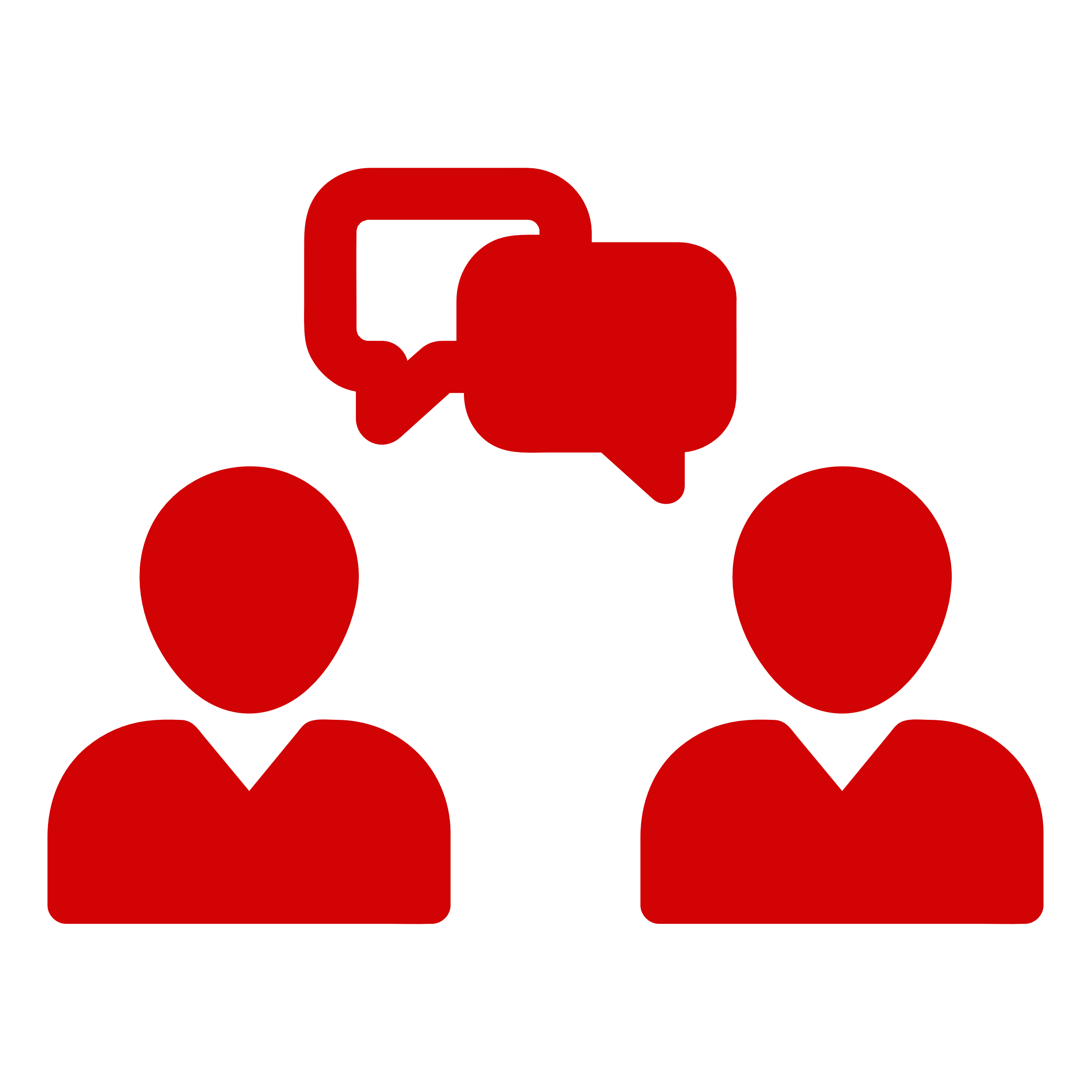
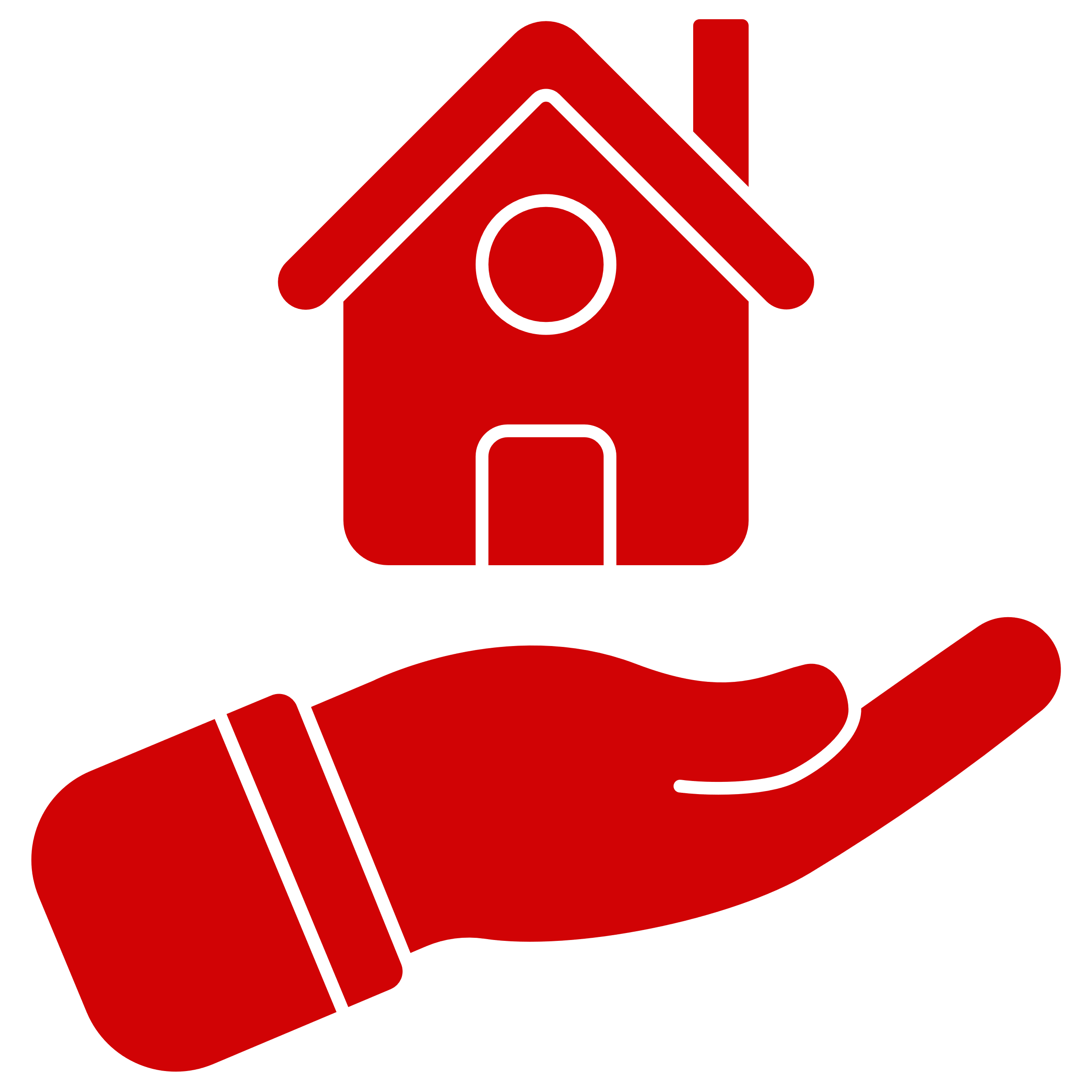
**A group of buildings in a city

Description automatically generated**

**Accommodation Finding Team**

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**Help to Find Your Home in the Private Rented Sector (PRS)**

**Find Your Home - The Service**

The Find Your Home workbook offers support to enable you to find and secure your own home in the private rented sector (PRS) within Birmingham, or in other areas.

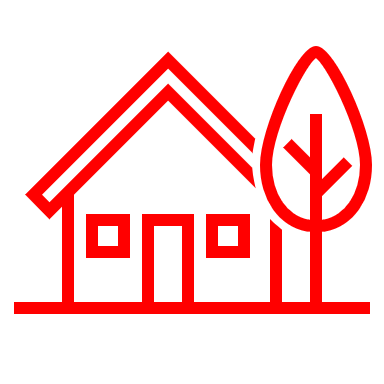
This will provide the tools and support to assist you to start your search to enable you to secure accommodation in the private rented sector.

**Finding your own home in the private rented sector is a good way to find longer term accommodation more quickly and allows you more choice.** If you are made an offer of social housing through Birmingham Choice and you refuse a suitable offer there is no longer an obligation for the council to help you find a home.

The workbook will help you to:

* Understand the private rented sector and how to find a suitable property
* Access the tools required to search for a home in the private rented sector
* Understand what you can afford, to enable your search
* Understand what you need from a home – your requirements
* Widen your search to other areas, outside of Birmingham, if you are interested in doing so
* Understand the financial support that might be available to assist you e.g. help with initial deposit or rent payments
* Negotiate and liaise with landlords
* Feel confident going into a tenancy agreement
* Manage your relationship with your landlord

**Find Your Home - Getting Ready to Search**

****First, you need to know what your requirements are, and what you can afford. Your sipport worker will go through a Suitability and Affordability assessment with you.



Make a note here of your requirements and your budget.

|  |  |
| --- | --- |
| Bedrooms |  |
| Bathrooms |  |
| Flat/House/Bungalow/Maisonette |  |
| Accessibility requirements |  |
| Location:   * Which areas can you consider? Are there any areas where you can’t live? * Could you search outside of Birmingham? |  |
| Budget (per month)  N.B. you will also be responsible for all utility bills so take that into account too |  |

You might need to consider:

* Accessibility
* Proximity to schools, family, childcare
* Caring responsibilities

****

**Find Your Home - Checklist to enable your search:**

Do you understand your requirements? (e.g. how many bedrooms, accessibility issues, proximity to schools etc.)

Do you know what you can afford?

Do you have access to a telephone?

Do you have a device on which to access the internet?

Do you have internet access? – via WiFi or data?

*If not your Case Officer will be able to advise you of where and how you can access the internet free of charge, to search for rental properties.*

Are you comfortable using websites to search for Property or would you like some help to navigate the systems? E.g. Rightmove, Zoopla, Open Rent..

Do you know who the local estate agents are and where they are located? Or would you like some advice on that?



Note here estate agents identified and signed up with:

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Are you aware of the **benefits** that might be available to you?

* + Housing Benefit
  + Universal Credit
  + Council Tax Support

Are you aware of the **financial support** available to help you to secure a private rental sector tenancy?

* **Discretionary Housing Payment** - Discretionary Housing Payments (DHP) are for people who need extra help with their rent when Housing Benefit, Local Housing Allowance, or Universal Credit doesn’t cover the full amount. Your Case Officer will be able to advise you on this.
* **Homeless Prevention Fund Grant** - You may be able to access the Homeless Prevention Fund if you are homeless or threatened with homelessness. Homeless Prevention Fund grants can assist with preventing your homelessness by helping you to secure new accommodation, for example by contributing towards a deposit. Your Case Officer will be able to advise you on this.
* **Household Support Fund** – The Household Support Fund is a fixed amount of money available to the local authority to support households in most need with essentials such as food, energy, water supply. Your Case Officer will be able to advise you on this.
* There may be other avenues of support depending on your individual circumstances and your Case Officer will be able to discuss this with you.



Notes:

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Do you need help with:

* Translation
* Liaison with landlord
* Advocacy skills
* Accessibility requirements/requests
* Anything else?

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What other help do you think you need to enable you to search for your own home in the private rented sector?



Make a note here to discuss with your AFT Officer at your next meeting:

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**Find Your Home: Starting the Search**

Once you know what your budget and requirements are, you’re ready to start the search.

1. **Determine your search area**. Remember you can consider areas outside of Birmingham. 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. Your Case Officer can help you with how to do this if required.
2. **Start your search online**: Use online platforms such as;

* Zoopla: <https://www.zoopla.co.uk/to-rent/>
* Rightmove: <https://www.rightmove.co.uk/>
* OpenRent: <https://www.openrent.co.uk/find-flats-and-houses-for-rent-online>
* On The Market: <https://www.onthemarket.com/>
* HomeFinder UK: https://homefinderuk.org/

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. Be sure to regularly check these websites for new listings. Some sites also enable you to set up alerts to get emails sent to you when new properties are listed that meet your criteria.

1. **Engage with local estate agents**: Contact local estate agents specialising in rentals. They may have access to a wider range of properties than those listed online.
2. **Utilise social media and local groups**: Join local Facebook groups, community forums, or online platforms specifically dedicated to rentals in Birmingham or the area(s) you are targeting. These platforms often have postings from landlords or people looking for tenants.
3. **Talk to family and friends** who may have, or know someone who has a property they are willing to let.

Keep as many avenues open as you can; websites, letting agents, community forums, local newspapers etc. The wider your search is, the more likely you will be successful.

**Ways to Rent A Property**

**Direct from the landlord**

Look for landlords who belong to an [accreditation scheme](https://www.anuk.org.uk/). Accreditation schemes provide training and support to landlords in fulfilling their legal and ethical responsibilities.

The [National Residential Landlords Association](https://www.nrla.org.uk/training-academy/accreditation/cpd-activities/accreditation-overview) and the [Guild of Residential Landlords](https://www.landlordsguild.com/) run national schemes.

Some single-family dwellings may also need to be licensed. Selective licensing requires all landlords of privately rented housing in a designated area to obtain a licence for each individual property. It gives the local council powers to inspect properties and enforce standards to address specific property issues. 25 of Birmingham's 69 wards are subject to a selective licensing scheme. Ask your support worker for more information about this.

If your landlord lives outside the UK, you may be responsible for paying tax on the rent to HM Revenue and Customs. For advice, call their non-resident landlord scheme helpline on 0300 322 9433.

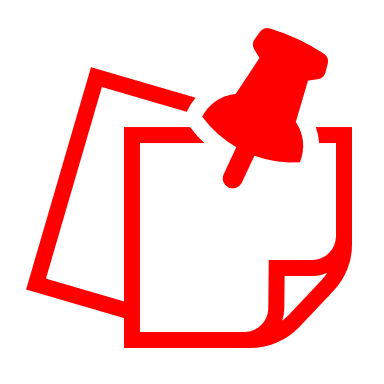
#### Through a letting agent

Letting agents must be members of a redress scheme. There are 2 government approved redress schemes: [The Property Ombudsman (TPO)](https://www.tpos.co.uk/) and [The Property Redress Scheme](https://www.theprs.co.uk/Consumer). Your agent must tell you which scheme they belong to. They must display the name of the scheme in their offices and on their website.

If they receive money from you, such as rent payments, you should also check they are a member of a [client money protection scheme](https://www.gov.uk/client-money-protection-scheme-property-agents). By law, this information should also be clearly visible to you at the agent’s premises and on their website.

Reputable agents are often accredited through a professional body such as the [Guild of Property Professionals](https://www.guildproperty.co.uk/), [Propertymark](https://www.propertymark.co.uk/), [Safeagent](https://safeagents.co.uk/), the [Royal Institution of Chartered Surveyors](https://www.rics.org/uk/) or the [UK Association of Letting Agents](https://www.ukala.org.uk/).

If your landlord lives outside the UK, the letting agent will be responsible for paying any tax due on the rent to HM Revenue and Customs.

**Find Your Home: Documentation**

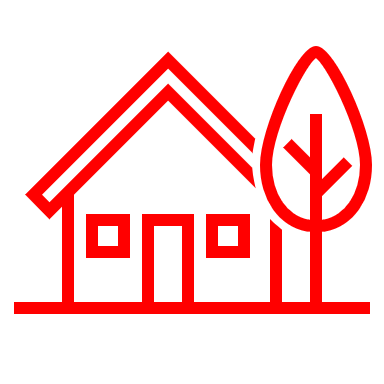
Be prepared for the application process: Rental properties in high-demand areas can go quickly. To increase your chances of securing a rental, prepare the necessary documents in advance. You will need some or all of the following;

* Confirmation of **identity** – passport or other proof of identity
* **Immigration Status** if you are not a British Citizen
* **Credit History** – the credit agencies; Experian, Equifax or TransUnion must provide you with this free of charge. Be wary of signing up for services that provide this automatically as they may incur a charge.
* If employed, **proof of employment status** e.g. contract of employment
* **Proof of Income** - screen shot of Universal Credit journal and/or 3 months payslips and bank statements
* Guarantor letter, if applicable

*Your case worker can provide confirmation and support on what you require and how to obtain the relevant documents if required.*



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

**Find Your Own Home: Finding a Suitable Property**

* **Arrange viewings** for properties that interest you. Your Find Your Home Officer can support you with taking the first step, or enabling you to do this if required.
* **Prepare for your viewing**: think about if you will attend alone, or take anyone with you.

If it’s possible to attend without small children that may be preferable to enable you to focus and have conversations with the landlord or letting agent.

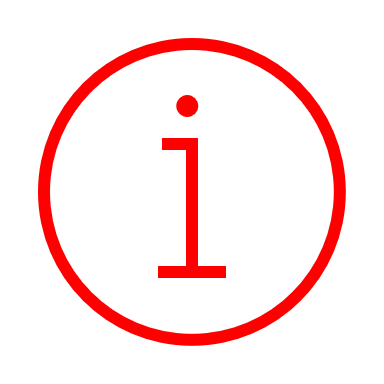
Or perhaps you need some support to have those conversations, you may want to take a trusted companion with you.

Think about how best to demonstrate your credentials as a good tenant. Bear in mind that landlords and lettings agents will be looking for reliable tenants, who will pay the rent on time and keep the property in good condition. Prepare to present yourself well and to tell them a little about yourself.

If you have previous landlord references make copies of them and provide them to landlords and agents.

Make a list of the questions you want to ask and things to check (see the guidance below)

**At Viewings:**

* **Inspect the property carefully**, checking for any damages or maintenance issues.
* **Fixtures and fittings.** Check you are happy with them, as it is unlikely that you will be able to get them changed once you have moved in.
* **Ask questions** about the rent, deposit, contract terms, and any other relevant details. Consider:

Is the landlord or letting agent trying to charge **any fees** for holding the property, viewing the property or setting up a tenancy agreement? Most fees charged in connection with a tenancy are banned. A charge to reserve a property is permitted but it must be refundable and it cannot equate to more than one week’s rent. Viewing fees and tenancy set-up fees are not allowed.

**How much is the deposit and will it be protected?** If the total annual rent is less than £50,000, the maximum deposit is 5 weeks’ rent. If the annual rent is £50,000 or above, the maximum deposit is 6 weeks’ rent. The deposit must be refundable at the end of the tenancy, usually subject to the rent being paid and the property remaining in good condition. Check that any deposit will be protected in a [government-approved scheme](https://www.gov.uk/tenancy-deposit-protection).

**How long do you want the tenancy for?** The landlord must allow you to stay in the property for a minimum of 6 months. Most landlords offer tenancies for a fixed term of 6 or 12 months. However, it is possible to negotiate a longer tenancy, or you could agree to a tenancy which rolls over on a weekly or monthly basis. These tenancies have no fixed end date after the minimum of 6 months.

**Smoking and pets.** Check if there are any rules about them, as well as for other things such as keeping a bike, dealing with refuse and recycling.

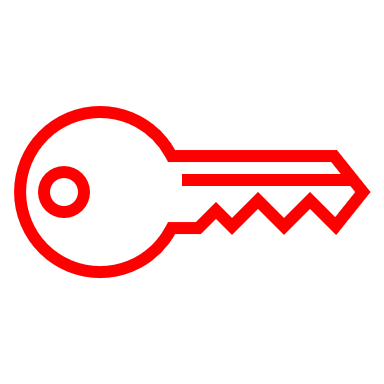
**Bills.**Check who is responsible for bills such as electricity, gas, water and council tax. Usually, the tenant pays for these bills. See [advice on paying bills.](https://www.moneyhelper.org.uk/en/everyday-money/budgeting/the-best-ways-to-pay-bills?source=mas)

**Do you need to make changes to the property?**If you are disabled or have a long- term condition consider any changes you may need to make to the property to allow you to live independently. Make a list so that you can discuss these with the landlord or agent.



**Questions/Notes for Viewings:**

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**Find Your Own Home: Securing a Tenancy**

**Tenancy agreement.**

Make sure you have a written tenancy agreement. **Before signing any contract,** carefully read and understand the terms and conditions of the tenancy agreement. Pay attention to clauses regarding rent, deposit, length of tenancy, maintenance responsibilities, and any additional fees. Seek clarification from the landlord or agent, or **ask your case worker for help** if you have any doubts or concerns.

**Check who your landlord will be.**

Make sure you have the name of your landlord and an address in England or Wales where you can serve them notices in writing. Landlords are obliged to provide you with this information and the rent is not ‘lawfully due’ until they do so. You should also get a telephone number of landlord and/or letting agent for any issues or emergencies.

If the property is a flat, ask whether the landlord is the owner or leaseholder of the flat, and ask whether the freeholder – for example, the owner of the block – has agreed to the flat being let out. If the landlord has a mortgage, ask whether the mortgage company has agreed to the letting. The landlord may not need the freeholder’s consent but if there is a mortgage, the lender’s consent will always be needed. Be aware that you may have to leave the property if the landlord does not keep up the mortgage payments.

If the property is a house, ask whether the landlord is the owner, whether the landlord has a mortgage and whether the mortgage company has agreed to the letting. You may have to leave the property if the landlord does not keep up the mortgage payments.

If the landlord is not the property owner and they claim to be a tenant, a family member or a friend, be very cautious as it could be an unlawful sub-letting.

**Deposit and up front rent payment**

Your Housing Officer will be able to advise you about the possibility of financial support via a Discretionary Housing Payment (DHP) or a Homeless Prevention Fund Grant (HPF)

**You may be offered a deposit replacement product as an alternative to a cash deposit.** A landlord or agent cannot require you to use a deposit replacement product but may allow it as an option without breaking the Tenant Fees Act. There are several different deposit replacement products available. Depending on the product, you may need to pay a non-refundable fee up- front (often equivalent to one week’s rent) and/or a monthly payment for the duration of your tenancy. With most products, you will still be responsible for the costs of any damages incurred at the end of the tenancy or required to pay an excess on any claim for damages or unpaid rent. It is strongly advised to always check the terms and conditions and to see if it is regulated by the [Financial Conduct Authority](https://www.fca.org.uk/).

**Questions/Notes from Viewing – Anything you need your case worker’s Help With?**

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**Find Your Own Home: Budgeting**

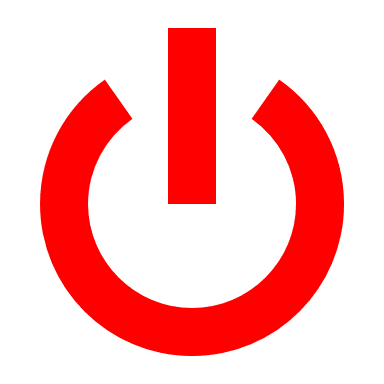
Your case worker will review suitability and affordability for the tenancy agreement you are looking to sign with you. Make a note here of your monthly budget:

|  |  |
| --- | --- |
| Rent |  |
| Water |  |
| Gas and Electric |  |
| Food Budget |  |
| Broadband |  |
| Council Tax |  |
| TV Licence |  |
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**Find Your Own Home - Getting Ready to Move**

**Agree an inventory (or check-in report)**

With your landlord before you move in. Conduct a thorough inventory check of the property, noting any existing damages or issues. Take photographs or videos as evidence. This will help protect your deposit when you eventually move out. Once you are happy both you and the landlord or letting agent should sign it and keep a copy.



**Arrange for utilities and services**

Once you have secured a rental property, you'll need to set up utilities such as gas, electricity, water, and internet.

You can ask the landlord for who the current suppliers are, or there may be some bills in the property. If you can’t find out then you can use this website for advice <https://www.ofgem.gov.uk/information-consumers/energy-advice-households/finding-your-energy-supplier-or-network-operator>

You may wish to continue with the current provider or switch to a cheaper option. Do your research. Your case worker can advise you on this.

Water is supplied and managed by Severn Trent in Birmingham. You can set up an account with them here: <https://www.stwater.co.uk/my-account/new-customer/>

**Things the landlord must provide you with:**

**A copy of the guide,** ‘How to rent: the checklist for renting in England’, either as a hard copy or, with your agreement, via email as a PDF attachment.

**A gas safety certificate before you occupy the property.** They must also give you a copy of the new certificate after each annual gas safety check, if there is a gas installation or appliance.

**Deposit paperwork.** If you have provided a deposit, the landlord must protect it in a government-approved scheme within 30 days and give you prescribed information about it. Make sure you get the official information from your landlord, 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.

**The energy performance certificate,** which contains the energy performance rating of the property you are renting, free of charge at the onset of your tenancy. All privately rented properties must have an energy performance rating of E or above (unless a valid exemption applies) before being let out.

**A report that shows the condition of the property’s electrical installations.** The landlord also has to give this to the local council if they ask for it. The electrical wiring, sockets, consumer units (fuse boxes) and other fixed electrical parts in rented homes must be inspected and tested every 5 years, or more often if the inspector thinks necessary. Throughout the whole time a tenant is living at the property, national electrical safety standards must be met.

**Evidence that smoke and carbon monoxide alarms are in working order at the start of the tenancy.**

Landlords must make sure there is at least one smoke alarm on every floor used as living accommodation, and carbon monoxide alarms in all rooms that have a fixed combustion appliance (e.g. boiler, warm air heater, water heater, fire, log burner, stove) and are used as living accommodation.



**Things You Should Do:**

**Contact details.** Make sure that you have the correct contact details for the landlord or agent, including a telephone number you can use in case of an emergency. You are legally entitled to know the name and address of your landlord.

**Meter readings.** Remember to take meter readings when you move in. Take a photo showing the meter reading and the date and time, if possible. This will help make sure you don’t pay for the previous tenant’s bills.

Make sure you know how to **operate the boiler and other appliances** and know where the stopcock, fuse box and any meters are located.

**Code of practice.** Ask whether your landlord or agent has signed a code of practice, which may give you additional assurance about their conduct and practices.

**Find Your Own Home - Moving in, and Beyond..**

Remember:

* **Pay the rent on time**. If your rent is more than 14 days late, you could be liable for a default fee. This is limited by the Tenant Fees Act to interest on the outstanding amount, capped at 3% above Bank of England base rates. The landlord or agent cannot charge any other fees. For more information, please read the [government’s guidance on the Tenant Fees Act](https://www.gov.uk/government/publications/tenant-fees-act-2019-guidance). Further, you could lose your home because you have breached your tenancy agreement. If you have problems, GOV.UK has links to [further advice on rent arrears](https://www.gov.uk/private-renting/rent-arrears). Also check out these [practical steps for paying your rent on time](https://www.moneyhelper.org.uk/en/homes/renting/rent-arrears-problems-paying-your-rent?source=mas).
* **Pay any other bills** that you are responsible for on time, such as **council tax, gas, electricity and water bills**. If you pay the gas or electricity bills, you can [choose your own energy supplier](https://www.ofgem.gov.uk/information-consumers/energy-advice-households/switching-energy-tariff-or-supplier).
* Look after the property. **Get your landlord’s permission** before attempting repairs or decorating. It’s worth getting contents insurance to cover your possessions too, because the landlord’s insurance won’t cover your things.
* **Be considerate to the neighbours**. Anti- social behaviour may be a reason for your landlord to evict you.
* Don’t take in a lodger or sub-let without checking whether you need permission from your landlord.



Make a note of useful contacts for the future

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