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TENANTS GUIDE TO RENTING

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To rent a house in the UK, you must first set a budget and gather necessary documents, such as proof of identity and income. Next, you can view properties, and once you find one you like, apply and pay a holding deposit if applicable. After a successful referencing and credit check, you will sign the tenancy agreement and pay the first month's rent and a security deposit, and then you can move in.

1. **Before you start**

- **Set your budget:** Determine how much you can afford for rent and other costs like council tax, utilities, and the security deposit.

- **Gather your documents:** Get the required documents ready to speed up the process. These typically include:
    - Proof of identity (e.g., passport, driving license)
    - Proof of your right to rent in the UK (e.g., passport, visa)
    - Proof of income (e.g., several months' payslips, bank statements, tax returns if self-employed)
    - References from a current or previous landlord and your employer

- **Be aware of costs:** Understand what you'll have to pay upfront, including the holding deposit, first month's rent, and a security deposit (typically 5 weeks' rent).

2. **Applying for a property**

- **View properties:** Book viewings for properties that meet your criteria.

- **Ask questions:** When viewing a rental property, ask about the total costs, including rent, utilities, and council tax, to confirm what you're responsible for. You should also ask about house policies like pets, guests, and decorating, and inquire about maintenance and contact procedures for issues and emergencies. It's also wise to ask about the local area, including amenities, safety, and transport links

- **Make an offer:** Once you find a property you like, you can make an offer. This is typically followed by paying a holding deposit to take the property off the market while your application is processed.

- **Undergo checks:** A tenant referencing process in the UK involves multiple checks to verify a prospective tenant's identity, financial stability, and rental history.

Key steps in the referencing process

1. Identity and address verification

- **Proof of Identity:** The applicant must provide two forms of identification, one of which should be a government-issued photo ID, such as a passport or driving licence. This confirms the tenant's true identity and reduces the risk of fraud.

- **Proof of Address:** A recent utility bill, bank statement, or council tax bill, typically from within the last two months, is used to verify the applicant's current address.

2. Credit and affordability checks

- **Credit check:** With the tenant's explicit, written permission, a landlord or referencing company can perform a credit check through an agency like Experian, Equifax, or TransUnion. This search identifies any outstanding or settled County Court Judgements (CCJs). Bankruptcy or insolvency history. Other financial history that may impact their ability to pay rent.

- **Affordability assessment:** This check ensures the tenant's income is sufficient to cover the rent. A common industry standard is that the tenant's annual income should be at least 30 times the monthly rent. For example, a £1,000 per month rent would require an income of at least £30,000.

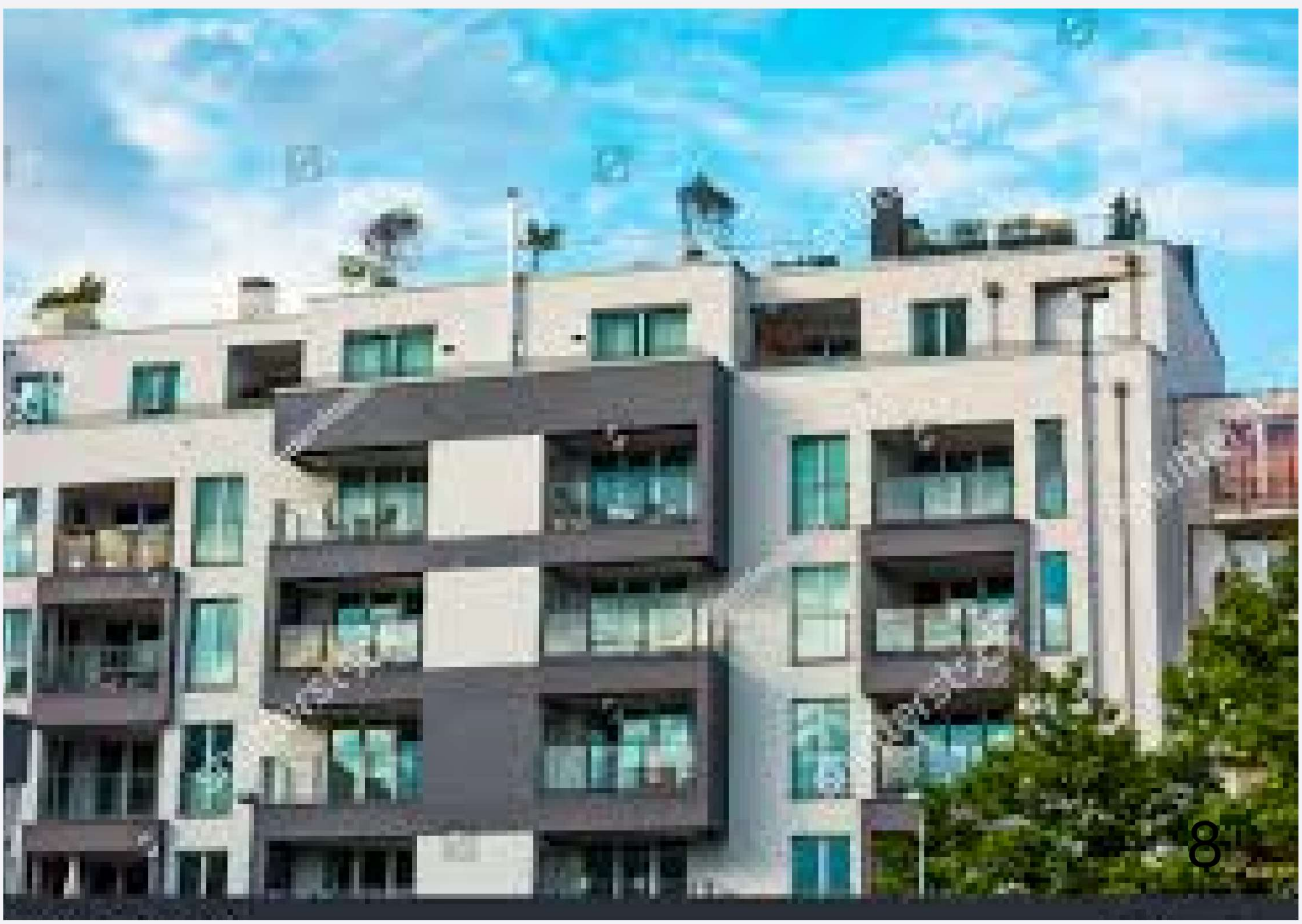
- **Proof of income:** To verify their earnings, employed tenants must provide recent payslips or an employer's reference on company letterhead. For self-employed applicants, bank statements or an accountant's reference are typically required. Some referencing services use "Open Banking" to verify income and expenditure directly from a tenant's bank account.

From May 14, 2025, UK landlords and tenants must undergo mandatory PEP (Politically Exposed Person) and sanctions checks before a new tenancy is granted. These checks verify if an individual is on a sanctions list or is a PEP to prevent financial crime, and the process is typically handled by letting agents using automated screening tools. Failing to comply can result in heavy fines, so it is crucial for tenants to provide the necessary information promptly and for agents to report any matches to the Office of Financial Sanctions Implementation (OFSI).

- **PEP Checks:** What PEP and sanctions checks are Politically Exposed Persons (PEPs) Individuals who hold (or have held) prominent public positions, or their close associates and family members.

- **Sanctions:** Measures imposed by the government to restrict individuals, entities, or countries involved in activities like terrorism, money laundering, or human rights violations.

- **Criminal Watchlist:** The process of screening individuals against official UK and international criminal watchlist and databases to ensure they are not involved in illegal criminal activities.



3.Completing the process

Before you sign

- **Understand the tenancy agreement,** read the document carefully to ensure you understand the terms, tenancy length, rent amount, and payment schedule. Clarify anything you don't understand.

- **Confirm deposit details:** Check that the deposit is no more than 5 weeks' rent, and will be protected in a government-approved scheme.

- **Check safety and legal compliance:** Ask to see the gas safety certificate, EICR (Electrical Installation Condition Report), and check the Energy Performance Certificate (EPC) rating.

- **Check the agent:** If using a letting agent, verify they are members of a redress scheme.

4. Signing the Tenancy Agreement

- **Sign the tenancy agreement**: Read the tenancy agreement carefully, as it outlines your rights and responsibilities. If you are happy with it, both you and the landlord must sign it.

- **Pay the required fees:** Pay the remaining upfront costs, which will include your first month's rent and the security deposit. The holding deposit you previously paid will be deducted from this total.

- **Complete the inventory:** Agree on a detailed inventory (or check-in report) with the landlord or agent before you move in. Take photos as a safeguard and sign the inventory to confirm the property's condition.

5. Moving in

- **Collect the keys:** On the agreed start date, you will collect the keys.
- **Take meter readings:** Make a note of the meter readings for gas, electricity, and water when you move in. Take photos as proof.
- **Set up utilities:** Inform utility companies and the local council that you have moved in and set up accounts in your name.
- **Report issues:** Any issues or problems with the property should be reported to the landlord or agent as soon as possible after moving in.
- **Change your address:** Update your address with the relevant institutions, such as your bank, and register to vote at your new address.

6. After you move in

- **Confirm deposit protection:** You should receive details of your deposit protection scheme within 30 days of paying it.

- **Take photos:** Document the property's condition with photos to avoid disputes over your deposit when you leave.

- **Know your home's basics:** Find the stopcock, fuse box, meters, and learn how to operate the boiler and other appliances.

- **Establish utility and council tax:** Clarify who is responsible for utilities and council tax, and how meter readings will be taken.

- **Report repairs promptly:** Inform your landlord of any necessary repairs as soon as possible to prevent them from becoming bigger problems.

- **Get your own insurance:** Consider taking out contents insurance for your belongings, as the landlord's insurance will not cover them.

- **Stay informed:** Remember to test smoke and carbon monoxide alarms regularly.