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**10 Steps to Finding Your Own Home in the Private Rented Sector (PRS)**

Finding a home in the private rented sector is a good way to find longer term accommodation more quickly and **allows you more choice**.

1. **Work out what you can afford.**  Calculate how much you can afford to spend on rent, taking into account your monthly income and outgoings. You will also be responsible for all utility bills so take that into account too. Be realistic.

[Local Housing Allowance (LHA) rates](https://www.gov.uk/government/collections/local-housing-allowance-lha-rates) are used to calculate how much Housing Benefit you may get if you rent private housing. Use these websites to check what you are eligible for:

[lha-direct.voa.gov.uk/bedroomcalculator.aspx](https://lha-direct.voa.gov.uk/bedroomcalculator.aspx)

 [lha-direct.voa.gov.uk/search.aspx](http://lha-direct.voa.gov.uk/search.aspx) & [www.gov.uk/benefits-calculators](http://www.gov.uk/benefits-calculators)

Your Housing Officer should do an affordability assessment with you, speak to them about this.

**Birmingham City Council can help you**. You may be able to access funds to **help with your deposit or rent and/or utilities** payments. There are also funds available to incentivise landlords to rent to Citizens on Housing Benefit, low income or Universal Credit. Speak to your Housing Officer who can advise you about funding that might be available to support you to move into PRS accommodation.

1. **Create a List of Must-Haves.**  Make a list of essential features and amenities for your rental property, such as the number of bedrooms, pet-friendliness, parking, or specific appliances.
2. **Tenancy Ready.** Consider costs for initial expenditures for example: White goods, beds, etc. Explore and prepare was to start saving and/or sourcing furniture if needed.
3. **Research Locations.** Consider factors such as proximity to your workplace and/or schools if applicable, access to public transportation and local amenities. Research different areas to find the one that suits your needs and preferences. You may find there are more suitable or affordable properties available outside of Birmingham.
4. **Internet Access.** If you have a device on which to access the internet, you can access BCC Free WiFi anywhere in Birmingham. If you don’t have a device on which to access the internet you can use a computer at your local library; search for library services on [www.birmingham.gov.uk](http://www.birmingham.gov.uk)
5. **Start your search online**. Use online platforms such as Zoopla, Rightmove, OpenRent, On The Market, HomeFinder UK, DSS Move to search for available rental properties in your desired area. These platforms allow you to filter your search based on criteria such as location, price range, number of bedrooms, and property type. You can also set up email alerts when new properties are listed that meet your criteria.
6. **Engage with local estate agents** who may have access to properties that are not listed online.
7. **Utilise social media** such as Facebook or Gumtree to join local groups or look for adverts for property,and **talk to family and friends** who may have somewhere or know someone with a property to rent**.**
8. **Get your documents ready.** Get hard copies of all your documentation ready so they are available to show to Landlords and/or Letting Agents when you start viewing properties. This may include proof of identity, income, credit history, references etc.
9. **Arrange viewings** for properties that are suitable. Prepare a list of questions to ask at the viewing e.g. rent, deposit, contract terms, pets etc. and be ready to present yourself well.
10. **Once you’ve found a suitable property** seek advice from your HOC (HSS) officer or Homeless Centre Support Officer who can then refer you to the Accommodation Finding Team for help with landlord negotiations and financial incentives.