



# Advice and guidance on renting property in England

## Introduction

This information booklet has been put together offering help and advice to Dorset County Hospital NHS Foundation Trust staff regarding the rental process in England; to support current and future staff in finding a property in the local. The booklet has been split up into 5 sections, these topics are:

- Expectations
- Things to consider
- Beginning your property search
- Securing a property
- Useful links

It's common for staff to start their job at DCHFT, having their family join them at a later date. The Trust recognises that this is a difficult decision and we hope that this booklet will support you to, understand the UK rental market and give you the tools needed to successfully find a local property.

This guidance does not cover everything and is meant as a starting point. There may be other factors for you to consider when looking and deciding on a suitable property.

This booklet should **not** be interpreted as legal advice and there are a number of services available in the useful links section which you are encouraged to read.

# **Expectations**

Before starting your property search you should understand the local housing market, its challenges and pressures you are likely to face. Dorset County Hospital is located in Dorchester, a warm and welcoming town with a rich extensive history.

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In the past there have been few new houses built in Dorchester itself, due to the limited space and availability of land. Recently this has started to change with the expansion of Poundbury, bringing many new properties of different sizes and price to market.

Demand for rental properties in Dorchester is growing faster than properties are becoming available. This means that the rental market in Dorchester is limited and each property is in very high demand. It's been reported that local estate agencies are receiving over 15 applicants per property. This demand allows homeowners to pick from a wide range of possible tenants. It is normal to be unsuccessful on your first, second or third attempt at securing a new property. This is often the case given the competitive market however please do not let this deter you.

This high demand has also caused the rental prices in Dorchester to increase in the last three years. Rent per month for a one bedroom property on average is £700.00; a two bedroom property is £950.00 and three to four bedroom start from £1100.00. This is the same across the UK with rental prices rising by 1.4% last year alone putting the average monthly rental in England (2019 to 2020) at £725.00 per calendar month.

#### Things to consider

Now you understand the challenges, you may find it helpfully to make a list of things you **need** and **want** from your future property. Here is a list you can use as a starting point;

- Property size/type
- Budget
- Location / Community

Some of these things will be outside of your control and will limit the properties suitable or available to you. It's unlikely you will find a property which matches all your wants and needs so it is useful to priorities the things on your list from one to three, one being an absolute must have and three being a luxury which you would like if possible. The key message from this exercise is to remember to comprise when looking for a property.

## Property size/type

When you start your search you will need to look at properties which are the correct size, that offer enough space and bedrooms to meet your needs. In England it is against the law to allow overcrowding of a property and estate agents/landlords have a responsibility to prevent this. There are two definitions of overcrowding – the room and space standards. A property is statutorily overcrowded if either or both of these standards apply.





#### Method one: the room standard

The room standard is based on the number and gender of people who must sleep in one room. The room standard is broken when two people of the opposite sex **must** sleep in the same room.

Exceptions to this rule are:

- married or partnered couples, who can live in the same room without causing overcrowding
- children under the age of ten, who are completely ignored in the calculation

All living rooms and bedrooms are included in the calculation (this could include a large kitchen). The standard does not limit the number of people of the same sex who can live in the same room (but see 'the space standard').

#### Method two: the room standard

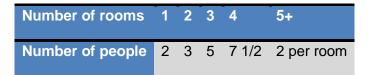
The space standard is based on the maximum number of people who may sleep in a property of a given size.

The permitted number of people depends on the size of the room, the number of living rooms and bedrooms in the dwelling, and the age of the occupants.

The permitted number is whichever is the less of:[4]

- the number specified in Table one and calculated according to the total number of rooms in the dwelling, and
- the aggregate number of people in the dwelling calculated according to the floor area of each room as set out in Table two

Table one



#### Table two

Floor area of each room in a dwelling (square feet)	110	90 –109	70 – 89	50 – 69
Number of people	2	1 1/2	1	1/2

#### Outstanding care for people in ways which matter to them





For both methods:

- children under one year old are ignored
- children under ten years old but not under one count as a half
- rooms under 50 square feet are ignored
- a room is counted if it is either a living room or a bedroom

The key points here are:

- Children under the age of ten can share a bedroom.
- Children over the age ten, of different sexes should have their own room.

There is no guidance for how a room should be measured. These guidelines are for extreme cases where overcrowding is likely to have happened. The Local council are allowed to enter premises to take measurements and make sure the law hasn't been broken, by giving 24 hours' notice to tenants. Its good practice to count the rooms you need before starting your search.

#### **Budget**

For many people the amount they can afford to pay is a very important factor. In the UK it is advised that your monthly **rent** should not be more than 35% of income. Along with rent you should consider the other household costs/outgoings which could include:

- Council tax for the property
- Utility bills
- Food expenses
- Travel expenses
- Child care

The process of applying for a property through an estate agent will involve an assessment of your salary/wage. This is to make sure you can afford the property and keep up with rent payments. A good guide is that your monthly salary is at least 2.5 times the monthly rent or that your gross annual salary is at least 30 times the monthly rent.

At this point you may find it useful to complete a monthly budget, listing your income and all your outgoings. This budget will give you a clear understanding of what you are able to afford, as each individual circumstance will be different. Budget and rent calculators are available online – please see useful links





Consider the cost of a tenancy agreement and setting up a property for example:

- Initial holding deposit (pending tenancy confirmation)
- Tenancy deposit.
- Moving costs
- Furniture

It is possible for estate agents to ask you to provide/arrange for a Guarantor. This is when you have not passed the affordability assessment, or if you have little or no credit history. This may be the case for if you are an internationally recruited staff member.

There are a number of different services available online and you are encouraged to explore your options. The Accommodation office will offer help and advice on an individual basis, should you require support please contact the team.

#### Location / Community

When deciding on a property location, think about the distance to DCHFT, Local property prices and community factors.

Many staff wish to be within walking distance of the main hospital site. This is achievable but you should recognise that walking distance can be up to 2 miles or 25 to 35 minutes' walk, with most properties located at the higher end of walking times. Consider your available budget; location has a big impact on property prices. Being flexible with your property location is an easy way to expand your search.

Dorchester does share very good transport links with Weymouth, where the property market is less competitive and cheaper especially if you require a three or four bed room house.

For many people community factors influence their property search greatly, for example closeness to child care, schools, family, friends and support networks. Remember that Dorchester is small and DCHFT can offer support in a many of these areas.

## Beginning your property search

When you have your budget, where you would like to live and size of property you need; you can begin your property search.

You have two main options; to rent privately directly with a landlord or through an estate agent.





When looking for a private landlord you can use a variety of services including social media platforms, local advertisements, newspaper advertisements, word of mouth and the Trust intranet. Please make sure to follow the Government guidance regarding renting from a private landlord to limit personal & financial risks.

There are many estate agents businesses local to Dorchester, Poundbury and Weymouth. Below are listed company details (website, telephone & email). These are listed in no particular order and are a starting point only; there may be other companies available.

Company business name	Website	Telephone number	Email address
Dorset property	Dorset Estate Agent   Dorset Letting Agent   Dorset Property	01305 257357	dorchester@dorsetproperty.co.uk
Fox & Sons	Estate Agents & Letting Agents   Houses For Sale - Fox & Sons (fox-and-sons.co.uk)	01305 783488	weymouthlet@fox-and- sons.co.uk
Connells	Estate Agents & Letting Agents   Houses For Sale - Connells	01305 266755	Via website
Symonds & Sampson	Dorchester Estate Agents   Residential Sales   Lettings (symondsandsampson.co.uk)	01305 261008	Via website
Dickinson Bowden	<u>Property Lettings - Dickinson</u> <u>Bowden</u>	01305 237755	lettings@dicksonbowden.co.uk
Templehill Property lettings	<u>TempleHill - Lettings and</u> <u>Property Management</u> (templehillproperty.co.uk)	01305 751772	lettings@templehillproperty.co.uk
Meyers Estate agents	<u>Poundbury – Dorset HQ -</u> <u>Meyers Estates</u>	01305 259436	info@meyersestates.com
Wilson Tominey	http://www.wilsontominey.co.uk/#	01305 237951	Via website

Another key resource when looking for properties are online search engines. These are a great tool and are often updated daily; you are able to put in your search/property criteria. Below is a list of the most common websites, there are more available which can be found via Google etc.





Search engine name	Website
Right move	Properties To Rent in Dorchester   Rightmove
Zoopla	Property to Rent in Dorchester, Dorset - Renting in Dorchester, Dorset - Zoopla
On the market	Houses to rent in Dorchester   Property & Houses to Let   OnTheMarket
Prime location	Homes to Let in Dorchester, Dorset - Rent Property in Dorchester, Dorset - Primelocation
Spare room	https://www.spareroom.co.uk/flatshare/dorset/dorchester
Open rent	Properties to Rent in Dorchester from Private Landlords   OpenRent

## Securing a property

Once you have found a potential property you may wish to view it before paying a holding deposit or agreeing a tenancy. Viewing is not always needed and you might be happy to proceed based on the information you have. If you do have a viewing remember that at this point you are likely to be one of many potential tenants, which you are in competition with.

The property viewing is your opportunity to make a great impression on the landlord or agent, and we advise you think of this like a job interview, being punctual to the viewing & taking a professional approach. Viewings are also your chance to ask any question you might have about the property.

If the viewing goes well you will be invited to or choose to submit an application (if you haven't already). You can be asked to pay a holding deposit; this should be no more than equivalent of 1 weeks' rent of the property you are applying for. Keep in mind that this holding deposit can be withheld if the information provided in your application is incorrect or you fail referencing.

There are strict rules/laws in the UK regarding what fees and charges can be asked of a tenant, these are explained in detail in the government how to rent guide – see useful links.

If the property is through a private landlord you may not need a formal application & instead go straight to referencing. The process beyond this stage can vary but in general you will be asked to provide references and evidence of your right to rent in the UK for all adults (over 18 years old) intending to live with you at the property. The estate agent or landlord can give you more details.

If your application is successful you will be offered the chance to agree a tenancy agreement. You will then need to arrange a move in date; normally within 14 days. This gives very little time to prepare so it's important to be ready and as organised as possible, especially if you have work/study commitments.





# **Useful Links**

- <u>Citizens Advice</u> Citizens Advice is an independent organisation specialising in confidential information and advice to assist people with legal, debt, consumer, housing and other problems in the United Kingdom.
- <u>Home Shelter England</u> Shelter is a registered charity that campaigns to end homelessness and bad housing in Great Britain.
- <u>Renter advice | Rightmove Advice</u> Rightmove plc is a UK-based company that runs rightmove.co.uk, the UK's largest online real estate portal and property website. They also have a number of advice pages relating to different property processes
- <u>Private renting GOV.UK (www.gov.uk)</u> Government website providing a number of resources relating to renting in the United Kingdom.
- <u>https://rentright.co.uk/calcrent/</u> rent calculator online
- <u>https://www.gov.uk/government/publications/how-to-rent</u> how to rent guide for tenants in England

#### Outstanding care for people in ways which matter to them