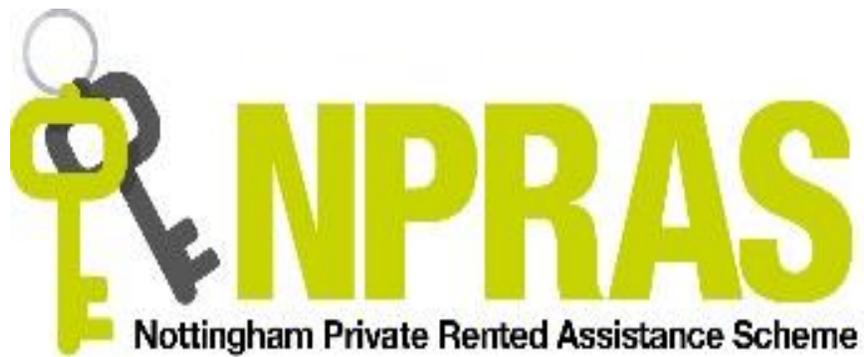

Tenancy Toolkit



2020

Nottingham Private Rented Assistance Scheme

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Looking for a property – Where to start?

Guidance when looking for a private property to rent

If you are in receipt of housing benefits or the housing element of universal credit, it is always best to highlight this during the enquiry stage of looking for a private rented property. Sometimes there are legalities that prevent Landlords or Letting Agents from renting to tenants in these circumstances. You can look out for the terms “DSS accepted” or similar phrases, which will save you time and avoid disappointment at a later stage.

When looking for a private rented property there are many different outlets that you can use to find available rooms and properties to let. It is highly recommended to visit Letting Agents or Landlords personally so you can let them know your requirements and build a rapport. Sometimes properties are rented before they appear online so if you can visit the Letting Agent prior to this happening, it could be advantageous.

Other outlets you can use to search for a private rented property;

The Internet	There are some well-known property websites which Letting Agents and individual Landlords use. For example; Rightmove.com, Zoopla.com, Home.co.uk, Gumtree.com, Onthemarket.com, Openrent.co.uk primelocation.com, spareroom.co.uk and DSSmoves.com. Some of these websites you can register your details and set your accommodation criteria, which will enable you to receive new matching property listings to your email inbox. You could also advertise what type of accommodation you are looking for, although costs may apply to this. Social media sites such as Facebook also have groups where landlords will advertise their properties for rent.
Local Newspaper	You will find adverts in the back of most local newspapers for a range of things including rented accommodation, which is a great place to find individual landlords.
Post Office / News Agent windows	Look at your local shops and post offices as quite often people will advertise properties available in the surrounding areas by putting a card in the window.
Friends & Families	Ask people you know who already rent in the private sector for their landlords contact details. Find out if they have any other properties available to rent.
Students	If you are a student looking for a place to live you can approach your university or student union for guidance on finding suitable accommodation. For more in depth information about student renting please look at the following link; http://www.unipol.org.uk/advice/articles/nottingham/students

Does the property meet Nottingham standards?

When looking for private rented property, look for the Nottingham Standard logo. This will ensure you have found a landlord who provides safe, decent and well managed accommodation.



DASH (Decent and Safe Homes) and Unipol accredit landlords in partnership with Nottingham City Council. Landlords renting only to students apply through Unipol, and other landlords apply through DASH. Ask potential landlords if they have been accredited and if you can see proof of this.

If the landlord of a property is using an agent, the agent cannot be accredited with the Nottingham Standard. Therefore check the agency is a member of a professional organisation such as the ones below;

- ARLA (Association of Residential Letting Agents)
- NALS (The National Approved Letting Scheme)
- National Association of Estate Agents

All agents must be part of an approved property redress scheme. For more information about this please read up on it here; <https://www.theprs.co.uk/Home/Index>

Is the property suitable and is it affordable for my needs?

When considering a property to shortlist you will need to consider price, availability and area of preference.

It may not always be advertised in the first instance that some or all of these things are required, but do check and consider these before you arrange to view the property.

- **Rent** – Check the rent amount before deciding to view the property. There may be some room for negotiations with the landlord on the rent but do not rely on this being the case. Consider how you will be paying your rent and if it is affordable for you. You can complete an income and expenditure yourself to help you decide if that property is affordable for you and your household.

If you are going to be claiming Housing Benefit or housing element of universal credit to assist with your rent payments you need to check your possible allowance. Below is the current local housing allowance amounts for Nottingham city April '19 – April '20;

Local Allowance Rate for Nottingham City		
Shared Accommodation Rate:	£69.00 per week	£299.00 per month
One Bedroom Rate:	£90.90 per week	£393.90 per month
Two Bedrooms Rate:	£108.26 per week	£469.13 per month
Three Bedrooms Rate:	£123.90 per week	£536.90 per month
Four Bedrooms Rate:	£156.05 per week	£676.22 per month

To check the exact rate for the property address, check the local housing allowance website; www.lha-direct.voa.gov.uk

If you need to see whether you are entitled to or whether you are receiving the correct amount of benefits, visit the www.gov.uk/benefits-calculator website and complete an online benefits calculator.

You should also consider what requirements you have for a potential new home;

- **Pets** – Not all landlords will accept pets in their property and it is increasingly becoming the case that they will not. If you have a pet you must declare this to a landlord otherwise you may be breaching your tenancy agreement. If you have a pet and are struggling to find a landlord who will accept it, you could offer to pay a 'Pet Deposit' which would specifically cover any damage caused by the animal in the home and garden.
- **Long/Short term lets** – Most private tenancies should start at a minimum of 6 months, but landlords do often advertise if they are looking for someone to be in the property long term or short term. Consider this against your circumstances and whether you are intending on staying in the area for a long or short period.
- **Furniture** – Is the property furnished, unfurnished or part furnished? Consider what furniture you have already, if any. The landlord may be willing to remove any furniture you do not want but it is unusual that they will provide furniture if the property is advertised as unfurnished.

What will I need to secure the property?

You will need to consider what the Landlord/ Letting Agent may ask you for prior to accepting your application and before you can move in. Things to consider are:

Holding Deposit	You may be asked to pay a holding fee to take the property off the market whilst the tenancy is finalised and various checks are completed. You should clarify if the holding fee will be deducted from the first month's rent, if successful. Due to the Tenant Fees Act 2019 you are no longer required to pay administration fees in relation to referencing or credit checking etc.
Credit Checks	A credit check is often completed to check you are responsible and that you can afford the rent. Be honest about your credit and do not falsify anything on your application. A bad credit check could risk you losing your holding deposit. Things that can affect your credit could be County Court Judgements (CCJ), unpaid council tax bills and insufficient income. You can get information about your credit history by visiting websites such as www.experian.co.uk , where you can assess your likelihood of passing a credit check.
Proof of ID	As part of your application you will be required to offer photographic I.D such as a driving licence or passport. You may also need to provide a proof of address such as utility bill or bank statement (within the last 3 months).
Right to Rent	You may also have to prove that you have the right to stay in the UK and the right to rent. You will need to show your passport or immigration documents to prove this. If you are a British citizen without a passport you can provide your birth certificate as proof.
Proof of Earnings	This is to ensure you are able to afford the rent. An employment contract, recent payslips or bank statements, letter from employer confirming your employment and duration and/or award letters if claiming benefits should be sufficient proof.
Deposit	This is usually the equivalent of 5 weeks rent. It is given to the landlord who should deposit it into a Deposit Protection Scheme and held until the end of your tenancy. If you have rent arrears or have caused damage to the property it will go towards those costs, otherwise it should be returned to you to use towards your next property.
Rent in Advance	The majority of private landlords will also expect you to pay your rent the day you move in. This means you will pay at the beginning of each month and will have no rent to pay when you leave. If in receipt of Housing Benefit your rent will be paid at the end of each month or every four weeks.
Guarantor	You may be asked to provide a guarantor. This is someone who is willing to accept liability if you are unable to meet your obligations under the tenancy agreement, whether it is for rent arrears or damage to the property. They must sign a legal agreement to accept any liabilities on your behalf and there are normally some requirements in place such as they earn a minimum income or own a property. Please make sure you and your guarantor fully understand their legal obligations and read any contract in full.
Reference checks	You may be required to provide a reference to the Landlord or Letting Agent; this could be a reference from a previous landlord, a current or previous employer, or a character reference from someone who knows you on a personal level.

Viewing a property – What to look out for?

Once you have found a property or properties you are interested in and feel are suitable based on the information provided, you will need to view it. Contact the landlord or letting agent as soon as possible as most private rented properties do not stay empty for long, arrange a viewing and consider the following;

- **First Impressions** – Make sure you are making a good one! Be punctual and well presented, you may not be the only person viewing the property. Private landlords have every right to refuse you so consider your attitude when viewing, be polite but don't feel you can't ask genuine questions about the property. The landlord may also ask to visit you in your current home, so ensure you have made it presentable and clean so the landlord can have confidence in how you will treat their property.
- **Second Opinion** – Take someone with you as two pairs of eyes can be better than one. They may notice things you haven't or think of questions to ask. Make sure this person is not speaking for you as the landlord needs to know they are able to communicate effectively with you as their tenant.
- **What to look for** – You can use a property Checklist for things to look out for when viewing a property.
- **Cosmetics** – Cosmetic problems such as carpets or décor can easily be rectified so negotiate with the landlord and see what changes can be made. Be aware that you will need confirmation in writing if the landlord agrees you can decorate otherwise they can charge you out of your deposit.
- **Local Area** – Familiarise yourself with local area if you do not already know it. Where is the nearest shop, transport links, doctors/dentist, schools? Etc. Look for any amenities relating to any religious or cultural needs such as places of worship, community centres or specialist food outlets. It may be worth visiting at different times so you get a feel for the area during the day vs in the evening.
- **Safety Certificates** – Always ensure you ask to see a copy of the Gas Safety certificate (GSC), Energy Efficiency certificate (EPC), Electrical Installation Condition report (EICR). The landlord by law should have a GSC and EPC before renting a property out, it is not a legal requirement for them to have an EICR but it is good practice. There is also a legal requirement that the EPC rating for a property being rented should be 38 and above. Anything below 38 could mean your energy bills are higher. You can find advice and guidelines for each of these reports on the websites below;
www.gassaferegister.co.uk
www.mypropertyguide.co.uk/articles/display/10075/energy-performance-certificates-for-rented-properties.htm
www.electricalsafetyfirst.org.uk
- **Furniture** – This is the time to check what furniture has been provided and talk to the landlord about whether they would be willing to remove anything you don't need or want. Also ensure you check if any white goods are provided (washing machine, cooker, fridge/freezer etc) so you

can be prepared if you move in for possibly having to purchase or rent your own. If a washing machine is not provided look to see if there is a laundrette in the local area.

- **Garden** – Establish who is responsible for the garden. You may have green fingers but you must make sure the landlord is ok with you managing the garden, and do not make any major changes without getting written confirmation first.

Is this the one? – Moving into your property

Congratulations! You have identified a property and the Landlord/ Letting Agent are happy for you to move in. Here are some key points to remember before you sign your tenancy agreement and move into your new home.

Gas Safety	Make sure that you have a copy of the gas safety certificate for the property. It is a requirement of your landlord that a gas safety check is completed annually so it is useful to know when it expires.
Tenancy Agreement	Make sure that you have read it fully and there are no hidden clauses or strange requests. Make sure that the rental amount is the amount you have agreed. If there is anything that you are not sure about, before you sign the agreement seek advice from Notts Housing Advice (http://www.nottshousingadvice.org.uk/) or an alternative advice agency. If you are being assisted with a bond by the Local Authority we will need to see the agreement before you sign it so we can check it for you.
Type of Tenancy	Assured Shorthold – These are usually fixed term for an initial period of 6 or 12 months. For more information about an AST please follow the link; http://england.shelter.org.uk/get_advice/private_renting/private_renting_agreements License – This is a less secure tenancy to an AST. If you want more information please follow the link; http://england.shelter.org.uk/get_advice/sharing_and_subletting
Tenancy start date	Make sure that the date the tenancy starts suits you. You may find it easier to manage if this coincides with the date you get paid or the date you receive your benefits etc. You should receive your keys on the day your tenancy starts, the landlord cannot charge rent for a period when you do not have access to the property.
Deposit/ Rent/ Fee's	Ensure that if any money changes hands for a deposit, rent or fees a receipt is obtained which details what the money is for.
Gas and electric	Make sure you take the gas and electric meter readings on the date you move in.
Suppliers	Ask who currently supplies that electric and/or gas to the property. If the landlord or agent is not sure then find the appropriate contact numbers on this site http://www.uswitch.com/gas-electricity/guides/who-supplies-my-electricity-and-gas/

Inventory	Make sure that you have checked and agree with the condition of the property and items in it before you sign. If the landlord has not completed an inventory you could do your own and also take photographs.
Contact numbers	Make sure that you have the contact details for landlord and agent.
Water	Check with Severn Trent how your water is paid. If you have a water meter you will need to know where it is and if you are not able to give a reading request that someone attends the property and does this for you.
Council tax	Make sure that you have contacted and advised that you are the new tenant and made arrangements on how you will pay. You can visit http://www.nottinghamcity.gov.uk/counciltax
Deposit Protection Scheme	It is a legal requirement for Landlords to register any deposit taken in a deposit protection scheme. Make sure that this has happened and that your landlord gives you confirmation. You should receive written confirmation but if you don't find out which scheme your landlord has registered your deposit with and check online https://www.gov.uk/deposit-protection-schemes-and-landlords/overview
Housing Benefit	The Landlord may ask you to sign to say they can speak to the council re: your benefits do you want this? It may help. Make sure that you have all the documents required by housing benefit and hand them in with your completed housing benefit form and a proof of rent form as soon as possible. Make sure you obtain a receipt. If you are unsure if you are entitled to any help from Housing Benefit to cover your rent, please visit www.gov.uk/benefits-calculator

What do I need to know whilst I am renting?

During your tenancy

You have now moved into your new privately rented home. Please find below a list of some key points to remember when you are renting.

- **Tenancy Agreement** – Make sure that you abide by the terms and conditions of your tenancy agreement. If you don't your landlord will more than likely take action to evict you. Please be aware that you are also likely to be accountable for the actions of any of your visitors.
- **Term of the tenancy** – If your tenancy is for a fixed term of 6 or 12 months, this does NOT mean your tenancy ends immediately after this period. It will continue as a rolling contract, a periodic tenancy.
If a landlord wants you to leave they must give you notice. This can vary depending on whether you are an Assured Shorthold (AST) tenant or a Licensee, so please check your original agreement.
- **Cleanliness** – Make sure that you keep the property in good condition and try to be as clean and tidy as possible, particularly if you know your landlord is due to visit.
- **Repairs** - Any repair issues should be raised with the Landlord or Letting Agent in writing, preferably and as soon as possible. Make a note of when you reported it and keep a log.
 - **Allow access** – Your landlord should provide 24hrs written notice if access is needed to your property to complete any repairs.
 - **Time** - Give your landlord a reasonable amount of time to complete the repairs. Your Landlord may only have one property and will not have a dedicated team to complete repairs.
 - **Rent** - Do not withhold your rent if you are unhappy that your landlord has failed to complete repairs. Approach agencies that can support you in these instances but continue to pay your rent as usual.
- **Rental Payments** – Make sure that you keep receipts for rent that you have paid to your landlord. If you have a dispute over rent you need to be able to demonstrate that you have paid.
 - If you think you will not be able to afford your rent, as a result of you losing your employment or changes to your benefits, seek help and let your landlord know in advance.
 - Keep Housing Benefit informed of any changes in your circumstances for example if you start working you may qualify for a 4 week overlap.
 - If bond has been provided by the Local Authority or another agency make sure that you are saving for your deposit.

Is it time to move on? Leaving your private rented tenancy

If it is time for you to move on from your private rented property due to either your landlord serving you with a valid notice or because you have decided that you would like to move on, whatever the reason here are some key points to remember.

Notice from your landlord

If you have an assured shorthold tenancy your landlord would need to serve you one of the following;

- **Section 21 Notice** - If your landlord would like you to leave they must serve a section 21 notice and give you a period of 2 months to enable you to secure alternative accommodation. The notice must state that if you fail to leave on the date that the notice expires that the landlord can apply to the courts for possession of the property. The landlord can only serve you with a valid section 21 notice if, prior to moving in they have provided you with your tenancy agreement, an EPC certificate, gas safety certificate and a how to rent guide. If you have paid a deposit the landlord should have offered you proof that they have protected your deposit and have offered you this information within 30 days of doing so.
- **Ground 8 Notice** - If you are in 8 weeks arrears with your rent your landlord could serve you a Section 8 notice. If you receive a section 8 notice we would strongly advise that you pay your rent or contact Housing Benefit to see if you're entitled to support. If you are still unable to pay your rent there are advice agencies you can seek further support from such as Framework Crisis Team, Notts Housing Advice or Citizens Advice Bureau. These may be able assist you with looking at your finances and/or offer support at court.

Notice to your landlord – If you decide to leave your tenancy you must provide the landlord with at least 1 months' notice in writing. If you have ongoing issues with your landlord or the property we would strongly advise that you seek support before making a decision about continuing your tenancy or not. Please make sure that you have another property or an arrangement to live somewhere else before leaving.

Cost – Moving can be expensive. Removal costs and another deposit could easily stretch into the thousand's. If you paid a deposit when moving into your current tenancy you should receive that back, providing the landlord doesn't wish to make a claim against it. But do bear in mind that you are unlikely to receive this back in time to secure a new property.

Condition – Make sure that you clear the property of all your belongings and that the property is left clean and tidy. Take pictures of the property when you leave to support the condition that the property was left in. If possible arrange for the landlord or letting agent to meet you at the property to hand over the keys so that they can inspect the property immediately after you have left.

Deposit - When your tenancy has ended you will need to apply to the relevant Deposit protection Scheme to reclaim your deposit (<https://www.gov.uk/deposit-protection-schemes-and->

[landlords/overview](#)). If the landlord is satisfied that you have left the property in a good condition you will have your full deposit returned. If the landlord is not satisfied he must submit a claim to the deposit protection scheme that is protecting the deposit. This is why we advise you to keep all receipts for rent payments, an inventory and any written approval for decoration; so if you dispute the claim you have evidence to back it up.

Keys – Make sure that you return all the keys that you were originally issued with and any copies you have made. If you fail to do this you will likely be charged for a lock change out of your deposit.

Utilities – Make sure that you contact all the utility providers and advise them that you have vacated the property. Provide them with the final meter readings, keeping a copy of these in case they are needed at a later date.

Post – Contact the postal service and arrange for your mail to be re-directed to your new address.

I am looking for a room in shared accommodation. What should I look out for?

If you are going to be renting a room in a shared property (or HIMO, Housing in Multiple Occupation) there will be differences in what you should be looking for, asking for and be responsible for. You may find that shared accommodation is cheaper to rent but designed for single people, not necessarily couples or families. Here are some key points to remember when looking into this type of accommodation;

- **Other Tenants** – When making enquiries into a shared house or viewing it is important to find out whom else is living in the property - are they students, professionals, younger people, older people etc. Each of these may have an effect on your personal preferences and lifestyle. You can ask to meet the other tenants prior to making a decision whether or not to accept the tenancy. See if you feel comfortable with the other people, but be reasonable and don't live off the expectation you are about to meet your future best friends.
- **Utilities** – When sharing the responsibility for utility bills you need to find out how this is organised in the house. Some Landlords may pay the utility bills and charge you within the rent or separate to the rent for this. Others may have 'pay as you go' meters in the house and expect the tenants to organise the payments amongst themselves. If the landlord leaves it up to the tenants it is worth discussing with your future housemates how they manage this and decide if you feel comfortable with the arrangement.
- **Communal Areas** – In a shared house the likely communal areas will be the bathroom(s), kitchen, living room(s) and hallways. As a group of tenants you will all be responsible for ensuring these areas are kept clean and tidy, therefore consider how you will manage this. Does there need to be a cleaning rota? You can discuss how this works already with the current tenants. It is a good idea to take note of how the communal areas look when you go to view, this may be an indicator as to how willing the other housemates are in keeping to a cleaning agreement.
- **Inventory** – You will find most shared accommodation is furnished so make sure that all the furniture and its condition is on your inventory.
- **Tenancy Agreement** – Generally you will be given an Assured Shorthold tenancy (see 'Is this the one? - Moving into your tenancy'), but if the owner of the property also lives there you will have a 'License' and your tenancy is not as secure.

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- **Housing Benefit** – If you claim Housing Benefit please be aware that regardless of your entitlement, if you rent a room in a shared house you will ONLY receive the shared room rate of Housing Benefit. Also if your landlord charges a set fee on top of your rent for utilities this will not be covered by your Housing Benefit payments, you will be responsible for these payments out of your personal income. For more information on Housing Benefit please check out the following link; <https://www.nottinghamcity.gov.uk/information-for-residents/benefits/housing-benefit/>
 - **Council Tax** – In a shared property the Council Tax will be registered in the landlords name therefore the landlord is responsible for payments. The only exception to this is if you are a non-student living in a house with all students, you will be responsible for the full council tax in the house and this will be registered in your name, this is important to consider when deciding who you will be renting with.
 - **Safety Certificates** – Although it is still a legal requirement for a shared property to have a Gas Safety Certificate (GCS) it does not have to have an Energy Performance Certificate (EPC). For more information on property safety certificates please look at the following link; www.gassaferegister.co.uk www.mypropertyguide.co.uk/articles/display/10075/energy-performance-certificates-for-rented-properties.htm www.electricalsafetyfirst.org.uk