

Factsheet 63 July 2009

Finding private rented accommodation

About this factsheet

This factsheet provides information about finding private rented accommodation.

Information about rented accommodation from the council or a housing association can be found in Age Concern's Factsheet 8, Council and *housing association housing*, and information regarding your rights as a tenant can be found in Age Concern's Factsheet 35 *Tenants' rights*.

The information in this factsheet is correct at the time of writing and is applicable in England. Different rules may apply in Wales, Northern Ireland and Scotland. Readers in these nations should contact their respective national Age Concern organisations for information specific to where they live – see page 7 for details.

For details of how to order other Age Concern factsheets and information materials mentioned inside go to pages 6–7.

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1 Recent developments

- Landlords of self-contained properties rented out after 1 October 2008 are required to provide prospective tenants free of charge with an Energy Performance Certificate. This should give you an idea of how energy efficient the accommodation is.
- The Gas Safe Register replaced CORGI from 1 April 2009.

2 Introduction

Private rented accommodation can be a good option for those who are unable to access council or housing association accommodation or who find buying a home too expensive. The main advantage of private rented accommodation is that you may be able to find it quickly and in a location of your choice. But it may offer less security than rented accommodation in the public sector (council or local authority housing) and the rent is usually higher. You will probably have to pay a deposit and rent in advance. Housing Benefit may not cover all the rent and you may have difficulties persuading the landlord to do the repairs.

Important

If you are a council tenant or housing association tenant think carefully about giving up this security to move to private rented accommodation. Most new tenancies in the private sector are now let on an assured shorthold basis. This means that the landlord will have the right to bring your tenancy to an end after the first six months. Some private providers of sheltered accommodation offer assured tenancies that provide more security.

3 Where to find private rented accommodation

To find private rented accommodation you can look for advertisements in your local newspaper, noticeboard in your local shop, ask your friends or use an accommodation agency. Some councils run landlord-accreditation schemes which means that the landlords who register there have to provide certain standards. Check with your local council if they have such a scheme.

4 **Accommodation agencies**

Accommodation agencies may be listed under 'Accommodation' or 'Estate agents' in your local telephone directory. They are private agencies that let out rented accommodation on behalf of the owners. Most agencies charge but the law says that they are not allowed to do so unless they actually find and rent you a home. If the agency provides extra services such as, for example, negotiating the terms of the tenancy agreement with your prospective landlord, they may charge you for the service. Make sure you are clear on all the charges.

5 **Viewing the place**

Always view the place and the area before you accept a tenancy. For safety reasons, go with a friend and let somebody else know where you are going.

If possible, also visit the area after dark to see how comfortable you feel about moving around in the evening. Check how safe and secure the accommodation is, the state of repairs and how easy it is to keep it warm. If it is shared accommodation, try to talk to the other tenants to see if you can get on with them.

Landlords of properties that are self-contained and rented out after 1 October 2008 are required to provide prospective tenants free of charge with an Energy Performance Certificate. This should give you an idea how energy efficient the accommodation is.

Gas equipment, such as cookers or fires, that is provided by your landlord must be checked for safety annually by a gas engineer registered with the Gas Safe Register (which has replaced CORGI from 1 April 2009) and your landlord must keep a copy of the safety inspection. Any upholstered furniture provided by your landlord must be fire resistant unless it was made before 1950. Most furniture will carry a manufacturer's logo saying so.

6 **Before moving in**

Before you sign a tenancy agreement, check it carefully and ask about anything you don't understand. Check the type of tenancy or licence, who is responsible for maintenance and repairs, who pays the bills and how to end the tenancy.

Important

If you are not sure about any of the terms take the agreement to a local advice agency such as the Citizens Advice Bureau before signing (see section 9).

You should get a list of furniture and other items in the property (an inventory) including notes of any damage or disrepair. It is best to sign it with your landlord to prevent future disagreement.

You may need to pay a deposit (see section 7) and rent in advance.

7 Deposit

A deposit is an amount of money that you pay at the beginning of a tenancy. It should be returned to you at the end of the tenancy but if you have damaged the property or owe any rent, the landlord can keep all or part of the deposit.

From 6 April 2007, all deposits taken by private landlords for assured shorthold tenancies must be safeguarded by a scheme sponsored by the government. A tenancy deposit protection scheme protects your deposit and provides assistance to resolve a disagreement about the deposit at the end of your tenancy through an alternative dispute resolution service.

Note

Your landlord must give you details of the scheme s/he is using to protect your deposit within 14 days of receiving your deposit.

8 Financial help

If you receive Pension Credit you may be able to get help from the Social Fund to pay for rent in advance. For more information see Age Concern's Factsheet 49 *Social Fund*.

If you need help to raise money for a deposit, contact your local advice centre or council to see if there are local charities or other initiatives such as a local rent deposit scheme.

You may also be able to get help with rent payment through the Local Housing Allowance scheme. For more information see Age Concern's Factsheet 17 *Housing Benefit and Council Tax Benefit*.

9 Useful organisations

● Citizens Advice Bureau

National network of free advice centres including advice about national housing provision.

Tel: 020 7833 2181 (for local contact details only – not telephone advice)

Website: www.adviceguide.org.uk

● Housing advice services

The availability and quality of housing advice varies from area to area. Local councils have a legal duty to ensure that advice and information about homelessness and how to prevent homelessness is available in their local area. Contact your local council as soon as possible if you are worried you may become homeless.

In some areas there may be a specific housing advice or housing aid centre, providing advice on a range of housing issues. Your local council or CAB should be able to tell you if there is a housing advice centre in your area.

● Shelter

A national charity providing telephone advice to people with housing problems on tenancy rights, homelessness, repairs and housing benefit.

Tel: 0808 800 4444 (free call), (textphone for deaf callers)

Website: www.shelter.org.uk

10 Further information from Age Concern

Visit the Age Concern website, www.ageconcern.org.uk, or call our national Information Line on 0800 00 99 66 (free call) if you would like:

- to order copies of any of the Age Concern information materials mentioned in this factsheet
- to request information in large print
- further information about our full range of information products
- contact details for your nearest local Age Concern.

Books from Age Concern

Age Concern publishes a wide range of books for older people and those who care for and work with them. The following title may be of particular interest:

Your rights to money benefits 2009/10. All you need to know about the full range of benefits for the over 60s. £5.99 (available June 2009).

To order this book, or to view our full range of books, please visit our website www.ageconcern.org.uk/bookshop or call our book order line 0870 442 2120.

Age Concern and Help the Aged

Age Concern England and Help the Aged have joined together to form Age UK, a single charity dedicated to improving the lives of older people.

Age Concern and Help the Aged across the UK

To find out more about Age Concern and Help the Aged's work in Northern Ireland, Scotland and Wales, contact:

Age Concern Northern Ireland

Tel: 028 9032 5055

Website: www.ageconcernni.org

Scottish Helpline for Older People (Age Concern Scotland)

Tel: 0845 125 9732

Websites: www.olderpeoplescotland.org.uk

www.ageconcernscotland.org.uk

Age Concern Cymru

Tel: 029 2043 1555

Website: www.accymru.org.uk

Support our work

Age Concern is the largest provider of services to older people in the UK after the NHS. We make a difference to the lives of thousands of older people through local resources such as our befriending schemes, day centres and lunch clubs; by distributing free information materials; and through our national freephone helpline – the Age Concern Information Line 0800 00 99 66.

If you would like to support our work by making a donation please call Supporter Services on 020 8765 7527 (Monday to Friday 9.15am–5pm) or visit www.ageconcern.org.uk

Legal statement

Age Concern England (charity number 261794) has merged with Help the Aged (charity number 272786) to form Age UK, a charitable company limited by guarantee and registered in England: registered office address 207-221 Pentonville Road, London, N1 9UZ, company number 6825798, registered charity number 1128267.

Age Concern and Help the Aged are brands of Age UK. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age Northern Ireland, Age Cymru.

Disclaimer and copyright information

This guide is not a comprehensive statement of the law in this subject and Age Concern and Help the Aged cannot give individual legal or financial advice. Some rules may have changed since the publication of this guide. If you have any queries that this guide does not answer, seek further advice from one of the organisations suggested.

Please note that the inclusion of named agencies, companies, products, services or publications in this factsheet does not constitute a recommendation or endorsement by Age Concern and Help the Aged. While every effort is made to ensure accuracy, Age Concern and Help the Aged cannot be held responsible for errors or omissions.

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