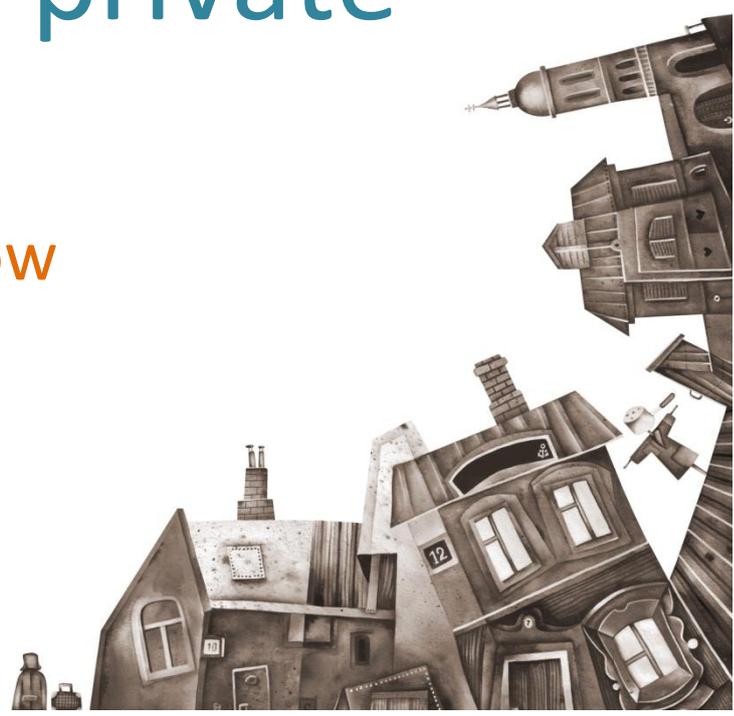


Finding and renting a home from a private landlord



What you need to know

Teignbridge
2016



First steps

Understand your budget

Make sure you know how much you can afford to pay each month. It is a really good idea to write down all your income against any outgoings to see how you will manage. There will be a few ongoing costs, for example, utilities, travel to work and school, as well as council tax. These costs will affect how much you can pay towards your rent. It is important to think about these, and whether you can reduce them, or if you need to start saving straight away.



Landlords and agents will know the approximate cost of the utilities and council tax, so ask them when you're looking for a property.

Rental costs

Start up costs

Letting agents may charge fees for administration and credit checks. You should also think about any start-up costs like van hire, connecting a phone, wifi, or if you need furniture, or white goods.

Finding a deposit

Landlords and letting agents will usually charge one month's rent in advance and a deposit fee to cover any damage. The deposit fee can be equivalent to one month's rent, or more. The landlord must protect it in a government approved scheme. Make sure you get the official information from the scheme and that you understand how to get your money back at the end of the tenancy. Keep this information safe as you will need it later.

If you do not have the money available for a deposit, or rent in advance immediately, then there are different ways of raising the money:

- start saving as soon as you know you will need to move
- interest free budgeting loans; see the link on last page
- join a credit union for an affordable way of borrowing money; see the link on last page
- ask friends and family whether they can help

Looking for a home

There are many good sources information:

Personal contacts

Ask your current landlord, or agent, as well as friends, family and colleagues. If you are a member of a local club, sports team, or religious organisation, then ask other members and participants.

Local newspapers and publications

Check the local newspapers weekly, as there are adverts for independent landlords. The Herald Express has a rental section on a Tuesday and the Mid Devon Advertiser on a Friday. Copies of these newspapers are available to see in libraries.

Newsagents; shop windows and notice boards

Look at notice boards in community centres, schools, clubs, and libraries, as well as newsagents and supermarkets. It's worth making regular visits to check for new properties becoming available, as good property can go fast.



Place an advert yourself

You can put an advert in a paper, a shop, on a notice board, or the internet, saying what type of place you want and how much you can afford to pay. Please take precautions when posting your contact details.

Letting agents

You should visit letting agents local to the area you want to live and pick up their property listings. They can also take your details and will let you know when the right sort of property becomes available. Agents cannot charge for this, but they may charge you for some services, such as finding a place, tenancy agreements, inventories, collecting the rent and renewing your tenancy agreement.

The council cannot help with agency fees, so you need to be confident you will pass their checks before you pay any money.

The Internet

You can use a computer with **free** access to the Internet in a number of places, including Devon libraries, council offices and the Citizens Advice Teignbridge.

Also, free wifi 'hotspots' are located at a number of public places in Teignbridge, such as local cafes.

www.teignbridge.gov.uk/getonline



Online search engines

www.dssmove.co.uk

www.gumtree.co.uk

www.home.co.uk

www.plymouthhomes4let.co.uk

www.primelocation.com

www.propertywide.co.uk

www.rightmove.co.uk

www.spareroom.co.uk

www.zoopla.com

Following up on a lead

You should always follow up on available property as quickly as possible, as properties are often let the same day they are advertised. Ask as much as you can about the place over the phone, for example whether it is furnished, and have a map handy to check the address.

Viewing a property

If you have any references, or can get one from a previous landlord, or employer, take their contact details with you. Ask the landlord, or agent, about the area if you are unfamiliar with it. Confirm details of the property and double check anything the landlord, or agent, may have said, use the checklist below.

Checklist

When you meet the landlord, or agent you will need to check that:

- the heating, lighting and plumbing are all working
- smoke and Carbon Monoxide detectors (where fuel is burnt) are fitted and in working order
- there are gas and electric safety certificates
- there is an energy performance certificate (EPC)
- you know how, and to whom you pay the rent and utility bills
- if furnished, it is in good repair; make a note of any disrepair
- the doors and windows can be secured and windows restricted if they fully open
- that pets are allowed – if you have any



Deciding whether to take the property

Always visit the property before signing a tenancy agreement and know your rights and responsibilities. You should also check that a property fully meets your household needs, that it's affordable and that it's near enough to shops and transport links. Once you're happy, you will need to check the terms of the tenancy agreement and then sign it.

www.gov.uk/private-renting

www.gov.uk/government/publications/how-to-rent

What to do when you move

There are a few things you'll need to do:

- tell the council your new address, so you pay the right amount of council tax:
www.teignbridge.gov.uk/movinghome
- Check whether you're entitled to housing benefit, or support with your council tax:
www.teignbridge.gov.uk/benclaim
- If you're sharing, agree any house rules and how the rent is paid
- double check the inventory, as this will be checked when you move out
- Take meter readings. This will make sure you only pay what you owe

Further information

You can use a computer with **free** access to the Internet in a number of places, including Devon libraries, council offices and the Citizens Advice Teignbridge. www.teignbridge.gov.uk/getonline

Advice

Your rights and responsibilities > GOV.UK

www.gov.uk/private-renting

www.gov.uk/government/publications/how-to-rent

Renting a home > Citizens' Advice Teignbridge

www.citizensadvice.org.uk/housing/renting-a-home

tss@teignbridgecab.org.uk

03444 111 444 9am to 4pm Monday to Friday

36–38 Market Walk, Newton Abbot,

Devon, TQ12 2RX

Benefits

Housing benefit calculator > Teignbridge Council

www.teignbridge.gov.uk/bencalc

01626 215 000 8.30am to 5pm/4.30pm Fridays

Money

Affordable loans > Plough and Share credit union

www.ploughandshare.co.uk

01837 658 123

Grants from charities > Turn 2 Us

www.turn2us.org.uk/grants

info@turn2us.org.uk

0808 802 2000 Monday to Friday, 9am to 8pm

Budgeting loans > GOV.UK

www.gov.uk/budgeting-help-benefits

0345 603 6967 Monday to Friday, 8am to 6pm

Money Advice Service > search for 'budget', or 'renting'

www.moneyadviceservice.org.uk

0300 500 5000 - Monday to Friday, 8am to 8pm, Saturday, 9am to 1pm

Contact details

If you would like this in another format, please contact us:

Housing Services, Forde House

Brunel Road, Newton Abbot

TQ12 4XX

01626 215 201



You text us your
name & question;
we call you back

07768 808 160