

Finding private rented housing

Tim Thomas

Finding a home to rent

1. Finding a property
2. Viewing the property
3. Applying for the tenancy
4. Right to rent checks
5. Deposits
6. Tenancy agreements
7. Required information



Finding a property

Private landlords advertise their properties in a lot of different places but you will find most rented properties on –

- Zoopla – [zoopla.co.uk](https://www.zoopla.co.uk)
- Rightmove – <https://www.rightmove.co.uk/property-to-rent.html>
- Spareroom – [spareroom.co.uk](https://www.spareroom.co.uk)
- Your local letting agency's windows
- These adverts should include information like –
 - How much rent you have to pay (pcm = paid monthly, pw = paid weekly)
 - How many rooms are in the property
 - Pictures of the property

Viewing a property

- Once you have found a property, let the agent or landlord know through the advert on the site and they will arrange a viewing.
- At the viewing make sure to –
 - Check the property against the details in the advert. Confirm the amount of rent that will be charged
 - Look for anything that might be broken
 - Ask questions about local schools, parking, etc
 - Find out if the energy bills are paid by the landlord or you
 - If you are happy to take the property then fill out your application form
- You should also be given a privacy notice. This tells you how your data will be stored and used.

Applying for a tenancy

Landlords and agents will usually ask you to complete a tenancy application form so they can reference you.

This will ask you for your –

- Name, age, current address, national insurance number, how long you have lived in the UK
- Details on previous landlords. If you don't have one they may ask for a character reference instead.
- Employment details such as salary, employer reference, length of time in the post
- Details of any benefits you are in receipt
- Details of your right to rent status

You must fill out this form accurately. Landlords and agent cannot charge fees for referencing but they can keep your holding deposit if the information provided is not true.

Applications continued

- Typically landlords will want to see that your income is at least three times the annual rent.
- Where this is not the case, or the landlord has other concerns, they may ask for a guarantor.
- Guarantors are usually a friend or family member who is –
 - Employed
 - Home owners who live in the UK and own property in the UK
 - Have a good credit history
 - Willing to pay the rent or any damages if the tenant does not pay

Right to rent

Landlords are not allowed to rent to someone if they do not have a 'right to rent' in the UK.

To prove your right to rent status you should provide –

- A passport and proof of entry to the UK within the last six months (if you are a recent entrant)
- A biometric residence permit if you have a BNO visa in place already.

This check needs to be done for every adult who will live in the house so make sure everyone has this information.

Not every landlord will be aware of the BNO visa process so you can direct them to <https://www.gov.uk/guidance/british-nationals-overseas-in-hong-kong> if they are unsure on this.

What if my application is unsuccessful?

- The best thing to do is contact your local authority. They may be able to help by –
 - Providing a deposit
 - Offering to guarantee the tenancy
 - Finding you alternative housing
- Alternatively, you may want to contact a letting agent directly to discuss your situation. They may be able to find a landlord with more properties to let.

Deposits and fees

Landlords and agents are banned from charging most fees in England. But they can still charge for certain things –

- Holding deposits (up to 1 week of rent) – this is taken before a tenancy is signed
- Security deposit (up to 5 weeks of rent) – this is usually taken at the same time the tenancy is signed
- Rent
- Costs if the property is damaged by the tenant

They can't charge for –

- Sending you letters
- Reference checks
- Letting you view the property

Deposit protection

- When you pay a deposit it must be protected in a scheme. You will receive information from the landlord on this. This information will include –
 - The name of the deposit scheme protecting your deposit (DPS, TDS, Mydeposits)
 - Details of the landlord
 - How much the deposit is worth
 - How you can get the deposit back at the end of the tenancy.
- The deposit is your money so you will get it back at the end of the tenancy unless you have caused damage to the property, left it messier than it was at the start or you have failed to pay rent.

Tenancy agreements

- Most tenancies in England are ‘assured shorthold tenancies’. They set out the terms which you and the landlord agree to follow while you live in the property.
- They will need to be signed before you move in and you should read them carefully before signing. You agree to follow the terms inside so it’s important you know what you’ve signed up to.
- This type of tenancy will usually be for at least 6-12 months (the fixed term). During this time the tenancy can’t be ended by either you or the landlord unless there are serious rent arrears or breaches of the contract.
- At the end of the fixed term both you and the landlord can end the tenancy by serving a notice to the other. If you don’t, then the tenancy continues until one of you does this.

Required information

- When you move in the landlord must give you a lot of different information to show the property is safe and let you know about your rights. These are –
 - How to rent: a checklist for renting in England – this is a guide book on your rights as a tenant
 - A current gas safety certificate – this lets you know the heating system is safe
 - A current electrical installation condition report – this lets you know the electrical wiring is safe
 - An energy performance certificate – this lets you know how energy efficient the property is
 - Deposit information
 - Inventory – this is a record of an inspection of the property. Landlords compare this report to the property at the end of the tenancy to decide whether to deduct money from the deposit. Check it carefully to make sure you're happy with it.

Summary

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Thank you. Any questions?

NRLA

NATIONAL RESIDENTIAL
LANDLORDS ASSOCIATION

NRLA website

www.nrla.org.uk

Contact us

policy@nrla.org.uk

Tim Thomas

Tim.Thomas@nrla.org.uk

