



Basingstoke
and Deane

Guide to finding private rented accommodation in Basingstoke and Deane



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Introduction

This guide aims to support you to find private rented accommodation in Basingstoke and Deane, including guidance on what you will need and the process for getting accommodation.

Where do I start?

The first thing you need to think about when looking for private rented accommodation is to fully understand your circumstances.

The private rented accommodation market can be challenging, with limited availability and affordable properties. To know what you can afford, it is best for you to assess your financial circumstances. The easiest way to understand your income and expenditure is by entering your information into a better off calculator. You can include everything from your employment income and benefits to spending on your phone bill and food shopping. Click the link and then 'Better off calculator'.

[Housing advice organisations and budgeting advice \(basingstoke.gov.uk\)](https://www.basingstoke.gov.uk/housing-advice-organisations-and-budgeting-advice)

What information do I need?

Browsing for properties and requesting a viewing is usually easy. Some agents or landlords will ask further questions before the viewing. If you are successful with renting the property, you may need to pass referencing checks. It is good to know and have all the below information. Having documents and information to hand will show the agent or landlord that you are ready and prepared.

- Contact information
- Three months of banks statements
- Two forms of identification
- Three years' worth of accommodation details
- Confirmation of total income (employment/Universal Credit)
- Information of your employment (contract/employer contact details)
- Knowledge of any adverse credit history (CCJ/IVA/Debt Relief Order/Bankruptcy)
- Letting history (previous agent/landlord details to provide as a reference)
- Guarantor information (if required)

You may feel like this is a lot of information to have ready and provide but there are reasons for this. ID is vital as any agent or landlord must have this to perform a right to rent check. Financial/employment information is important for the agent or landlord to know you have the funds to pay your rent without issues.

Please be aware that you may need to have 1 weeks' worth of rent of the property you are enquiring about to place a holding deposit.

How to approach agents/landlords

Sell yourself! You need to show an agent or landlord what is good about you and why you are and would be a good tenant. Only focus on the positives. Include information about the area being perfect as that is where you kids go to school or close to your work and compliment the property on its décor. Little positive comments can go a long way in an agent or landlord liking you as an applicant.

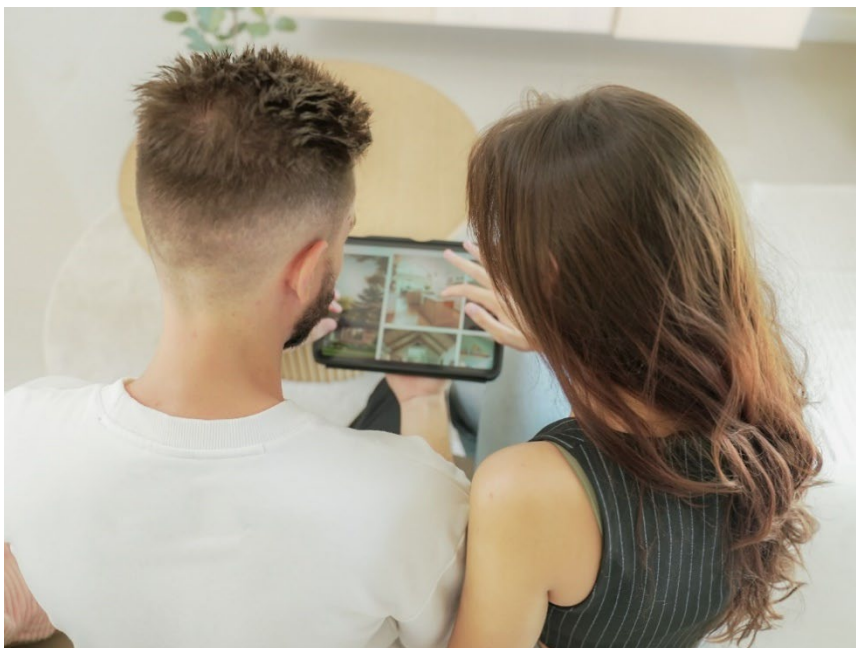
Emailing or enquiring online is not always the best approach. Calling or walking into a letting agent can be much more effective. It shows that you are putting in the effort to find accommodation. When walking into a letting agent, make sure you are polite, smiley and introduce yourself. Explain that you'd like to register your details. Let them know what type of property you are looking for and give as much information as possible. When a suitable property becomes available, they can contact you to let you know. For example,

Hi, I am looking for a 2-bedroom property for me and my daughter. I can afford £1,000 per month. We are looking for something as soon as possible as our landlord is looking to sell.

It is good to ask if they have any properties available now that match your criteria. If they do and they can show you the adverts and arrange viewings for them. If they don't, they will register your details onto their database and call or email you when something pops up.

You can use this approach on the phone as well if you can't get to the letting agent's office. If no one answers, leave a brief message with your name, contact number and reason for the call.

Remember. Register with the letting agent. The more agents you register with, the higher your chances are of getting a viewing.



If you do not go into a letting agent or call them, you can email. Here's an example of how to introduce yourself when contacting an agent or landlord in writing.

Good morning,

My name is John Smith, and I am writing to you to express my interest in the 2-bedroom flat you have available on Station Road for £1100 per month. This flat looks like the perfect size for me and my family (my wife and two boys aged 5 and 7). Reasons for enquiring about this property is because this is an ideal location for being close to my children's school and we will all be closer to family.

Before enquiring I have checked and can confirm that our household income will be enough to pass your referencing criteria.

The reason for needing a new place to move to is that we are currently in interim accommodation. This has allowed us time to save up and find a new place for us to call home.

We are all very friendly and respectful and would be a very reliable tenant, looking after the flat as if it was our own.

If you could please consider us for a viewing for this flat, it would be very much appreciated. If you have any other questions, please do not hesitate to ask.

Thank you,

John and family

For ease, it might be worth creating a generic enquiry, like the example above, which you can send to letting agents. Then, you can change minimal details where necessary.

The private rented sector is very competitive. You should do your own search daily on all listing websites.

How much can I afford in rent? And will I pass referencing?

This can be a difficult question to answer but it is good to know this before you start looking. By completing your Better Off Calculator, you should know roughly what you can afford in rent. However, sometimes you will not meet the criteria that some agents or landlords need.

The link below shows a sample guide for referencing with OpenRent. It is good to understand what is required if you are to go through this process.

[Reference Result | OpenRent \(d10hbul4nkludc.cloudfront.net\)](https://d10hbul4nkludc.cloudfront.net/Reference%20Result%20OpenRent.pdf)

If you feel by reading this page that you would not pass referencing and would not have a guarantor, please move onto the next page for further guidance.

To be considered for referencing you need to make sure that you fit their criteria which is usually.

Income = 30x monthly rent

Example – Rent is £1,000 per month – $30 \times 1,000 = 30,000$ – You will need to have a household income of £30,000 a year, before tax

If you have different sources of income (dual income/benefits/self-employment) this can be difficult to calculate. This is something you need to know if the agent or landlord requires this. You should make sure you meet these criteria, otherwise you may fail referencing. Usually this means you would lose the holding deposit you paid.

A lot of companies do not clarify whether they accept any form of benefits. Before proceeding with referencing, ask if you can include your benefits as part of your income. Usually this can be included but may not be easy to include on a standard referencing form. It is best to speak to the agent or landlord for advice to ensure you are completing the form correctly.

If you know you are unable to pass referencing but can provide a guarantor, the criteria for referencing for this individual will differ. Usually, they will need to earn 36 and sometimes even 40x monthly rent.

Income = 36x monthly rent

Example – Rent is £1,000 per month – $36 \times 1,000 = 36,000$ – You will need to have an income of £36,000 a year, before tax

It may be that you can pass 50% of the referencing criteria and would then need a guarantor to pass the remaining 50% of their criteria. It is best to speak to your agent or landlord to know the specific details required.

What should I do if I cannot pass referencing and do not have a guarantor?

To be able to pass referencing criteria is becoming increasingly more difficult. You may need to be open minded about your approach to finding private rented accommodation. You may not be working or are in receipt of benefits and you are struggling to find something that is affordable.

Basingstoke is in an area in the country where rent prices are high, especially in comparison to the Local Housing Allowance. It is recommended you look at areas that are affordable for you. This can have its obstacles as you may not know the area well, but this is where you will need to do some research.

Every area of the country can fluctuate in price. The cheaper areas that you can look for are.

- East of England
- Wales
- Midlands (avoiding larger cities)
- North of England

Something to take into consideration is that the Local Housing Allowance will differ depending on the area you are looking at. For example.

If you are single person over 35 years old, as of April 2024 in Basingstoke the Local Housing Allowance is £780 per month. However, if you look in an area of the country where the rents are cheaper, for example, in Hull, with the same circumstances, the Local Housing Allowance is £380 per month.

Please make sure that you are checking the current rates if you are looking into other areas of the country. All information can be found on the Gov website by searching 'Universal Credit Local Housing Allowance monthly rates'.

As per page 2, How to approach agents/landlords, you will need to enquire and engage with agents or landlords in the areas that are affordable. Again, explain your circumstances to them why you are looking for accommodation.

In locations where rent is lower, you may have more success in finding something more affordable and suitable for your needs. You may have the question: "how do I view a property in another area?"

Some letting agents may offer you a virtual viewing if you explain to them you live in a different area. If not, then it may be easier to book multiple viewings for the same day. If you have a Homeless Prevention Officer, you may be able to get help with transport or receive more advice.

It may be daunting, looking into unfamiliar areas but it is important you find somewhere for you to call home that is affordable for you to sustain.

What funds are typically expected with a rental property?

After viewing and placing an offer to rent on a property, the agent or landlord, will usually ask you to pay a holding deposit to reserve the property. A holding deposit is typically 1 weeks' worth of rent. This is then deducted from the first month's rent or the 5-week deposit at the time of paying the "move in funds".

Once you have paid the holding deposit, the property will then be classed as "let - subject to references". This means the property is reserved for you and no more viewings should take place at the property. The property being reserved for you is **subject to you passing the referencing checks**. It is very important to always be honest during the referencing checks. If any adverse credit history comes to light (for example a County Court Judgement), you could automatically fail the referencing. You would then lose the property and your holding deposit which is non-refundable.

The next step, after successful referencing checks, is to sign the tenancy agreement and make payment of the "move in funds". The move in funds usually consist of the first months' rent and a 5-week deposit. You should expect the move in funds to look like the example below:

First months' rent – £1,000

5-week deposit – £1,153

Total funds required = £2,153

Holding deposit (1 weeks' rent = £230)

Take away the holding deposit from total funds – £2,153-£230

Total to pay after referencing (before move in) = £1,923



Can I change my rent due date in my rental property?

Most agents or landlords allow you to change your rent due date, as long as you seek their permission and pay the correct difference in the rent period. For example, if the rent due date is the 15th, but you get paid on the 27th you can pay a portion of the rent. So, if the rent is £1,000, the apportionment would like this;

$£1,000 \text{ (rent)} \times 12 \text{ (months)} = £12,000 \text{ (annual rent)} / 365 \text{ days in the year} = £32.87 \text{ (daily rent)}$

$15^{\text{th}} \text{ to } 27^{\text{th}} \text{ of the month} = 12 \text{ days}$

$£32.87 \text{ (daily rent)} \times 12 \text{ (days)} = £394.44$

Please remember you can only do this with the permission of the agent or landlord. It is always best to have this discussion before your tenancy starts.

What letting agents can I approach?

The list is endless! The links on the next page show most of what is available anywhere you wish to search. However, if you are looking local, below is most of the agents that it will be worth registering with.

Northwood	Martin & Co	Belvoir
Loddon Properties	Simmons & Sons	The Home Cloud
Chancellors	Connells	Bridges
Gascoigne-Pees	Romans	Collins Residential
Jacobs	Winkworth	Charlton Grace
The Property Explorer	All Aspect Lettings	Samson & George
Basingstoke Lettings	White & Russell	Parkers
PJ&H	Peepal Estate Agents	McCarthy Holden

Keeping record

Sometimes you will have to apply for multiple properties before you have any luck of securing something. It is helpful to keep a record of all the properties that you have enquired about and what the success rate is. See below on how you could do this.

Letting Agent/ Landlord	Address/link	Date enquired	Heard back?	Offered viewing?
Romans	1 London Street	15/03	No	No
Northwood	20 Station Road	16/03	Yes	Yes

Please do not get disheartened if you do not hear anything back. Some agents and landlords are receiving incredibly high volumes of enquiries and do not have the capacity to get back to everyone. But where possible please do your best to follow up to know if you are successful for a viewing or not. The best way to do this is by calling direct or going into their branch rather than sending an email.

What websites can I use to search for properties?

[Rightmove - UK's number one property website for properties for sale and to rent](#)

[Zoopla > Search Property to Buy, Rent, House Prices, Estate Agents](#)

[OnTheMarket | Property, Houses & Flats for Sale & to Rent](#)

[OpenRent | Property To Rent From Private Landlords](#)

[SpareRoom for flatshare, house share, flat share & rooms for rent](#)

[Property to rent in Basingstoke, Hampshire, Flats and Houses to rent - Gumtree](#)

[Facebook Marketplace | Facebook](#)

Helpful organisations

There are a number of organisations that might be able to help you with your circumstances, these are linked below.

[Housing advice organisations \(basingstoke.gov.uk\)](#)

www.basingstoke.gov.uk | 01256 844844

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