

Housing Options



What to think about

- Money – what can I afford
 - Better off staying on the Homes for Ukraine Scheme
- Price rises – what will I be able to afford when prices go up
- Transport
- Schooling
- Access to services, support and community

Renting privately – what can I afford?

- Universal Credit (UC) can pay some (rarely all) of your housing costs
- The amount you get is based on the Local Housing Allowance (LHA)
- You get amounts of money depending on how many bedrooms you are eligible for. The maximums are:

Shared accommodation rate	£77.44 per week
1 bedroom	£136.93 per week
2 bedrooms	£178.36 per week
3 bedrooms	£212.88 per week

- To claim this through UC, use the 'change of circumstances' section of your account. They will want to see a copy of your tenancy agreement and will pay you, not the landlord. You will need to pay the rent from that.
- If you are working, it is possible that you are earning too much to claim UC

Renting - further costs

- Council tax
- Payable to the local council, this covers all council services such as libraries, bin collections, etc.
- It is based on the value of the property and how many adults live there
- You pay it over 10 months of the year
- Contact your local council to get this set up when you move in
- If there is only 1 adult living in your home you get a 25% discount
- Other discounts are available too and reductions for low incomes
- You can apply by contacting your local council for Council Tax Support

Renting – further costs

- Energy
- Most UK homes use electricity and gas. This is called ‘dual fuel’ and you need to organise a new supply the moment you move in
- Some homes are on electricity only
- Energy prices are going up fast. They are predicted to rise by 80% this October, which will make it very hard to manage. Unless your tenancy agreement says so, energy costs for the home are not included in the rent
- It is impossible to accurately say what you will be paying, as amounts are going up every quarter

Draft budget for a 2 bedroom flat

Outgoings:

Rent: £950 pcm (per calendar month)

Energy: £3,560 (very rough estimate)

CT: £1473.14 pa (per annum)

Total: £16,433.14

Income:

UC standard rate for a over 25 individual: £334.91pm 4018.92

UC rate for a child: £290 pm 3480

UC housing allowance for a 2 bedroom place: £178.36 pw 9274.72

CT support: £1473.14 pa

Total: £18,246.78

How to find a home to rent

- Online – most are advertised this way
- Social media – through local groups and online forums
- Through letting agents – they manage properties on behalf of landlords
- Newspapers – you can find some here
- Cards on local shop noticeboards – rare, most often for flatshares
- Beware of scams – scammers advertise properties that don't exist or have been rented out and charge a large up-front fee to people looking for a home

What to ask before you rent

- How much is the rent? How long is the tenancy?
- How often do I pay?
- How do I pay?
- Are there any other charges?
- Details of how much deposit they want and details of the deposit protection scheme they use
- Make sure you view the property!
- Official checks – gas safety, carbon monoxide detector, EBC for HMOs, electrical installation report (EICR)
- Pets / smoking

Up-front costs

- Rent in advance
- Tenancy deposit
- Sometimes a holding deposit is needed to reserve the property but you should only pay this if you definitely want it. It might not be refunded if you later change your mind
- You cannot be charged for admin, immigration checks, credit checks or references

Documents

- You might be asked to provide documents like:
 - Recent bank statements or wage slips
 - Proof of the benefits you're on
 - Your employment contract if you work
- Checks also have to be made on your right to live in the UK. You will be asked to show your passport or BMP as part of this check.

Credit and reference checks

- You can be asked for references when trying to rent a home
 - This could be from an employer
 - Or from a previous landlord – check with your host if this is possible
- A credit check may also be done. It checks to see if you have had trouble paying bills in the past. This check cannot be carried out without your permission.

Guarantors

- Guarantors are a person who will have to pay the rent if you can't
- You might need a guarantor if you:
 - Can't prove your income
 - Are a first time renter
 - Fail a credit check
 - Claim benefits
- Some landlords insist on these

Moving in checklist

- Go through the inventory – take photos of the property and any defects so you can get repairs made or challenge issues at the end of the tenancy
- Sort out your utilities by taking meter readings and setting yourself up with an energy supplier. You can look for tariffs on the main comparison websites
- Tell UC, Child Benefit and anyone else that needs to know
- Contact your local council and get set up with Council Tax
- If you are using a TV or streaming device, you need a TV licence. You can pay this monthly by direct debit
<https://www.tvlicensing.co.uk/>

Who to contact if you have issues:

- Getting your landlord to make repairs (structural, leaks, damp)
- Getting behind with your rent or council tax
- Neighbourhood issues

You can look at the help from Citizens Advice on their website www.citizensadvice.org.uk or come to a drop-in session

Thank you

