

A guide for current and prospective tenants in the private rented sector in England





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This information is frequently updated.

Search on GOV.UK for **How to Rent** to ensure you have the latest version.

Landlords cannot use the section 21 (no fault) eviction procedure unless an up-to-date version of this guide has been provided to the tenant.

The online version contains links you can click on to get more information.

If you do not have internet access, ask your local library to help.

Assured shorthold tenancies

When you enter an <u>assured shorthold tenancy</u> – the most common type – you are entering into a contractual arrangement.

This gives you some important rights but also some responsibilities.

This guide will help you to understand what questions to ask, what your rights are, and what responsibilities you have.

This will help you create a positive relationship with your landlord, but will also tell you how to get help if things go wrong.

Take your time to read documents and contracts carefully. When you rent a home, people sometimes expect you to make a quick decision, or to sign documents before you've had time to think about them.

You shouldn't feel forced into a decision and it is important to understand the terms and conditions of any contract you are entering into.

Your landlord **must** provide you with a copy of this booklet, so **use the checklist and keep it safe** to protect yourself from problems at every stage.

Who is this guide for?

This guide is for people who are about to rent a house or flat on an assured shorthold tenancy. Most of it will equally apply if you are in a shared property but in certain cases your rights and responsibilities will vary.

The guide does not cover <u>lodgers</u> (people who live with their landlord) or people with <u>licences</u> – nor tenants where the property is not their main or only home.

Links

This guide is best viewed online as it contains hyperlinks.



If you are reading this on a computer or tablet, you can click on the links to go to other websites with more detailed information.

They are coloured and underlined like this.

On Android or Windows devices, links work better if you download Acrobat Reader from get.adobe.com/uk/reader.



Before you start

Renting from a landlord or a letting agent?

- ☐ How long do you want the tenancy for?
 You can ask for a tenancy to be any length
 between six months and seven years. This has to
 be agreed with the landlord.
- ☐ What can you afford? Think about how much rent you can afford to pay: 35% of your take-home pay is the most that many people can afford, but this depends on what your other outgoings are (for example, whether you have children).
- If you are entitled to Housing Benefit or Universal Credit you may get help with all or part of your rent. If you are renting from a private landlord you will receive up to the Local Housing Allowance (LHA) rate to cover or help with the cost of rent. Check with this online calculator to see if you can afford to live in the area you want. You should also look at this advice about managing rent payments on Universal Credit.
- ☐ Which area you would like to live in and how you are going to look for a rented home? The larger the area where you are prepared to look, the better the chance of finding the right home for you.
- ☐ **Do you have your documents ready?**Landlords and agents will want to confirm your identity, immigration status, credit history and possibly employment status.
- ☐ Do you have the right to rent property in the UK? Landlords must check that all people aged over 18 living in their property as their only or main home have the right to rent. They will need to make copies of your documents and return your original documents to you.
- ☐ **Will you need a rent guarantee?** Some landlords might ask someone to <u>guarantee your rent</u>. If you don't have a guarantor, ask <u>Shelter</u> for help.

Ways to rent a property

Direct from the landlord

Look for landlords who belong to an <u>accreditation</u> scheme. Your <u>local authority</u> can advise you about accreditation schemes operating in your area. The <u>National Landlords Association</u> (NLA),the <u>Residential Landlords Association</u> (RLA) and the <u>Guild of Residential Landlords</u> run national schemes.



Watch out for scams!

Be clear who you are handing money over to, and why.

Through a letting agent

- Find out what fees (and costs) you will be charged and when you need to pay them. By law, a breakdown of all fees should be clearly visible to you in the agent's office and on their website. The Government has committed to banning letting fees to tenants but this has not yet come into force. You should discuss the letting fees with your agent if you think that they are too high.
- What independent redress scheme is the agent a member of? Are they are member of a client money protection scheme? By law, this information should also be clearly visible to you.
- Reputable agents are often accredited through a professional body like <u>ARLA Propertymark</u>, <u>NALS</u>, <u>RICS</u> or UKALA. Look for the SAFEagent sign too.
- Landlords and property agents cannot unlawfully discriminate against a tenant or prospective tenant on the basis of their disability, sex, gender reassignment, pregnancy or maternity, race, religion or belief or sexual orientation.

Looking for your new home

Things to check

| Deposit protection. If the landlord asks for |
|---|
| a deposit, check that it will be protected in a |
| government approved scheme. Some schemes |
| hold the money, and some insure it. |

You may be able to access a <u>bond or guarantee</u> <u>scheme</u> that will help you put the deposit together. Contact your local authority for advice.

Alternative products such as deposit replacement insurance also exist, but you need to fully understand the cover they provide before signing up. For example you will still be responsible for paying for any damage to the property at the end of the tenancy.

- ☐ **Length of the tenancy.** There is usually a fixed period of 6 or 12 months. If you want more security, you can ask for a longer fixed period.
- ☐ **Children, smoking and pets.** Check if there any rules about them, as well as for other things such as keeping a bike, dealing with refuse and recycling.

- ☐ **Bills.** Check who is responsible for bills such as electricity, gas, water and council tax. You or the landlord? Usually the tenant pays for these. Advice on paying bills is available here.
- ☐ **Fixtures and fittings.** Check you are happy with them, as it is unlikely that you will be able to get them changed once you have moved in.
- ☐ Smoke alarms and carbon monoxide detectors if you have solid fuel appliances.

 Check these are provided. If not, your landlord must install them. They could save your life.
- ☐ **Safety.** Check that the property is safe to live in. Use the 'How to Rent a Safe Home' guide to help you identify possible hazards.
- ☐ If the building becomes unfit to live in.

 Check that the tenancy agreement excuses you from paying rent should the building become unfit to live in because of, for example, a fire or flood.

Check who your landlord is

They could be <u>subletting</u> – renting you a property that they are renting from someone else. If they are subletting, check that the property owner has consented.

Find out who you should speak to if any repairs need doing.

Ask whether the property is mortgaged.

Landlords should let you know about this upfront, because you may be asked to leave the property if the landlord does not pay their mortgage payments.

Houses in Multiple Occupation (HMOs)

HMOs are usually properties in which unrelated people share facilities such as the kitchen or bathroom.

Some HMOs must be <u>licensed</u>. Check that your landlord has the correct licence. Landlords of licensed HMOs / houses must by law give tenants a statement of the terms on which they live in the property.



When you've found a place

Check the paperwork

| Ш | Tenancy Agreement. Make sure you have a |
|---|---|
| | written tenancy agreement and read it carefully |
| | to understand your rights and responsibilities. |
| | The landlord or agent usually provides one but |
| | you can request to use a different version. The |
| | government has published a model tenancy |
| | agreement that can be used. |

If you have any concerns about the agreement, seek advice before you sign.

□ **Inventory.** Agree an inventory (or check-in report) with your landlord before you move in and, as an extra safeguard, make sure that you **take photos**. This will make things easier if there is a dispute about the deposit at the end of the tenancy. If you are happy with the inventory, sign it and keep a copy.

| Meter Readings. Remember to take meter |
|--|
| readings when you move in. This will help make |
| sure you don't pay for the previous tenant's bills |

- ☐ **Contact details.** Make sure that you have the correct contact details for the landlord or agent, including a telephone number you can use in case of an emergency. You are legally entitled to know the name and address of your landlord.
- ☐ **Code of practice.** Check whether whoever is managing the property is following a <u>code of practice</u>.

The landlord must provide you with:

- A copy of this guide How to rent: The checklist for renting in England either as a hard copy or, if you agree, via email as a PDF attachment.
- A gas safety certificate. The landlord must provide one at the start of the tenancy and within 28 days of each annual gas safety check, if there is a gas installation.
- **Deposit paperwork.** If you have provided a deposit, the landlord must protect it in a government approved scheme within 30 days and provide you with prescribed information about it. Make sure you get the official information from your landlord, and that you understand how to get your money back at the end of the tenancy. Keep this information safe as you will need it later.
- **The Energy Performance Certificate.** This will affect your energy bills and the landlord must provide one (except for Houses in Multiple Occupation). Properties let on tenancies entered into after 1 April 2018 must have an EPC rating of at least 'E' (unless a valid exemption applies).

If your tenancy started or was renewed after 1 October 2015 your landlord cannot evict you with a Section 21 notice (no fault eviction) if they have not provided you with these documents. You can still be <u>evicted</u> with a Section 8 notice if you break the terms of your tenancy.

The landlord must also provide you with:

- A record of any <u>electrical inspections</u>. All appliances must be safe and checks every 5 years are recommended.
- **Evidence that smoke alarms and any carbon monoxide alarms** are in working order at the start of the tenancy. Tenants should then regularly check they are working.

Living in your rented home

The tenant must...

- ☐ Pay the rent on time. If you don't, you could lose your home because you have broken your tenancy agreement. If you have problems, GOV.UK has links to further advice. Check out these practical steps for paying your rent on time.
- Pay any other bills that you are responsible for on time, such as council tax, gas, electricity and water bills. If you pay the gas or electricity bills, you can choose your own energy supplier.
- □ **Look after the property.** Get your landlord's permission before attempting repairs or decorating. It's worth getting contents insurance to cover your possessions too, because the landlord's insurance won't cover your things.
- ☐ **Be considerate to the neighbours.**You could be evicted for anti-social behaviour if you aren't.
- □ **Not take in a lodger** or sub-let without checking whether you need permission from your landlord.

And also you, the tenant, should...

- ☐ **Make sure you know how** to operate the boiler and other appliances and know where the stopcock, fuse box and any meters are located.
- ☐ **Regularly test** your smoke alarms and carbon monoxide detectors at least once a month.
- ☐ **Report any need for repairs** to your landlord. There will be a risk to your deposit if a minor repair turns into a major problem because you did not report it.
- ☐ And don't forget to <u>register to vote</u>.

The landlord must...

- ☐ **Maintain the structure** and exterior of the property.
- Fit smoke alarms on every floor and carbon monoxide alarms in rooms with appliances using solid fuels such as coal and wood and make sure they are working at the start of your tenancy. If they are not there, ask your landlord to install them.
- ☐ **Deal with any problems** with the water, electricity and gas supply
- ☐ **Maintain** any appliances and furniture they have supplied.
- ☐ Carry out most <u>repairs</u>. If something is not working, <u>report it</u> to your landlord or agent as soon as you can.
- Arrange an annual gas safety check by a Gas Safe engineer (where there are any gas appliances).
- ☐ **Give at least 24 hours notice of visits** for things like repairs the landlord cannot walk in whenever they like.
- ☐ **Get a licence for the property** if it is a licensable property.
- ☐ Ensure the property is at a minimum of EPC energy efficiency band E (unless a valid exemption applies).

And also the landlord should...

☐ **Insure the building** to cover the costs of any damage from flood or fire.





At the end of the fixed period

If you want to stay

Should you wish to extend your tenancy after any initial fixed period, there are a number of important issues to consider. Check Shelter's website for advice.

- ☐ Do you want to sign up to a new fixed **term?** There may be costs for this, particularly if you rent through an agent. If not, you will be on a 'rolling periodic tenancy'. This means you carry on as before but with no fixed term – your tenancy agreement should say how much notice you must give the landlord if you want to leave the property – one month's notice is typical. Shelter publishes advice on how you can end your tenancy.
- ☐ Your landlord might want to increase **your rent.** Your landlord can increase your rent by agreement, or as set out in your tenancy agreement, or by following a procedure set out in law.

If you or the landlord want to end the tenancy

There are things that both landlords and tenants must do at the end of the tenancy:

☐ **Giving notice.** It is a legal requirement for landlords to give you proper notice if they want you to leave. Normally, the landlord must allow any fixed period of the tenancy to have expired, and they must have given at least two months'

Your tenancy agreement should say how much notice you must give the landlord if you want to leave the property – one month's notice is typical.

- ☐ **Return of deposit.** Try to be present when the property is inspected to check whether any of the tenancy deposit should be deducted to cover damage or cleaning costs (a 'check-out inventory'). If you do not agree with proposed deductions contact the relevant deposit protection scheme.
- ☐ **Rent.** Make sure that your rent payments are up to date. Do not keep back rent because you think that it will be taken out of the deposit.
- ☐ **Bills.** Do not leave bills unpaid. This might have an impact on your references and credit rating.
- ☐ **Clear up.** Remove all your possessions, clean the house, take meter readings, return all the keys and give a forwarding address. Dispose of any unwanted furniture via a local collection service. The landlord is usually entitled to dispose of possessions left in the property after, typically, 14 days. The landlord must let you know, or try to let you know, that they intend to dispose of possessions you leave behind.



If things go wrong

There are often legal protections in place for the most common problems that you may experience during the tenancy – the following links will tell you what they are or where to look for help:

If you have a complaint about a letting

- ☐ If you have a complaint about a letting agent's service and they don't resolve your complaint, you can complain to an independent redress scheme. Letting agents must be a member of a government approved redress scheme.
- ☐ If you are having financial problems, or are falling into rent arrears, speak to your landlord as they may be helpful, and are likely to be more sympathetic if you talk to them about any difficulties early on. Should you need further help contact your local housing authority, Citizens Advice or Shelter as soon as possible. Check out these practical steps for managing your rent payments.
- ☐ If the property is in an unsafe condition and your landlord won't repair it contact your <u>local authority</u>. They have powers to make landlords deal with serious health and safety hazards.
- ☐ If you have a serious complaint about the property and your local authority has sent a notice to the landlord telling them to make repairs, your landlord cannot evict you with a Section 21 notice (no fault eviction) for six months after the council's notice. You can still be evicted with a Section 8 notice if you break the terms of your tenancy.

- ☐ Failure to comply with a statutory notice is an offence, local authorities may prosecute or fine the landlord up to £30,000.
- □ Local authorities have powers to apply for banning orders which prevent landlords or property agents letting out property if they are convicted of certain offences, including failure to comply with a formal notice issued by the local authority requiring safety improvements and making illegal evictions. If a landlord or property agent receives a banning order, they will be added to the database of rogue landlords and property agents. Landlords or agents may also be added to the database if they are convicted of a banning order offence or receive two or more civil penalties within a 12 month period.
- ☐ **Unannounced visits and harassment** from your landlord contact your <u>local authority</u>, or if more urgent dial 999.
- ☐ If you are being forced out illegally, contact the police and your local authority. If your landlord wants you to leave the property, they must notify you in writing, with the right amount of notice you can only be legally removed from the property with a court order.



If you live with your partner and you separate, you may have the right to carry on living in your home.

If you are concerned about finding another place to live, then contact the Housing Department of your local authority straight away.

Depending on your circumstances, they may have a legal duty to help you find accommodation and they can also provide advice.

Local authorities have legal duties to help people who are threatened with homelessness within 56 days or are actually homeless.

The local authority should not wait until you are evicted before taking action to help you.

If you are reading a print version of this guide and need more information on the links, please contact us.

Further sources of information

Tenancy deposit protection schemes

Your landlord must put your deposit in a government-backed tenancy deposit scheme.

- Deposit Protection Service
- MyDeposits
- Tenancy Deposit Scheme

Letting agent redress schemes

Every letting agent must belong to a governmentapproved redress scheme.

- The Property Ombudsman
- Ombudsman Services Property (until 6 August 2018)
- Property Redress Scheme

Also in this series

- The Government's **'How to Rent a Safe Home' guide** helps current and prospective tenants ensure that a rented property is safe to live in.
- The Government's **'How to Let' guide** provides information for landlords and property agents about their rights and responsibilities when letting out property.
- The Government's **'How to Lease' guide** helps current and prospective leaseholders understand their rights and responsibilities.

Help and advice

- <u>Citizens Advice</u> free, independent, confidential and impartial advice to everyone on their rights and responsibilities.
- Shelter housing and homelessness charity who offer advice and support.
- <u>Crisis</u> advice and support for people who are homeless or facing homelessness.
- Your Local Housing Authority to make a complaint about your landlord or agent, or about the condition of your property.
- Money Advice Service free and impartial money advice.
- The Law Society to find a lawyer.
- Gas Safe Register for help and advice on gas safety issues.
- <u>Electrical Safety First</u> for help and advice on electrical safety issues.
- Marks Out Of Tenancy information for current and prospective tenants.

