

RENTING RULES



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Introduction

Whether you're a tenant or a landlord, property letting can feel like a minefield. From disputes over repairs to late rental payments, there are a host of potential problems to avoid. Fortunately, help is at hand. In this eBook, we offer useful tips that will help you to keep your relationship with your landlord or tenants on track. Keep reading for our top 'renting rules', as well as insights from bloggers with their own experiences of being tenants.

Have your own stories or advice you'd like to share? Join the conversation online by tagging [@HomeLet](#) and using the hashtag [#RentingRules](#).



Renting Rules for Tenants

Know your rights

Knowing your rights will help you to protect yourself from unfair treatment, so it's wise to do some research on this topic before you move into a rental property. For example, as a tenant the law says you should be able to:

- Live in a property undisturbed
- Have a tenancy agreement that's fair and complies with the law
- Have your deposit returned to you when your tenancy ends
- See an energy performance certificate
- Be protected from unfair rent and unfair eviction
- Live in a home that's in a good state of repair and is safe

Stick to the terms of your tenancy agreement

“Always pay your rent on time. Rent should be your number one financial priority to allow you to live in your home without worrying.”

Katy at finance, food and parenting blog katykicker.com

Unless you're prepared to part with your deposit and potentially be evicted, you'll need to follow the rules set out in your tenancy agreement. This includes everything from paying your rent on time (even if you're in a dispute with your landlord) to not subletting your property unless you have permission. It also means sticking to the agreed policies on issues such as smoking and keeping pets.



Make sure you take good care of your rental home too. As well as keeping the place clean, try to avoid causing damage. For instance, if you leave the property unoccupied during cold weather, turn off the water at the mains so that the pipes don't freeze and burst.

“If you are in a position to pay two or three months' rent in advance, you don't even understand the relief you will have from doing this!”

Marina at travel blog travelexperta.com

Do a thorough inventory check

“When you actually move in it’s good to go into the empty house/flat etc and take photos of everything. That way you have proof of what was in the house when you moved in and what kind of state it was in.

Amy at beauty, fashion and lifestyle blog amypyt.com

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In the excitement of moving into a new place, it’s easy to overlook the importance of doing a detailed check of the property’s inventory. However, if you skip this step, you could find it harder to get your deposit back when you move out.



“Always make an inventory before you move your things in and always make sure the estate agent or landlord has a copy! It’s so easy for them to keep your deposit if you didn’t make one at the start.

Becca at lifestyle, fashion and parenting blog queenbeebecca.com

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If your landlord doesn’t provide you with an inventory when you move in, ask for one. This document should list all possessions the property comes with, including appliances, flooring and furniture - and it should record their condition. Make sure you agree with everything on the list before you sign it - and take photos that can be used as evidence if there’s a dispute when you’re moving out.

“Take photos of the property and its contents when you first move in and of any existing wear and tear, such as marks on the walls or carpet stains, so that when you leave you can replace anything that you might have moved.

Sam at home design and lifestyle blog happyhomebird.com

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Get permission before you make property improvements

“Make sure you’re happy with the way the place looks as most landlords won’t allow you to do much to the properties. Although it may be within budget, if you’re not happy with the appearance it’s worth waiting until something better comes along.”

Olivia at lifestyle blog dungarees-and-donuts.co.uk

Don’t make the mistake of trying to improve the property without seeing if you need permission from your landlord first. Although you might be making the place nicer, these DIY projects could result in you losing part or all of your deposit when you move out. So, whether you want to repaint a room or put up a garden shed, check the terms of your tenancy agreement to see if you need permission. If you do, get your landlord’s agreement in writing before you start any work.



“Often the tenant will do a lot of modifications during the decoration process that can be very expensive or hard to fix. They must consider issues such as whether or not they are allowed to make holes in the walls, modifications to the lighting structure, build extra closets or storage spaces etc.”

Jade at travel tips blog the-travel-guru.com

Tell your landlord straight away if repairs are required

Take care of the home you are in and get the estate agents on board. When we rented we had a great relationship with the agents and the landlord as we cared for the home as our own. In turn, if there were any problems these were quickly fixed, so a win-win for everyone.

Paula at lifestyle, food and money blog mummyvswork.co.uk



The majority of repairs are your landlord's responsibility, so if you spot signs of damage, it's important to get in touch with your landlord or letting agent as soon as possible. You should only attempt repairs to your rental property yourself if your tenancy agreement says you can.

Bear in mind that the vast majority of landlords want to know about any problems in their properties quickly so they have the opportunity to fix these issues before they get any worse and cause further damage.



Make sure you're covered

No matter how careful you are, you can't eliminate the risk that your possessions will be damaged or stolen, so to ensure that you don't end up with a big bill, it's a good idea to get tenants' insurance. As well as cover for your possessions, consider getting a policy that includes tenancy liability insurance. This will protect you if you damage your landlord's furniture, fixtures or fittings. Remember that it's YOUR responsibility as a tenant to consider the right insurance for you and not your landlord's job. Do some research to find the right one that suits your needs!

Renting Rules for Landlords

Do the right tenant checks

Before you sign a contract with tenants, it's important to do some checks. By law, you have to make sure that people have the right to rent property - and this applies to all tenants aged 18 and above, even if they're not named on the tenancy agreement.

Although it's not legally required, it's also a good idea to use a tenant referencing service to check that people really are who they say they are. These checks can confirm details such as people's employment statuses and they can also uncover facts that prospective tenants may not disclose, such as previous names and addresses and any problems they've had paying their rent in the past.



Make sure you meet your safety responsibilities

As a landlord, you have a responsibility to keep your properties safe and free of health hazards. This means ensuring gas equipment is properly installed and maintained, keeping electrical systems safe, providing smoke alarms on each storey and fitting carbon monoxide alarms in all rooms that contain solid fuel burning appliances.

Be prompt with any repairs

Make sure you're clear on what you have a duty to repair as a landlord, and if your tenants contact you asking for something to be fixed, take action as soon as you can. Delaying repairs could put a strain on your relationship with your tenants and it may even land you in legal trouble.

Try to build a rapport with your tenants

Fulfilling your responsibilities as a landlord isn't just about ticking boxes and making sure you stick to the letter of the law. If you want to keep your tenants for long periods to minimise turnover and reduce the risk of your property being empty, it's important to try to establish a rapport with the people living in your premises. This can be as simple as staying in regular contact with them and being responsive to their concerns.

Don't enter the property without permission

Never assume that just because you own a property, you have the right to walk into it whenever you want. Misunderstandings over the right to enter and inspect properties is one of the main causes of disputes between landlords and tenants. Bear in mind that legally, you have to give 24 hours' notice before you visit your property to conduct an inspection. You should also give plenty of warning if you want to carry out repairs, unless you have to gain access in an emergency.

In general, the more notice you can give before you visit your property, the better. This will ensure your tenants have time to prepare and it'll help to avoid unnecessary tensions.

Protect your finances with suitable insurance

To help you protect your finances, it's important to have suitable insurance in place. Note that landlord insurance policies differ from regular home cover and can protect you against a whole range of risks. As well as including buildings and contents protection, they can cover you for emergency repairs, the non-payment of rent and damage caused by tenants. The policies can also cover legal expenses and the cost of providing emergency overnight accommodation for tenants.





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