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My London rental hell. How can I find a place to live?

By Hannah Smith

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Anna Taylor, 25, is looking for a home to rent in London. But she is finding it impossible to secure a place in an increasingly

Anna Taylor, 25, is looking for a home to rent in London. But she is finding it impossible to secure a place in an increasingly competitive London rental market.

Anna has viewed around 20 London properties in the past two months, but she still can't find anywhere to rent. After a lot of sofa surfing and now staying in a friend's spare room, she's desperate to find a place of her own by Christmas, and is wondering what other options she can try.

Below, we explain:

- ♦ [How to avoid falling for a scam](#)
- ♦ [Why landlords are selling up, reducing supply](#)
- ♦ [What a budget of £530 a week could get you](#)
- ♦ [Should you get a guarantor?](#)



Anna Taylor is looking for a place to rent in London but is finding the market increasingly competitive

Budget of £2,300 a month

Despite what seems like a decent [budget](#) of £2,300 per calendar month for herself and two female friends, and a willingness to move as far out as zone 4, Anna is still struggling.

Her only criteria are that she feels safe to walk home at night, and is within 20 minutes' walk of a tube station.

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"Unfortunately, £2,300 a month doesn't get you very far when renting in London. So our budget is not particularly high and we are competing with many others. People are putting deposits down blind without going to viewings, it's a complete rat race," says Anna.

Anna is no stranger to badly maintained flats, having lived in one in Brighton which had so much black mould on the walls it was deemed unsafe and the tenants had to move out.

But she says the quality of properties available leaves a lot to be desired, with estate agents' 'creative' descriptions masking some truly awful features.

"There was one property with an open, exposed loo in the corner of the bedroom next to a sink. It was not in any way partitioned off from the rest of the room. I've also seen mouse poo on the floor."

Another part of the problem, Anna suspects, is new rules around [houses of multiple occupancy \(HMOs\)](#) in some areas of London.

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Landlords have additional responsibilities and expense if their properties house three or more tenants who are housemates rather than a family. This is something many are keen to avoid.

Turning to social media

With so many disappointments, Anna is now focusing her search on Facebook groups and mutual connections. She is also using platforms that connect landlords and tenants directly, such as OpenRent and RentOnCloud, which says it offers tenants ways to screen landlords.

Rent and bills take up around 50% of the income Anna earns as a freelance arts writer and curator.

[She sees home ownership](#) as likely unachievable for her, and is considering moving to Amsterdam and working remotely in future.

"I don't think I'll ever realistically buy a house. What's next for me?"

We asked four property experts to give Anna advice.

How to avoid falling for a scam

[London rental stock](#) is at the lowest level since 2008. And unfortunately, Anna's situation is all too common, explains Dan Wilson Craw, deputy director of campaign group Generation Rent.

"We're hearing lots of cases like this. After the race for space during 2020, there has been a rush back to major cities in the past few months as universities and offices have opened back up, so we've seen a drop in listings and a surge in rents."

While social media does have its uses in casting the net wider to find a rental, Dan cautions that there is a higher risk of encountering scams and rogue landlords.

"Social media can be a good way of finding a home, particularly if it is through a friend of a friend. But renters should be on [high alert for scams](#): check letting agents are members of a redress scheme, don't hand over cash without getting the keys and remember if anything seems too good to be true, it usually is."

Dan suggests verifying prospective landlords through websites like the Mayor of London's rogue landlord checker and [RentProfile](#).

Anyone who has been unable to find a home on the market could try contacting their local council for support, or investigate local housing associations and housing cooperatives, he adds.

[Is now a good time to buy a house? We weigh up the pros and cons.](#)

Landlords selling up as costs rise

There are also wider challenges in the rental market, such as [proposed changes to energy performance certificates](#), which could require all rental properties to have at least a C energy rating by 2028.

"The average is D, so it is a big ask, and the private rented sector is mostly older housing stock, not new, so it's an even bigger ask, but the government says you will have to do this unless it costs more than £10,000," explains Kate Faulkner, managing director of Designs on Property.

For a property that's only worth £60,000 or £70,000, this is a big investment, [and one that some landlords won't want to make](#), she adds.

Perhaps because of the wider challenges in the rental sector, and the hot market for sales right now, there is evidence that landlords are selling up in greater numbers.

Recent research from Zoopla found that the proportion of homes for sale that were previously available to let has gone up to [8% across the UK](#) and 13% in London, up from 3% two years ago.

Kate agrees with Dan that there is a much higher fraud risk when using social media to find a place. She suggests Anna takes her time, and looks at the [government's How to Rent guide](#) for advice on vetting landlords and properties.

[Find out more: When will house prices drop?](#)

HMO extra costs

Director of London estate agent Outlet Residential, Kinga Parker, says student admissions season has also pushed up demand, and it is commonplace for international students to put down deposits and pay rent upfront without viewing.

Meanwhile Covid has meant virtual viewings are still the norm so you have to move quickly to secure a property.

Another potential cost to landlords is getting the [necessary HMO licence](#) since the rules changed in some areas of London this year.

"A number of London boroughs brought in new selective licensing for properties occupied by three or more single people on 31 August this year," says Kinga. "The licence costs over £900 so landlords are reticent to let to three people unless it's a very good profile."

Kinga adds that Anna's budget is reasonable at £530 a week, and could get her a modern three-double-bedroom apartment in Greenwich, for example.

The market has already calmed down now in the run-up to Christmas, so Parker expects Anna should be able to find a property before then.

"She'd be better off concentrating her efforts on the main property portals, and trying to attach herself to one or two letting agents who can look after her and her group rather than just firing off emails to people who've never got to know her," she says.

Offer a guarantor

Tessa Cobley is a [landlord](#) who lets a one-bedroom flat in Clapham Junction.

She used a management company to find and vet her current tenants, a same-sex couple who work in the theatre industry.

"We chose these guys because they said they fell in love with the flat, and I think that's really important because it means they care so much more. It's no good having a tenant that wouldn't notice a leak or takes ages to tell you about something that's gone wrong."

While she liked this couple, she was concerned about their income given how the arts were so badly affected by the [Covid pandemic](#), so she asked them for a guarantor.

In the past she had a tenant who did not pass affordability checks so instead paid the difference in earning requirements upfront to secure the flat.

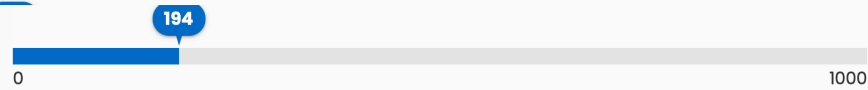
Tessa suggests these are options Anna could consider, [especially as she is currently freelancing](#), to make herself more attractive to landlords.

Another tip would be to offer to sign a longer lease, say two years instead of one, giving a landlord the extra security of a longer-term tenant.

What next for Anna?

Anna has now found a room in a great apartment in Hackney and hopes to move in in mid January. She found it through word of mouth.

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