

## GUIDE TO RENTING IN THE UK

### **How to rent a property in the UK**

The process of renting a home and your tenant rights may differ across the world, but there are some generic considerations that remain the same. So, before you start looking for a property to rent privately, think about:

#### ***How long do you want to rent for?***

In the UK, you typically rent a property for a minimum period of six months and most tenancies that we arrange are for 1 year. These are based on an Assured Shorthold Tenancy agreement (AST) and deposits are protected in a tenancy deposit scheme. However, we can arrange either shorter lets or renting for a longer period of time.

#### ***What's your budget?***

You can spend from a few hundred pounds to £50,000 a week renting a home. Apart from short-term lets, for which bills are usually included, you will need to budget for heating and electricity, water and sewerage charges, council tax and any upkeep costs, such as cleaning or gardening.

#### ***Who will provide you with the lettings expertise and local knowledge you need?***

Even if you are very familiar with the area in which you want to live, renting a home in the most suitable location, from a good landlord and within your budget, can be something of a challenge! That's why we strongly recommend you seek housing advice from a local lettings expert, such as ourselves. We not only match your budget and requirements to an area and property, but also help you understand the rental process.

#### ***Are you sure the rental property is let correctly?***

Not all letting agents and landlords abide by UK housing law. Anyone can become a letting agent or let a home. Some landlords seek professional legal advice to ensure they are compliant; others unfortunately ignore health and safety and renting regulations.

### **Property finding services**

If you feel you don't have the time to look for a property yourself, you can engage professional property finding experts. If you are being relocated through work our **Corporate Relocation Services** department will co-ordinate your search.

Whatever your requirements, contact our office in the area you would like to move to, by email or phone, or visit us in person. We will discuss your needs, the local rental market and ensure you are in the best position to secure the property you want.

### **Protecting you during your tenancy**

To ensure you rent a property that complies with current health and safety regulations and has the highest level of protection before, during and after your tenancy, your letting agent must be a member of the **The Property Ombudsman(Lettings)**, the professional regulatory body for the lettings industry.

## STEP BY STEP GUIDE

### **Set your lettings brief**

Before you contact an agent or landlord, be clear about what you want:

1. Monthly budget including rent, heating, water, council tax (and for flats, service and ground rent charges)
2. Commute distances to work, family and any evening or weekend interests that are important.
3. How long do you want to rent for? A few months, six months, a year or more?

4. Would you like your property to be managed by the owner or a professional licensed agent?
5. What amenities (schools, hospitals, shops, restaurants) would you like?

### **Working with professional agents and landlords**

We are members of the Property Ombudsman and all our staff are trained to their high standards. This means they understand how to let a property correctly and have signed up to a code of conduct to provide a great service to both tenants and landlords.

### **Questions to ask when viewing properties**

If one of our lettings experts views a property with you, they will ensure the property being let is in good condition. If you are viewing a property through another agent or directly from a landlord, ask:

1. What bills do you have to pay in addition to the rent?
2. What is it like to live in the local area?
3. Which government approved tenancy deposit scheme is your deposit secured with?
4. How much does it cost to rent a property through the landlord/agent? You can read our up-to-date charges at the bottom of this document.
5. Who do you call if there is a problem with the property? How quickly will they respond?

Make sure you also see an Energy Performance Certificate and gas safety certificate for the property. While not required by law, some landlords may also provide an electrical safety certificate.

### **Choose one or more properties to offer on**

Rental properties are typically advertised at the rent per week or month that the landlord will accept. Our lettings experts will help you put an offer together for the landlord.

### **Tenant referencing**

Once an offer is accepted, you will be required to pay a non-refundable holding deposit. The amount of the holding deposit will vary from property to property. However, once you arrive to the “Signing the tenancy” stage the holding deposit is calculated as credit towards the remaining balance left to pay. The landlord or letting agent should carry out referencing checks so they know you or a guarantor can pay the monthly rent. We have developed a bespoke referencing service specifically aimed at helping high net worth individuals and international clients.

### **Tenancy deposit scheme**

For rent of up to £100,000 per year (on an assured shorthold tenancy agreement), a deposit normally the equivalent of six to eight weeks’ rent will be required. A larger deposit may be requested by the landlord, for example when the landlord has agreed the tenant can have a pet.

### **Signing the tenancy agreement**

Our letting experts regularly see out-of-date tenancy agreements. Our agreement is updated regularly by our residential lettings lawyers/legal experts and we retain a library of different clauses to speed up the process for bespoke agreements.

### **Ensuring the property is in good condition**

We work closely with our landlords to ensure our properties are in the best condition to attract tenants. We use an inventory to record the property’s condition at the start and end of your tenancy.

### **Moving (checking) in**

Some agents and landlords do no more than let you into the property and hand you the keys. If we have rented a property to you, we will be available to help you and ensure, if we are not managing the property, that you have contact details for your landlord.

Where we are managing the property we will appoint a dedicated property manager to assist you with any property issues or queries that you may encounter.

### **Moving (checking) out and your deposit**

Your tenancy agreement will have an end date and possibly a break clause, stating when you can terminate your agreement. Unlike many agents or landlords, we proactively contact you before the deadline so you can decide if you want to stay or move on. When you move out, it is important that you attend the inventory check out, this is when the property is checked against the original inventory and a report is produced to aid any discussion regarding the return of your deposit.

## SEARCHING FOR A PROPERTY

### **Preparing you to rent**

As you will be living in a home owned by someone else, we need to carry out referencing and secure a signed tenancy agreement. This can take weeks to organise, so to reduce timescales we help ensure you know exactly what we will require from you, prior to viewing any properties to rent and are upfront about any charges you will incur. Our referencing normally takes around 2-3 days from the time you have submitted all the required documents and ID's.

### **Sharing our local knowledge and expertise**

Working out where to live in the UK is not an easy task. There are some superb roads to live on and others that may not be so suitable. If you have children, you will want access to the best education, but school places can be determined just by which side of a road you live on. If an easy commute is required, our detailed knowledge of local transport can make the difference between a good and bad daily journey. Our staff, who tend to stay with us for many years, will provide advice on local lifestyle essentials, such as restaurants, shops and other amenities.

We are always honest and open about the pros and cons of areas and properties to rent because we want you to come back to us for all your future property needs. Just email, call or visit us and we will be delighted to help you.

### **Matching your needs to an area and property**

We don't just show you every property we have within your budget; we talk with you to:

- 1. Find out why you are moving**
- 2. Appreciate why you want to rent**
- 3. Understand what you need from an area and a property**

This means we can match your requirements to the right roads and properties within an area or we can liaise with colleagues in other offices if we feel another area or property would suit you better.

### **Corporate Services**

If you are relocating with a company, or have very limited time available to view properties, we can provide a bespoke, personal service through our **Corporate Relocations** department.

### **Viewing excellent properties to rent**

The rental market can change from one month to the next, so there may be many or just a few properties to choose from. We will explain exactly what is happening in your local market through our first-hand experience and expert analysis from our research department.

Our property details are clear and concise and provide us with information to decide whether it is worth a viewing. As well as stating the number of rooms and bathrooms, we give the property's square footage and include floorplans and professional photos so you can see what the property would be like to live in, just by viewing online.

All our properties are let according to housing law and we make it clear whether the property is managed by ourselves or the landlord.

### **Safeguarding your deposit**

The majority of tenancies we arrange require a deposit, which is typically six weeks' rent. We use the government approved tenancy deposit scheme to protect your deposit. If you have any queries about

proposed deductions at the end of your tenancy we can't resolve between us, you have a third-party, independent dispute service to talk to.

## FURNISHED OR UNFURNISHED

### **Advantages of renting a furnished property**

- 1. No need for removals** - renting a furnished flat means you won't have to go to the hassle - or cost - of hiring a removals firm to move large pieces of furniture.
- 2. You can move into a finished home** - you won't have to go looking for pieces of furniture to make your new home habitable.
- 3. Less expensive upfront** - if you don't own furniture, you can move into a home without having to spend money buying new pieces.

### **Disadvantages of renting a furnished property**

- 1. Need to maintain furniture** - you have the responsibility to maintain the condition of not only the property but also the furniture.
- 2. Less flexibility** - existing furniture may restrict what you can use a room for. For example if a spare bedroom contains a large bed it will be difficult to convert it into a study.
- 3. You may need to store existing furniture** - if you already own furniture that you want to keep and it will not fit in your new home, you may need to pay to store it.

### **Things to consider when renting a furnished property**

- - Ensure that furniture is compliant with Fire & Furnishing Regulations
- - Check the quality of the items that the Landlord has included
- - Ensure the landlord does not leave any items of particularly high value in the property during the tenancy
- - Make sure you confirm with the landlord and/or the agent exactly which items are included as some landlords "dress" properties with additional furniture items e.g. towels; linens, cushions etc
- - Check the capabilities of any electronics that are included, and ask for full instructions on how to use any equipment left in the property.

## SETTLING IN

### **Securing the property for you**

Once we have found the right property match for you, we will help put together an offer and discuss any particular adjustments to the property you might need. This can be a tricky process but our experienced staff are well trained and will make sure any offer made and agreement signed protects both the tenant and landlords rights.

### **Inventory**

Homes in the UK are worth a lot of money, so any damage can be expensive for landlords to fix. However, it is normal for a rented property to incur some 'wear and tear'. Our detailed inventories are usually compiled by an independent third party provider to protect both you and the landlord. These are carried out at the start and end of every tenancy. This accurately records the condition of every part of the property so it's clear anything that needs repairing is due to damage, or if it's fair wear and tear.

### **Insuring a successful stay**

If you are renting a property, the landlord will have cover for the building, fixtures and fittings, but you need specialist tenant insurance to protect your contents, such as furniture, clothes and jewellery. We can refer you to an insurance company who provide tenant insurance cover.

### **Samson management versus landlord management**

Some landlords ask us to manage their properties and look after you during your tenancy. Others, particularly professional landlords, prefer to look after you themselves.

If we are managing the property, we will explain what we are responsible for and what is your responsibility. Even properties in good condition can suffer leaks, heating breakdowns or broken windows and we will always take care of any major things that go wrong. Just email, call or visit our office and we will respond quickly. If the landlord manages the property and any problems are unresolved, do still contact us and we will help if we can.

### **Settling in to the area**

It can be quite daunting moving to a new area and, as well as finding you a home, we want you to be happy in your new location. Do speak to our lettings experts in our local office, as many of them live in the area they work in and will be happy to share their local knowledge to help you settle in.

### **Moving to your next home**

Whether you stay in your rented home for a just a few months or for years, our intention is to look after you so well that when you decide to move on, wherever it is in London, you want to rent or buy through us.

Even when you are moving out of your rented home, we will help you return the property to the landlord in the same condition you first rented it, aiding the return of your deposit. We can even help organise moving your belongings to your next home.

Whether you are renting with us already, only thinking of renting or want to let your own home, just email, call or visit us and we will help you in every way we can.

## **COSTS**

### **The rental process**

We may find and rent a property to you within a matter of days, so you need to understand the rental process before finding a private property to rent. To protect both tenant and landlord rights you will have to go through a series of checks, referencing and sign tenancy agreements. We always want you to rent or buy through us, so we don't just organise viewings; we help you at every stage of the complex rental process, including making and negotiating an offer.

### **Costs of renting a home**

There are three types of costs you need to budget for when renting a property. The first is the cost of renting a home from a letting agent; the second, the bills you have to pay on top of the rent. The third to budget for is the deposit you will have to pay - usually the equivalent of between 6 to 8 weeks rent. Not all letting agents or landlords will explain costs up front but we believe it is important to be clear from the start.

**Our tenant charges**

Working with you to find a property that matches your needs is a free service we carry out on behalf of our landlords. Once we have found a home for you to rent, our charges are:

<b>Reference checks per property (by independent specialist)</b>	<b>£350</b>
<b>Reference checks for a guarantor (by independent specialist)</b>	<b>£150</b>
<b>Inventory check (paid at end of tenancy)</b>	<b>Dependent on size of the property</b>
<b>Extension and renewal documentation (paid at renewal)</b>	<b>£150</b>

Other bills, over and above your rent, will be explained for each individual property by one of our lettings experts.