

London Borough of Waltham Forest  
Housing Advice Service

# HOW TO FIND ACCOMMODATION SINGLE PEOPLE AND COUPLES WITHOUT CHILDREN

Your best chance of finding somewhere to live in Waltham Forest or elsewhere is by renting a room or a home from a private landlord. This pack provides some advice on how to do this.

Other options include hostels, staying with friends or family, applying to join the Waltham Forest housing register or moving out of London, and there is information about these options in this pack as well.

## 1. Looking for a home to rent from a private landlord

### How much rent can you afford?

If you 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 that 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>

Be aware that if you are under 35 years old you will only be entitled to claim the shared accommodation rate. This means you can only claim housing benefit if you live in a shared house, not for a studio or one bedroom flat.

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 rent. There is a budget planning sheet at the back of this pack to help you do this.

### Sharing or lodging

A flat share could allow you and a friend to afford rent you couldn't manage on your own. You would be jointly responsible for the rent and tenancy so you should consider your potential room-mate's lifestyle, personal habits and finances when deciding if you would like to live together.

You could also consider lodging, which is renting a room in the home of another person. The person could be a friend but rooms to rent are also advertised.

Once you know how much rent you can afford, start your search. Below is a list of websites to get you started. 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](http://www.zoopla.co.uk)

[www.rightmove.co.uk](http://www.rightmove.co.uk)

[www.fish4.co.uk/lettings](http://www.fish4.co.uk/lettings)

[www.houseladder.co.uk](http://www.houseladder.co.uk)

[www.moveflat.com](http://www.moveflat.com)

[www.froglet.com](http://www.froglet.com)

[www.intolondon.com](http://www.intolondon.com)

[www.findaproperty.co.uk](http://www.findaproperty.co.uk)

[www.hbaccepted.co.uk](http://www.hbaccepted.co.uk)

[www.primelocation.com](http://www.primelocation.com)

[www.easyroommate.com](http://www.easyroommate.com)

[www.net-lettings.co.uk](http://www.net-lettings.co.uk)

[www.aroomtolet.co.uk](http://www.aroomtolet.co.uk)

[www.reallymoving.com](http://www.reallymoving.com)

[www.londonhomelet.com](http://www.londonhomelet.com)

[www.spareroom.co.uk](http://www.spareroom.co.uk)

[www.simple2rent.co.uk](http://www.simple2rent.co.uk)

[www.thepropertycompany.co.uk](http://www.thepropertycompany.co.uk)

[www.rent-let.vivastreet.co.uk](http://www.rent-let.vivastreet.co.uk)

[www.dsslondon.co.uk](http://www.dsslondon.co.uk)

[www.flatmateclick.co.uk](http://www.flatmateclick.co.uk)

[www.roombuddies.com](http://www.roombuddies.com)

[www.roomster.com](http://www.roomster.com)

[www.flatsharedirect.com](http://www.flatsharedirect.com)

[www.aroomtolet.co.uk](http://www.aroomtolet.co.uk)

[www.zapmeta.com](http://www.zapmeta.com)

[www.u-room.com](http://www.u-room.com)

[www.housing-help.co.uk](http://www.housing-help.co.uk)

[www.tenantstips.co.uk](http://www.tenantstips.co.uk)

[www.housingbenefitlandlords.co.uk](http://www.housingbenefitlandlords.co.uk)

[www.propertyfinder.com](http://www.propertyfinder.com)

[www.vebra.com](http://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.

### 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:

- Which rooms are mine?
- Which rooms are shared?
- How much is the rent?
- How much is the deposit?
- Is rent paid weekly or monthly?
- Does the rent include gas/electricity or water rates?
- Where are the meters located?
- Are the meters pre-pay?
- 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 on 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 at the end of the period the tenancy can be renewed. 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.

## **2. Referral to a hostel**

Hostels are not the right solution for everyone. Your caseworker will discuss if you should consider this option.

## **3. Other accommodation available to people on a low income**

If you are working we are also able to make referrals to the YMCA MyPad service. This provides self-contained accommodation for workers on a low income.

We may also refer you to the London Housing Trust who are able to find accommodation across seven London boroughs including Waltham Forest. This accommodation is usually in the form of a room in a shared property.

## 4. Affordable rent and ownership schemes.

### Intermediate 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 that 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 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. Asking friends or relatives whether you can stay with them for a while

Think about relatives or friends who might be able to help. Contact them and explain that you need to find somewhere to live and ask if you could stay for a while.

Your caseworker is willing to ring any friends or relatives you nominate in order to explain your situation: if they know how difficult it is going to be to find accommodation to rent in Waltham Forest or elsewhere in London they may be willing to put you up for a while whilst you look for something else.

Tell any friends they may be able to charge rent if:

- they are not a relative,
- you would have your own room in their home, and
- you qualify for housing benefit.

You would be able to pay them the local housing allowance rate. This can be found online at <https://lha-direct.voa.gov.uk/search.aspx>

## 6. 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 single homeless people wanting accommodation and the small number of properties available. Don't just register and assume you will be offered accommodation, you need to follow the other options we have suggested in this leaflet as well in order to find somewhere to live, realistically a privately rented home is your best option.

You can register if you have an address in the London Borough of Waltham Forest and have been living in this borough for a minimum time period. If you do not then you can register if you are able to find somewhere to stay for now with family or friends. 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>

## 7. Moving out of London

If you have looked into renting in Waltham Forest or other areas of London and have decided that you cannot 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 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/>

## 8. Sheltered Housing

Sheltered Housing may suit you if you're looking for housing with some support. This type of housing is intended for people aged 50 or over who need some support to live independently.

We give priority to people:

- who are disabled or living with long-term health problems
- living in unsuitable homes
- who are socially isolated
- wishing to downsize from a council or registered provider (housing association) property

If you think this type of housing may be right for you please discuss this with your caseworker.



## 9. Seaside and Country Homes

The Seaside & Country Homes scheme offers older Council or Housing Association tenants opportunity to move away from the hustle and bustle of the city. The scheme also assists people who are at risk of becoming homeless or homeless applicants that the Council has accepted a legal duty to re-house.

You may be eligible for the scheme if you are homeless or threatened with homelessness and are 60 years or over. If you would like to move out of London you should discuss this option with your caseworker.

### Budget planner

<b>Money I receive each week/month</b>	<b>£</b>
Wage/salary	
Welfare benefit (e.g. JSA, Income Support, PIP)	
Child benefit	
Tax credit	
Other income	
<b>Total per week/month (delete as applicable)</b>	<b>£</b>
<b>Money I spend each week/month</b>	<b>£</b>
Rent	
Utilities (gas, electricity, water)	
Food	
Clothing	
Toiletries	
TV licence	
TV/broadband subscriptions	
Mobile phone	
Transport (not car)	
Car (tax, petrol, parking, insurance)	
Leisure	
Cigarettes	
Alcohol	
School meals	
CSA/child maintenance	
Fines	
Loan repayments	
Insurance	
Pets (food, vet bills)	
Other	
<b>Total amount spent per week/month (delete as applicable)</b>	<b>£</b>
<b>Total amount received minus total amount spent leaves me with this much:</b>	<b>£</b>