

## Finding a place

Finding a home is not easy, and it really helps if you know what it is you're looking for. There are a few things you need to think about, and once you've considered exactly what you want, you then need to write it down.

This list of basic requirements is what you should always take with you when looking for a place to live, and especially when you view a place with a letting agent. They can be quite pushy, so you really need to stick to whatever your list of 'must-have' features is.

Remember, it is always easier and less stressful to view a property with a friend or at least someone who can provide some reassurance and a second opinion.

Requirements to consider:

### **How much are you willing to pay for your home?**

Carefully work out your likely budget with your adviser, and then use this to work out what you can pay in rent. Remember, budgeting means including all bills like council tax and food. Once you know what you have leftover, we recommend rounding it down (so £235 to £210, for example) so that you have a small margin of money for emergencies.

Once you know what the rent you can afford is, stick to it. This is incredibly important; the perfect home may be only £10 or £20 above your budget, but this can add up to several hundred pound in a year, and that's enough for you to miss your rent and lose your home.

It's always worth speaking to the person showing you around and negotiating: for example, will they drop the monthly rent by £20 if you're willing to take the home part-furnished (without a TV, for example)?

## **What is the area you're willing to live in?**

This depends on lots of factors. Whatever you choose, decide the area you are willing to accept – this is always a bit broader than the area you may actually want – and mark it carefully on a map. Stick to this in your searches.

Things that may matter a lot to you, depending on your circumstances, include:

- o How far it is from where you work
- o How far it is from where your children go to school
- o How far it is from a Jobcentre
- o How far it is from friends or your support network

## **Where is the nearest supermarket?**

This is always useful to know, as well as whether it's walking distance away. Also, it is a supermarket you want to shop at and is it affordable? It's also worth seeing what hours it's open.

## **Where is the nearest useful bus-stop or train station?**

This totally depends on where you need to travel and why. Think about your needs carefully: will you be looking to get a bus to your work, or to collect your children from school?

## **Is there anywhere to park?**

This doesn't just apply for people with a car: if you have some support available from family and friends, you need to consider how this support will visit you. Is there safe parking nearby, and will you need to get a visitors permit (which is another cost)?

### **Is it double-glazed?**

Some people may not find this important, whilst other people will think it is vital. It's important to at least consider it: it will impact on heating bills and comfort.

### **Does it have electricity and gas, or just electricity?**

Again, you may not have a preference. If a home is electric-only, check the nature of the boiler. If it is 'economy 7', ensure you know how this system works. Information on this is available on the Citizens Advice website or from your adviser.

Another thing: if the accommodation has oil, then is there a local fuel club operating? Who is the supplier, and what is the cost?

### **Is it furnished?**

Furnished homes will cost more, but an unfurnished one can be difficult and demoralising to live in. Talk to your adviser about this.

### **Does it come with white goods (fridge/freezer, washing machine/cooker etc)?**

Not many people have these themselves, but you may be planning on saving up for some.

### **Does the letting agent manage it, or is it the landlord directly?**

You may prefer to deal with a known person rather than an impersonal agency. Alternatively, you may prefer the opposite.

### **Is it okay to have children, pets or smoke?**

This depends on your personal circumstances.

There are also other things that you need to consider when you're there and actually looking around a property. Again, taking this list with you is a good idea.

*What is mobile reception like in the new accommodation?*

For some people this is very important. Being in a home that doesn't give you much contact with the outside world can be a very damaging way to start your experience of independent living.

*How secure is the new accommodation?*

There are lots of elements here to consider:

- o Are there good locks on the doors?
- o Are there good locks on the windows?
- o Is there a garden?
- o Is there any kind of shared communal space?
- o Is the mail delivered into a secure postbox?
- o Is the external door/intercom system secure?

*Is the water pressure (for taps and a shower) good enough?*

You can check this by asking to run the shower/flush the toilet whilst you look around the home.

*Possible damp*

This is very important; discuss the tell-tale signs of damp with an adviser and make sure you know how to recognise it.

*Information on neighbours*

This is a common concern; are there neighbours, do they have loud pets, play loud music, leave a lot of rubbish in communal areas, and so on. Asking the letting agent may not answer these questions, as they often don't know. However, you should still keep it in mind.

### *Is the new accommodation draughty?*

This will have a large impact on the energy costs and general comfort of the home. You should check for any large gaps around doors or windows. They don't necessarily mean that you should not take the property: like single-glazing, these issues offer a way to negotiate a lower rent.

### *Does it have smoke detectors?*

The new home should have smoke detectors throughout, and also carbon monoxide detectors if there is a solid fuel burner. It's easy to test if smoke detectors work by pressing the test button on their middle.

### *Check the gas safety certificate*

This is a legal requirement, has to be renewed annually, and has to be in date.

### *Ask for the Energy Performance Certificate*

This is a mandatory requirement by law and will help assess what likely energy costs will be.

### *Good lighting*

Make sure that lighting works in the area. This isn't just checking the lights in the new home and being on the lookout for loose wiring. You should make sure that lights in communal areas work, and even check streetlights near the property. Having clear safe access around the entrance of your home is especially important for feeling safe.

### *Who maintains the communal areas?*

Making sure any communal areas or lobbies are clean, well-lit and well-secured is very important. Find out who is responsible for them, how to contact them, and how quickly they expect to resolve issues.