

## Found somewhere to rent from a private landlord?

Making sure that the accommodation you have found is right for you is important. Not only is it a major financial commitment, but also, how you behave as a tenant may have an impact on securing accommodation in the future.

### Important things to consider when looking at accommodation:

- Can I afford it?
- Can I claim Housing Benefit to help me pay my rent?
- How does my age affect my Housing Benefit?
- Do I know what's included in the rent?
- Do I understand the tenancy agreement?
- Do I have to pay a deposit and if so, will I get it back when I leave?
- What is 'rent in advance' and will I have to pay it?
- Will Housing Benefit cover my rent in advance?
- What is 'security of tenure' and what kind will I have?
- Can my pet live with me?
- Is the accommodation in good condition and safe to live in?



### Affordability

It's important that you can afford to pay the rent each month on any property you move into. It's a good idea to go through your household budget before you start looking for accommodation and certainly before you commit to renting your new home. To help you decide whether you can afford the property you should ask the landlord what is and what's not included in the rent. You should also find out how much the Council Tax is. If the place you are renting is a room in a shared house then the landlord will be responsible for paying the Council Tax but he may well include this in your rent. If he does you cannot claim Council Tax benefit if you are living in a room in a shared house. If you are renting a self contained place then you may be able to claim Council Tax benefit depending upon your income, and a discount if you are living alone.

### Housing Benefit

For new claimants, people who are moving address, and people who have had a break in their Housing Benefit claim, this benefit is now calculated and paid in a new way called Local Housing Allowance. If you are under 25, your Housing Benefit and Local Housing Allowance are likely to be reduced to a "room rate". This means that if you move into some other type of accommodation, for example, a self contained flat, there may be a large shortfall in the amount of benefit you receive. It's important that you check out any Housing Benefit or Local Housing Allowance entitlement before you commit to renting a property. Not all under 25s will have their benefit restricted. For more information you can contact Exeter City Council Housing Benefit office on 01392 265440, or East Devon Housing Benefit office on 01395 517446.

Even if you are over 25, it's a good idea to look into how much benefit you are likely to receive before you commit to renting accommodation. You can contact the Housing Benefit office on the above numbers for more information, or Exeter Homeless Action Group Community Advice Service or Exeter SmartMove on 01392 430228 or visit [www.exeter.gov.uk](http://www.exeter.gov.uk)

### Rent in Advance

Housing Benefit is paid in arrears. This means that you cannot claim Housing Benefit for Rent in Advance. Most landlords will ask for Rent in Advance, which is the first month's rent, payable on the day you move into your new home.

If you are on a low income you may be able to get some help from the Department of Works and Pensions (DWP) with rent in advance. You may be able to make a claim for a Crisis Loan. For information on making a Crisis Loan claim you can contact the DWP on 01392 606000. You will need to have a letter offering you a tenancy from your prospective landlord.

### **Deposit**

Landlords will ask you for a deposit when you move into your new accommodation. They ask for a deposit in case the tenant does not pay the rent or the bills, or damages the property. Housing Benefit does not cover deposits. If you need help with a deposit then Exeter SmartMove may be able to help. Contact Exeter Homeless Action Group on 01392 430228 for more information.

Your new landlord does not have to ask for a deposit. Some landlords will ask for more than one month's rent instead.

If your landlord asks you for a deposit he must safeguard it by lodging it with one of the new Tenancy Deposit Schemes. Your landlord should tell you which scheme he has safeguarded your deposit with. If he does not safeguard your deposit you should seek advice, as you may be entitled to some compensation. You can contact Exeter Homeless Action Group on the above number, or Shelter or the CAB for more advice.

### **What is 'security of tenure'?**

Generally speaking, this is the right you have to remain in your accommodation even if the landlord is asking you to leave. You will have more 'security of tenure' if you do not share accommodation with your landlord than, say, if you share some accommodation with him. For example, if you rent a room in his home. If your landlord is asking you to leave, and you are unsure of your rights, you should seek advice. Contact Exeter Homeless Action Group on 01392 430228 or Shelter on 0808 800 4444.



### **Can my pet live with me?**

It's important that you read the tenancy agreement that your landlord asks you to sign as it may say that you cannot have pets, or smoke in the property, or other similar stipulations. It is better to ask these questions earlier, at the property viewing, rather than later. If you break one of the terms of your tenancy agreement it may be possible for your landlord to evict you. If your landlord is threatening to evict you, seek advice.

### **Satisfy yourself about the safety of...**

**Furnishings** Ask the landlord about the furniture. Make sure that furnishings such as sofas, armchairs, mattresses, headboards and scatter cushions meet the appropriate furniture and furnishing regulations. Letting agents and landlords could be liable if goods supplied with the place you are renting do not comply with the law.

**Electrical Appliances** Electrical equipment that comes with privately rented accommodation must be safe, even if it is second hand. Appliances do not have to be tested, but if they have been, it is a good indication that your landlord considers safety to be important. Appliances should be fitted with an appropriately fused and approved plug.

**Gas appliances** Gas appliances in rented accommodation must be checked for safety at least every 12 months. Records should be kept for two years from the dates that the testing took place. You can ask to see this information. Landlords must make it available to tenants and to people who may become tenants. Gas appliances should only be installed and maintained by a CORGI registered fitter.