

Worn down by sky-high rent? Live like a lord in a stately home for £55 a week

With costs soaring **Harriet Meyer** looks at alternative ways to get a place on the cheap. And as she reports, you don't have to live in a slum

The cost of renting has been rocketing. According to the latest figures from the Home-Let Rental Index, the typical UK rental property now costs £826 a month while those in London are an average of £1,297.

These eye-watering sums are only set to increase – by 2020 rents will be 46% higher than they are today, according to the National Housing Federation. David Orr, chief executive, says: "For decades we simply haven't built enough homes, resulting in a dysfunctional housing market with inflated costs."

But there are ways to cut those costs – and you don't have to slum it to do so. A room in a stately home could be yours for £55 a week, and that's just one of the options for those willing to eschew typical rental arrangements.

Property guardians

You could choose to be a property guardian in one of the thousands of empty properties around the country – from fire stations, vicarages, pubs, care homes and old schools. In exchange for keeping an eye on the building, guardians benefit from rock-bottom rent. Ad Hoc Property Guardian, for example, currently lists several hundred properties in the UK with rents ranging from £150 to £450 a month.

As with a standard rental agreement, you will pay a deposit and sign a contract. Provided you have proof of earnings that will cover the cost, you are allocated a room or property in an area to suit you.

Kate Williams, 27, a freelance writer and musician, pays around £240 a month, including bills, to live in a 25ft-square room in Delapre Abbey, a country estate near Northampton complete with stained-glass windows, grand staircase and surrounded by around 500 acres of parkland. It's managed by Camelot Property, which says guardianship is most popular among key workers and people in their 20s and 30s faced with unaffordable rent.

"There are around 10 guardians in the property in total," says Williams. "I knew a few people who lived in the property before so was really pleased when a room came up – obviously it has masses of space which is great for me as I work from home."

The guardians have a bedroom to themselves, but share other facilities. Williams adds: "A downside is that the building is so old that maintenance can be an issue – we didn't have any hot water for two weeks last winter as the pipes froze." Also, guardianship can't



Freelance Kate Williams helps to guard a country property in 500 acres of parkland. Photograph by Karen Robinson for the Observer

last for ever; landlords only need to give two weeks notice. "I am trying to save as suddenly I might have to find the money to pay for rent in a 'normal' house," says Williams.

Contacts: dordordoproperty.com; uk.camelotproperty.com; adhoc.eu;

Homeshare

Charities are bringing people together who may not have previously considered co-habiting. Crossroads Care, for example, matches older homeowners who have a spare room with younger people who can offer practical help in exchange for a low-cost place to live. In return for a below-market rent the sharer is contracted to spend 10 hours a week providing companionship and helping out with household chores.

Ivana Sujova, 27, recently moved into a three-bedroom flat in Swiss Cottage, north-west London, with a 91-year-old woman. She pays £200 a month, including bills. "I've done homesharing for two years in different homes," she

'I think that the arrangement is amazing. I love my new friend. She has so many stories to share'
Ivana Sujova, homesharing

says. "I moved in with my boyfriend for a while, but things changed and I needed to find another place." Sujova adds: "While I work full time I couldn't possibly afford to rent a room or flat in London on my salary, and I think the arrangement is amazing – I love my new friend already, and she has so many stories to share."

Sujova often spends evenings cooking with her elderly housemate, and will do the shopping. "Making up the 10 hours a week is easy. By the time I've come home and we've chatted, the time flies." She didn't pay a deposit but there is a minimum stay of six months. Applicants complete an online form and will then be invited for interview. crossroadscare.org/sharedlivesplus.org; uniitee.com/roomfortera.com

Lodgers

Choosing to share a home someone owns can be cheaper than a house share. Rents are typically advertised on an all-inclusive basis and because you live with the landlord the property is more likely to be well-kept with maintenance issues dealt with quickly.

Kelly Jameson, 27, a freelance photographer's assistant, lives in Chiswick, west London, paying £525 including bills for a room in a three-bedroom house. She's been living with a married couple in their late 40s for the past 14 months after seeing the property on SpareRoom.co.uk. When

the couple travel, Kelly looks after their dog, cat and the house. "In return, they've agreed to charge me just £100 rent when I go away for a month in September," she says. She adds that the best thing about being a lodger is having one payment each month. "I don't have the hassle of calling utility companies, which is a relief." However, the downsides is not having a space that's truly her own, "although it is much homelier than the houseshares I've lived in". She plans to stay put while she saves to buy her own place.

However, bear in mind that as a lodger the balance of right is in the landlord's favour, as the flat or house is their main place of residence. It also means that the landlord only needs to give "reasonable notice" to ask a lodger to leave. While typically 28 days, this could be shorter.

The landlord also doesn't have to hold any deposit in a protection scheme. While a tenant has exclusive use of space they rent during the tenancy, a lodger doesn't. Yet tenants have more responsibilities than lodgers, including looking after the property and paying utility bills. SpareRoom.co.uk; uk.easyyroommate.com

>>> Cash on the web
The service charge timebomb that lies in wait for leaseholders

Make your move as energy battle heats up

by Harriet Meyer

Energy providers are battling to offer the longest fixed-rate tariff as the summer months come to an end, ahead of expected price hikes for consumers.

Price comparison website energy-helpline.com warns that the average household energy bill could rise by up

to Cancer Research UK on taking out the deal, with a further £10 a year donation until it ends – a total of £40 if you signed up today. It comes with exit fees of £50.

Lucy Darch, head of energy at MoneySuperMarket.com, says: "Saving money and choosing a tariff that meets your needs is key. If you do like the thought of donating to charity you may

a year until September 2014, is the lowest priced tariff available currently, according to uswitch.com. This is £211 a year cheaper than Scottish Power's new plan, and comes with a £50 cancellation fee. The second cheapest is npower's Online Price Fix October 2014 at £1,181 with no cancellation fee.

Darch says: "A fixed deal is definitely the right move to make – it

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