

London Borough of Waltham Forest
Housing Advice Service

HOW TO FIND ACCOMMODATION FAMILIES WITH CHILDREN

Your best chance of finding somewhere to live in Waltham Forest or elsewhere is by renting a home from a private landlord or joining an affordable renting scheme. This pack contains advice on how to do this.

You may also choose to apply to the Council's housing register; there is information about this option in this pack as well.

1. Looking for rented accommodation

How much rent can you afford?

If you or your partner are currently in receipt of Income Support, Jobseekers Allowance (income-based), Employment and Support Allowance (income-related), Pension Credit (guarantee credit) or Child Tax Credit you may be entitled to housing benefit. The maximum amount which can be paid is determined by the Local Housing Allowance (LHA). You can check the LHA for any property you are interested in at <https://lha-direct.voa.gov.uk/search.aspx>

If you are not in receipt of one of these benefits you will need to find out what contribution benefits could make towards your rent. The best way to do this is to use the online calculator at <http://www.entitledto.co.uk/>

Consider what your other expenses are, for example on food, heating, water, transport, phone, and how much extra you might be able to contribute towards your rent. There is a budget planning sheet at the back of this pack to help you do this.

Once you know how much rent you can afford, start your search.

To assist you in finding a property, we have compiled a list of useful websites. Please note this information was correct at the time of writing but may change over time. These are private companies and the Council does not endorse or recommend any private company.

Websites advertising rooms and homes to rent:

www.zoopla.co.uk

www.rightmove.co.uk

www.fish4.co.uk/lettings

www.houseladder.co.uk

www.moveflat.com

www.froglet.com

www.intolondon.com

www.findaproperty.co.uk

www.hbaccepted.co.uk
www.primelocation.com
www.easyroommate.com
www.net-lettings.co.uk
www.aroomtolet.co.uk
www.reallymoving.com
www.londonhomelet.com
www.spareroom.co.uk
www.simple2rent.co.uk
www.thepropertycompany.co.uk
www.rent-let.vivastreet.co.uk
www.dsslondon.co.uk
www.flatmateclick.co.uk
www.roombuddies.com
www.roomster.com
www.flatsharedirect.com
www.aroomtolet.co.uk
www.zapmeta.com
www.u-room.com
www.housing-help.co.uk
www.tenantstips.co.uk
www.housingbenefitlandlords.co.uk
www.propertyfinder.com
www.vebra.com

Other places to look include:

- Noticeboards in supermarkets, small shops, newsagents, and libraries.
- Facebook, Twitter, or other social media.
- Asking friends or family to ask people they know or work with if they or anyone else they know is willing to rent a room out.
- Local newspapers every week. Copies of the local free and paid for newspapers are available for you to read at local libraries.

2. Viewing a property

Once you have found a suitable property, contact the landlord to see if it is still available and arrange a viewing.

When you are visiting properties it is important to stay safe. Take a friend with you or tell someone where you are going and ask them to call you at an agreed time.

When you view a property there are a number of questions you should ask:

- How much is the rent?
- Is rent paid weekly or monthly?
- How much is the deposit?
- Are any rooms shared with other tenants/people not in my household?
- Does the rent include gas/electricity or water rates?
- Where are the meters located?
- What furniture is provided?
- Is there a washing machine?
- Is there kitchen equipment?
- Can I use the garden?
- Who is the landlord or letting agent?
- How will I contact them?
- Are there any sign up fees?

Make sure you ask about anything that is unclear, it is much easier to sort things out before you sign the tenancy. The Council may be able to assist you with your first month's rent and deposit, depending on your circumstances, and your caseworker can assist you to apply for a discretionary housing payment (DHP), Social Fund loan and/or Credit Union loan.

You should watch out for scams. Be clear who you are giving money to and why.

If your landlord asks for a deposit you should check that it will be protected in a government approved scheme. You should also agree an inventory of the property, including fixtures and fittings. It is a good idea to take pictures of the property as well. This can help settle any disputes about your deposit.

Make sure you receive a written tenancy agreement and read it through carefully. Most tenancies are Assured Shorthold Tenancies lasting for 6 months, if both landlord and tenant are happy they are generally renewed after the 6 month period. The tenancy should make clear who your landlord is and provide a contact address for them. You should also have a contact number for the landlord or agent that you can use in case of an emergency.

The landlord or letting agent is likely to have some questions they would like you to answer. Landlords and agents will want to confirm your identity, immigration status, credit history and possibly employment status.

3. Moving out of London

If you have looked into renting in Waltham Forest or other areas of London and have decided that you can't afford the rents, you may be considering a move out of London to an area where rents are lower.

You might like to use this interactive webpage from the BBC to get an idea of areas you can afford to rent. <http://www.bbc.co.uk/news/business-23234033>

If you are claiming housing benefit you will need to find out the Local Housing Allowance (LHA) Rate for the areas that you are considering. This can be found online at <https://lha-direct.voa.gov.uk/search.aspx>

Moving a long way away can be a daunting prospect. However there are some landlords who specialise in helping people relocating to different parts of the country. One such company is AMPR. They have properties available across the North East of England and offer a relocation service to assist you.

To find out more visit <http://www.amrp.co.uk/>

4. Affordable rent and ownership schemes

Affordable rent

Intermediate rent offers you the opportunity to rent a brand new or refurbished home, or a home that is being let at less than the market rate.

The rent is subsidised, normally approximately 20% lower than privately rented homes in the same area.

As well as being more affordable, you have the assurance that your home is built, managed and let by a Registered Housing Provider.

Intermediate rented homes are usually let on an Assured Shorthold Tenancy for 6 months, similar to privately rented homes. You may have the opportunity to rent a home for longer. To search for available properties please visit <https://www.sharetobuy.com>. You will need to register on the site first and then look for affordable rents by setting the search filter to 'rental'.

Rent to save

With Rent to Save you have the opportunity to rent a newly built home on an Intermediate Rent. This allows you to rent a home at a rate which is subsidised at approximately 20% lower than you would expect to pay for a similar home on the open market. You can do this for up to five years with the option to buy the home you are renting through Shared Ownership when you are ready. Terms and incentives may vary by development. For more information visit <https://www.sharetobuy.com/firststeps/youroptions/rent-to-save>

Shared ownership

If you are working and have some money you could use for a deposit you could consider shared ownership. This is sometimes called 'part buy-part rent'.

Shared ownership means you can buy a 25–75% share of your home from a Housing Association. You then pay rent on the remainder. This means that you can take your first step towards home ownership without needing a large deposit. You have the option to buy more shares, up to 100 per cent, when you can afford to. For a list of all the shared ownership schemes in Waltham Forest please visit <https://www.walthamforest.gov.uk/content/affordable-home-ownership>

Help to Buy

Alternatively if you are able to raise a 5% deposit towards a property that you would like to purchase you could consider the Help to Buy Scheme. The Help to Buy scheme is an equity loan provided by the Government. They lend up to 40% of the cost of your new build home. You will need to obtain a mortgage for a least 55% of the value of the property. You will be charged no interest on the equity loan for the first five years. For more information please visit <https://www.helptobuy.gov.uk/>

5. Apply to join London Borough of Waltham Forest's Housing Register

You should be clear that your chances of being offered Council or Housing Association property are very low because of the number of families wanting accommodation and the small number of properties available. Don't just register and assume you will be offered accommodation. You can register if you have an address in the London Borough of Waltham Forest and have lived within this borough for a minimum length of time. The eligibility criteria for joining the register is available at <https://www.walthamforest.gov.uk/content/housing-policies-and-guidance>

You can register online at <https://www.walthamforest.gov.uk/content/apply-council-housing>