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Factsheet 63 • May 2010

## Finding private rented accommodation

### About this factsheet

This factsheet provides information about finding private rented accommodation.

Information about rented accommodation from the council or a housing association can be found in Factsheet 8, *Council and housing association housing*, and information regarding your rights as a tenant can be found in our range of factsheets on tenants' rights.

The information in this factsheet is correct at the time of writing and is applicable in England. Different rules may apply in Wales, Northern Ireland and Scotland. Readers in these nations should contact their respective national Age UK organisations for information specific to where they live – see section 9 for details.

For details of how to order other factsheets and information materials mentioned inside go to section 9.

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**Note:** Many local Age Concerns are changing their name to Age UK.

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# 1 Introduction

Private rented accommodation can be a good option for those who are unable to access council or housing association accommodation or who find buying a home too expensive. The main advantage of private rented accommodation is that you may be able to find it quickly and in a location of your choice. But it may offer less security than rented accommodation in public sector (council or local authority housing) and the rent is usually higher. You will probably have to pay a deposit and rent in advance. Housing Benefit may not cover all the rent and you may have difficulties persuading the landlord to do the repairs.

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**Important:** If you are a council tenant or housing association tenant think carefully about giving up this security to move to private rented accommodation. Most new tenancies in the private sector are now let on an assured shorthold basis. This means that the landlord will have the right to bring your tenancy to an end after the first six months. Some private providers of sheltered accommodation offer assured tenancies that provide more security.

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## 2 Where to find private rented accommodation

To find private rented accommodation you can look for advertisements in your local newspaper, noticeboard in your local shop, ask your friends or use an accommodation agency. Some councils run landlord-accreditation schemes which means that the landlords who register there have to provide certain standards. Check with your local council if they have such a scheme.

### 3 Accommodation agencies

Accommodation (letting) agencies are usually listed in the Yellow Pages and your local telephone directory. They are private agencies that let out rented accommodation on behalf of the owners. Most agencies charge but the law says that they are not allowed to do so unless they actually find and rent you a home. If the agency provides extra services such as, negotiating the terms of the tenancy agreement with your prospective landlord, they may charge you for the service. The agency may also charge you a holding deposit while they take up references. This should be deducted from the amount of rent in advance or deposit you have to pay once your references came through. The agency may ask for references from the employer, bank or/and previous landlord. If you decided not to move into the property you may lose the holding deposit. Make sure you are clear on all the charges.

Some letting agencies are members of self-regulatory bodies such as the National Approved Lettings Scheme (NALS) or the Association of Residential Letting Agents (ARLA). If the agency that you are using is a member of such a body you may be able to make a complaint if it does not follow certain standards of good practice.

### 4 Viewing the place

Always view the place and the area before you accept a tenancy. For safety reasons, go with a friend and let somebody else know where you are going.

If possible, also visit the area after dark to see how comfortable you feel about moving around in the evening. Check how safe and secure the accommodation is, the state of repairs and how easy it is to keep it warm. If it is shared accommodation, try to talk to the other tenants to see if you can get on with them.

Landlords of properties that are self-contained and rented out after 1 October 2008 are required to provide prospective tenants free of charge with an Energy Performance Certificate. This should give you an idea how energy efficient the accommodation is.

Gas equipment, such as cookers or fires, that is provided by your landlord must be checked for safety annually by a gas engineer registered with the Gas Safe Register (which has replaced CORGI from 1 April 2009) and your landlord must keep a copy of the safety inspection. Any upholstered furniture provided by your landlord must be fire resistant unless it was made before 1950. Most furniture will carry a manufacturer's logo saying so.

## 5 Before moving in

Before you sign a tenancy agreement, check it carefully and ask about anything you don't understand. Check the type of tenancy or licence, who is responsible for maintenance and repairs, who pays the bills and how to end the tenancy.

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**Important:** If you are not sure about any of the terms take the agreement to a local advice agency such as the Citizens Advice Bureau before signing (see section 8).

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You should get a list of furniture and other items in the property (an inventory) including notes of any damage or disrepair. It is best to sign it with your landlord to prevent future disagreement.

You may need to pay a deposit (see section 6) and rent in advance.

## 6 Deposit

A deposit is an amount of money that you pay at the beginning of a tenancy. It should be returned to you at the end of the tenancy but if you have damaged the property or owe any rent, the landlord can keep all or part of the deposit. Your landlord or agent is not allowed to keep your deposit to cover normal wear and tear.

From 6 April 2007, all deposits taken by private landlords for assured shorthold tenancies must be safeguarded by a scheme sponsored by the government. A tenancy deposit protection scheme protects your deposit and provides assistance to resolve a disagreement about the deposit at the end of your tenancy through an alternative dispute resolution service.

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**Note:** Your landlord must give you details of the scheme s/he is using to protect your deposit within 14 days of receiving your deposit. This information will include details on what you need to do if there is a dispute about your deposit at the end of your tenancy.

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For more information see Shelter booklet *Paying a deposit* that you can download from the Shelter website (see section 8). For information about assured shorthold tenancy see Factsheet 68 *Tenants' rights – security of tenure*.

## 7 Financial help

If you receive Pension Credit you may be able to get help from the Social Fund to pay for rent in advance. For more information see Factsheet 49 *Social Fund*.

If you need help to raise money for a deposit, contact your local advice centre or council to see if there are local charities or other initiatives such as a local rent deposit scheme.

You may also be able to get help with rent payment through the Local Housing Allowance scheme. For more information see Factsheet 17 *Housing Benefit and Council Tax Benefit*.

## 8 Useful organisations

### **The Association of Residential Letting Agents**

A regulatory body for letting agents in UK. It promotes standards in the residential lettings property market.

Tel: Tel: 01926 496800

Website: [www.arla.co.uk](http://www.arla.co.uk)

## **Citizens Advice Bureau (CAB)**

National network of free advice centres including advice about national housing provision.

Tel: 020 7833 2181 (for contact details only – not telephone advice))

Website: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

## **Housing advice services**

The availability and quality of housing advice varies from area to area. Local councils have a legal duty to ensure that advice and information about homelessness and how to prevent homelessness is available in their local area. Contact your local council as soon as possible if you are worried you may become homeless.

In some areas there may be a specific housing advice or housing aid centre, providing advice on a range of housing issues. Your local council or CAB should be able to tell you if there is a housing advice centre in your area.

## **The National Approved Letting Scheme**

An accreditation scheme for lettings and management agents. It has a customer complaints procedure offering independent redress.

Tel: 01242 581712

Website: [www.nalscheme.co.uk](http://www.nalscheme.co.uk)

## **Shelter**

A national charity providing telephone advice to people with housing problems on tenancy rights, homelessness, repairs and housing benefit.

88 Old Street  
London EC1V 9HU

Tel: 0808 800 4444 (free call) (textphone for deaf callers)

Email: [info@shelter.org.uk](mailto:info@shelter.org.uk)

Website: [www.shelter.org.uk](http://www.shelter.org.uk)

## 9 Further information from Age UK

Visit the Age UK website, [www.ageuk.org.uk](http://www.ageuk.org.uk), or call Age UK Advice free on 0800 169 65 65 if you would like:

- to order copies of any of our information materials mentioned in this factsheet
- to request information in large print and audio
- further information about our full range of information products
- contact details for your nearest local Age UK/Age Concern.

### Books from Age UK

We publish a wide range of books for older people and those who care for and work with them. The following title may be of particular interest:

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#### Your rights to money benefits 2010–2011

All you need to know about the full range of benefits for the over 60s.  
£5.99

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To order this book visit [www.ageuk.org.uk/bookshop](http://www.ageuk.org.uk/bookshop) or to request a free books catalogue please call our book order line 0870 44 22 120 (lo-call rate).

## Age UK

Age UK is the new force combining Age Concern and Help the Aged. We provide advice and information for people in later life through our publications, online or by calling Age UK Advice.

Age UK Advice: 0800 169 65 65

Website: [www.ageuk.org.uk](http://www.ageuk.org.uk)

In Wales, contact:

Age Cymru: 0800 169 65 65

Website: [www.agecymru.org.uk](http://www.agecymru.org.uk)

In Scotland, contact:

Age Scotland: 0845 125 9732

Website: [www.agescotland.org.uk](http://www.agescotland.org.uk)

In Northern Ireland, contact:

Age NI: 0808 808 7575

Website: [www.ageni.org.uk](http://www.ageni.org.uk)

## Support our work

Age UK is the largest provider of services to older people in the UK after the NHS. We make a difference to the lives of thousands of older people through local resources such as our befriending schemes, day centres and lunch clubs; by distributing free information materials; and through calls to Age UK Advice on 0800 169 65 65.

If you would like to support our work by making a donation please call Supporter Services on 0800 169 80 80 (8.30 am–5.30 pm) or visit [www.ageuk.org.uk/donate](http://www.ageuk.org.uk/donate)

## Legal statement

Age UK is a registered charity (number 1128267) and company limited by guarantee (number 6825798). The registered address is 207–221 Pentonville Road, London, N1 9UZ. VAT number: 564559800. Age Concern England (charity number 261794) and Help the Aged (charity number 272786) and their trading and other associated companies merged on 1 April 2009.

Together they have formed Age UK, a single charity dedicated to improving the lives of people in later life. Age Concern and Help the Aged are brands of Age UK. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age Northern Ireland, Age Cymru.

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