

Renting a Home

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What's in our Guide.

1. How to find the right property to rent
2. Essential questions to ask the landlord or letting agent when viewing a rental property
3. What your letting agreement should include

Guide taken from Which Property guides January 2016

“This guide is to help you rent a new home and the entire process. We hope you find it helpful“

David Bell, **Director**
Eastons Group





Finding a Property to Rent

The internet is a good place to start your property search

There are a number of key things to consider when looking for a property to rent. Thinking about these things in advance will help to make your property search less stressful when you start to attend viewings.

Your property search criteria

One of the most important things to think about is what you need, versus what you'd like. For example, although you may like to have a spare room, this may not be something that is essential.

Things to consider include:

- How many bedrooms do you need?
- Would you like a garden/some kind of outdoor space?
- What are your transport needs - do you need to be near a bus-stop/train station
- Will you need a parking space?
- Do you travel late at night/early in the morning?
- Will you want a bath, or is a shower room fine?
- What storage space will you need?

One important thing to think about is whether you would like a furnished or unfurnished property. Unfurnished properties tend to have slightly lower rent but moving into a furnished property may work out a lot cheaper in the short term as you won't need to buy potentially costly items, such as kitchen appliances. Moving into a furnished property will also cut down on the cost and hassle of moving.

There are no hard and fast rules about what unfurnished/furnished properties will or won't include. Unfurnished properties may include no furniture at all, or a few extras such as a bed and a fridge. Similarly furnished properties may come with just the minimum you would need, through to a television and a full range of kitchen appliances - it's entirely at the discretion of the landlord.

Once you have your list of key criteria, it will help you to narrow down your property search and to figure out what is realistic for your budget.

To keep costs down, you may want to consider living in shared housing and renting a room rather than an entire property.

Doing this could save you money on both rent and bills.





Consider how busy the rental property market is. For example, are the local letting agents desperate for tenants to fill their landlord's properties, or do they have too many tenants and not enough properties to let?

If you can find a good area that has lots of property to rent, it means you can take your time choosing the right property and probably offer to rent at less than the advertised price.

If the local tenant demand is high, it's important to appear keen and reliable - always turn up on time for viewings and have references and reservation fees ready. You could even have your own credit report ready to show prospective landlords/letting agents that you are well organised and can afford the property.

Lettings Agents

Eastons Rentals are the local letting agent and will be able to tell you what kind of property you can expect for your budget. If you let them know what sort of property you are looking for they can also tell you as soon as something comes onto the market.

If you use a letting agent make sure you use one that is signed up to a redress scheme, as this will give you better consumer protection. Using an agent who is not a member of a scheme will leave you with limited options to complain or get your money back if you have problems.

You should look for agents who are members of the Property Ombudsman, the Association of Residential Letting Agents (ARLA) or the National Approved Letting Scheme (NALS). Eastons Rentals are members of the Property Ombudsman redress scheme.





Letting websites

There are various websites you can use to search online. Some are specific to renting whole properties, such as Rightmove.co.uk and Findaproperty.com, while others are more likely to concentrate on letting rooms, such as Spareroom.co.uk and Gumtree.com.

One problem with looking online is that, when demand is high and rooms or properties are moving quickly, many may not even reach the internet because they're let before the agents have had time to advertise.

You could also check:

- Any accommodation agencies, especially if you are a student, nurse or work for a large company that helps people find homes/rooms for rent
- Local newspapers and specialist publications such as *Hot Property*, *Loot* and *Daltons Weekly*
- Advertisements in local supermarkets or post offices/newsagents
- Notice-boards at work/college/university.

If you receive state benefits and are struggling to afford a home yourself, you may be able to receive help from your local authority or housing association. Visit or phone your local authority for more information.

Know your rights: Moving out before the end of a tenancy - find out if you can leave without being liable for the remaining months' rent.

Viewing rental property: Rental checklist

It's easy to fall in love with a property and rush to move in a matter of days, only to realise you should have asked lots more questions about the letting agent, landlord and the property before you started renting it.

Property viewing checklist

At each rental property viewing take your time to check the property to make sure there are no problems.

- Check the exterior of the property – are the gutters or any pipes leaking?
- Check inside – do the lights work? Do taps produce water?
- Security – do windows and doors open easily and close securely. Are there adequate locks on the doors?
- Are there enough electric sockets?
- Are smoke alarms fitted? And are they connected to the mains, or will you have to replace the batteries?
- Ask to view a copy of the property certificates. These include the energy performance certificate (EPC) and gas and electrical safety certificates. The better rating the EPC gives the property, the lower your utility bills are likely to be. This could save you hundreds of pounds a year.
- If you're moving into shared accommodation, check whether property should have a 'house in multiple occupation' (HMO) licence from the local council. This usually applies to property that is three or more stories and occupied by five or more people who are not in the same family. If it is a licensed HMO, the property should have more safeguards for the tenants, such as fire doors.



Questions about the tenancy

It's important to know from the start how much it will cost you to live in the property, and what you can expect from the landlord/letting agent whilst you're living there.

Top tenancy questions

1. How much is the rent on a monthly basis?
2. What is included in the rent?
3. What additional bills do you have to pay and how much are they likely to be?
4. How much deposit is required? Which tenancy deposit protection scheme do you protect the deposit in?
5. What notice period to quit is required?
6. Who should you contact in an emergency, such as a flood or fire?
7. What insurance does the landlord have to cover the property? What do you need to insure yourself?

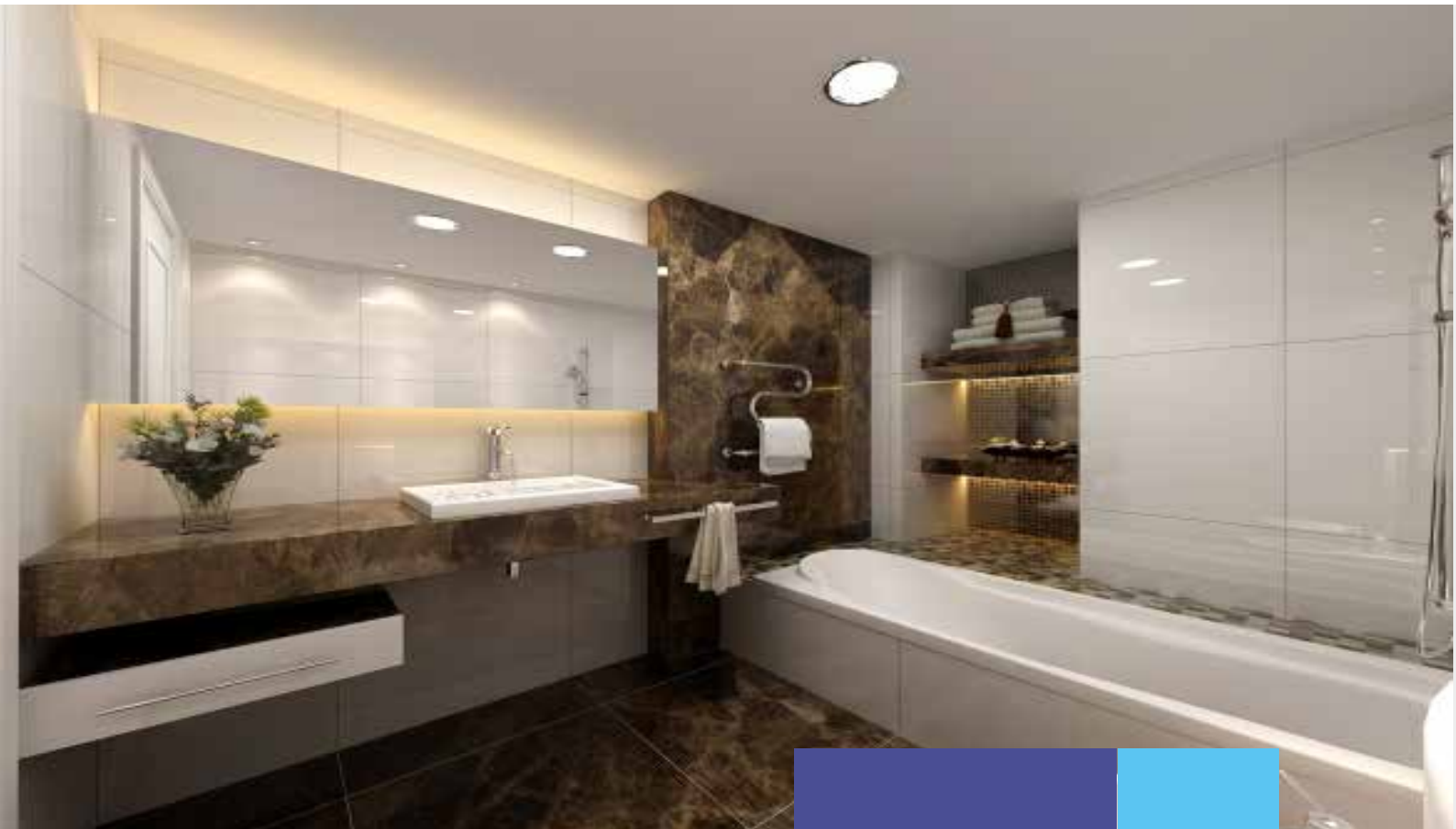
Letting agent fees

Most rental properties are advertised by letting agents rather than directly by landlords. If you move into one of these properties you will pay admin fees to the letting agent, as well as putting down a deposit on the property.

These fees will often cost hundreds of pounds so it's really important to ask your agent about them. Typical fees charged by letting agents include an administration charge, a credit reference check, and check-in or check-out fees. For information on Eastons rental fees please contact our lettings department on 01372 722 727.

Top 5 letting agent fee questions

1. What fees will I pay to move into the property, and how much will they cost? If necessary, prompt them and ask if that includes admin, credit reference check and check-in fees.
2. Will I pay any fees to move out of the property?
3. Are the fees per person or per property? For example, are the fees divided between everyone moving into a property, or does each person pay the full amount?
4. Do the fees quoted include VAT? Letting agents will often quote fees without adding 20% Value Added Tax
5. Can I have the fees in writing?



Tenancy agreements explained

You should check your tenancy agreement carefully. The tenancy agreement is one of the most important documents that you will sign during the renting process. However, it's surprising how few people take enough time to check contracts and ensure they know what to look out for.

The following checklist is useful for examining the key clauses in the letting contract, which is most likely to be an assured shorthold tenancy (AST).

Letting agreement checklist

The following pieces of information should be in an AST agreement. If you can't find them, make sure you have the agreement checked by a legal specialist in lettings.

- Details of the parties involved - includes the contact details of the landlord/tenant and anyone else involved in the let, such as a letting agent and/or guarantor.
- Date of the contract - this is normally the start date of the tenancy.
- Data protection - ensures a tenant's details can be shared only with parties relevant to the let, for example an inventory clerk or utility company.
- The property - refers to the fixtures and fittings within the property (such as kitchen or a fireplace) and the outside space, and normally includes items recorded in the inventory.
- The deposit - this is an essential clause that should detail how much deposit the landlord/agent will take and which tenancy deposit protection scheme is used to protect your deposit should there be a dispute.
- The rent - this records how much the rent will be, when it's due and how it is to be paid, for example by standing order. It should also state what happens if you default on the rent, and how the rent can be increased during your stay.
- Possession and notices - these clauses set out the notice you have to give the landlord/agent if you want to leave the property, and how the landlord can regain possession of their property.
- Tenant's obligations - this sets out everything a tenant should - or shouldn't - do while renting the property. This will include things like keeping it in good order and notifying the landlord/agent if there is a problem, such as a leak. They can be quite extensive so make sure you read them very carefully and understand each one.
- Fair wear and tear - this explains that some parts of the property may naturally deteriorate with age, such as carpets, and that the tenant should not be liable for this.
- Signatures - this is where you and the landlord (or letting agent) sign the agreement, which makes it binding.

Tenancy deposit protection

Your landlord must protect your deposit in a special tenancy deposit scheme.

In the past when landlords and tenants had disagreements over the return of a deposit for renting a property there was little protection for either party. If a landlord felt that a tenant had caused damage to a property, they could simply withhold some or all of the deposit at the end of a tenancy. If a tenant feared they wouldn't get their deposit returned to them, they could refrain from paying their last month's rent and there was little the landlord could do about it.

In an effort to regulate the system and ensure that neither party loses out unfairly, the government introduced two types of deposit protection scheme in April 2007. Some schemes are paid for directly, and others are paid for using the interest accrued by the deposit amount.

Anyone who signs an assured shorthold tenancy agreement in England and Wales should have their deposit protected by one of these schemes - it is a legal requirement of the landlord. It's up to the landlord to decide which scheme to use but your deposit should be equally protected whichever one they choose.

Any disputes arising over return of deposits can be resolved through the schemes, which act as independent arbiters.

Your tenancy agreement should include information about which scheme your landlord or letting agent is using.



The custodial tenancy deposit scheme

Landlords pay deposits into the Deposit Protection Service, which can be done online and by phone. It's free to landlords and letting agents, as the scheme uses part of the interest earned from holding the deposit to cover costs.

When it gets to the end of the tenancy, both parties have to agree on the amount of deposit to be returned in order for the scheme to release the funds. Funds are then released directly into the tenant's bank account.

Insurance-based tenancy deposit schemes

There are two options: My Deposits or the Tenancy Deposit Scheme (TDS). You pay your deposit to the landlord/agent. The landlord keeps the deposit during the tenancy (and any interest payable) and pays a premium to the insurer.

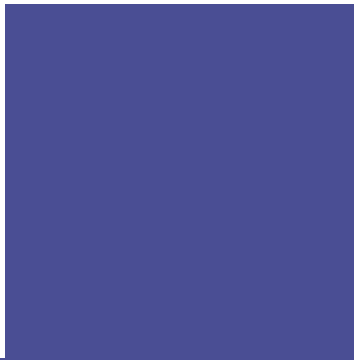
Tenancy deposit protection for tenants

If there's a dispute, and all parties agree to the scheme arbitrating it, the relevant information is collected by the scheme operator. An in-house or external independent examiner is then appointed to recommend a solution.

Within 30 days of getting your deposit, your landlord must tell you:

- The address of the rented property
- How much deposit you've paid
- How the deposit is protected
- The name and contact details of the tenancy deposit protection (TDP) scheme and its dispute resolution service
- Their (or the letting agency's) name and contact details
- The name and contact details of any third party that's paid the deposit
- Why they would keep some or all of the deposit
- How to apply to get the deposit back
- What to do if you can't get hold of the landlord at the end of the tenancy
- What to do if there's a dispute over the deposit

If your landlord does not protect your deposit using a tenancy deposit protection scheme, or does not provide you with the required information, you could take them to court. However, before taking court action you should first write to your landlord to give them the chance to protect the deposit and/or to provide the information.





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