support on Norfolk County Council's website.

What to consider when renting your own place

You will need to have a Biometric Residence Permit to prove you have a right to rent property in England, as this gives evidence of your immigration status in the UK.

How much you can afford to pay on rent? Lettings agents may ask that your yearly income is 2.5 times the yearly rent.

For example, for a home that costs £800 per month rent you may be asked for a yearly income of at least £24,000

If you are not working Universal Credit payments may be able to help. <u>Contact</u> <u>Jobcentre Plus: How to contact Jobcentre Plus - GOV.UK (www.gov.uk)</u>)

If you are claiming Universal Credit you can ask about the housing element in your journal.

You may need to be aware of the <u>Local Housing Allowance</u> rate for the local council area you wish to rent in. These are the rates used to calculate housing benefit for tenants renting from private landlords.

To get an estimate of the benefits you might be entitled to visit https://www.entitledto.co.uk/

We understand that you may not have been in the UK long enough to build up a credit history and you may be asked to provide details of a guarantor from a potential landlord. A guarantor needs to be someone who earns above a set amount who will promise to pay the rent if you fall into arrears.

You may know someone who is willing to act as a guarantor for you, however this is something they would need to consider carefully, and you should not attempt to pressurise someone into being a guarantor.

The local council does not act as a guarantor, however it can offer support with deposits and first month's rent. It can also liaise with landlords to identify alternative solutions to a request for a guarantor and provide assurances to the landlord.

Typical rental costs in Norfolk - A rough guide

- A room in shared house costs around £475+ per month
- A two bed house costs around £700 £1000 a month

Private rental is highly competitive so search regularly and be available for viewing and be ready to move.

Think about location

- If you have children, do schools need to be within walking distance?
- Do you want to be near a doctor's surgery?
- Do you want to be near shops?
- Are you working? How far are you prepared to travel to work?
- Do you need public transport services to get about?
- Do you want to stay in the area you are currently or move closer to work or friends?

Be realistic- you may not get everything you want so what is the most important?

You also need to think about where you are moving to and if it will change what schools and services you can use. If you are not sure, please talk to someone in your local council for advice.

What you need to know

When you rent, your landlord should give you an up-to-date version of the <u>How to</u> rent document.

There is an online service that you can use to <u>prove your right to rent</u> to a landlord or letting agent in England you can use the online service.

You may be asked to sign an Assured shorthold tenancy agreement. This is a contract with your landlord. It may be a formal document or on a single piece of paper.

The Shelter website gives advice on what to expect from a landlord

Different types of rental/lodging arrangements

Assured shorthold tenancy – this will give you security of tenure for at least 6 months. It normally sets out rules for eviction, the date your tenancy starts, rental value and deposit. Some properties are furnished and some you must furnish yourself.

Excluded tenancies or licences -You may have an excluded tenancy or licence if you rent a room in a landlord's home and share rooms with them, like a kitchen or bathroom. You will usually have less protection from eviction with this type of agreement.

The organisation Shelter has <u>more information about licences</u> and also about <u>lodging.</u>

Where to look for rooms/properties that might be available

- Letting agencies, estate agents, Rightmove, Zoopla, newspapers
- Talk to local lettings agents about your housing need, they may be able to discuss your situation with receptive landlords
- If you have a friend that is renting, ask them if the landlord has more rooms available to rent.
- Personal recommendations from an existing tenant can help secure rooms with a landlord.
- Discuss your housing needs with people you know, your host, school, work, community groups, churches etc, this will increase the potential to access a less competitive/personalised rental market

Viewing a home

You should **ALWAYS** view the property before you sign or agree anything.

- When you see a home you like, you should contact the person advertising it. This may be a lettings agent or the landlord directly.
- Ask to arrange a viewing. This is an appointment to have a look around the home. Viewings can be booked up very quickly, so you may need to be flexible on when you are available.
- A letting agent or the landlord will meet you and show you round the home, this is an opportunity for you to see if it's suitable for you and to ask questions you might have.

Making an application

- If you like the home, you can ask to make an application.
- You will normally be asked to complete a form, although it may also be taken over the phone.
- For the application you will be asked to provide details such as who will be living in the home, your household income, any pets you might have, employment details and any references you have.
- You can also put in further information such as if you are able to pay more than one month in advance.
- Your application will be sent to the landlord to choose a successful applicant.

A successful application

The letting agent or landlord will be in touch to arrange next steps.

This will include:

- Taking further information from you, if needed for a credit reference check
- Agreeing how rent will be paid and when
- Agreeing a move-in date
- Providing details for you to pay the deposit and first month's rent upfront.
- Answering other questions you might have

You can find out more information in the GOV.UK How to Rent checklist

What might you be asked to sign

In most cases you will be asked to sign a tenancy agreement. <u>On their website,</u> <u>Shelter give advice on what is included in an assured shorthold tenancy.</u>

For a shared room you might be asked to sign a licence.

Never pay a deposit before seeing a property.

Do not agree to anything you are offered on Facebook or other social media without seeing the property first.

Where to go for help

Your host might be able to help you with moving to a new home for example:

- Helping you to identify what kind of home you would like to move to and where
- Helping you to identify homes that may be available.
- Talking to estate agents
- Assisting with transport to viewings if needed
- Assisting with completing any right to rent checks and rental applications
- Assisting with moving to the new home

Your local council can help with queries about housing, benefits and debt. They may also be able to help with a loan for the deposit and first month's rent if you do not have it. It can also liaise with landlords to identify alternative solutions to a request for a guarantor and provide assurances to the landlord.

Please contact the District or Borough area you are currently living in.

Breckland District Council - <u>housing.advice@breckland.gov.uk</u> Broadland District Council - <u>h4u@southnorfolkandbroadland.gov.uk</u> Great Yarmouth Borough Council - <u>Housingoptions@great-yarmouth.gov.uk</u> Borough Council of Kings Lynn and West Norfolk - <u>housingoptions@westnorfolk.gov.uk</u>

North Norfolk District Council - <u>Housing@north-norfolk.gov.uk</u> Norwich City Council - <u>housingoptions@norwich.gov.uk</u> South Norfolk Council - <u>h4u@southnorfolkandbroadland.gov.uk</u> Norfolk County Council – <u>ncchomesforukraine@norfolk.gov.uk</u>