Can I get any help with rent In advance?

Most landlords ask for the rent to be paid in advance.

If you are in receipt of housing benefit, this is paid every four weeks in arrears. You may be able to apply for a discretionary housing payment (DHP) from your local council for help with rent in advance.

This is a one off payment made at the start of your tenancy to make sure your rent is always paid in advance. Please contact your Housing Officer or local authority for more information.

References

Most landlords will ask you for a reference from your current and previous landlords and may ask for a character reference from an employer.

You may want to gather these before you start looking at properties, so you have something to show your prospective landlord. You can contact your Housing Officer to request a reference. BHT is obliged to give accurate references and will need to comment on any rent arrears outstanding,

Guarantor

Many letting agents will ask you to have a guarantor if you are in receipt of housing benefit or on a low income.

A guarantor is expected to guarantee that they will pay the rent and repair any damage caused to the property if the tenant doesn't do so.

Generally, this person needs to be a homeowner who has a regular income and will pass a credit check. However, each letting agent will have a slightly different criteria so it is worth 'shopping around' even if you get turned down by one agency.

Where do I look for PRS accommodation?

Below are some starting points for you to look for your new home:

- 1. Local papers and magazines.
- 2. Internet sites such as:
- www.spareroom.co.uk
- www.gumtree.co.uk
- www.friday-ad.co.uk
- www.dssmove.co.uk
- 3. Letting Agents.
- 4. Shop and internet café windows.
- **5.** Noticeboards in supermarkets or community
- **6.** Word of mouth. Speak to people you know to see if their landlord has any other accommodation available, or if they know of anyone who is looking for a tenant.
- 7. Create an advert and place in shop windows.
- **8.** Ask your local council's housing options service for advice.

Always remember to be realistic about what you can afford and where you would like to live. If you can't find anything in the area you want to live in, consider looking in the surrounding areas as well.

If you have been looking for a one bedroom flat, consider a studio flat instead.

Questions to ask before applying for a property

Once you've found a room or property you like, make sure you find out as much about it as possible before you apply.

Questions to ask a letting agency or landlord include:

- 1. What sort of tenancy agreement is it? Is it for six or 12 months?
- 2. What fees and charges will you have to pay before moving in?
- 3. How much is the rent, and when and how often is it paid?
- **4.** If you change your mind about the property after applying for it, or if the landlord changes their mind, what fees will be refunded?
- **5.** Are there charges for renewing the tenancy? How much do they come to?

Credit checks for tenants

Letting agents may ask if they can run a credit check on you when you apply to rent a house or flat through them.

To do this, they ask a credit reference agency to check if you've had problems paying bills in the past. The letting agent has to get your permission to do this. They may charge you for the check, although sometimes the landlord pays for it.

Moving out

Once you have been offered a new property, you will need to give BHT notice straight away.

Your tenancy requires you to give four weeks notice in writing that you are moving.

After you have given notice, your Housing Officer will arrange to inspect the property and agree any repairs that you will need to do before moving out. If the agreed repairs are not completed, BHT will charge you for the cost of the works.

Your new landlord may ask you to move into your new home guickly and before the four weeks' notice is up. If there will be an unavoidable overlap between the start of your new tenancy and the end of your current one, you can request dual housing benefit from your local authority if you are in receipt of housing benefit.

To qualify for this you will need to have moved into your new accommodation from the start of your tenancy and have given notice to BHT. This payment is discretionary and you will be liable for any unpaid rent.

When you move out you should leave the property clean and empty of all your possessions. If any items are left in the property, you will be charged for the disposal.

The keys should then be returned to your local BHT office the day your tenancy ends. If the keys are not returned, you will still be responsible for the rent until the keys are received in one of our offices.

Housing Services

Combating Homelessness • Creating Opportunities • Promoting Change



MOVING ON

The accommodation BHT offers is temporary for a period of no more than two years. For BHT Private Rented Sector tenants.

Moving On From Your BHT Leased Home

The accommodation BHT offers is temporary for a period of no more than two years.

You will need to find alternative accommodation yourself and the information in this leaflet will help you with this.

Some options for alternative accommodation:

PRIVATE RENTED SECTOR (PRS)

- **1.** Renting from a private landlord directly or through a lettings agent.
- 2. This is often the quickest option.
- **3.** This leaflet will give more advice about how to approach PRS.
- **4.** There is support available to help you find a PRS property please contact your Housing Officer for more information.

APPLYING FOR SOCIAL HOUSING THROUGH HOMEMOVE

In Brighton, Eastbourne and Hastings, all social housing (council and housing association properties) is allocated using Sussex Homemove.

Sussex Homemove is your local Choice Based Lettings (CBL) system.

1. Register on www.homemove.org.uk and bid for properties every two weeks.

- **2.** When you register you will be given a Band and Priority date.
- **3.** There is a shortage of social housing if you are in Band C or D it is unlikely that you will find a new home on Homemove.

SHELTERED HOUSING (SOMETIMES CALLED RETIREMENT HOUSING)

This is accommodation for older people who may need some support to enable them to live independently.

- each sheltered scheme will have different rules and levels of support
- usually the minimum age limit is 60 years old, however some providers have a minimum age limit of 55
- you normally apply for this via your local CBL scheme, which is Sussex Homemove

Private Rented Sector accommodation

When looking for private rented accommodation is it important that you can show a landlord that you:

- can pay a deposit and rent in advance
- can afford the monthly rent
- will be a good tenant who will respect the property and not cause nuisance behaviour

Before searching for a property it is important to be realistic about what you can afford.

Remember that rent is not the only cost – travel costs, utility bills, council tax, insurance, TV, and phone bills should all be considered.

If you are currently in receipt of housing benefit or universal credit, you will also need to check the local housing allowance or universal credit for the area you wish to move to.

What is Local Housing Allowance?

Local housing allowance (LHA) rates are used to calculate housing benefit for tenants renting from private landlords.

The LHA is the maximum amount you can receive towards the cost of your rent if you are eligible for full housing benefit or the housing element of universal credit. The LHA rates differ according to the area you are living in.

The actual amount you receive will depend on your circumstances. You can check the LHA for the area you are living in by visiting lha-direct.voa.gov.uk/search.aspx

If you are under 35, you will generally only be eligible for the LHA rate for shared accommodation. However, this does depend in your circumstances.

Please contact your Housing Officer or local authority for more information.

What is a deposit?

A deposit is a sum of money which acts as a guarantee against damage you may cause to the property and any bills or rent which is unpaid when you leave the property.

This deposit money is then returned to you at the end of your tenancy, provided you have left it in the same condition that it was when you moved in. Generally, most landlords will ask for a month or six weeks of rent as a deposit.

If you pay a deposit, your landlord is required by law to protect it under one of three government approved protection schemes.

These were introduced to stop landlords from unfairly withholding or deducting money from deposits at the end of tenancies.

How do I save money for a deposit?

Below are some ways you can work towards getting a deposit together:

- **1. Budget & Save** work out what you can save every week or month towards a deposit. You may want to move this to a separate bank account.
- 2. Budgeting Loan If you are in receipt of benefits, you may qualify for a budgeting loan from the DWP. This is an interest free loan of up to £348. You have to be able to repay the loan within 104 weeks and the repayments are deducted from your benefits. For more information visit www.gov.uk/budgeting-loans

01323 340018

- 3. Sussex Credit Union You can save money in the Sussex Credit Union. You may also be eligible to apply for a loan from them if your weekly income is over £125. Interest is charged on the loan but is at a competitive rate. For further information see their website www.eastsusssexcu.org.uk
- **4. Family and friends** Ask trusted family and friends if they can help you with or lend you deposit money, if you are able to.
- 5. Search for grants via Turn2Us Turn2us is a national charity that helps people in financial hardship to gain access to welfare benefits, charitable grants and support services. They list various grants that are available to apply for, depending on your circumstances. Visit www.turn2us.org.uk for more information.



بحاجة إلى ترجمة؟ অনুবাদের প্রয়োজন? 你需要翻譯嗎? به ترجمه نیاز دارید؟ Precisa de tradução?

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