



**Advice
Service**

**Located
in the
Student
Support
Centre**

TEN TIPS FOR RENTERS

**Everything you need to do
before you move in**



The Advice Service cannot be held responsible if the information here is incorrect. The Advice Service makes every effort to ensure information on these pages is accurate and up to date; however policies, procedures and regulations are subject to change. Therefore the Advice Service cannot accept responsibility for any loss, damage or inconvenience suffered as a result of using our pages. This information was checked on 05/11/14

**Get professional,
confidential,
independent,
non-judgemental
support and advice.
Mon-Fri 12-2pm**

 **@UniLincSupport**

 **/UoLAdviceGuidanceFunding**

 **advice.service.lincoln.ac.uk**

1. Get contents cover as soon as you move in

If you rent, your landlord is responsible for buildings insurance, so you should only be getting insurance cover for the contents.

If you're in a houseshare, always let your insurers know you live with others and not on your own, otherwise you could risk invalidating your insurance.

If you're in a houseshare, getting cover from mainstream insurers can be difficult. Comparison sites [Confused.com*](#), [Gocompare*](#), [MoneySupermarket*](#) and [Compare The Market*](#) say they provide quotes for sharers,, but double-check the policy allows it. You may find a specialist such as [Home Protect*](#) or a local broker via [BIBA](#) easier..

DO NOT under-insure - this could lead to insurers not paying out when you need it; or worse still, the policy could be cancelled for being underinsured. If this happens to you, you must disclose it in future, raising your insurance costs and making it more difficult to get cover at all.

2 Is your deposit protected?

Under the law in England and Wales, if you have an assured shorthold tenancy (the most common type of private tenancy agreement) that started on or after 6 April 2007, your landlord must put your deposit in a Government-backed protection scheme within 30 days of getting it.

An approved tenancy deposit protection scheme will ensure your deposit is returned to you, provided you've met the terms of the tenancy agreement, you've paid your rent and bills, and you don't cause property damage.

If you agree with your landlord how much deposit you'll get back, it has to be returned to you within 10 days of the tenancy ending.

Tips to help ensure you get your deposit back

- **Check your contract.** Dig this out and give it another read. Does it say the carpets need to be deep cleaned, or that all picture hooks need to be removed and filled in? If so, make sure these are sorted.
- **Mend any damage.** Do it properly - covering up a hole in the wall with a picture may seem like a good idea at the time, but leaving it like this when you move out is practically asking for your deposit to be docked.
- **Ensure nothing's missing or broken.** Check the inventory thoroughly to make sure everything's as it should be, and replace or fix as needed.
- **Take photos as proof you've left it in good order.** These could be useful evidence later if a dispute arises over your deposit.
- **Have a proper deep clean.** Get a scrupulous friend or family member to check the place over to check there's nothing you've missed, and remove all rubbish.

3. Warning - joint accounts with flatmates can affect your credit rating

Credit scoring is a system used by lenders to check how financially attractive you are to them, using your past actions to predict your future behaviour. If you're 'financially linked' to someone on any financial product, it can have an impact. Even a joint bills account with flat-sharers can mean you are co-scored.

It's technically possible joint utility bills could be reported on credit files, but current practice is not to do so.

However if there are two (or more) names on a utility bill, and there's a default, it's likely to be reported on both (or all) credit records. If there's no default or other problems, most utility companies don't report this.

If you move out from a house with people who you had joint finances with, once the accounts are separated or no longer active, always write to the credit reference agencies and ask for a notice of 'disassociation', to stop their credit history affecting yours in future.

4. Your landlord should ask before entering

When you rent a property, your landlord may well need to come in from time to time for repairs, as well as to inspect the property.

If your landlord wants to inspect the property, they should give you notice and arrange a time with you first. As a general rule, they should give you at least 24 hours notice unless it's an emergency - check your tenancy agreement, as the amount of notice may be stated in it.

So if your landlord or letting agent comes in without asking you, you've a right to ask them to stop. If they continue to enter without permission, this could be considered as harassment, and is a criminal offence. See the Shelter website for more information or get advice.

5. Do you know where your stopcock is?

Your mains water tap, or stopcock, is the off-switch for all the water in your home. With luck you'll never need to use it. But if you don't know where it is and a pipe bursts, you'll be powerless to stop it flooding your home.

If you don't know where yours is, check NOW. It could be under the kitchen sink, by the boiler, in the airing cupboard or elsewhere in the property. If you don't know where it is, ask your landlord to show you.

Some homes also have an outside stop valve fitted. The Thames Water website has handy videos on how to find your [inside stopcock](#) and [outside stopcock](#).

6. Do you need your own TV licence?

If you rent, whether an entire property or a room in a shared property, you must be covered by a valid TV licence to watch or record television programmes as they're being shown on TV.

Usually you'll have to organise this yourself (or between yourselves if in a shared house). If you live in self-contained accommodation, such as a separate flat or annexe, you'll need your own separate licence.

If you're a lodger and have a relationship with the homeowner (a family member, partner, nanny, au pair, housekeeper, etc), you'll be covered by the homeowner's TV licence, provided you live in the same building.

But if you're a lodger and you have a separate tenancy agreement for your room, you'll need your own TV licence. For more information, see [TV Licensing](#).

7. Always check for letting agency fees

If you rent a property with a letting agent, ensure you check for any extra fees or charges first, and factor these in. These can add a huge amount to the cost of renting, and vary between agencies.

From 1 October 2014, all letting agencies must belong to a government approved redress scheme for dealing with complaints about lettings in the private rented sector. Where a letting agency manages private rented accommodation on behalf of a landlord, the scheme can also be used for complaints about the management of the property.

If a tenant, landlord or prospective tenant or landlord has a complaint which has not been resolved satisfactorily using the letting agency's own complaints procedure, s/he can complain to the scheme to which the agency belongs. There are three approved schemes: The Property Ombudsman, Ombudsman Services: Property and the Property Redress Scheme.

There's nothing stopping you from discussing the fees with the letting agent to see if you can negotiate a lower rate, though there are no guarantees. Ensure you always get any fee reductions in writing.

Letting agents can't charge you just for registering, but fees could include credit check charges, administration fees and more.

8. Key rentals checklist

While small issues like a dripping tap or squeaky floorboard needn't be deal-breakers, use this list to help you check the rental out when you visit. It's worth taking an eagle-eyed friend or family member to help. Ask the landlord to fix any problems before you move in. Or if you can live with it, use it to help you negotiate on the rent:

- **Spot damp.** Look for wet spots, mould, peeling wallpaper and condensation. Does it smell musty?
- **Look up at ceilings.** Look for cracks, brown stains, slow drips and leaks.
- **Flick switches.** Turn lights on and off, especially with older switches.

- **Inspect the plumbing.** Flush toilets and turn taps on. Check cupboards underneath sinks are dry. Check water pressure and that it gets hot, and that the central heating's working properly.
- **Locks.** Ensure door locks are up to insurance standards. Some policies insist that front and back doors be fitted with a five lever mortice deadlock. Check windows for locks and the front door for break-in signs.
- **Turn on your phone.** Check for a signal to see it's not a mobile dead zone.
- **Avoid kitchen problems.** Is there enough room? If white goods are included, check they're working.
- **Look next door.** If renting a flat or terrace, alarm bells should ring if neighbours' properties are rundown. Their problems can quickly become yours. Listen for noise from neighbours and roads. If you can, try to get a second viewing at a different time of day.

9. Protect yourself from gas leaks

Thousands of people are affected each year by carbon monoxide (CO), a poisonous gas that has no colour, taste or smell. There are simple steps you can take to protect yourself from CO poisoning.

Always ask for a copy of the gas safety record. By law, your landlord must provide you with this before you move in. If your landlord refuses, complain to the [Health and Safety Executive](#) - failure to follow gas safety requirements is a criminal offence.

Under the Gas Safety (Installation and Use) Regulations 1998, landlords must do a gas safety check every 12 months to ensure gas appliances and fittings are safe, and keep these maintained. All checks must also be done by a qualified engineer that's on the [Gas Safe Register](#), the official gas registration body for the UK.

10. NEVER sign a contract you aren't happy with

Once you get the contract, read it carefully before signing. Check it includes how much the deposit and rent are, when it's due, and what it covers (eg. council tax, utility bills, and other dos and don'ts, such as whether you're allowed to smoke or sublet).

Discuss points you disagree on, or don't understand, with the landlord or letting agent. If they agree to change it, don't just take their word. Ensure the contract is changed too so you have proof.

Once you've signed the contract, you are stuck with it so be absolutely sure you understand it and agree to it.

Before you sign on the dotted line, ask as many questions as possible, and get important answers in writing. Even if they don't tell the truth, you may notice them avoiding certain questions. Good things to ask:

- How long is the contract? Are there scheduled rent increases?

- Is the deposit in a [deposit protection scheme](#)? Which one?
- Is maintenance of communal areas expected (eg, the garden)?
- Is it furnished, part or unfurnished? Which items are included?
- Who lives upstairs/next door? Have there been any disputes?
- How long were the previous renters living there?
- Is a parking space included, or is a parking permit needed?
- (If sharing with non-students) What's the council tax band? (Also [check this yourself](#).)
- Where's the mains water stopcock (see [stopcock tips](#) above)?
- Where's the fuse box/ gas and electricity meters?
- Which days are rubbish and recycling collected?
- Are there instruction manuals for any electrical items?
- Who supplies the gas and electricity/phone and broadband?
- Where is the thermostat?
- What's the landlord or letting agent's number?
- Where are the TV aerial and phone line sockets?