

Becoming a tenant for the first time

#MyFirstRentalHome

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Introduction

Finding and moving into your first rental property can be an exciting but also daunting experience. From making sure you choose the right home to knowing how to protect your rights as a tenant, there's certainly a lot to think about.

Keep reading for useful insights into how to find the ideal home, your rights and responsibilities as a tenant and what you should do immediately after you move in.

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Finding your perfect pad: a checklist

So that you don't slip up when selecting your rental property, it pays to keep these pointers in mind:

Are you getting a good deal?

If you fall for a particular home, it's easy to lose sight of whether or not you're getting a good deal. To ensure you don't end up paying over the odds, it's important to keep a cool head and do your research before signing a contract. Take a look at the prices of similar rental properties in the area and compare them with the property you're interested in.

Also, make sure you know exactly what's included in the rental payments before you sign a contract. For example, does the amount include council tax, utility bills or water charges? It's only once you know this that you can make informed decisions regarding affordability.

Has it got the features you need?

Having a list of practical features that you're looking for in your property will help you to narrow down your options and choose the right rental home. Your list could include everything from parking and a reliable web connection to permission to keep pets. Think about how much storage you'll need too, and whether you'd prefer a furnished or unfurnished home. Furnished homes tend to come with at least the main items you'd expect in a property, such as beds, chairs, tables and storage units. In some cases, they also have extras like TVs and sound systems, but often landlords prefer not to take the risk of providing these accessories. Unfurnished rental properties on the other hand only feature the basics. They generally come with white goods such as a cooker and fridge, as well as floor coverings and window dressings. However, you'll need to check exactly what's provided with the property and what you'll need to bring yourself.





• Is it in the right area?

Location is key when it comes to making wise rental property decisions. Before you commit to a home, make sure it's conveniently situated for you. For example, is it close to useful transport links? How long will it take you to commute to work during rush hour or at other times? Do you have easy access to shops? Is the area safe? And if you have kids, are there good schools located nearby?

To get an accurate feel for the place, it's helpful to view the area on different days and at different times of the day, and you might also want to do a trial commute to work to see how long this takes.

Is the property in good condition?

A viewing gives you the chance to take a close look at the condition of a property, so don't waste this opportunity. Examine the windows and doors to make sure they're secure, and watch out for any signs of damp in the walls, ceilings and floors. Run the taps and shower to test the water pressure, and ask when the boiler was last serviced. Flush the toilet to make sure this is working properly too. These checks will save you from nasty surprises when you move in.

Understanding your rights and responsibilities as a tenant

You have certain rights and responsibilities when you move into a rental home, and it's important that you know what these are.



Your rights

Before you get the keys to your rental property, you should sign a tenancy agreement. This document sets out a number of rights you have. For example, you have the right to:

- See the property's Energy Performance Certificate (This tells you how energy efficient the home is on a scale from A to G and lets you know how costly it will be to heat and light. Seeing this certificate can help you to budget more accurately.)
- Be protected from unfair eviction and unfair rental increases
- Have your deposit protected in an approved tenancy deposit protection scheme
- Get your deposit back at the end of your tenancy, as long as you meet your responsibilities as a tenant
- Live in a property that's in a good state of repair and is safe
- Be left alone in the property, unless the landlord requests to do an inspection for which you should receive sufficient notice ahead of the appointment





Your responsibilities

Your responsibilities as a tenant include the following:

- Take care to avoid damaging the property
- Pay the agreed rent on time
- Pay all other bills and charges as specified in your tenancy agreement
- Pay for any damage caused by you or your guests
- Provided they give you sufficient notice, allow your landlord access to conduct inspections and to do any necessary maintenance work
- Don't sublet the property unless your tenancy agreement says you can
- Report any problems with the property (for example mould or broken windows) to your landlord in enough time so that they can arrange for these problems to be fixed

To ensure you're fully up to speed when it comes to your responsibilities, it's important to check the terms of your tenant agreement.



Moving in: what you need to know

From unpacking boxes to checking inventories, there's a lot to do when you step over the threshold into your rental home. Here are a few of the tasks you should prioritise:

Check the inventory

An accurate inventory can help you to avoid disputes with your landlord over your deposit when you move out, so it's essential that you check this document carefully as soon as you move in. If you spot anything that's incorrect, make sure you record this. For example, add the details of items that are missing and make a note of and photograph any damage that hasn't been detailed. As a general rule, it's wise to take plenty of pictures to support the information you give.

Only sign the inventory when you're completely happy with it.

Read the meters

On the day you move in, take gas, electricity and water meter readings and give these to the existing utilities suppliers. You may want to take photos of your meters showing these readings too. Doing so will help ensure you get accurate first bills.

To save money, it's worth shopping around for a better deal on your utilities. Bear in mind though, it usually takes around three weeks to switch to another supplier, so you'll have to pay at least one bill with the current provider.



Set up direct debits or standing orders

So that you don't accidentally forget to pay your rent or any of your other bills, it's a good idea to set up direct debits or standing orders for the appropriate amounts. The sooner you do this, the better.

Make sure you know who's responsible for which bills

If you're sharing your new rental home with other people, make sure you establish at the outset who is responsible for paying each bill.



Update your driving licence

Don't forget to change the address detailed on your driving licence. You can be fined up to £1,000 if you fail to inform the DVLA of your move.

Register for council tax

Unless it's included in your rent, you're in full-time education or you're covered by another exemption, you'll need to pay council tax. To register to do this, contact your local council.

Get a TV licence

If you plan to watch TV live or through the BBC iPlayer, even if you're only going to do this on your tablet or laptop, you'll require a TV licence. You can register to pay online, by phone or by post. If you're paying by direct debit, you can choose whether to pay for a full year up front or make smaller payments each month or quarter.

Familiarise yourself with the security arrangements

Make sure you know how to lock all the doors and windows in your new home, including in any outbuildings. If there's an alarm, spend time ensuring you can use it properly.

Get to know the local rules and routines

To ensure you're up and running as soon as possible, find out everything from when the bins are collected in your street to what the local parking regulations are.



• Becoming a tenant - in brief:

- Make sure you know exactly what sort of property you're looking for
- Get to grips with your rights and responsibilities as a tenant
- Check the inventory and take meter readings the day you move in

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