



Renting accommodation: advice for single people



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Housing options for singles

There is a chronic shortage of affordable housing in Lewisham and due to the level of demand, the Council are not able to offer a social housing property to everyone who wants one.

There are more than ten times as many people waiting for social housing as there are properties available each year.

Many people waiting on the housing register will never obtain a council or housing association property, so you should consider other ways of finding a home.

Housing options are limited for single people and it is important to find out about your rights to stay in accommodation wherever possible. This guide provides a summary of housing solutions available for single people.

You are classed as a single person if you are looking for accommodation on your own, i.e. not in a couple or with children or other dependents.

Supported housing

Supported housing vacancies in Lewisham are allocated by the Single Homeless Intervention and Prevention (SHIP) team. To be eligible for supported housing you must have support needs such as: mental health difficulties, a learning disability, substance misuse issues, or are a young at-risk person aged 16–21. You must also be prepared to actively work with social services.

Quick access hostels

The demand is very high for the few hostels that provide accommodation for people who are homeless. Priority is often given to people who are sleeping on the street. Vacancies come up on a daily basis, but go very quickly so you are encouraged to contact them regularly. Your stay may also only be for a few days. Information about emergency accommodation can be found on the Homeless Link website at www.homeless.org.uk.

Winter shelters also open each year for a limited period as well as specialist housing advice centres and day centres for homeless people. A list of these can also be found at www.homeless.org.uk.

Day centres

If you are homeless you can get practical help from a day centre which can include meals, showers, washing, benefits advice, IT support and housing support. Day centres will often have information about how to get a referral into a hostel.



999 Club

21 Deptford Broadway, Deptford SE8 4PA

tel: 020 8691 7734



Deptford Reach – Speedwell Street, Deptford SE8 4AT

tel: 020 8692 654

Renting in the private sector

One in five households in the UK live in private rented accommodation. This has more than doubled since 2001 and is now the second largest form of housing in Britain. The population is increasing, less people are able to afford to buy their own properties and there is less social housing available. The amount people receive from housing benefit is also much lower than the average rent in Lewisham, so we strongly advise you to consider looking for housing outside of Lewisham, in areas that are more affordable.

There are many advantages to renting privately such as:

- Freedom to choose where you live
- Flexibility to move when you want
- Variety of accommodation and tenancy options

If you are thinking of renting in the private sector, there are a number of options which may suit you and your household.

Some of these include:

- Sharing with others
- Lodgings or a room in a shared house
- Bedsit or studio

For more information see the government's how to rent guide https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/496709/How_to_Rent_Jan_16.pdf

Living on your own

Living on your own can give you freedom and flexibility. It is generally more expensive than sharing with others. Below are examples of more affordable options when living alone.

Bedsits – one larger room used for sleeping, living, eating and cooking. Often there are other bedsits in one large property making it cheaper than other options.

You may be sharing some facilities, such as a bathroom and toilet, with others so it is important to check how suitable other tenants are.

Studio flats – a flat with the bedroom, lounge and kitchen often in one room with a separate, private bathroom and toilet. The flat will be self-contained and you will have an assured shorthold tenancy (AST) meaning greater security.

It is likely that you will have to pay rent and bills separately so you should factor this into your budget.

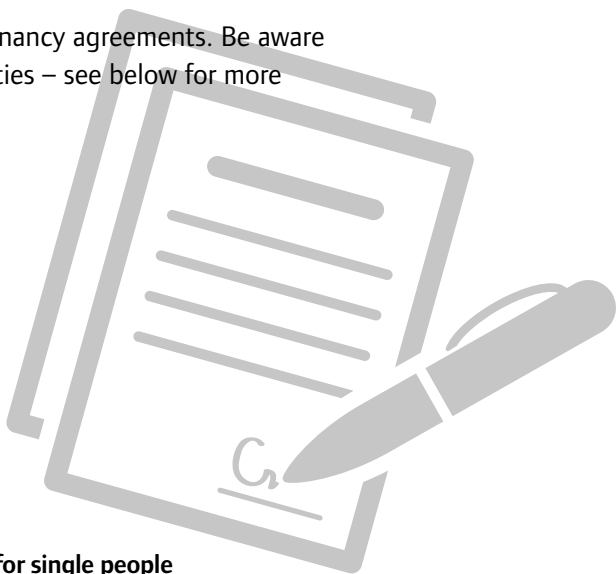


Sharing with others

More and more people are sharing accommodation with others, particularly in London where it is a much cheaper option than renting on your own. Social living can also be enjoyable and widen your life opportunities. You would usually have your own bedroom but would have to share other facilities such as the kitchen, bathroom and living room.

Things to remember

- Paying the rent – you will be responsible for paying a landlord, agent or sole tenant a portion of the rent.
- It's important to find out about the other people you rent with as you will be sharing parts of the property with them. If possible find people who you trust to share with.
- Paying utility bills and council tax – come to an agreement with the other people how you will pay the bills and who takes responsibility.
- Repairs – don't try to repair any serious problems yourself, always tell your landlord or managing agent.
- There are different types of tenancy agreements. Be aware of your rights and responsibilities – see below for more information.



Tenancy arrangements when sharing

It's important to know your tenancy arrangements as it will affect your rights and responsibilities.

Joint tenancy with external landlord

A joint tenancy can be an affordable and enjoyable option, which offers greater security than lodging. It's important to share with people you trust as you will all be responsible for paying the rent and bills and the upkeep of the property.

- Everyone shares the property and facilities.
- Everyone has the same rights in the home and the same responsibilities to make sure it stays in a habitable state.
- Individuals are responsible for paying their own share of the rent.
- You need to organise together to pay the utility bills and share the cost.
- There is one tenancy agreement for all. Usually an assured shorthold tenancy (AST) giving you the right to remain in the property until the end of your contract.
- Notice periods are usually one month for you and two months for your landlord.
- Your landlord can't interfere with you living in your home (e.g. cutting off the utilities) and has to give you at least 24 hours' notice if they intend to access the property

Your landlord has to protect your deposit in a deposit protection scheme (DPS).

Subletting

Subletting can be flexible and affordable.

- One tenant in the property signs the tenancy agreement and sublets rooms separately to other tenants either as sub-tenants.
- Each tenant has an individual tenancy agreement and has exclusive possession of one specific room.
- Some facilities will be shared such as the kitchen and bathroom.
- The sole tenant is the only person who is legally liable to pay the rent to the landlord.
- Check if the sole tenant is allowed to sublet and if their landlord has given them permission. If not they are acting against the law and the landlord can take possession action against them. This is likely to affect you. If this happens seek specialist advice.



Lodging or living in a property with your landlord

Lodging can be great value and a stable option. It's important that you meet in person and find out if you can live together. Your rights differ if you're a lodger as you're legally not a tenant but an 'excluded occupier'. As the flat or house is the landlord's, they will have more rights than you.

- We recommend lodgers and landlords sign a written agreement, setting out the conditions of your licence as well as agreeing house rules before you move in.
- You will sign a licence and not an AST. A landlord only needs to give 'reasonable notice' to ask you to leave (normally 28 days or less).
- You don't have legal rights, like a tenant, to occupy a specific room.

Property guardians

If you are currently working and flexible in moving, this can be a very affordable option. Some guardian placements can last a long time but your stay could be as short as a few months.

Property guardians live in empty buildings to protect them from squatting, crime and antisocial behaviour. Guardians are responsible for looking after the building by living in it, and reporting any security or maintenance issues to the guardian company.

- There can be strict rules, you may have to:
 - show you are working and not on benefits
 - provide ID and references
 - not live with children or pets
 - commit to stay in the property and ask permission to leave for holidays
 - pay rent and deposit in advance.
- Rents are cheaper and vary from £50 to £150 per week, often including bills.
- Properties are often not a standard flat or house and can include commercial spaces such as offices, where you will occupy a space.
- Most accommodation is shared, having your own space with a shared kitchen and bathroom.
- You will sign a licence agreement which has less rights than an AST, and means you can be given 28 days' notice to leave at any time. You can also give 28 days' notice if you would like to leave.
- Some guardian companies offer rehousing options if they have other properties available.

Property guardianship schemes

There are an increasing number of guardian companies offering guardians affordable accommodation in locations across London and the UK.

Ad-Hoc	www.adhocproperty.co.uk guardians@adhoc.eu 020 7354 5458
Blue Door Property Guardians	www.bluedoorpropertyguardians.co.uk admin@bluedoorpropertyguardians.co.uk 0207 859 421
Camelot Europe	uk.cameloteurope.com info@uk.cameloteurope.com 0845 2622002
Dot Dot Dot	www.dotdotdotproperty.com hello@dotdotdotproperty.com 020 30052457
Global Guardians	www.global-guardians.co.uk info@global-guardians.co.uk 02083700286
Guardians of London	www.guardiansoflondon.com info@guardiansoflondon.com 020 3463 9787
Grandplov	www.grandplov.com inio@grandplov.com 020 7262 2228
Live In Guardians	www.liveinquardians.com 020 3195 3535
Newboud Guardians	www.newbouldcuardians.co.uk info@newbouldguardians.co.uk 02077137557
Umbrella Guardians	www.umbrellaquardians.com office@umbrellaguardians.com 02082036624
vps	www.vpspecialists.co.uk 08706 08706 2

Deposit and rent in advance

Most landlords expect at least one month's rent and one month's deposit in advance before you move in. Some landlords and letting agents also charge fees for referencing and drawing up the tenancy agreement. Ask for a list of fees so you know how much it will cost and get advice if necessary. Remember, housing benefit is paid in arrears, so you still need to find the rent in advance when you move in as most landlords do not accept rent in arrears.

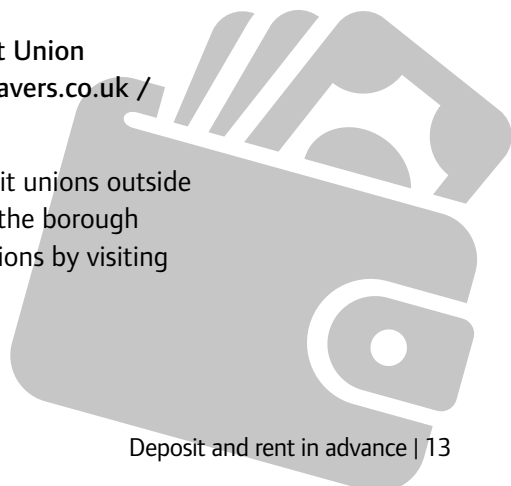
Credit union loan

Credit unions are not-for-profit organisations set up by people with a common interest, such as where they live or work. They offer low-interest loans, savings and sometimes bank accounts. You will need to be a member of a credit union before you can get a loan from them and some will require you to build up some savings first.

Lewisham + Bromley Credit Union www.lewishampluscu.co.uk

- Sydenham – 0208 778 4738 / admin@plusc.co.uk
- Bromley – 0208 617 94161 / bromley@plusc.co.uk
- The Green Man (Catford) 0208 461 47211 / greenman@cpluscu.co.uk
- Crownsavers Lewisham Employees Credit Union
Catford – 0208 698 2996 / info@crownsavers.co.uk / www.crownsavers.co.uk

Remember, you can also approach other credit unions outside of the area you live such as a credit union in the borough where you work. You can search for credit unions by visiting www.flndyourcreditunion.co.uk



Budgeting loan

If you have received income-related benefits for at least 26 weeks you can apply for a budgeting loan to help pay for essential things, including rent in advance. They are interest-free so you only pay back what you borrow.

Contact Job Centre Plus or call the helpline 0345 603 6967

Discretionary housing payment

If you are receiving housing benefit, the Council can assess if you are eligible for a discretionary housing payment (DHP). You will be required to complete an income and expenditure form and provide evidence of your income. If you are eligible, DHPs can provide extra money towards housing costs such as a deposit, rent in advance, and removal costs. There is no right of entitlement or right of appeal if your application is refused.

You can obtain a DHP application on Lewisham Council's website:

<https://www.lewisham.gov.uk/myservices/benefits/housing-benefit/Pages/discretionary-housing-payments.aspx>

Bank loans and overdrafts

You may qualify for a loan or overdraft from your bank for housing costs. Avoid high rate interest loans or borrowing on a credit card, and beware of extra fees. Try to get a loan that is low interest and affordable. An overdraft may be a better option but compare the two to see which is right for you. A credit union is likely to be a cheaper option.

Lewisham housing solutions scheme

The Lewisham housing solutions scheme helps single homeless people find accommodation by providing them with a rent bond. A rent bond is a security deposit paid to your landlord at the start of your tenancy. This means potential landlords will be more willing to consider you for a tenancy.

Who is eligible for the scheme

You must be:

- Over 18
- Eligible to claim housing benefit or universal credit
- Homeless or at risk of homelessness
- Able to live independently and look for housing
- Have a local connection to the Lewisham borough
- Meet the “right to rent” criteria

How does it work

Lewisham housing solutions scheme is a self-help scheme, meaning you will be responsible for finding your own accommodation, although we will be able to give you advice on how to do this. Once you are approved for the scheme:

- You will need to begin looking for your own property
- We can only provide a rent bond for shared accommodation
- The property does not have to be in Lewisham
- Your accommodation must be affordable. This means it needs to be close to the local housing benefit rate for a room in a shared house

- You will be given a letter from the Council to give to a prospective landlord or agent. The letter explains how the rent bond works.

After you have found a property

Once you have found a property with a landlord or agent who will accept the rent bond you will need to return to SHIP with:

- Draft tenancy agreement providing an address for the property and landlord contact details
- Copy of gas and electricity safety certificates
- ID such as a passport or British birth certificate
- Proof of current or most recent addresses to establish local connection
- Evidence of current benefit entitlement or of income from work
- Latest bank statement

How to access the scheme

The bond scheme is normally recommended by a SHIP officer during a housing options assessment.

Starting your search

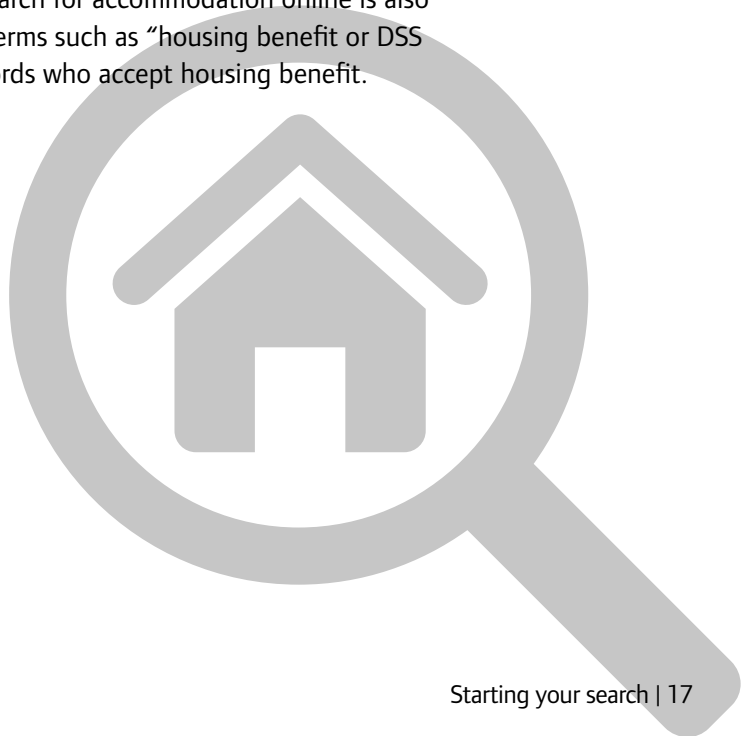
Here are some hints and tips that should increase your chances of success.

Speak to friends and family

Tell your friends and family that you are looking for accommodation. Consider putting your enquiry on Facebook or Twitter. It is possible that a friend, or a friend of a friend, will have something available. You immediately have an advantage over other renters as you are linked to the landlord so the landlord is more likely to trust you.

Search online

Regular access to the internet is essential. If you don't have internet access, you can use the computer at your local library for free or find a local internet café. There are a few websites which are designed to help tenants find landlords that accept housing benefit. The way you search for accommodation online is also important. Use search terms such as "housing benefit or DSS accepted" to find landlords who accept housing benefit.



Look in local shops and newspapers

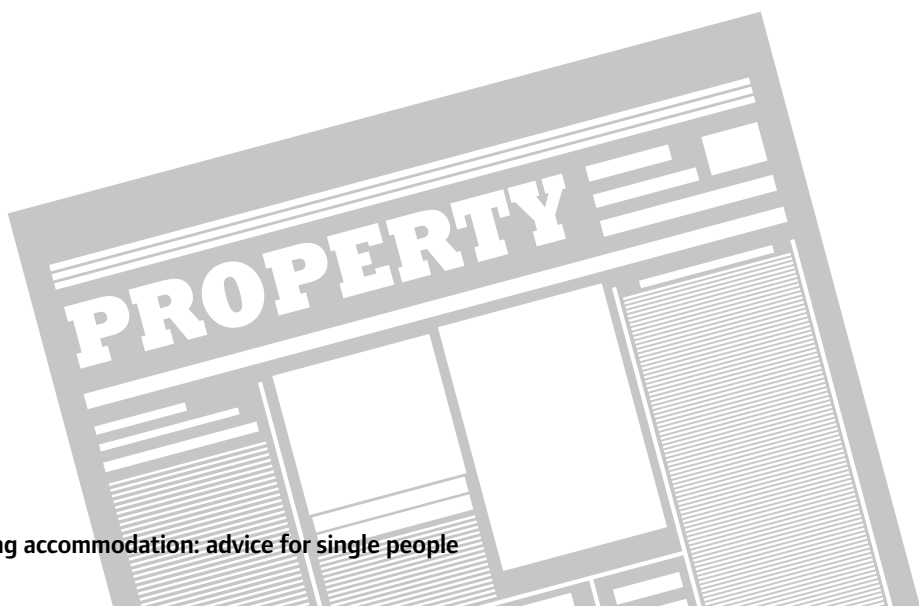
Many landlords who accept housing benefit offer their properties privately rather than through an agency. To find these landlords try looking in local newspapers and shop windows.

Be prepared to dedicate time and effort to your search

Finding accommodation can be challenging and there is a lot of competition from other renters. Finding a home requires time and effort, as well as being prepared for knock backs. Be organised, keep a note of landlords that accept housing benefit and dedicate time every day to make calls and search online.

Finding a landlord who will accept housing benefit

It can be difficult at first to find a landlord who accepts tenants on housing benefit. Increasing rents, high demand for accommodation and changes to the benefit system mean some landlords will only rent to those who work. Many landlords still accept tenants on housing benefit but you may need to show you will be able to afford the rent.



Offer the landlord reassurance that you can pay the rent

The main priority for any landlord is receiving their rent in full and on time.

- Explaining your housing history, why you have left previous accommodation and why you left your last address.
- Provide evidence you are able to pay and have paid other landlords, giving them confidence you will pay them each month. This could be:
 - A housing benefit letter confirming your current entitlement.
 - Bank statements showing previous rent payments.
 - A good reference from a previous landlord.
- Offer to arrange housing benefit payments direct to the landlord. Housing benefit is paid direct to the tenant unless a request is made.
- Offer a guarantor (a friend or relative who would be willing to pay the rent if you are unable to).



Stay on top of your rent

Once you have found accommodation, it is important to stay on top of your rent payments. Ensure you keep the housing benefit department updated on any changes in your circumstances and stay in regular communication with your landlord so they are immediately made aware of any arrears or problems with housing benefit.

Useful websites for finding rooms and properties



www.aroomtolet.co.uk
www.spareroom.co.uk
www.findflatmates.co.uk
www.u-room.com
www.flatmateclick.co.uk
www.gumtree.com
www.flatmateworld.com
www.housepals.co.uk
www.flatsharedirect.com

www.housing-help.co.uk
www.findaproperty.com
www.loot.co.uk
www.houseladder.co.uk
www.roombuddies.com
www.intolondon.com
www.roomster.com
www.housingbenefitlandlords.co.uk
www.tenantstips.co.uk
www.londonnet.co.uk
www.yell.com
www.pinkpaper.co.uk
www.zaprmeta.com



N.B. The information contained in this document is for general guidance on websites advertising accommodation only. The websites mentioned have no legal connection with the London Borough of Lewisham, who therefore accept no liability for their use.