

What

TEN NTS

need to do to rent



About this guide



The TDS Charitable Foundation has provided a grant to Kate Faulkner who runs **Designs on Property Ltd** and **Propertychecklists.co.uk**, to produce a series of reports and surveys on the private rented sector, designed to increase knowledge on the private rented sector in England and to promote best practice.

This report was written by Stephanie Marshall, who is currently studying for an MSc in marketing at Nottingham University Business School. It was while completing her history degree at the University of Birmingham that Stephanie first encountered problems in the private rented sector, including unlawful contracts, mould and damp. Stephanie was keen to contribute to this report because she believes young renters need a better understanding of their rights as tenants, as well as guidance on seeking help when something goes wrong.



About the TDS Charitable Foundation

This guide has been created thanks to the support of the TDS Charitable Foundation. The Foundation *“works to advance education about housing rights and obligations in general”*.



In particular, the charity focuses on:



Best practice in the management of private rented housing;



Legal rights and obligations of those involved in the provision or management of private rented housing;



Using alternative dispute resolution for more efficient and effective resolution of disputes between landlords and tenants.

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Is renting right for you?

Long regarded as 'dead money', renting a home has a negative reputation within the British media, with people often encouraged to get on the property ladder instead¹. However...

MYTH

It's always cheaper to buy a home because renting is 'dead money'

BUSTED

It's only cheaper to buy if you have a big deposit to put down. If your rent is less than 5% of the value of the property, it represents no more 'dead money' than you'd pay in interest on a 95% mortgage.

BUSTED

In some parts of the country, sale prices have soared, while rents have risen below inflation.

BUSTED

Due to the initial outlay (legal fees etc), you may need to own a home for five or more years to make buying it worthwhile.

ADVANTAGES OF RENTING A HOME



1. FLEXIBILITY



EASIER TO MOVE AS NO NEED TO WAIT TO SELL

2. RESEARCH



CHECK OUT A NEW AREA BEFORE BUYING

3. HOUSE SHARE



LESS COMMITMENT IF LIVING WITH FRIENDS

4. MAINTENANCE-FREE



NO HASSLE OR EXPENSE OF MAINTENANCE

5. PREDICTABLE



RENTS TEND TO RISE SLOWLY, WITH WAGES

¹ Are you paying more dead money in rent than through a mortgage? – PropertyChecklists.co.uk, 2016

COSTS OF RENTING A HOME

PRE-RENT COSTS

THROUGH AN AGENT	DIRECT FROM LANDLORD
<p>deposit </p> <p>fees </p> <p>due to end in 2018</p>	<p>deposit </p> <p>fees </p> <p>can be risky as not all landlords let safely </p>

ONGOING COSTS

rent 	council tax 	
utility bills 	contents insurance 	phone/internet 
food 	transport 	leisure 

Financial considerations when renting

Before deciding to rent a property, you must be confident you can afford all the costs. It is important to calculate how much you can afford to pay in rent, on top of utility bills, so you can be sure there is enough left for food and other outgoings.

Checks will be made on your salary and financial background. Your monthly income usually needs to be 2.5 times the rental outgoings

The initial rental period is usually fixed at six months; if you leave early, you will still owe rent for this period

Expect the deposit to be equivalent to at least one month's rent, and one month's rent will probably need to be paid in advance

If you rent through an agent, you will pay fees. Industry research says these should be less than £200 outside London and around £300 in the capital. Fees are not charged in Scotland and are due to be abolished in England and Wales in 2018

Landlord or letting agent?

Renting directly from a landlord

You may save money on fees

Can be risky as the deposit may not always be protected and the appropriate health and safety checks may not have been carried out, both on the landlord and the property

Look for accredited landlords or one who is a member of a landlord association such as the RLA

Make sure your deposit will be protected in a Government-approved scheme

Renting through a letting agent

Always rent through an agent who is a member of ARLA Propertymark, NALS, RICS or UKALA

They are more likely to make legal and safety checks on a property before it is rented; protect deposits; offer Client Money Protection insurance

By law, both landlords and letting agents are required to carry out Right to Rent checks, to ensure you are legally allowed to rent in the UK



Financial considerations when buying

When purchasing property, you have to consider additional initial costs such as the deposit, stamp duty (where payable), survey costs and legal fees.

! Initial costs of buying a home can be up to **10 times** as much as the initial costs of renting

The deposit will be at least 5% of the purchase price. That's at least £7,500 on a £150k home

First time buyers now pay no stamp duty on the first £300k but if you have owned before (or one of you has, in the case of couples), stamp duty is payable on homes over £125k. If buying a 'second home' over £40k, an extra 3% is payable.

A survey is essential and will cost from around £300

Legal fees will cost around £500-£600

...and these are all before you start paying the monthly mortgage payments, other bills and for any maintenance

COSTS OF OWNING A HOME



PRE-PURCHASE COSTS

deposit



survey



legals



stamp duty



ONGOING COSTS

mortgage



council tax



utility bills



contents insurance



phone/internet



maintenance



food



transport



leisure



ADVANTAGES OF OWNING A HOME



1. VALUABLE ASSET



WHEN THE MORTGAGE IS PAID OFF, YOU'LL HAVE A VALUABLE ASSET

2. SUBSTANTIAL RETURN



OVER TIME, THE VALUE MAY INCREASE, GIVING A SUBSTANTIAL RETURN ON YOUR INVESTMENT

3. ADD VALUE



EXTEND, DECORATE AND PUT YOUR STAMP ON IT TO INCREASE VALUE

Before you dismiss buying a property as 'unaffordable', do your homework and speak to a mortgage adviser

Knowing whether to rent or buy is a complex issue and there is no easy answer. Consider your financial and personal circumstances and don't assume that buying is the best option.

If you want to buy a home, either now or in the future, there is help you can get to make this happen...

Research from Nationwide Building Society shows that the percentage of income people spend on a mortgage is similar to that of the 1980s and 90s



Could you get help to buy a home?

Researching property prices in the area you'd like to live will help you decide whether to rent or buy.

Buying does carry some risk; you should be prepared that, at some point, the market will fall and your property could drop in value. If prices fall dramatically, you could find yourself in negative equity, where your home is worth less than the mortgage. This is only an issue if you need to sell; otherwise, you can stay put and wait for prices to rise again.

If you decide buying a property is the best option for you, you need to be prepared for the responsibility and expense of meeting your mortgage payments, paying bills and maintaining a property.

Does it make more financial sense to save up for a small deposit and purchase a home through a government scheme?

WAYS TO SAVE FOR A HOME



HELP TO BUY ISA

- ★ Save up to £2,400 a year (£3,400 in 1st year)
- ★ Govt. tops up by 25% when you buy a property
- ★ Max. bonus: £3,000
- ★ Max. property price: £250k (£450k in London)
- ★ Can buy when £1,600 saved
- ★ Open to first-time buyers aged 16+



LIFETIME ISA

- ★ Save up to £4,000 a year
- ★ Govt. tops up by 25% each year
- ★ Max. bonus: £32,000
- ★ Max. property price: £450k
- ★ Can buy after 12 months
- ★ Open to anyone 18-39



WAYS TO BUY A HOME



HELP TO BUY EQUITY LOAN

- ★ Buy with 5% deposit
- ★ Max property price: £600k (£300k in Wales)
- ★ Get 20% loan from Govt (40% in London), interest free for five years
- ★ Open to anyone
- ★ New builds only

SHARED OWNERSHIP





- ★ Buy a share of a property
- ★ Pay subsidised rent on the rest of the value
- ★ Buy with deposit of 10% of purchased share
- ★ Open to current non-homeowners (may have owned in past)
- ★ Selected properties only

Different ways you can rent

WHO WILL BE SHARING YOUR HOME?



WHICH LIVING SITUATION SUITS YOU BEST?

ALONE 	WITH FRIENDS/FAMILY 	WITH STRANGERS 	WITH A PARTNER 
<ul style="list-style-type: none"> ✓ Total control over bills, living space and visitors ✓ Privacy ✗ Can be lonely ✗ Have to cover all expenses alone 	<ul style="list-style-type: none"> ✓ Costs can be shared ✓ You have company ✗ If one tenant leaves, you could be liable for their rent ✗ Need to trust each other to pay for any damage ✗ Living together could put strain on the relationship 	<ul style="list-style-type: none"> ✓ Meet new people ✗ Frequent visitors can cause resentment ✗ Shared bills could cause tension ✗ Who gets the 'best' bedroom? 	<ul style="list-style-type: none"> ✓ 'Trial run' before buying ✓ Share costs ✓ If you split up, easier than if you own a house ✗ If your partner doesn't pay rent, you are liable for all of it

If you're renting with other people, you can either rent a whole property and share costs, or rent an individual room. Which would be best for you?

Sharing bills

If you rent a property with other tenants under an Assured Shorthold Tenancy and share the bills, you have more rights. But if one of them leaves and refuses to pay their share of the rent, you will be liable.

Room only

Renting a room in a shared house may be under a licence, giving you fewer rights. You get more rights with a 'room only' Assured Shorthold Tenancy although, unlike with a standard AST, a landlord can enter the communal areas without giving you notice.

Types of tenancy agreement

Assured Shorthold Tenancy Agreement (AST)

- 🏠 Most commonly used form of tenancy
- 🏠 Specifies an initial fixed term, eg six months
- 🏠 After initial fixed term, the tenancy automatically runs on (and becomes 'periodical') unless tenant or landlord takes steps to end it
- 🏠 Your deposit must be protected in a government-approved scheme
- 🏠 All over 18s living in the property should be listed on the AST and sign it
- 🏠 If the landlord wants to take back possession, they must issue a Section 21 notice. But if you breach the terms of the agreement, the landlord can issue a Section 8 notice

Excluded Tenancy Agreement

- 🏠 Very similar to a standard Assured Shorthold Tenancy
- 🏠 Main difference is that the landlord is permitted to enter the communal parts of the property at any time without giving notice

Room only AST

- 🏠 Used if a tenant is lodging in a landlord's home and sharing rooms with the landlord
- 🏠 Less protection from eviction than other types of rental agreements
- 🏠 No deposit protection required. You can be evicted without going to court, with proper notice

HOUSES IN MULTIPLE OCCUPATION (HMOs)



WHAT IS AN HMO?

- ★ An HMO is a property:
 - rented by 3+ people who are not from one household
 - where tenants share facilities such as kitchen or bathroom
- ★ Depending on location, an HMO may require licence

WHAT IS A LARGE HMO?

- ★ A large HMO is a property:
 - three or more storeys high
 - rented by 5+ people who are not from one household
 - where tenants share facilities such as kitchen or bathroom
- ★ Large HMOs require a national licence

If you rent an HMO, the property must meet additional health and safety requirements



STUDENT ACCOMMODATION

- ★ An increase in student population has led to a demand for purpose built student accommodation
- ★ Students often live in shared houses or flats
- ★ Rooms are typically let to students on a 12-month basis
- ★ Provided by the university, a specialist owner or a third party manager
- ★ Many student properties are houses in multiple occupation (HMOs)
- ★ Full-time students are usually exempt from council tax



For more information,
please click here to visit
[Citizens Advice: Student Housing](#)

Who rents to tenants?

TYPES OF LANDLORD



PROFESSIONAL

- ★ Lets property for a living or to boost income
- ★ May have a large portfolio of properties
- ★ Lets properties directly to tenants or through a letting agent
- ★ If letting direct to tenants, the landlord will manage all repairs and answer tenant queries

'ACCIDENTAL'

- ★ Lets property due to changed circumstances, such as relocation, inheritance of they couldn't sell
- ★ Represent as many as one in four landlords in the private rented sector
- ★ Lets directly to tenants or through a letting agent
- ★ There are concerns that some may not have full knowledge of regulations and responsibilities

SOCIAL HOUSING

Accommodation for vulnerable and low income families
1.8m households are currently on waiting lists; two thirds have been waiting longer than a year



LOCAL COUNCILS

- ★ Apply through your local council and rules vary across the country
- ★ Priority given to the homeless and those in cramped or dangerous situations
- ★ Not everyone is guaranteed a property
- ★ Once you get an offer, you need to accept quickly

HOUSING ASSOCIATIONS

- ★ Offer similar housing to local councils
- ★ You can apply direct or through a local council
- ★ You can apply to multiple housing associations
- ★ Also known as Registered Social Landlords or Private Registered Providers of Social Housing

What help is available when renting?

Before you rent a property, check you can afford all the costs, including rent, utility bills, council tax and insurance for your belongings.

Housing Benefit

If you are on benefits or a low income, housing benefit (or universal credit) may be available from the government. This should only be used to rent a legally let property

Universal Credit


Universal credit is gradually replacing housing benefit and is a single monthly payment for all benefits, including your housing benefit


Council Tax Reduction


If you are on a low income, you may be able to get a Council Tax Reduction (sometimes called Council Tax Support) of up to 100%


TIP

If you struggle to pay the rent, seek help ASAP to avoid eviction and possibly becoming homeless. Help you can receive depends on...

 whether you are homeless or about to become homeless

 if you have the right to live in the UK and are eligible for assistance

 if you are classed as being in priority need of help.

 For more advice about homelessness, visit Shelter

Where to go for help

Your local council

Every local council has a service available for people who are homeless or likely to be homeless within 28 days. **Click here to find your council**



Citizens Advice

Free, confidential and independent advice is available on all housing issues. **Click here to visit the site**



Crisis

The national charity for homeless people offers support and advice. **Click here to visit the site**



Shelter

Shelter offers advice, support and legal services. The site offers lots of housing advice. **Click here to visit the site**



Costs involved in renting

All rented properties will require an up-front deposit and the monthly rent. If bills are not included, it is your responsibility to pay these on time.

OLD OR NEW?

OLD: Many rental properties are from the Victorian period. If you rent an older home be aware that it may cost more to heat and could be more prone to damp.

NEW: While new build houses rarely have the same issues and are less expensive to heat they are up to 10% more expensive to rent than older properties.

In a shared tenancy, it can be a good idea for all tenants to get together and work out a fair system for sharing the bills and ensuring they will all be paid on time. The cheapest and simplest way to pay is by direct debit, where the money is taken automatically from a bank account on set dates. Alternatively cash can be handed into the bank or post office.

STUDENT ACCOMMODATION




In a joint tenancy only one TV licence is required. If tenants have individual tenancy agreements, a license is required for each person with a TV in their room.



A property of full-time students is exempt from council tax. If there is a part-time student, the household will pay council tax but could qualify for a discount.



A guarantor - and guarantor checks - may be required if somebody is needed to guarantee to pay the rent if the student defaults, and pay for any damage they may cause.

THE COSTS OF RENTING A HOME 	
BEFORE	
£24-£30	RIGHT TO RENT CHECKS May be included in agent's overall tenant fee
2-4 WKS' RENT	HOLDING DEPOSIT Should be offset against first monthly payment
£150-£280	TENANCY SET-UP FEE
£50-£500	INVENTORY/ CHECK-IN/OUT Usually shared between landlord and tenant
DURING	
£60-£150	RENEWAL FEES Negotiable, especially if nothing has changed
£120-£420	CHANGE OF SHARER
£250-£300	CONTRACT RENEWAL

Checks to make before renting

THE PROPERTY

- Does the property have a valid EPC (Energy Performance Certificate)? You should be given a copy.
- Check for signs of damp or mould
- Check the rent is affordable, and be aware you may have to pay six months' rent even if you leave early
- Make sure the property has an up-to-date written tenancy agreement. Don't sign until you have read it carefully. If something is unclear, ask for clarification
- If when moving in, there is something wrong with the property, report it immediately by phone, email or in person
- Always follow up the complaint in writing stating what needs to be fixed and the date the problem was reported
- Gain written confirmation of landlord or letting agent that the offer of a rental contract has been accepted
- Make sure the heating and hot water work


THE LANDLORD/AGENT

- Make sure you know how the deposit will be protected if the contract is an Assured Shorthold Tenancy (AST)
- Check the letting agent is an accredited member of **ARLA Propertymark**, **NALS**, **RICS** or **UKALA**, all of which have appropriate client protection for a tenant's deposit and rent
- If renting directly from a landlord, make sure they are a member of the accredited local landlord association or of one of the national landlord associations
- Ensure a professionally prepared inventory, preferably with photos, has been provided by the landlord or agent.
- Always avoid making cash payments to the landlord or letting agent
- The landlord or letting agent should provide the government's latest **How to Rent Guide in England**
- If there any gas appliances in the property, you should also receive a gas safety report




TENANT SUPPORT ?


THE GOVERNMENT

-  Download the Government's free How to Rent guide


LOCAL AUTHORITY

-  Free help is available. Find your local authority here


MONEY ADVICE SERVICE

-  Free impartial advice. You can also call 0300 500 5000


CITIZENS ADVICE

-  Online advice for common renting problems


ADVICE4RENTERS

-  Low-cost or free (Legal Aid) legal advice for tenants


CRISIS

-  Homelessness support and advice

SHELTER

-  Advice, support and legal services

THE LETTINGS COUNCIL

-  Up-to-date information on the rental market


PROPERTYCHECKLISTS



-  Free advice and checklists on all property matters

Landlord's responsibilities


It is up to the landlord to cover maintenance costs, unless a tenant has caused the problem, such as broken a window. It is a property owner's responsibility to keep a property safe and habitable including the maintenance of everything from the heating to the draining system.

THE LANDLORD MUST...

- ✓ Keep the property safe, structurally sound and habitable
- ✓ Service cookers and boilers 
- ✓ Keep the heating, drains and water facilities in working order
- ✓ Ensure the property is fitted with smoke alarms, ideally connected to the mains
- ✓ Allow their tenant to live in 'quiet enjoyment', which means they can only enter the premises with the tenant's permission to enter the premises, having given at least 24 hours' notice and arranged a time to suit the tenant

- ✓ Only enter the property when the tenant is not there in a genuine emergency, such as fire, leak or burglary
- ✓ Check any furniture provided has passed current fire and safety regulations 
- ✓ Provide manuals for all equipment and appliances
- ✓ Ensure there are suitable waste and recycling bins available to a tenant, in line with local council policy 
- ✓ Provide a rent book if a tenant pays rent on a weekly basis, so both parties can keep track of payments

THE LANDLORD MUST NOT...

- ✗ Change the locks without telling a tenant or giving them a new set of keys 
- ✗ Cut off gas and electric utilities
- ✗ Interfere with a tenant's mail

- ✗ Verbally or physically threaten a tenant
- ✗ Neglect the property
- ✗ Enter the property without the tenant's permission, except in an emergency



Tenant's responsibilities

Tenants are expected to behave in a 'tenant-like manner', by taking care of the property and not being a nuisance to the neighbours. A rental agreement is a business contracts, so breaking it can have serious legal consequences.

THE TENANT MUST...

- ✓ Test smoke alarms regularly, replacing batteries as necessary
- ✓ Adhere to reasonable security requests, such as locking windows and doors properly
- ✓ Keep hallways, escape routes (usually doorways) and communal areas free of obstructions in case there is a fire
- ✓ Pay for any damage beyond general wear and tear
- ✓ Carry out minor maintenance to keep appliances and the property in good condition, eg changing light bulbs 
- ✓ Find out what they are expected to do in an emergency, for example, if the central heating breaks down in cold weather or if a leak causes flooding. If the landlord provides a specific emergency number and you call in somebody else, you may be liable for the costs
- ✓ Make sure the property is properly heated and ventilated to help prevent condensation
- ✓ Maintain the garden, as detailed in the tenancy agreement 
- ✓ Keep the property clean and habitable
- ✓ Report any problems, or potential problems, to the landlord or letting agent in good time, and in writing, before a problem escalates
- ✓ Check the identity of anyone coming to the property to carry out maintenance, and ask for evidence that they're a member of the appropriate trade/industry organisation
- ✓ Respect the neighbours; excessive noise and unruly behaviour can be deemed 'anti-social', which may lead to eviction.
- ✓ Pay utility bills on time, unless they are included in the rent. Most tenants take out their own agreements with utility companies.
- ✓ Seek permission if you wish to decorate 

What to do if repairs are needed

During any tenancy, you will usually find that something in the property becomes broken or stops working.

If you cannot fix the problem, for example if mould has begun to appear in the property or a leak has occurred, you should report it to the landlord or letting agent, following the procedure explained to you at the start of the tenancy. Some landlords employ the agent to let the property and then manage it themselves, while others have full management services.

The landlord is responsible for any structural issues, as well as the heating, draining and electrical systems. If damage is caused to the décor of the house while repairs are being carried out, the landlord is also responsible for fixing this.

While it is a landlord's responsibility to sort out these problems, they are only able to fix issues they know about in a good time. Therefore it is your responsibility to report any problems as soon as possible.

Not all problems are the fault or responsibility of the landlord. First check if you can fix the problem yourself, for example by unblocking a drain or changing a light bulb

WHY YOU SHOULD LOOK AFTER A RENTED PROPERTY

- ! If you wish to renew your contract, the landlord will be more amenable
- ! At the end of a tenancy, if you have caused damage to the property, the landlord may keep some or all of the deposit to cover repair costs
- ! If you cause severe damage, the landlord could take you to court
- ! If you are a 'problem' tenant, you could be evicted and find it difficult to rent somewhere else
- ! You may need your current landlord to provide a reference for you in future, when renting a different property

! Don't ignore a drip until it becomes a major leak. It is the tenant's responsibility to report problems in good time

If you report a problem and nothing is done...

BEFORE YOU DO ANYTHING ELSE...

First check your original request/report was received. Keep a copy of any written communications and make a note of any dates and times of phone calls.

By law in England, the landlord must respond to repair requests within 14 days of receiving a call/email/letter, stating what they intend to do. If they don't, they may have problems if they try to evict you, especially if they start eviction procedures simply because you have complained.

This is considered a 'retaliatory eviction' and is unlikely to be permitted, under legislation that came into force in October 2015.

WHEN RENTING THROUGH AN AGENT



First you must follow the agent's own complaints procedure



If this doesn't help, you may put in an official complaint to the local environmental health officer, particularly if the property is cold, damp, mouldy or no longer secure, eg a fence panel has fallen down



You can complain, free of charge, to the redress scheme your agent belongs to, which will be **The Property Ombudsman (TPO)**, **The Property Redress Scheme** or **Ombudsman Services Property**

WHEN RENTING DIRECTLY FROM A LANDLORD



Report any problems in writing, so you have a record, and send a reminder if the issues are not resolved



If nothing is done, go straight to the local housing officer at the local authority, as they'll be able to clarify your rights and have powers to ensure the landlord takes action to let the property legally



If the landlord or agent refuses to co-operate, you cannot withhold rent. However, you can have repairs done yourself and deduct the cost from your rent - but this is a last resort and should only be undertaken after taking legal advice.

How to leave a rented property

For most people, tenancy agreements naturally come to an agreed end and you are able to move out by giving notice to the landlord with no problems, whether that be at the end of the tenancy contract or earlier, for reasons such as job relocation.




You must give notice to the landlord or letting agent. Simply leaving breaches the contract and is referred to as abandonment

If you want to leave within the initial fixed term (usually six months), you will still owe rent for that full period and could be taken to court if you refuse to pay

If there is an emergency or you are simply going away for any length of time, you should always inform the landlord so they don't think you have abandoned the property

If a tenant is away for 30 days, the landlord's house insurance is likely to become void, so always inform in the absence of any absence

PROBLEMS ENDING A TENANCY OCCUR WHEN...

-  There has been a problem with the tenancy
-  The landlord needs to take back the property sooner than expected
-  Tenants disappear or refuse to leave



How to end a tenancy



You can end a tenancy any time after the initial six-month fixed term but will normally have to give one month's notice, in some cases two



The tenancy agreement will state the date you need to give notice, usually tying in with the rent payment date



Always send the notice in writing, confirming the moving out date, and check the letting agent or landlord has received it



If you prefer to visit the letting agent or landlord in person, make a note of the meeting and date



You should always check the tenancy agreement to find out what responsibilities you have before leaving the property, these can include cleaning the property and checking for any damage. For instance, some tenancy agreements require you to have the oven professionally cleaned



A good landlord or agent should contact a tenant towards the end of the tenancy to find out if they intend to renew the agreement or not. If a landlord wants you to leave, they must provide reasonable notice, usually two months, in writing

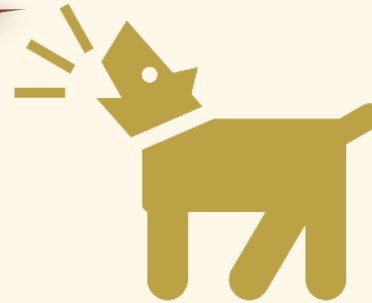


You may be charged a fee to renew a tenancy but, if nothing has changed in the property or contract, don't be afraid to negotiate the fee. An agreement doesn't always have to be renewed, it could be simply left to roll over to a 'statutory periodic tenancy' without the tenant or landlord paying anything




Eviction


You can be evicted for breaking the tenancy agreement, eg keeping a pet without permission, causing damage or non-payment of rent. The landlord must follow a strict procedure...





THE EVICTION PROCEDURE

 The landlord would need to serve a Section 8 notice, detailing reasons for wanting to evict you



 The landlord would need evidence to begin proceedings

 You would be given notice to leave in writing or in person

 If you refused to leave within the given time frame,

the case would be handed over to court bailiffs



The bailiffs would give you one hour to leave, during which time they would change the locks



You would then be given a date to return for any remaining belongings, which must be held safely by the landlord until this time

IF A LANDLORD WANTS TO END A TENANCY



- ★ If you have lived in a property for longer than the six-month fixed period, the landlord doesn't have to give a reason for wanting their property back
- ★ The landlord must give you two months' notice by issuing a Section 21 notice
- ★ A Section 21 notice will be invalid if a landlord has not protected your deposit in government-approved scheme or responded to a written request for repairs within 21 days
- ★ A landlord cannot evict you through force by removing your belongings or cutting off utilities
- ★ Eviction can only be carried out through legal proceedings and this requires the landlord to serve the correct notice. Seek advice if you receive one and don't want to move

Responsibilities when leaving a property

Most tenancies end well, with no problems. To ensure you don't face any last-minute hitches, these are some steps you should take:

PREPARING TO LEAVE...

- ✓ Make sure any outstanding rental payments to the letting agent/landlord have been paid
- ✓ Ensure any money owed by the landlord/ letting agent for repairs etc has been paid back
- ✓ Cancel the rent payment in time and on the correct date
- ✓ Have keys ready to hand back to the agent/landlord.
Never give the keys to a new tenant
- ✓ Keep hold of the tenancy agreement and paperwork until the deposit has been returned in full
- ✓ Ask for a reference from the landlord/ agent stating that you have been a good tenant who has paid bills on time
- ✓ Find or ask for the inventory, to check all furniture or contents that belong to a landlord are still there or in good order
- ✓ Thoroughly clean the property, wash any marks off walls and clean the cooker



MOVING PREPARATIONS...

- ✓ Cancel all utility bills including gas, electricity, internet, cable and water
- ✓ Set up utilities and services in the new property.
You may be able to transfer your TV licence easily **via the website**.
- ✓ Inform the council of your move, in order to discuss any change in council tax
- ✓ On moving day, take meter readings for gas, electricity and water; take a photo of them, too. You can also ask utility companies to come out and take readings for you, with 10 days' notice
- ✓ Inform important contacts, such as banks, of your change in address
- ✓ Consider using the **Post Office redirection service**
- ✓ Contact your insurance company to check if your belongings will be covered while moving

