

Private Rentals

We may be able to support you to find privately rented accommodation. This is accommodation that you rent directly from a private landlord or agency - not through a housing association or the local council.

Being realistic

It's important when looking for privately rented accommodation to be realistic with what you can afford. Housing in London is very expensive, and it is unlikely that you will have the money to rent your own flat. It might make more sense to look at renting a room in a shared house or flat instead.

This is especially true if you are claiming housing benefit. If you're under the age of 35 and on housing benefit, you will only be able to get benefits at the same rate as you would get for a single room in a shared house. This makes living alone very unlikely for many young people renting in the private sector.

You may also need to be realistic about the location you're able to live in. It's rarer to find cheaper house shares in central London. You're much more likely to find affordable properties in zones 3-6 - so try exploring some new areas and see what's available.

Finding safe accommodation

Renting a room in a shared property means sharing some rooms, like your bathroom, kitchen and living room, with other people. It's understandable that as a young LGBT+ person you may find the idea of living with new housemates intimidating.

It is possible to look for house shares with other LGBT+ people. Websites that advertise flatshares, such as **Spareroom** or **Gumtree**, both have options to search for properties that have LGBT (or 'lesbian and gay') housemates, or that are LGBT+ friendly. You can also post your own 'Room Wanted' ad on some websites, where you could mention your LGBT+ identity.

Websites that have an 'LGBT' option when searching for properties:

Spareroom

<http://www.spareroom.co.uk>

Gumtree

<http://www.gumtree.com/flatshare-offered/london>

There are also websites and groups just for LGBT lettings or houseshares, such as:

'Homes For Queers' on Facebook

<https://www.facebook.com/groups/126499953021/>

Outlet

<http://www.outlet.co.uk/>

Gay Flat Share

<http://www.gayflatshare.net/>

Always take a friend with you when going to view properties, unless you're going with an estate agent. It's safer, and it gives you an extra pair of eyes to look out for any potential problems with the property.

What to look out for

When you're viewing properties, it's worth making a checklist of things to look out for. Here's some examples of things to consider:

- Are the bills included in the rent?
- If not, how much do you need to budget for bills in the winter/summer? If it's a shared house, you may be able to ask people who already live there how much you should expect to pay.
- How much is the deposit?
- Is there central heating and does it work? Is there a radiator in your potential bedroom?
- Are there any signs of damp, mould or flaking paint on the walls?
- Is there somewhere for you to store and cook food? Do you have to buy your own pots and pans or are they provided?
- Is there a washing machine?
- Are there enough bathrooms for the number of people in the property? Does the shower work?
- Are you allowed visitors?
- Does the property have broadband or wifi internet access?
- Is there a bus stop or tube / train station nearby? What about local shops?

Paying your deposit and rent

Most private landlords will need a **deposit** before you move in. This is usually an extra one month's, or 6 weeks' rent. You can get this back when you move out, as long as there is no damage to the property. This is a large amount of money to pay all at once, and it's something many young people struggle to find the money for.

Help with paying deposits

Rent Deposit Schemes

Depending on your situation, you may be able to use a Rent Deposit Scheme, which helps people on low-incomes who can't afford a deposit. These are usually run by a charity, housing association or the local council. If you qualify, they will lend you the money for your deposit in advance, and then you'll pay it back through your wages or benefits.

Bond schemes or rent guarantee schemes

Bond or rent guarantee schemes are slightly different to rent deposit schemes. Instead of lending you the money, the charity, housing association or council who runs the scheme will make a written guarantee to the landlord for the deposit money. Then, at the end of your tenancy, if the landlord makes a claim for any damages, the scheme will pay and then ask you to repay the money for repairs. If you have not caused any damage that needs repair at the end of your tenancy, you won't have to pay anything.

Qualifying for rent deposit, bond or rent guarantee schemes

To qualify for any of these schemes, it's likely you'll need to either be homeless or at risk of homelessness, or on full benefits. If you don't fall into either category, there may be other ways you can raise the money for a deposit without getting yourself into serious debt.

To find schemes in your area, check out Crisis's online private rented scheme finder:

<http://www.crisis.org.uk/find-pr-scheme.php>

Credit Unions

Credit Unions are small, community financial organisations for members within a specific location or workplace. Unlike in a bank, only the members benefit from the profits. They usually offer small loans (from £50 up to £3,000) to people who would not be able to qualify for one on a high street bank. Often, their interest rates are much more reasonable than other lenders, **especially** those offered by pay-day loan lenders.

You can join a credit union and put aside a small amount every week or month. Credit Unions then will usually allow for a loan for up to six times the amount you have saved.

To join, usually you'll need to live or work in a specific area. You can find a credit union near you using this website: <http://www.findyourcreditunion.co.uk/>

Rainbow Starter Packs

The Rainbow Starter Pack is managed by the Albert Kennedy Trust and is has been set up to

help working young people to access the necessary funds and resources to move into independent living.

To join, you'll need to set up a Credit Union Account with Santander Credit Union. You can then receive a loan of up to £600 to meet the cost of a deposit for accommodation.

To qualify for the loan you must:

- Be either working, or at university / college
- Have saved a month's repayment towards the cost of moving on
- Set up and manage an achievable monthly budget to include repayment of the loan and savings
- Inform AKT of any changes in circumstances
- Sign a loan agreement with AKT, have a bank account and set up a standing order and savings arrangement
- Attend quarterly update meetings with AKT

You'll be expected to pay back the loan of £600 by standing order. Plus, you'll need put at least £10 per month in the Santander Credit Union account.

In return, you'll receive help with financial budgeting and receive double of the amount you've have saved at the end of the savings period.

AKT will also provide a grant of up to £1,000 to meet the cost of rent in advance which will not need to be repaid. You'll also be given the opportunity of producing a wish list of key items to help you move in e.g bedding, kitchen utensils, etc.

Housing Benefit

You may be able to get housing benefit to help pay some or all of your rent if you are unemployed or on a low income. The rate of benefit you get will depend on your circumstances and the rate set by the local authority. If you are under 35, you will only be able to get a 'single room' rate.

Some landlords won't rent to people who are claiming housing benefit and the law doesn't stop them from doing this. You may be able to find a list of landlords or letting agencies which will accept housing benefit by contacting your council. Websites like gumtree.co.uk or sparerroom.co.uk which advertise rooms in shared houses usually have a option to search for properties where 'DSS' - or housing benefit - is accepted.

Your rights in private accommodation

Contract

When you rent a room from a private landlord, you should sign a **contract** which should clearly explain:

- The length of your tenancy (how long you and the landlord agree you will live there for)
- How much rent you will pay, per week or per month.
- Any other fees you're expected to pay
- Your responsibilities as a tenant

Your landlord does not legally have to give you a written contract, but it is worth asking for any agreement you make to be in writing before you hand over any money for rent. A written agreement will give you more legal protection if there are any problems later on.

Deposit Protection

If you pay a deposit, your landlord is required by law to register the deposit with a **tenancy deposit scheme**. This is a separate organisation which looks after your deposit until it's time for you to move out. If your landlord decides they should keep some of your deposit for any repairs or damages, and you disagree, you will be able to appeal to this organisation with your side of the story. Tenancy deposit schemes are neutral and will look at both sides of the case before making a decision about who the money belongs to.

Your landlord should give you details of where your deposit is held within 30 days of the beginning of your tenancy. If your landlord doesn't register your deposit with a tenancy deposit scheme, they are breaking the law, and they could have to pay a fine.

Landlords responsibilities

Your landlord must make sure that:

- Accommodation can be lived in
- Repairs are carried out
- All gas and electrical appliances and installations are kept in good order
- There are fire escapes, depending on the size of the property
- There are smoke alarms and fire extinguishing equipment if necessary, and fire-resistant furniture.

Landlords cannot:

- Change locks or force tenants out of the property before the tenancy ends.
- Be violent or threatening for any reason. If this happens, call the police.

- Regularly enter the property without giving you notice, usually at least 24 hours.

Your responsibilities as a tenant

As a tenant, you must:

- Pay your rent.
- Look after the accommodation
- Make sure any bills you are responsible for are paid. (Your contract should say whether your rent includes bills or not.)
- Let the landlord know of any repairs that need doing.
- Not cause a nuisance, and be respectful of your neighbours. (You can be evicted for antisocial behaviour, like regularly making lots of noise at night or being aggressive).

What if I can't pay my rent?

If you're struggling with the rent, speak to your landlord as soon as possible and try and agree a payment plan. Your landlord will notice if your rent is late, and they're more likely to respond positively to you if you are upfront and don't just ignore the problem. If you are falling behind on your rent and you're worried about eviction, you can speak to AKT and we'll do our best to help.

You should make sure you budget every month to make sure you have enough money to pay your rent before anything else. Being evicted from a property for rent arrears will mean you'll be classed as "intentionally homeless", and therefore not eligible for many homelessness support services.

If you're worried about budgeting, check out the AKT Finance guide for more information on managing your money.

Alternatives to traditional private rentals

Property Guardianship

An cheaper alternative to traditional private renting is **property guardianship**. Empty properties are managed by agencies who allow people to move in at short notice, for a lower cost than average rent. The catch is that you have fewer rights than you would in a normal tenancy (for example, you can be asked to leave with as little as 2 weeks notice) and because you don't have a normal tenancy agreement, you can't pay your rent with housing benefit - which means you'll need to have a job that pays you enough for you to afford all the rent yourself.

Properties can be anything from former office buildings to large houses and often come unfurnished - but rent can also be as little as £50 a week, which can make it an attractive option to some people. If you're lucky, you could end up living in a house in central London for a fraction

of the rent for the area - but you get little choice over what you're offered by the agency, so you'll need to be flexible.

For more information on property guardianship and how to apply, check out the agencies below:

<http://adhoc.eu/great-britain/property-guardian/>

<http://www.dotdotdotproperty.com>

<http://guardiansoflondon.com/guardians-apply-now/>

Housing Co-operatives

Housing co-operatives or 'co-ops' are a form of housing where all the tenants collectively manage their property. This means carrying out repairs & administrative tasks, making decisions about rent, as well as deciding who joins and leaves the co-operative. There is usually no external landlord, as the property is owned by the co-operative.

Housing co-ops are appealing as they are usually designed so that rent is affordable - they are often much cheaper than traditional private rentals. However, living in a housing co-op means you have responsibilities as a tenant, and you will often have to dedicate a certain amount of hours per week to your work as a co-op member. They are sometimes hard to get a place in, as vacancies are limited, and many only accept referrals from the local council's housing register.

Below are some housing co-ops in London that are open for applications from anyone:

Riverlink Housing Co-operative

<http://www.riverlink.org.uk/>

CAHOOTS Collective (LGBT)

<http://cahoots-collective.org.uk/>

Sanford Housing Co-op

<http://www.sanfordcoop.org/>

Subletting

Many people sublet rooms, which means they rent out a room they are already renting from someone else for a temporary period of time - usually to go on holiday for a number of weeks or months. Most tenancy agreements don't allow subletting, which means it is usually being done without the landlord's consent. This means if you rent a room that is being sub-letted, you will tend to not have a contract and therefore have very limited rights if things were to go wrong. It is always good to get something signed and in writing from the existing tenants to establish consent for you to live in the property for the agreed period, just in case.

There are some advantages to subletting a room - often due to the short-term nature of the rental, the rent may be slightly less than normal and include bills, and you may not be asked for a deposit. People advertise sublets often at the last minute, which means they're good if you need somewhere to live fast. However, the tenancy will probably only last for a few months at most, meaning you'll need to be thinking about moving again soon after.

You can often find sublets by searching for short-term lets on housing websites like Spareroom or Gumtree.