

a  
guide  
to

# renting

A GUIDE FOR TENANTS



t: 01925 405 400

e: [info@home-estateagents.co.uk](mailto:info@home-estateagents.co.uk)

w: [home-estateagents.co.uk](http://home-estateagents.co.uk)

# all about home

Why choose us to rent your home?

- Properties are checked by us before being marketed for rent
- All managed properties will have a full independent inventory carried out
- We are members of the Deposit Protection Scheme
- Fully trained professional staff all operating from a great location

**FACT – today most properties are initially viewed over the web. This is why home subscribe to the country's leading property portals (in fact we use approximately thirty websites) and therefore millions of people can view your property details. So if you are thinking of renting a property, call for more information.**

fish4homes

eBay .CO.UK

Zoopla!

YAHOO! UK & IRELAND 

rightmove.co.uk  
The UK's number one property website

 propertyfinder.com  
member of reagroup



primelocation.com

FindaProperty.com

msn 

sky

> Money & Property Newsletter

## **THE ADVANTAGE OF RENTING**

These days, an increasing number of people are renting and the quality and range of rented accommodation is better than ever.

Renting is usually cheaper than owning and bills are more predictable too, which is great news for those who prefer stable finances. And with fewer outgoings, you can save more.

Renting offers more flexibility than owning - you can move somewhere else relatively quickly - useful if you plan to move for a new job or are going away to study. Also, it's less hassle than being an owner as you won't need to pay for property maintenance - most of that will be done for you.

## **HOW TO FIND A PLACE TO RENT**

### **What type of property should I look for?**

First of all, think carefully about the type of property you'd like to rent and which best suits your lifestyle.

For example, if you are only there during the week, a small place might do just fine. If security is important, then a ground floor flat may be out. If you have a car, then a parking space is a must.

Do you want furnished or unfurnished accommodation or would something that's just part-furnished be okay? Often it doesn't make much difference to the rent.

If it's furnished and you are sharing with others, do you trust them to look after the furniture - because you may lose some or all of your deposit to pay for damage even if they are responsible for it?

Other key questions to ask yourself:

- Is a purpose built shower essential or can you make do with a shower attachment in the bath?
- What facilities are there for washing and drying clothes?
- Does the property have all the appliances you need?
- Do you need a garden?
- Are you prepared to share with someone else?



### **Where should I look?**

It can be difficult to find good property to rent. Sifting through adverts in newspapers is hard work and the time from print to publication often means that by the time you see the ad, the property has long since been rented to someone else.

If you are prepared to share, you may be lucky and know someone who is looking for a flatmate. If your workplace has an intranet site, find out if it has a section that lists properties for rent. Many universities and colleges have an accommodation office, so if you are a student, find out what yours has to offer.

You could even qualify for a council or Housing Association property if you have sufficient points, are on the waiting list or have a specific need. Unfortunately, it can still be difficult to find good property to rent using these methods; so that is where "Home" comes in.

### **Using "Home"**

"Home" offers a great way to find lots of property that are available for rent right now.

Most of our listings have additional information, such as extra photographs, and brochures, so you can really get a good idea of what the property is like.

## **RENTING PRIVATELY OR THROUGH AN AGENT**

### **Dealing directly with private landlords to find a property can be worrying...**

You'll have to meet a total stranger at a property and, of course, landlords are unregulated and don't need to be part of a professional trade body or trade association. Lettings agents, such as "Home" offer greater peace of mind and security.

Other professional bodies include the National Approved Lettings Scheme, the National Landlords Association and the National Association of Estate Agents. Check their websites for a list of members and to see what protection they currently offer.

"Home" will make your search for rental property a lot easier. We have lots of useful information, including local knowledge.

### **Here are some tips to get the most out of us!**

- Contact us to register as an applicant, we will update you with new properties matching your search criteria when we are instructed to market the property by the owners;

- Once you have found a property that interests you, contact to arrange a viewing. If it doesn't suit, we will be able to help you find something else that does;
- Help us by letting us know what sort of property you want - and don't want!
- Keep calling us or we may assume you've found some where;
- Ask us if you need to pay a reference fee to hold the property — a charge of £90.00 for a single person and £150.00 for a couple is required to carry out references, together with a £75.00 administration fee. An additional fee of £75.00 is charged if a guarantor is required; an administration fee of £75.00 is required and is payable before you move into the property.
- Also visit [upmystreet.com](http://upmystreet.com) where you'll find a wealth of information about the area, including proximity of train stations, local schools and aerial photos.



## **WHAT TO LOOK FOR ON A VIEWING**

### **When you have decided on properties that you like, you or your agent can arrange a viewing of the property.**

#### **Make the most of this opportunity by:**

- Checking how well the property has been maintained - look at gutters, windows, roofs;
- Noting how much storage space there is;
- Checking to see how the place is heated and how well insulated it is, as this will affect your bills;
- Finding out which furnishings will be in the property when you move in. Does it meet the fire safety regulations?
- Running the taps, bath and shower, and flushing the toilet. Do they all work? Ask to be shown that the heating and hot water works - and that windows open;
- Asking yourself how secure it feels? Is there access from rear gardens and alleys? What are the locks like - many insurers require five lever mortise locks on all entry doors and window locks;
- For flats, asking if you have your own secure post box. How clean are common areas - how often are they cleaned and by whom? How are any common grounds maintained? If there is a vehicle space, what's parked in it now - if there is a rust heap, ask when it will be cleared;
- Finding out how close the transport links are - is it an easy commute to work or university and how close are other amenities, shops, etc?
- Visiting at different times to establish how safe /quiet the area is;
- Asking if road works are planned or new houses are going up nearby - this will add to noise;
- Talking to existing tenants (if they are still there) and neighbours. Ask them what it's like to live there;
- Ask tenants what the landlord is like;
- If the landlord will be looking after the management, asking if you can meet him;

## **HOW TO BEAT THE CROWD**

### **Good places go fast, so here are our tips for getting ahead of the rest to secure the best property:**

- Register with "Home" as an applicant, we will notify you as soon as suitable properties become available;
- Start viewing in good time. A lot of property to rent won't be available to move in to for at least four weeks, or even longer on student houses where new lets are often agreed months in advance;
- Have a cash reservation fee ready (and get a receipt for it);
- Have copies of references from your employer and previous landlords available, together with your bank details, documents proving your ID and full address with postcodes for the last three years - the agent will need these for the reference check
- Be ready to sign a tenancy application form - this will allow the agent to check your references and run a credit check;
- If you think you may need a guarantor, get this set up in good time (and check if the agent or landlord will accept one).

## Reference checks

If you like the property, you will have to pass reference checks. A non-refundable charge of £90.00 for a single person and £150.00 for a couple is required to carry out references, together with a £75.00 check-in fee. An additional fee of £75.00 is charged if a guarantor is required;

If you pass, you will need to pay a reservation fee or holding deposit. This will be an amount equivalent to one month's rent and will need to be paid within 48 hours of passing the reference. You will lose this if you change your mind and decide not to take the property. Furthermore, if the references carried out, they are specific to a property and cannot be transferred to another of our properties.

## BUDGETING AND FINANCES

Once you think you have found somewhere you like, things to ask the agent are:

- What bills (if any) are included in the rent? Are there any charges for the cleaning of communal areas etc?
- How much is the deposit and when is the rent reviewed?
- If you are on local housing allowance or a student, will they consider you?
- Will they accept guarantors?
- Will there be a fixed term in the tenancy and, if so, for how long? Is the tenancy extendable after the fixed term has ended?
- How many people have viewed it already and how long has it been on the market for? If there is lots of property available to rent locally, you may be able to negotiate the rent down.



## UNDERSTANDING YOUR RIGHTS AND RESPONSIBILITIES

Even before you start searching for a property to rent, it's important to understand the legal aspects of being a tenant.



When you become a tenant, you take on certain responsibilities in exchange for certain rights. Your tenancy agreement will typically be 4-5 pages long and very detailed. It lists your responsibilities so read it carefully. As a minimum, it will show:

- The names of the landlord and tenant;
- How much the rent and deposit is;
- When the rent will be reviewed;
- The address for the landlord or agent who will be looking after the property.

The main things you must do are as follows:

- Pay rent on time - normally one month in advance
- Pay other bills. In most long-term lets, you'll be paying council tax, utilities (including water), TV licence and telephone charges
- Respect neighbours - so no making noise, putting rubbish in the wrong place or obstructing common areas
- Look after the property.

Our job might be to market the property, arrange signing of agreements and payment of the first month's rent and deposit.

After that, you may find you are dealing directly with a landlord who will look after the management. However, most landlords tend to leave the management up to "Home".

The good news is that you are not expected to maintain the building - that's the landlord's job. But you should behave in such a way that the building is properly cared for.

For example, you must:

- Tell your landlord if you are going away for longer than 14 days - because this will affect his/her insurance policy
- Keep the property secure at all times - so lock it when you go out and don't give keys to anyone else
- Tell your landlord when things need fixing to avoid bigger problems later - e.g. a leaking pipe, if not maintained, could make a ceiling collapse
- Do basic maintenance - e.g. change light bulbs and smoke alarm batteries.

## Obviously, you must not engage in any illegal activity at the property and nor can you:

- Alter the property in any way, including hanging anything on the walls or re-decorating without written permission from your landlord
- Use the property as a business
- Sub-let....unless, of course, the landlord says you can.

## Here are our other tips for a trouble-free time as a tenant:

- Never enter in to a tenancy unless there is a written tenancy agreement
- Get the phone numbers and email of whoever will be looking after the property so you can contact them if some thing goes wrong
- Keep a date record and a copy of all correspondence, including phone calls, and keep a copy of the agreement and inventory
- Check the tenancy agreement for any unfair terms, e.g. a clause that allowed the landlord to come in at any time without giving notice would be unfair
- If repairs need doing, be flexible and allow workmen to come in to the property - but confirm how long work will take first
- Don't sign up for a long, fixed-term tenancy agreement unless you really are sure you will stay that long - because if you leave early you'll probably have to pay until the end of the term
- If you have a problem, talk to the landlord or "Home" - both landlords and ourselves will be pleased to help and keep good tenants
- Where you are 'jointly and severally liable' with others for the rent, you can be pursued for the whole rent. So pick house mates you trust!

## Deposits and inventories

In most cases, you'll be asked to pay a deposit. Get a receipt for it.

The deposit will usually be equal to around four to seven weeks' rent. You pay it to the landlord or agent and they can keep some or all of it if you cause damage to the property (beyond fair wear and tear)

If you have an Assured Shorthold Tenancy in England and Wales, which started on or after 6th April 2007 where a deposit was taken, that deposit must be protected in one of the government approved **Tenancy Deposit Schemes (TDS)**.

The deposit is administered by the scheme throughout the tenancy and will be returned in full shortly after the end of the tenancy, providing the property is returned in the **same condition as you found it** at the start of the tenancy. Usually, no interest is paid on the deposit.

If, at the end of the tenancy you feel that your deposit has been withheld unfairly, the organiser of the TDS can step in and sort out disputes with your landlord.

For the latest information on Tenancy Deposit Schemes, visit the Direct Gov website.

Here are our tips to help you get your deposit back and avoid disputes:

Get a detailed **inventory** done at the start and end of the tenancy, listing everything in the property and its state and condition

Be there when the inventory is being done. If that's not possible, then insist on seeing a copy and check it is correct. Tell the landlord or us writing if it's wrong

If the landlord doesn't do an inventory, make one yourself as soon as you move in. "Home" always carry out an inventory on managed properties

Check and list everything carefully - look under carpets, on both sides of mattresses - and note all damages, marks or scratches, as well as how clean everything is. Take photos where possible

Sign and date the inventory and send a copy to the landlord or agent

Return the property and everything in it in the same condition at the end of the tenancy

Repeat the inventory process when you move out - again, itemise everything, take photos and send it to the agent or landlord

You may be required, as a condition of the agreement, to have carpets professionally steam cleaned

At the end of the tenancy, you'll have to repair any damage you've caused and replace items that cannot be made good or you can expect to be charged for them

If the landlord removes anything from the property during the tenancy, get them to sign for it.

## Your rights as a tenant

You have a right to quiet enjoyment of the property and your landlord must give at least 24 hours notice if they want access (except in an emergency). Most lettings agents inspect a property half way through the tenancy to check everything is in order.



## The landlord must also:

- Insure the property
- Look after and pay for the cost of repairs to the structure and exterior, as well as heating, hot water, electrical and sanitary installations
- Return the deposit at the end of tenancy, within fourteen days in full, or set out why deductions have been made from it
- Only evict with a court order
- Ensure all soft furnishings comply with the **Furniture and Furnishings (Fire) Safety Regulations 1988** and are fire safety compliant. Look for the fire safety label on all furnishings
- Ensure that gas appliances, fittings and flues are safe for your use and that installation, maintenance and annual safety checks are carried out by a Gas Safe registered gas installer. They must give you a certificate called a CP12 showing everything is safe
- Ensure that electrics are safe:



## Your landlord cannot:

- Change locks without telling you or giving you a new set of keys
- Cut off utilities
- Interfere with your mail
- Verbally or physically threaten you
- Neglect the property.

Certain shared houses (called Houses in Multiple Occupation or HMOs) have to be licensed under special rules which also require that the property meets certain extra fire and electrical safety standards.

All places built after June 1992 and all HMOs must have mains wired smoke detectors on each floor and licensable HMOs

must have a full electric inspection done every five years.

Before you sign the tenancy agreements, you should:

- Make sure you have seen the gas safety certificate
- Be satisfied that all the furniture is safe
- Have keys for all exit doors
- Check the inventory carefully and note anything that has been missed or is incorrect - please re-read our section on 'Deposits and Inventories' carefully.

## ACCIDENTS HAPPEN

As you will be aware you paid a security bond when you moved into your new home. Should there be any damage to the property when you move out, this will be deducted from the bond that you paid. We now have access to a Contents Insurance policy, arranged through one of the country's leading insurers. If you already have contents insurance cover, this could provide the cover you need.

If you have not arranged cover, why not ask us today. We can arrange cover with easy monthly instalments, costing from as little as £5.00 per month.

What happens if there is a spill on the carpet or you accidentally smash a window, you would be responsible for these?

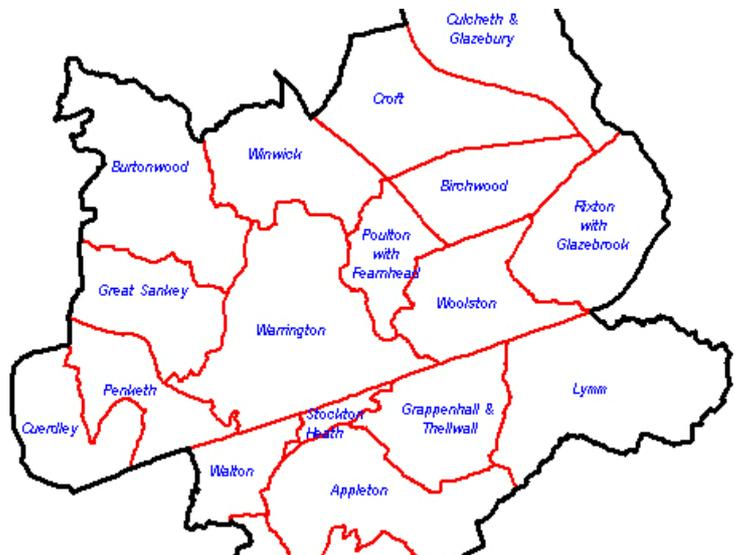
Call us today, find out how much it would cost to cover the contents of your home and protect your bond.

## THINGS TO DO BEFORE MOVING IN AND OUT

### Moving in day

**Great, you are ready to move in. Here are some tips to make moving in day as smooth as possible:**

- ◆ Use a good removal firm - seek recommendations from friends. Look for members of the British Association of Removers
- ◆ Try to avoid Fridays which is the busiest day
- ◆ Save time and cost by doing some of the packing yourself
- ◆ Check out the best value utility contracts for your new property well in advance and read your meters on moving in day
- ◆ Redirect post well beforehand
- ◆ Prepare a standard letter to notify utility providers, banks and anyone else who needs to know your new address
- ◆ Take out contents insurance to protect your possessions
- ◆ Set up your standing order to pay rent so it's in the agent's or landlord's account on time.



## Moving out day

Before you move out, there are lots of things to do - many are just the opposite of what you should do on moving in day.

To make sure you get your deposit back, please re-read our section on '[Deposits and Inventories](#)' carefully.

## THINGS TO DO BEFORE MOVING IN AND OUT



### Here's our quick checklist:

- Allow lots of time to clear everything out
  - Get large, bulky items disposed of - some councils need up to a month's notice
  - Put furniture back in its original place
  - Thoroughly clean the property back to its condition when you moved in
  - Tidy gardens
  - Repair damage you've caused or replace items that cannot be made good
  - Be there when the check out inventory is being done.
- If no inventory is under taken, make one yourself, taking care to itemise everything and its state and condition. Take photos where possible. Sign and date the inventory and send it to the landlord or "Home"
  - Keep receipts for cleaning and any items that you have had replaced
  - If the deposit is not returned or if you feel deductions are unfair, you should contact the administrator of your tenancy deposit scheme.

## A GUIDE TO OUR FEES

With effect from 1st January 2010, any new tenancies or any tenancies renewed after this date will be subject to the following scale of fees. These charges have been introduced to cover the increased costs involved in managing your home.

**Tenancy renewal    £29.95**

**Arrears 'phone call\* £2.95**

**Arrears visit\*        £35.00**

**Credit card fee\*\*    3%**

**Debit card fee\*\*     3%**



\* An account will be deemed to be in arrears if the monthly rent due is outstanding, more than three days after the due date.

\*\* If you wish to pay your rental payment by bank transfer, please contact us for the bank details

## HELP US...HELP YOU

**The staff at "Home" are here to help, whatever the problem you have with your property.**

**Whether it is a problem with jobs that need doing or problems with paying your rent or whether you need to move to a new property.**

**The most important thing you need to do is to contact us, as soon as you are aware of an issue.**

**The quicker we are aware of something, the quicker we can help.**