



Raising standards, creating opportunities

Finding your own Accommodation

Adult and Community Services Directorate

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FINDING YOUR OWN ACCOMMODATION

Introduction

If you need accommodation or think that your present housing is unsuitable, the first thing you should do is apply to the Council to put your name on the Housing Register. You can get an application form and more information from Housing Services at 7 High Street, Newport.

However, because of the number of people on the Housing Register, 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.

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 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

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” and “Weekly Ad”

Private Rented Agencies

For a list of agents providing lettings in the private sector, please refer to our leaflet “Private Rental Agencies”

Housing Register

For more information regarding the Housing Register, please refer to our leaflet “Isle of Wight Housing Register”.

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.

Newbuild HomeBuy

Newbuild HomeBuy (formerly known as Shared Ownership) is a Part Buy/Part Rent scheme, with the option to buy more shares later on. To start off with, purchases normally begin with a 50% share but it is sometimes possible to buy as little as 25%. After 12 months, if you feel you can afford to, you can buy further shares until you own the home yourself outright. The schemes are developed by local housing associations. Besides brand new homes, resales can become available from housing associations when a shared owner may decide to sell their home and move on. For further details on this scheme please contact Swaythling Housing Society on 02380 628000 or e-mail: info@homesinhants.org.uk

Open Market HomeBuy

This scheme is aimed mainly at keyworkers or housing association tenants because of the need to free up homes for rent. Open Market HomeBuy gives you the chance to buy a home of your choice on the open market like any other homebuyer. On Isle of Wight, this scheme is only available through Swaythling Housing Society. Price limits are set and details of these are available from the Home Ownership Team. You will need to pay for 75% of the cost of the home and Swaythling Housing Society will contribute the remaining 25% in the form of a loan.

The maximum amount of loan is £50,000 and is repayable when you sell your home or you can repay it at any time before then if you wish.

Swaythling Housing Society will have a legal charge registered on 25% of the value of your home you own. For further details on this scheme please contact Swaythling Housing Society on 02380 628000 or e-mail: info@homesinhants.org.uk

Keyworkers

There are some special schemes available for keyworkers through the Keyworker Living scheme. This is a government led initiative designed to assist frontline key workers, particularly in the health and education sectors whose services are essential to local communities and who need to live within a reasonable ‘travelling to work’ distance of those communities. The initiative is targeted at those areas where there are clear recruitment and or retention difficulties, linked to the cost of housing. For further details on this scheme please contact Swaythling Housing Society on 02380 628000 or e-mail: info@homesinhants.org.uk

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 are available from Tourist Information Centres.

You may also need a supply of coins for making telephone calls or available credit on your mobile phone to 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
 - * A pre tenancy determination form
 - * 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 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

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 CORGI registered 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. 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.

Fire Safety

Check that you could escape if there was fire. Are there any 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, 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.

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

Pre-Tenancy Determination

If you are thinking of renting from a private landlord and intend to claim Housing Benefit, you should ask the Council for a Pre-Tenancy Determination. It will help you decide if you can afford to rent the property before you accept the tenancy.

A pre-tenancy determination is carried out by the Rent Officer and tells you the maximum amount of rent that may be made by Housing Benefit for the accommodation – it does not tell you what Housing Benefit will pay you.

Rent in Advance, Deposit and Agents Fees

Most private landlords require one months rent in advance before they let you move in. If you have been on Income Support or Job Seekers Allowance for a minimum of six months you may be able to get a loan from the social fund to

help you pay your first months rent. The loan is dependant on what savings you have and whether you have had a loan before, these application forms can be obtained from the Jobcentre Plus office or social security office.

Landlords also generally require a deposit which is the equivalent of one months 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. The deposit should be refunded at the end of your tenancy, subject to no damage having been caused. Make sure you get a receipt for payment and that you know what the deposit covers.

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 Housing Benefit towards 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 its not paid by the tenant, this person is often credit checked and referenced so it may be worth clarifying the criteria for a guarantor.

Housing Benefit

Housing benefit 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 housing benefit, make a claim and find out.

When to make a claim for Housing Benefit

You must hand in your claim form to the housing benefits section as soon as you move into your new home. If your claim is even a few days late, you may lose benefit!

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 hand in the form. If you cannot give all of the documents needed straight away, put your claim form in and you will be allowed up to four weeks to supply the other information. Your claim will then be assessed and any benefits which you are entitled to will be granted from the Monday following the date that the application form was handed in.

Please note that benefit will only be backdated to the beginning of your tenancy if your application form reaches the benefit office during the week that your tenancy starts. Your housing benefit claim will be reviewed regularly. You must make a new claim when you are asked or your housing benefit will stop.

What Housing Benefit covers

Housing benefit is only assessed on the eligible rent 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 Housing Benefit is paid

Housing Benefit is generally paid fortnightly in arrears. If you request that payment is made direct to your landlord, the payment must be made every four weeks, in arrears.

Delays with your claim

Sometimes your claim may be a little delayed because the rent officer has to carry out an assessment of your accommodation. There is nothing that the Council can do about this because an independent person who is outside the Council's control makes these visits.

You may have to ask for an “interim” level of housing benefit, which will be subject to change following the full assessment.

However, there is a lot you can do to help avoid further delays such as:

- * hand your form in on time
- * ensure that you hand all of the other information required either with your claim or as soon as possible after your claim
- * make sure that you fill in the 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.

Housing Benefit rules for single people under the age of 25

The maximum rent to be used in the calculation of Housing Benefit entitlement for single people under 25 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 25 and looking for private accommodation, you will only be entitled to housing benefit 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. Any reasonable landlord will allow you to take a copy away for 24 hours so that you can seek advice. The Law Centre is 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 other people? 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 and 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.

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



If you would like this document translated,
please contact us on 01983 823040

Arabic

إذا رغبت في الحصول على نسخة مترجمة من هذه الوثيقة يرجى الاتصال بنا على 01983 823040

Bengali

আপনি শার্দি এই প্রমাণপত্র (ডকুমেন্ট) অনুবাদ করানো চান, তাহলে অনুগ্রহ করে আশাদেরকে ।

01983 823040 নম্বরে যোগাযোগ করুন

Chinese

如果你希望翻譯這份文件，請與我們聯繫。聯繫電話: 01983 823040

French

Si vous désirez que ce document soit traduit, contactez-nous s'il vous plaît au 01983 823040.

German

Falls Sie eine Übersetzung dieses Dokuments wünschen, wenden Sie sich bitte unter einer der folgenden Rufnummern an uns: 01983 823040

Hindi

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Italian

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Punjabi

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Spanish

Si desea una traducción de este documento por favor llame al numero de teléfono 01983 823040

Urdu

اگر آپ اس دستاویز کا ترجمہ کرو ادا پاچتے ہیں تو رابطہ بانی ٹیلیفون نمبر: 01983 823040 پر رابطہ کریں