

A guide to finding accommodation

Introduction

This booklet contains advice and information to help you find suitable accommodation within our area. It provides a brief overview of the various housing options that are available and covers both short-term and long-term accommodation. It covers:

- Privately renting
- Supported accommodation
- Social housing
- Help to Buy and shared ownership

If you require further advice and information, contact us by email housingadvice@tunbridgewells.gov.uk or call us on 01892 526121

Privately renting

Renting accommodation from a letting agent or a private landlord is a suitable option for many people.

As a housing option, privately renting allows you to choose a property that is most suited to your housing needs, family size and budget.

There are various types of rented accommodation:

- a room in a shared house (generally cheaper than renting a studio or bedsit flat);
- lodging (finding someone looking for a lodger);
- a suitable and affordable property for your household's size.

Where can I find private rented accommodation?

The internet

The internet is a good place to look for accommodation. If you don't have access to the internet, visit your local library or the Gateway where the staff will be able to help you. To find your local library, look on the Kent County Council website by following this link [local libraries](#)

Kent County Council libraries have computers with internet access. They are free for library members to use but anyone under 16 will need permission from a parent or carer. It's worth booking a computer or contacting your local library before you visit, and you'll need your library card number and PIN. You can book a computer by following this link [book a computer](#)

There are various ways to look for accommodation on the internet:

- search engines - use a search engine, like Google, by entering searches for properties or rooms to rent in your desired areas;
- local letting agents - most have websites advertising properties;
- other websites - these advertise properties to rent whether you are looking for a flat, house or room share. You can search within your preferred area. Some sites can be accessed by the following links:
 - [rightmove](#)
 - [zoopla](#)
 - [primelocation](#)
 - [friday-ad](#)
 - [spareroom](#)
 - [gumtree](#)

Newspapers and local shops

Properties are also advertised in local newspapers, and some can be viewed online such as Kent Online by following this link [kentonline](#)

Some private landlords place adverts on noticeboards in local shops, newsagents and supermarkets.

Important advice

It can be hard trying to find somewhere to rent, particularly in this area because of the high cost of rented accommodation and the increasing number of people looking for accommodation. However, it's important that you are persistent with your search. Ask friends and family to keep an eye out for anyone looking for a lodger/roommate.

Be prepared when you contact a new landlord and have a reference from a previous landlord to hand. Also, remember that this area can be very expensive so it may be worth extending your search to the surrounding areas, where you may find properties/rooms that are cheaper.

Remember – be safe

When viewing properties for the first time, take someone with you or let someone know where you are going.

If you enquire about any potential properties to rent (for example on social media) do not give out any personal details about yourself or your situation.

Advice on tenancy agreements

There are many different types of tenancies and tenancy agreements. The most common type of tenancy used for privately rented accommodation is an assured shorthold tenancy. Your prospective landlord should provide you with a written agreement when you decide to rent a property or you may have a verbal agreement between you. Both are legally binding. However, you do have the right to the basic terms and conditions of your tenancy in writing. If you ask for this, the landlord must supply it. You will need this statement if you are applying for housing benefit/universal credit and do not have a full tenancy agreement.

For assured shorthold tenancies, your landlord will need to provide the following documents at the start of each fixed term tenancy:

- gas safety certificate (from within the past year);
- energy performance certificate;
- from 1st July 2020, an electrical safety report (from within the past five years);
- deposit protection certificate;
- Government information “How to rent: the checklist for renting in England”.

If you would like to access “How to rent”, it can be found by following this link [how-to-rent-checklist](#)

There is also advice on how to rent a safe home by following this link [how-to-rent-a-safe-home](#)

If you have any queries about your proposed tenancy agreement, seek help from either the Citizens Advice Bureau or our Housing Advice team.

Tenancy deposit protection schemes

If you have a tenancy with a private landlord, your deposit has to be protected. This means that your landlord has to pay the deposit into one of three Government authorised tenancy deposit schemes, and provide you with information about how the deposit has been protected, within 14 days of the tenancy starting. The schemes are;

- Deposit Protection Service;
- My Deposits;
- Tenancy Deposit Scheme.

This safeguards your tenant deposit and makes it easier to resolve disputes between landlords and tenants.

The tenant has the responsibility of looking after the landlord's property and returning it in the same condition it was let (with fair wear and tear).

More information can be found by following this link to the Government's website: [tenancy-deposit-protection](#)

You can also visit your local Citizens' Advice Bureau or contact Shelter for advice.

I've found somewhere to rent – can I get help with the finances?

Both private landlords and letting agents usually ask for a deposit (equivalent to six weeks rent) and one month's rent in advance to secure the property. There may also be a charge of one week's rent to hold the property. If you are on a low income, letting agents may also require that you have a guarantor. The guarantor may need to have an annual income of 30 times the monthly rent and also be a home-owner. It's worth checking with individual agents as to what is required.

If you are facing financial difficulties, there are various ways of getting help, as follows:

- Budgeting loan - if you are already receiving benefit, you may be able to get a budgeting loan from the Department of Work and Pensions (DWP) to help pay for the first month's rent. To check your eligibility and/or apply for the loan, visit the Government's website by following this link [budgeting-loans](#) or call the JobCentre Plus on 0345 604 3719;
- Rent deposit scheme - we may be able to assist with either an interest free loan or a deposit bond guarantee. The rent deposit loan and deposit bond application form outlines who can apply, by following this link [rent deposit loan and deposit bond](#). You can also contact the Housing Advice team for more information;
- Local housing allowance (LHA) - this is the current method of working out claims for housing benefit for private rented tenants;
 - the benefit is based on your income, savings and household size;
 - entitlement to LHA can be affected by other things such as the amount of rent you have to pay and whether someone living with you will contribute to the rent;
 - LHA will usually be paid directly into your bank or building society account. It will be up to you to pay it to your landlord. Failure to pay your rent could result in you being taken to court and evicted from the property;
 - LHA may not cover your full rent, if this is the case you will have to pay the remaining amount (difference between your rent and the LHA you receive)
 - If you are single with no children and under 35, you will only be able to receive LHA at the shared accommodation rate. This means that your LHA entitlement will be at a fixed rate calculated by our Housing Benefits team. There are some exceptions in certain cases.

For further information on the current LHA rates or to print a claim form please go to the Housing Benefit pages on our website by following this link [housing-benefit](#)

Council tax support

You may be entitled to council tax support if you are on a low income or are in full time or part-time work and on benefits. It may be paid in addition to other benefits.

To check whether you are eligible, use the benefits calculator on the Kent County Council website by following this link [kent.entitledto](#)

Tax credits

Tax credits are payments made by the H.M Revenues and Customs for people who are in work and/or are looking after children. The payments are made directly into the bank account of the applicant, and there are two types. Working Tax Credit is for people in work and whether you could be eligible to receive it depends on the hours of paid work you do each week and your income and circumstances. Child Tax Credit supports people with children (you do not need to be working to claim this). Working Tax Credit and Child Tax Credit are being replaced by Universal Credit.

For more information or to apply for tax credits go to the Government's website by following this link [tax-credits](#)

Can anyone help with furnishing my home?

You can contact various charitable organisations in the area who sell furniture at a reasonable price, such as:

British Heart Foundation, 39/45 Grosvenor Road, Tunbridge Wells, Kent, UK, TN1 2AW tel 01892 628600

Hospice in the Weald Furniture Store, 6 Tunbridge Wells Trade Park, Longfield Road, Tunbridge Wells, Kent TN2 3QF tel 01892 536442

YMCA Furniture Warehouse, 14-18 Goods Station Rd, Tunbridge Wells TN1 2BL tel 01892 615612

Kent support and assistance service

Kent support and assistance service (KSAS) is a service provided by Kent County Council. KSAS may be able to help you if you are having serious difficulties managing your income due to a crisis or if you are facing exceptional pressures because of an emergency.

They offer help for a short time only if you have no other means of support. They can provide essential home items such as:

- groceries (for up to seven days);
- clothing;
- baby food, milk and nappies;

- furniture;
- crockery;
- bedding;
- essential electrical appliances.

They can also help with:

- utilities (gas and electricity for up to seven days);
- emergency travel arrangements by public transport (for example to flee a crisis).

Most of the home items they provide will be second-hand.

Before you apply you will need to claim any national benefits, grants and loans which are appropriate to your situation.

You must have spoken to a Benefits or JobCentre Plus advisor about the following before applying to KSAS for help:

- budgeting loan/budgeting advance;
- short term benefits advance;
- hardship payments.

To apply you can contact KSAS by email at ksas@kent.gov.uk or complete the online form on Kent County Council's website www.kent.gov.uk

If you are leaving care you may be entitled to a leaving care grant to help with essential household items. You will need to contact the Social Services team that assisted you.

Who is responsible for repairs in my privately rented accommodation?

Tenants are responsible for repairing any damage that they cause, so it is sensible and recommended that an inventory of the property is carried out with the landlord when you move in. The inventory will include:

- a list of the furniture and fittings, if any are provided;
- the condition that each room is in (take photos if possible, for a more detailed inventory).

This helps avoid disputes with your landlord in the future when you move out and will ensure that you won't be held responsible for any damage that you have not caused.

For most tenancies, the landlord is responsible for any repairs to the property that they rent out. This includes repairs to the structure, the outside of the property and essentials such as the heating system and plumbing. Tenants should notify the landlord in writing of any defect and keep a copy of the letter or email.

If your landlord does not carry out essential repairs after you have reported them, contact the Private Sector Housing team on 01892 526161, who can advise the landlord of the legal implications of not carrying out essential repairs, and take enforcement action if the landlord does not carry out the works.

Supported accommodation

This type of housing might be right for you if you have certain support needs.

There are a few organisations which provide supported housing projects in our area:

- The Bridge Trust - for people aged 18 to 59 years old;
- Colebrook Road – for people aged 18 to 64 years old.

For young people, these organisations may be able to assist you:

- YMCA (Ryder House) – for young people aged 16 to 24 years old;
- SAHA – aged between 18 and 25 years old, male or female, can be pregnant or with one child up to the age of three.

To be referred to these providers, please contact us.

There are other organisations that offer supported accommodation for those with specific mental health needs, to find out more, speak to your Mental Health team.

Social housing

We no longer own any housing stock, and social housing is provided by registered providers formerly known as housing associations. To apply for social housing you will need to register with us.

Who can apply?

To be eligible to apply, you will need to have a housing need and meet the criteria in our Housing Register Allocation policy. You will find further information about the housing register and our policy on our website by following this link [housing-register](#)

When you join the register you will be assessed as either a home-seeker or transfer tenant. Both home-seekers and transfer tenants can include family members, dependents, spouses or people they are in a relationship with.

Local connection

Applicants will need to have a local connection to the borough through residence or employment to apply for housing, by meeting one of the following criteria:

- have been living in settled accommodation in the borough for the last three years;
- have previously lived in settled accommodation in the borough for five out of the last 10 years;

- have immediate family (mother, father, brother, sister, children aged over 18) who have lived in the borough continuously for the last five years;
- be employed in the borough, with a permanent contract of paid employment that has been continuous for the last six months, or self employed for the last six months where there is evidence that the main area of work is in the borough;
- serving or former members of the armed forces (honourably discharged within the past five years), injured members of the reserve forces or bereaved spouses/civil partners of the armed forces who lost their partner due to military service and have to leave Ministry of Defence family accommodation.

Housing need

Only applicants who have a housing need will be able to apply for housing, and you will be placed in one of four bands according to your housing situation.

Full information can be found by following this link to our website [housing-register](#)

How do I apply?

You will need to complete the online form at [kenthomechoice](#)

At the end of the form there is a list of the documents that you will need to supply to support your application.

If you need advice on completing the form, please contact the Housing Needs team or make arrangements to go to the Gateway.

What happens next?

We aim to complete the assessment within 15 working days of receiving the relevant identification for the application. We will write to you with details of your assessment and your unique reference number. If you have been accepted onto the housing register, you will then be able to place bids on available homes through Kent Homechoice.

When will I get an offer of accommodation?

When a property is ready to be advertised, it will be shown on the Kent Homechoice website. You will be able to place bids on up to three properties at a time. As soon as the bidding closes for one property you will then be able to bid for another. Each property will be advertised for a minimum of five days and will close at midnight on the date shown on the advert.

A shortlist of applicants whose needs match the accommodation will be available to the housing association when the bidding closes. The housing association will contact the

highest priority applicant directly when the property is ready, in order to make arrangements for viewing. This may not happen straight away as some properties require works or repairs to be carried out.

We recommend that you check the advertised properties each weekend to make sure that you see everything available. If you are unable to look at the weekend, it is recommended to try and look twice during the week. For further information and frequently asked questions please visit the Kent Homechoice website kenthomechoice .

What happens when I receive an offer?

There are timescales for viewing, accepting or refusing an offer, dependent on the housing association making the offer. They will advise you of these when they first make contact, so it is important that you make a note and keep to them. You may lose the offer if you don't keep to the timescales.

When you receive an offer, we recommend that you view the property.

What happens if I refuse an offer?

If you decide to refuse an offer of accommodation, you will need to let the housing association know, and then send the reasons for the refusal to us, either by post or email allocations@tunbridgewells.gov.uk

If you refuse three properties that were felt to be suitable for you, your application will go to the bottom of your current band and the priority date will change to match this. This means that you will have to wait much longer for another offer.

If you turn down a property and based on the reasons you give, we agree that it was not suitable for you, this will not count as a refusal.

The exceptions to this are applicants who we owe a main housing duty to, and who are currently in temporary accommodation provided by us, and those who have an urgent housing need. These applicants would be expected to accept the first reasonable offer of accommodation. If this doesn't happen, the homelessness duty and temporary accommodation may be ended, or the urgent housing need will be reviewed.

Help to buy and shared ownership

Shared ownership

The household buys a share of the home, normally between 25 and 75 per cent, and rents the remainder percentage from a registered provider.

There is an opportunity to buy further shares at a future date if you wanted and were able to do so, and the ability to buy the full value of the home in most cases (occasionally rural housing is restricted to sales of 80 per cent of the equity).

Help to Buy equity loan

The Help to Buy equity loan is a Government scheme that allows you to borrow a low-interest loan to put towards the cost of purchasing a newly built home.

The equity loan is for the value of up to 20 per cent of the purchase price for homes that are outside of London. For homes inside London, the equity loan is up to 40 per cent of the purchase price.

How to apply for these schemes

These types of housing are not applied for through us and there are very different requirements to those for joining the Housing register for social housing.

To apply for low cost home ownership homes you will need to register with the South East Homebuy Agent [helptobuyagent](#) (currently Radian Housing).

All properties available in the borough for low cost home ownership and other intermediate housing tenures as defined above will be advertised through the Homebuy agent or by individual registered providers.

Further advice and information

If you require further advice and information, contact us by email housingadvice@tunbridgewells.gov.uk or call us on 01892 526121.