



Finding Your Own Accommodation

Housing and Planning Services

**County Hall
High Street
Newport
Isle of Wight
PO30 1UD**

**Tel: 01983 823404
Email: housing@iow.gov.uk**

FINDING YOUR OWN ACCOMMODATION

Introduction

If you need accommodation or think that your present housing is unsuitable, you could apply to the Council to put your name on the Island HomeFinder scheme choice based lettings housing register. You can apply on line at www.islandhomefinder.org.uk.

However, because of the number of people on the housing register, this should be considered a long term solution and your application may not have a high priority. This means that you may have to consider other options such as renting in the private sector to resolve your housing problem.

This leaflet has been produced to help you find alternative accommodation. It will advise you on where to look, what to look for and what to avoid.

Finding Accommodation

When you are looking for accommodation you should try to be as flexible as possible on things such as type of property, area and facilities. There are several ways that you can try to find accommodation and the more that you try, the greater your chance of success.

Personal Contacts

Ask your family, friends and work colleagues, they might know someone who has a property or room to rent.

Shop Windows

Landlords will often advertise accommodation vacancies on cards in shop windows. Newsagent's shops are often good for this type of advertisement but you should check the cards regularly as they may change quite quickly.

Self-Advertising

You could try to advertise what you are looking for. A card in a shop window will be the cheapest way of doing this.

Newspapers

Try looking in publications such as The Isle of Wight County Press

Private Rented Agencies

Many agencies advertise their properties through websites such as www.rightmove.co.uk and www.wightbay.com.

Buying a Home

You should think very carefully before buying a place of your own. You will need a steady income and quite a large amount of savings for a deposit and other costs including legal fees. Information on buying an affordable home or looking at 'rent to buy' options is available through registering with our Homebuy Agency partners, Help to Buy South, at www.helptobuysouth.co.uk/. They will be able to advise which of the following options are currently available:

- **Help to Buy Equity Loan:** If you have the minimum 5% deposit and want to buy a new build home, you'll be able to access the Help to Buy Equity Loan scheme. You will need to be able to take out a mortgage for 75% of the value of the property and the remaining 20% will be funded by the government.
- **Shared ownership:** homes are mainly brand new flats or houses for sale on a part buy/part rent basis through different housing associations. It is possible to purchase shares of between 25% to 75% of the home's value and you pay a low rent on the remaining share.
- **Starter Homes:** A Government new Starter Homes Initiative in England that aims to help young first-time buyers (below 40 years) purchase a home with a minimum 20% discount off the market price . Information can be found at: <http://www.new-homes.co.uk/starter-homes>
- **Rent to Buy properties** are new homes for rent. The rents are approximately 20% cheaper than a similar property on the open market and it is expected that you will purchase the home on a shared ownership basis at the end of the rental period.
- **Local Area Mortgage scheme**
The Isle of Wight Council currently (2015) has facilitated a Local Area Mortgage Scheme for first time buyers with our partners Lloyds Bank. This is aimed at helping Island residents take their first step on the property ladder.
The scheme - known as 'Lend a Hand' - can help would-be home owners bridge the gap between the mortgage deposit they are able to raise and that required to secure an agreed mortgage. The scheme is available to those looking at buying second-hand property on the open market in the Island.
To access this please contact Lloyds Bank at either Newport or Ryde Branch and ask for details of the the 'Lend a Hand' mortgage scheme.

Be Prepared

A local street map and a bus guide will help you find the accommodation addresses and assess the ease of travel. Free copies of street maps may be available from tourist information centres or use google maps on the intranet by accessing computers at libraries, the council or advice centres.

You may also need a supply of coins for making telephone calls or have credit available on your mobile phone to speak to landlords or arrange appointments to view accommodation.

Types of Accommodation

Houses/Self Contained Flats

A whole property that is rented out by a private landlord.

Studios

Studios are often more self-contained than a bed sit and usually made up of a bedroom with a lounge, kitchenette and bathroom all in one room.

Bedsits

A bedsit usually constitutes a bedroom/living room containing its own cooking facilities while other facilities such as the bathroom/w.c are shared with other tenants.

Shared Houses or Flats

A room in a house or flat, sharing the use of kitchen, bathroom and lounge with others. Often properties can be let to a group who will rent a whole property or the landlord may let out rooms on an individual basis.

Lodgings

These are rooms in the landlords own home, often with a family. You will either have use of the kitchen or meals may be provided.

Contacting a Landlord

Making a good first impression both face to face or on the phone is half the battle when introducing yourself to landlords.

On the phone

Think about what you want to ask. Be polite, clear and sound confident.

Find out when the property is available and how much the rent is. Have a pen and paper on hand to take down details.

If you like the sound of the accommodation, arrange a convenient appointment with the landlord to go and have a look.

If you are not sure where the property is, ask for directions.

The first visit

Being prepared is the key, think about impressing the landlord by:

- * Arriving on time
- * Dressing appropriately
- * Being organised. Take along information with you, for example:
- * This Guide
- * Pen and paper to make notes
- * Take along references from your present landlord or an employer

Be prepared to ask and answer questions, for example:

- * The reason why you left your last property
- * Whether or not you are on any benefits
- * How long you want the property for

Visit in the daytime so that you can have a good look in and around the property. Try to take a friend or member of your family with you, it is helpful to have a second opinion and is also safer.

What to consider when viewing a property

House in Multiple Occupation (HMO)

If it is a shared house/flat and there are more than three tenants sharing toilet, bathroom or kitchen facilities then this will be classed as a small HMO.

If there are five or more tenants sharing facilities and the property has three storeys or more then this size of large HMO should be licenced by the Council and there are certain standards and regulations that the landlord has to adhere to.

Check whether with landlord has registered with the Council for a licence if it is a large HMO.

Gas Appliances

By law landlords are responsible for making sure that all gas appliances, supplied by the landlord, are maintained in good order and checked for safety every 12 months by a qualified engineer. The landlord must keep a record of any safety checks and show them to tenants if requested. Ask to see written proof of safety checks before you move in. If they have not been checked for more than 12 months ask for a check to be made. If the landlord refuses to have the appliances checked then you should contact the Council's Housing Renewals Team. Do not take accommodation where the gas appliances have not been checked in the last 12 months – you may be putting your life in danger.

Heating

Ensure that there is adequate heating and that it is in good working order. This is particularly important if you view the property in the summer – it may be very cold in the winter. Ask if there are any written instructions for the use of the central heating boiler, fire etc.

Energy Efficiency

The landlord should ensure that the property is inspected to measure its energy performance and an Energy Performance Certificate (EPC) should be issued. Ask to see the certificate to see how energy efficient the property is.

Fire Safety

Check that you could escape if there was fire. Are there are smoke detectors fitted and do they work?

Electrical Wiring

Look out for badly fitting sockets, hanging flexes, bare wires, very old looking sockets/wiring/light fittings. If you are unsure about the safety of the electrics ask the landlord to have them checked by a qualified electrician.

Damp

Damp properties can cause health problems. Check for mould growth, peeling wallpaper, and damp smells.

Windows

Check that they open and close. This is important for ventilation and as a possible means of escape in case of fire.

Kitchen and Bathroom

Check that all the taps work and that there is hot and cold water, also check that the WC flushes.

Furniture

If you are looking at a property which is currently occupied make sure you ask which furniture is provided by the landlord and that it conforms to the current safety standard.

Repairs/Improvements

If a landlord or agent promises to carry out repairs or make changes which you require, ask for these to be confirmed in writing and check they are done before you move in. Ask if the landlord is planning any improvements if they appear to be needed, i.e. double glazing.

Cleanliness

Does the property look clean and well cared for?

Inventory

An inventory check can prevent you from being charged for damages and breakages that were done before you moved in. If you are not given an inventory, ask your landlord/agent to supply one. Thoroughly check the inventory and note any damages then ask the landlord/agent to initial them as verification – remember to keep a copy. You could also take photographs of any damage, if possible.

Other things to consider

- * Are there any restrictions, i.e. pets, smokers
- * Are there any car parking arrangements
- * Who is responsible for looking after the outside, i.e. keeping of the bins, communal areas, gardens etc.
- * Does your rent include bills (e.g. electric, gas, water, Council Tax) or are these extra? - Are they on meters?
- * How is your rent to be paid and at what interval – weekly, four weekly, or per calendar month. (If your rent is due weekly you are entitled to a rent book) and remember to get a receipt for any cash payments and keep this safe – where possible pay by cheque or Standing Order.

- * Check when the rent is to be increased.
- * What is the transport like in the area - Is there a bus stop or train station nearby so you can get to work, college or the shops fairly easily?

Security

- * Are the doors and windows secure with good locks (and keys)
- * Are the windows child safe (and can you still get out in an emergency)
- * Is lighting good at changes in floor levels, steps and stairs

What is involved in renting a tenancy in the private sector

Local Housing Allowance

If you are thinking of renting from a private landlord and feel that you may need some assistance paying the rent, you may be entitled to local housing allowance. Whether you are entitled depends on your circumstances. It is important that you seek advice from the Housing Benefit department on your entitlement before committing yourself to a tenancy that you might not be able to afford.

Further information can also be found at:

<https://www.iwight.com/Residents/Benefits-Council-Tax-and-Business-Rates/Housing-Benefits/Local-Housing-Allowance>

Rent in Advance, Deposit and Agents Fees

Most private landlords require one month's rent in advance before they let you move in. Landlords also generally require a deposit which is the equivalent of one month's rent which is held against damage and breakages. You can sometimes negotiate with the landlord to pay a smaller amount, or to pay the deposit in stages if you cannot afford to pay the amount in full.

From 06 April 2007 if you pay a deposit for a shorthold tenancy, your landlord must protect it in a government approved Deposit Protection Scheme and must give you the details of the scheme they are using within 30 days of taking the deposit. If your landlord does not inform you, please ask them for the details of which scheme they have protected it in.

This money should be returned to you when you leave the property as long as there is no damage to the property and no outstanding rent or charges. If your landlord withholds money for a reason you do not agree with, you can contact the dispute resolution service of the scheme your deposit is protected in to challenge your landlord's claim. Once the dispute resolution service has received details and evidence from both parties, they will make a decision on how the disputed amount is allocated.

A letting agent normally charges a fee in addition to the rent in advance and deposit for managing the tenancy and setting up the tenancy.

Guarantors

Many landlords are unwilling to give a tenancy to anyone under the age of 18 and will require a guarantor for the rent.

Additionally if you are going to claim Local Housing Allowance to help you with the rent, it is not uncommon for the landlord or letting agent to request a guarantor. This is a person who will guarantee to pay the rent if it's not paid by the tenant, this person is often credit checked and referenced so it may be worth clarifying the criteria for a guarantor.

Local Housing Allowance (LHA)

LHA is a means tested benefit administered by the Council to help you pay your rent. It is available to people who work but earn a low income as well as people who claim other benefits. If you are unsure whether or not you are entitled to LHA, talk to the Housing Benefit team on 01983 823950.

When to make a claim for Local Housing Allowance

You must make your claim to the housing benefits section as soon as you move into your new home. If your claim is even a few days late, it might not be backdated. Applications can be made on line at:

<https://www.iwight.com/Residents/Benefits-Council-Tax-and-Business-Rates/Housing-Benefits/How-to-Apply-and-Report-Changes>.

The benefits section will need other information such as a copy of your tenancy agreement and proof of your income and savings. You will be told what else you need to supply when you apply. If you cannot give all of the documents needed straight away, make your application and you will be allowed up to four weeks to supply the other information. Your claim will then be assessed and any assistance which you are entitled to will be granted from the Monday following the date that the application was made.

Please note that payments will only be backdated to the beginning of your tenancy if your application reaches the benefit office during the week that your tenancy starts. Your housing benefit claim will be reviewed yearly. You must reply to any correspondence regarding your entitlement and advise of any changes that occur that might affect your benefit entitlement, otherwise it might be stopped.

What Local Housing Allowance covers

Local Housing Allowance is assessed based on the size of your household and financial status and will not include:

- * deposit money
- * money for bills, such as electricity, gas, water etc
- * payments for meals that you may be provided with

Your landlord may still want money for these expenses but it is your responsibility to pay these costs from your own income.

How Local Housing Allowance is paid

Local Housing Allowance is paid direct to you every 2 weeks and it is then your responsibility to pay your rent to your landlord. Payment can only be made direct to the landlord if you are considered vulnerable. If you think this might apply to you, contact the Housing Benefit team on 823950 for more information.

To make sure there are no delays:

- * make your application on time
- * ensure that you hand all of the other information required either when you claim or as soon as possible after you claim
- * make sure that you fill in the on line application form accurately and answer all the questions asked – ask for help if you need it.
- * fill in the official form from the Council – do not rely on the NHB1 form from your income support claim
- * remember to make a new claim when you are told that your benefit is being reviewed
- * contact the benefits section if your claim is late. Your landlord is likely to be more understanding if they know what the problem is.

Local Housing Allowance rules for single people under the age of 35

The maximum rent to be used in the calculation of local housing allowance entitlement for single people under 35 years of age (without dependant children), may not exceed the single room rent. The single room rent will be based on the general level of market rents for single room accommodation with shared use of kitchen and toilet facilities.

This means that if you are single and under 35 and looking for private accommodation, you will only be entitled to local housing allowance up to a maximum rent for a room in a shared house. It is worth seeking advice from the Housing Benefit section on this before looking.

Types of Tenancy

If your landlords want you to sign a tenancy make sure you know what you are signing and that you have the finances in place to pay for it. Any reasonable landlord will allow you to take a copy of the tenancy agreement away for 24 hours so that you can seek advice. The Law Centre or Citizens Advice Bureau are available to look through contracts and explain the implications.

You must ensure that you agree the following with your landlord, especially if you don't have a written agreement:

- * How long is your tenancy for?
- * How much is your rent?
- * Do you have to pay a deposit against damages? If you do, you must agree an inventory with your landlord before you move in.
- * How much notice are you entitled to give your landlord if you want to end the tenancy?

- * How much notice are you entitled to receive from your landlord if he wants you to leave the accommodation?
- * Who is responsible for repairs and decorating?

If you are renting a room only, remember:-

- * Look at the whole property, not just the room
- * Are the facilities adequate to be shared by a number of people? e.g. washing machine, cooker, fridge etc
- * Is the room large enough? This is particularly important if you will be spending a lot of time in the room or if there is no communal lounge.
- * Can you meet the other tenants? If you are going to be sharing facilities, it helps if you get on with the other occupants.
- * Is the cost of the bills included in the rent?
- * If the bills are extra, how is it decided how much you will have to pay?
- * How often is this amount payable? Who will collect the money from you and ensure that the bill is paid?

Tenancy Rights

Some people who rent accommodation have more rights than others. When it comes to asking you to leave, landlords generally have to get a court order to evict you if you do not leave. If the landlord does not do it the right way it could be an illegal eviction, which is a criminal offence. The law on tenancies can be complicated, if you're not sure about your rights go to a local advice centre or the Council's housing services as they can help you.

The Council has compiled this list for assistance and every effort has been made to be accurate. The information should not be regarded as a recommendation.

**Advice and assistance can be sought from the Housing Options Team at County Hall, High Street, Newport, Isle of Wight, PO30 1UD.
Mon – Thur 8.30am-5.00pm and Fri 8.30am-4.30pm
Tel: 01983 823040 email:housing@iow.gov.uk**

This leaflet is available on request as an audiotape, in large print, in Braille and in other languages. If you require this service, please contact Housing Services on 01983 823040 or email Housing@iow.gov.uk