

Finding private rented accommodation

How to find something suitable and affordable in the private rented sector.

If you need somewhere else to live, the private rented sector offers you plenty of choice. It is likely to be the quickest solution for most people. However, it is important that you go into it with your eyes open.

Types of tenancy

Most private lets are 'Assured Shorthold Tenancies' for fixed terms of 6 months or a year. This does not mean that you will definitely have to move out after this period ends. If you are a good tenant and the landlord wants to continue renting, he or she may renew your tenancy for a further period of 6 or 12 months, or simply allow you to remain on a rolling monthly tenancy called a 'Periodic Tenancy'. Be aware that, when you enter into a fixed term tenancy, you are committing to the tenancy for that whole period, so you will be liable for all the rent for that period. If you want to move out sooner, you can try negotiating with your landlord, and your position will be better if you can find a new tenant to replace you. However, unless there is a 'break clause' in your agreement, which allows you to end the agreement sooner, the landlord can insist that you pay the rent right up to the end of the fixed term (or longer if you want to stay on). If you want to move out at the point mentioned in a break clause, or when the fixed term comes to an end, your tenancy agreement will tell you how much written notice you are required to give.

Working out what you can afford

As a rule, lettings agents will expect your annual income to be around 30 times the monthly rent they are charging – so if you are earning £25,000 per year before tax, you can afford a monthly rent of around £830. This makes your rent no more than 40% of your gross monthly income. You should create a monthly budget, so that you are sure that you can afford the rent, taking into account any other regular outgoings you will have. You can find a useful budget sheet at <https://tools.nationaldebtline.org/yourbudget/>. If you are pushing yourself to the limit of what you can afford, or if you have a poor credit history, the landlord may require you to have a 'guarantor'. This is someone who becomes liable for the rent if you can't pay it.

Often properties become cheaper to rent if they are slightly further way from the amenities of town centres. Don't forget to allow for any additional travel costs in your budget if you need to live 'out of town'. If you don't have a car, check public transport routes, costs and frequency.

Searching in your price range

Most rented properties and rooms are advertised online, on sites such as:

- <http://www.rightmove.co.uk/property-to-rent.html>
- <https://www.zoopla.co.uk/to-rent/>
- <https://www.openrent.co.uk/properties-to-rent/Kent>
- <https://www.gumtree.com/property-to-rent/kent>

If you don't have access to the internet at home, most local libraries have a service.

You can register your interest with lettings agents who have offices in the location where you want to live. Spread the word among your friends and acquaintances. It is also worth looking in the local papers – most have online classified property ads.

Finding a good landlord or agent

Many local councils have an 'accreditation scheme' for landlords. This means that the council checks that the landlord's properties are an acceptable standard, and that the landlord has a good record of treating tenants professionally. Ask your local council if they have a scheme.

Help with housing costs

If you are on a low income or existing benefits, and have savings of less than £16,000, you may be eligible for help with your housing costs (Housing Benefit, or the housing element of Universal Credit). The amount you could get is based on the number of bedrooms your household needs. If you are under 35 years old, you normally qualify for a 'shared room rate' (an amount based on the costs of a room in a shared house). To find out how much help you may be eligible for, go to the online calculator available at <https://www.gov.uk/benefits-calculators>. Before you start, make sure you have information about your savings, income, pensions and existing benefits (for you and any other adults in your household).

Upfront costs

Most landlords charge a tenancy deposit (to cover the costs of breakages and/or missed rent) plus at least a month's rent in advance. Lettings agents may also charge administration fees (for carrying out a credit check, for example). However, landlords or agents are not permitted to charge you for registering your interest or showing you around a property.

Most local councils have loan or guarantee schemes that will help you with the upfront costs of renting if you have insufficient savings. If your council offers you a loan, you will need to take the cost of repaying the loan into account when you complete a budget – ask the local council for help with this.

Tenancy deposit protection

Landlords are required to protect your tenancy deposit in a registered scheme. For more information, ask for our separate information sheet on Tenancy Deposits.

Contacting your local Council

Ashford: <https://www.ashford.gov.uk>
Canterbury: <https://www.canterbury.gov.uk>
Dartford: <https://www.dartford.gov.uk>
Dover: <https://www.dover.gov.uk>
Gravesham: <http://www.gravesham.gov.uk>
Maidstone: <https://self.maidstone.gov.uk>
Medway: <https://www.medway.gov.uk>
Sevenoaks: <https://www.sevenoaks.gov.uk>
Folkestone & Hythe: <https://www.shepway.gov.uk>
Swale: <https://www.swale.gov.uk>
Thanet: <https://www.thanet.gov.uk>
Tunbridge Wells: <http://www.tunbridgewells.gov.uk>
Tonbridge & Malling: <https://www.tmbc.gov.uk>