



How to rent

The checklist for renting in England



Easy Read version

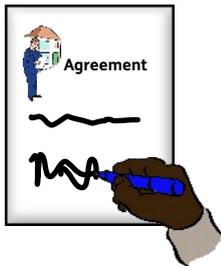
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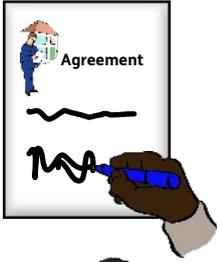
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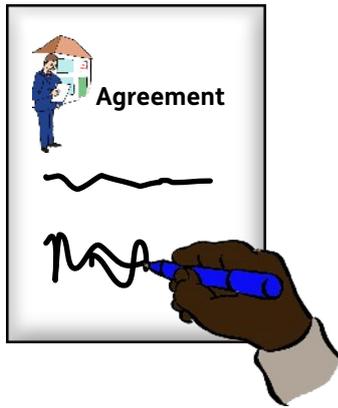
9. What the words mean **42**

Some new or technical words are in **bold**.
We explain what they mean at the end
of this guide.

About this guide



The government wrote this guide for assured shorthold tenancies.



A tenancy is an agreement between the landlord who owns the room, flat or house and the tenant who rents it.



An assured shorthold tenancy is the most common type of tenancy agreement.

The next part of this guide tells you more about it.



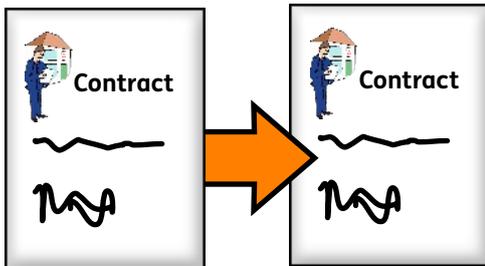
This guide is for people who are renting a home from a landlord or letting agent. Most of the information is the same if you share the property with other people. But some things might be different.



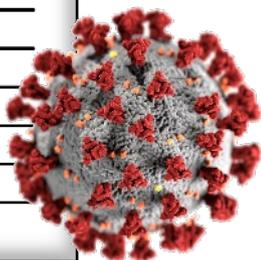
This guide does not cover **lodgers**. **Lodgers** are people who live with their landlord. It does not cover people with licences (such as many property guardians) or tenants where the property is not their main or only home.



The landlord should give new tenants an up to date copy of this guide.



They must give you another copy if you renew your contract and this guide has been updated.



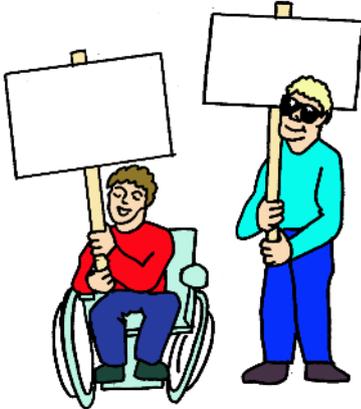
Some information might be affected by rules about coronavirus (COVID-19). You can find out more on this website: tinyurl.com/gov-covid19andrenting
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1. About assured shorthold tenancies

You will be asked to sign an assured shorthold tenancy agreement if:



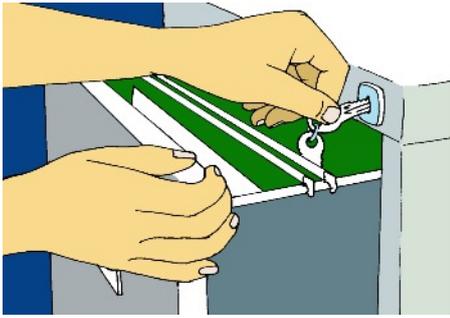
- the property is private (not a business)
- the property is your main home
- the landlord doesn't live in the property.



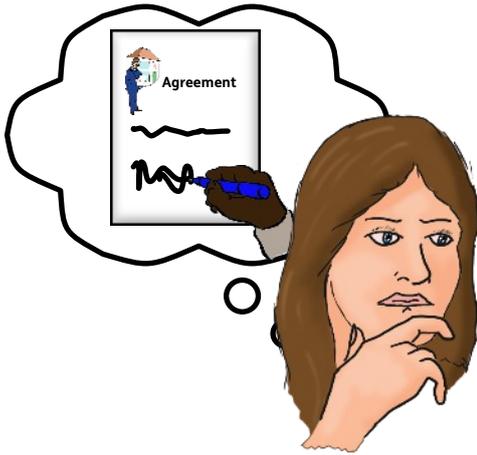
A tenancy agreement gives you important rights as well as responsibilities.



This guide will help you understand these and think about what questions to ask.



Keep this guide somewhere safe in case you need to sort out any problems.



Do not let anyone rush you into deciding about the tenancy or signing paperwork.

Take your time. Think about everything and make sure you understand what you are agreeing to.

2. Before you start



Things to think about

What is the landlord or letting agent asking you to pay for?

You might have to pay a holding deposit.

The landlord must pay this back.



They cannot charge you to look round the property or set up the tenancy.

How much is the deposit?



A deposit is money you pay when you start renting your home. The landlord must keep this safe and pay some or all of it back when you leave, unless you owe rent or damage anything. If this happens then the landlord can deduct money from the deposit to cover the amount owed and/or damage.

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
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If your rent is less than £50,000 a year, the maximum you have to pay as a deposit is 5 weeks' rent.

Jan	Feb	Mar	Apr
May	Jun	Jul	Au
Sep	Oct	Nov	De



How long do you want to rent the property for?

Most tenancies are for 6 or 12 months. The landlord must allow you to stay for at least 6 months. There is more information in section 3 of this guide.



How much rent can you afford to pay?

Most people can afford to spend about one third of their monthly money on rent. But this depends on what other things you have to pay for.



Can you get any benefits to help?

Benefits like Housing Benefit or Universal Credit might help pay for some or all of your rent.



This is true even if you rent from a private landlord. But you can only get so much depending on the area you are in.

You can check how much by looking on line here:

tinyurl.com/housing-allowance-rates

This is not in EasyRead.



There is more information about managing your rent money when getting Universal Credit here:

tinyurl.com/universalcredit-and-payingrent

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Where do you want to live and how will you look for somewhere to rent?

You will have more choice if you look at a big area.

Do you have all the paperwork you need?

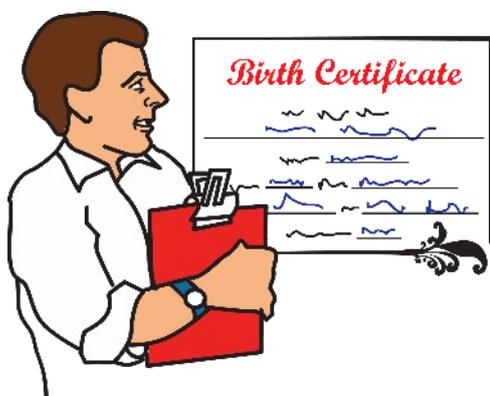


The law says the landlord must check that:

- you are who you say you are
- you are allowed to live in the UK.



They might also ask you to prove you are working or can afford to pay the rent.



Do you have the right to rent property?

Landlords must check that anyone over 18 years old is allowed to rent property in the UK.



More information on proving your right to rent property can be found here:
tinyurl.com/gov-private-renting
This is not in EasyRead.



Do you need a guarantor for the rent?

Some landlords ask for a guarantor for your rent. This means someone agrees to pay the rent and for any damages if you do not pay.



If you don't have a guarantor, you can ask Shelter for advice. Visit their website: **tinyurl.com/rent-deposit-bond-schemes**

This is not in EasyRead.



Who are you renting from?

Watch out for scams!

Make sure you know who you are paying money to and why.



There are 2 ways to rent a property:

1. Directly from the landlord

Your local council can help you find an accredited landlord. This means one with training and support to understand the law and treat tenants fairly.



2. Through a letting agent

Letting agents work for the landlord and collect rent and other money from you.

They must be:

- members of a **redress scheme**. This is an organisation that can sort out problems between you and the agent or landlord. You should check which scheme they are in, just in case you have a problem.
- part of a scheme that protects any money you pay to them.

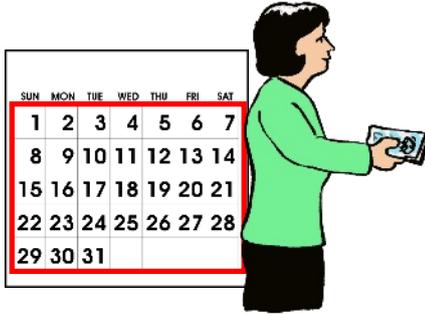


You can also ask if they are **accredited**.

3. Looking for your new home

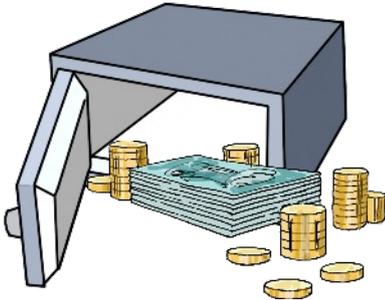
Things to check

How much is the deposit?



The landlord can only ask for 5 weeks' rent as a deposit. Or 6 weeks' if the rent is more than £50,000 a year.

Is your deposit safe?



The landlord must use a deposit protection scheme to keep your deposit money safe.

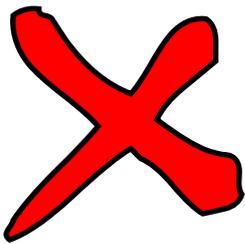


It is a good idea to check which scheme they are in. You can look on this website: **tinyurl.com/gov-tenancy-deposit-protection**

Can the landlord ask me for something instead of a deposit?



Sometimes you might be told about a scheme called a deposit replacement product instead of paying a deposit.



The landlord cannot make you use this scheme.



They are often cheaper than paying a large deposit at the beginning. But then you have to carry on paying and you do not get the money back.



Most of these schemes still ask you to pay for any damage or unpaid rent as well.



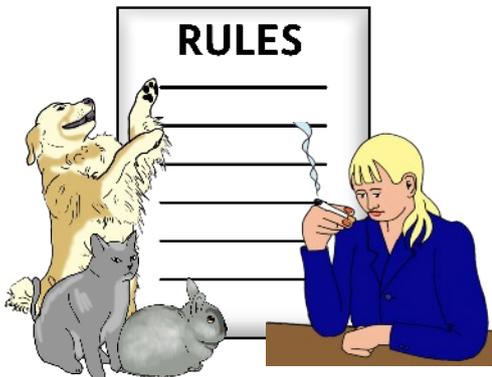
You do need to check what each scheme wants from you and that they are looked at by the Financial Conduct Authority (FCA). Visit: www.fca.org.uk

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May	Jun	Jul	Au
Sep	Oct	Nov	De



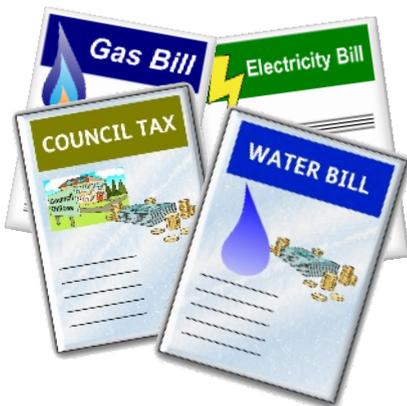
How long is the tenancy?

Any tenancy is for at least 6 months, sometimes 12. But you can ask to rent for longer on a rolling tenancy which does not end on a set date.



Can you smoke or keep pets?

Ask if there are rules about things like smoking, pets, keeping a bike, rubbish and recycling.



Who pays the bills?

Check whether you or the landlord pay for electricity, gas, water, council tax or other bills.



It is usually the tenant. For advice on paying bills is visit: tinyurl.com/best-way-to-pay-bills

What about fixtures and fittings?

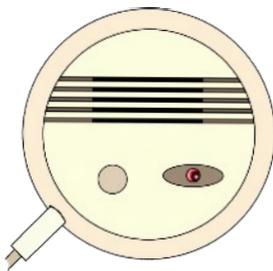


Fixtures like cupboards are usually included when you rent a property. Fittings like pictures or mirrors might not be included.



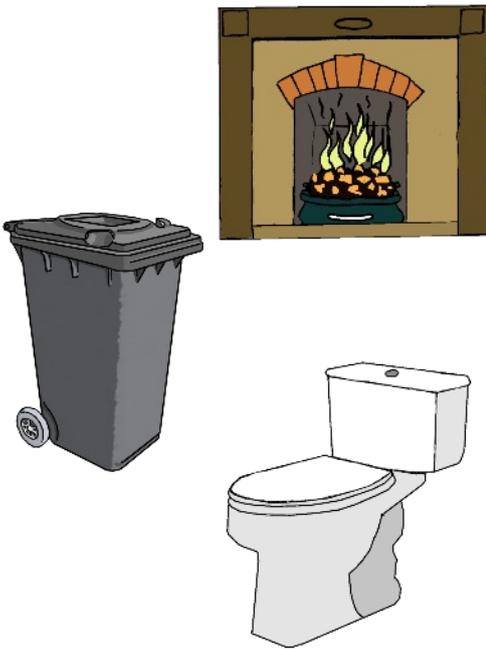
Check what is included before you move in.

Is it safe?



- is there at least one smoke alarm on each floor of the house?
- is there a carbon monoxide alarm if you have solid fuel appliances like wood burning stove, gas or open fire?
- have you seen the gas safety certificate?
- have you got an Energy Performance Certificate that says how much it costs to heat and run the property?
- is there a report to say the electricity is safe?

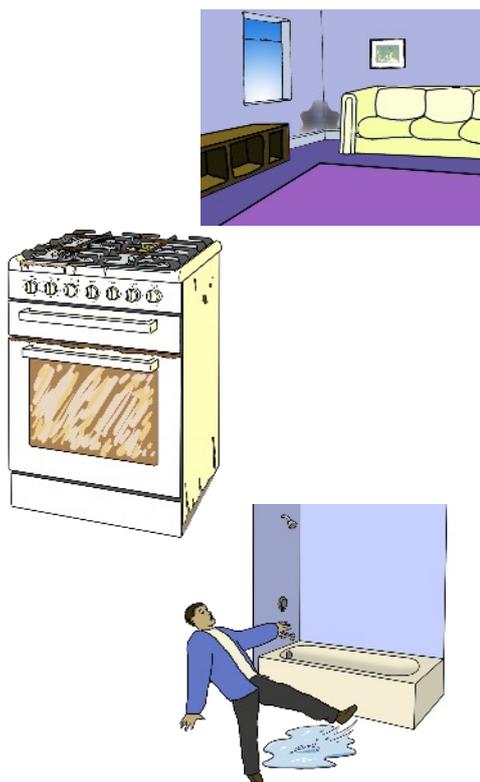




- does the water and the heating work?
- do you know what to do if there is a fire?
- when is rubbish and recycling collected?
- do things like toilets and windows work?

Is it fit to live in?

The law says landlords must fix things like:



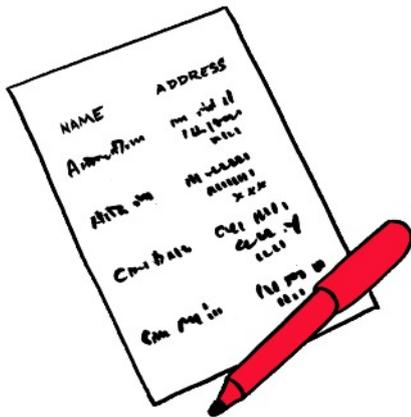
- really bad damp
- problems with drains or toilets
- problems preparing food or washing up
- buildings that are not safe or too hot or cold
- baths, showers or other places where you could trip or fall.



The landlord does not have to fix any problem that you or your family or friends cause.

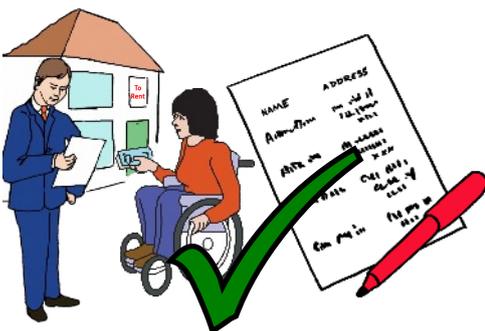


It is a good idea to check to see if your tenancy says you will still have to pay rent even if you can't live in the there because of things like a fire or flood.



Who is the landlord?

Make sure you have the landlord's name and an address in England or Wales to contact them.



Do not pay any rent until you have this.



Check the landlord is allowed to rent the property. They might need permission from their mortgage company or the person who owns the building.



They might be breaking the law by renting it to you if they do not own the property.

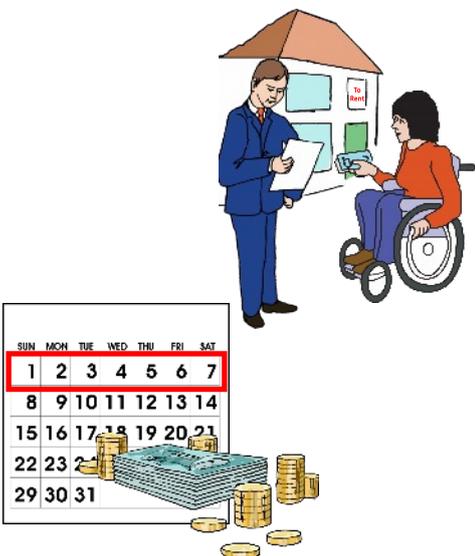


If the landlord gets behind with their mortgage you might have to leave.

What can the landlord charge for?

The landlord can ask you to pay:

- rent
- a refundable deposit
- one week's rent to hold the property (refundable)





- to end the tenancy early or change the agreement
- bills
- money if you pay your rent late
- for new keys if you lose yours.

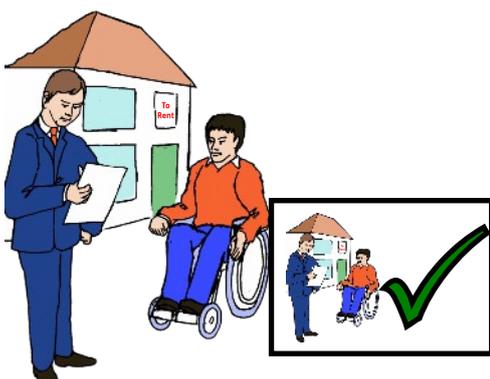
The landlord cannot ask you to pay money to:



- look round the property
- set up the tenancy
- leave the property
- cover something the landlord should pay for.



Does the property need a licence?



The law says landlords must have a licence for some privately rented homes. The licence shows that the property is fit to live in and managed well.



Houses in Multiple Occupation (HMOs)

An HMO is usually a larger house with 3 or more people not from the same family, sharing. Check your landlord has the right HMO licence.



These landlords must give you a list of the rules for living there, this is called a statement of the terms.



Selective Licensing

Sometimes the rented homes in an area all need a licence even if just one family lives there.



It lets the council check these homes are ok.

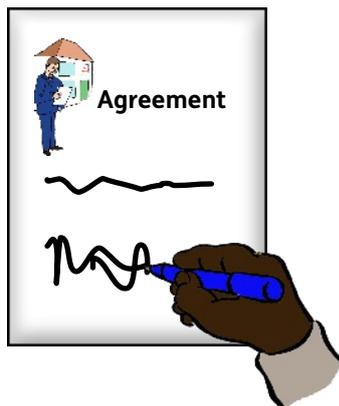
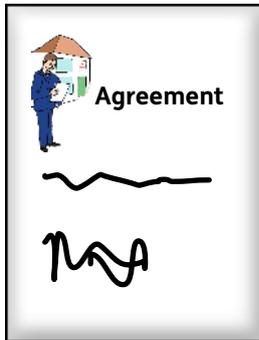
Your council can tell you if this is true for where you want to live.

4. When you find somewhere

Check the paperwork

Tenancy agreement

Make sure you have a copy of the tenancy agreement.

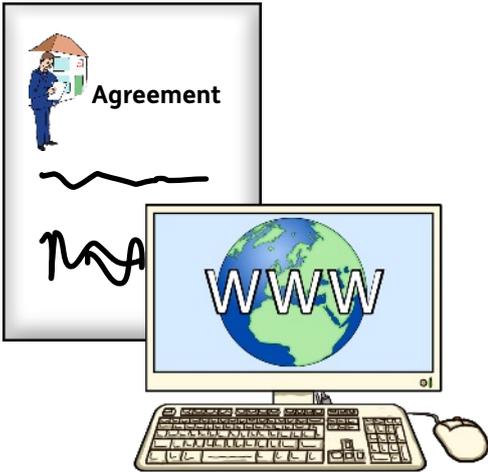


Only sign it if you understand what you are agreeing to. Ask for advice if there is anything you are not sure about.

You can get this for free from Citizens Advice, citizensadvice.org.uk or Shelter, tinyurl.com/shelter-housing-advice



If you are unhappy with the agreement, the law says you can change your mind and the landlord must give back your holding deposit.



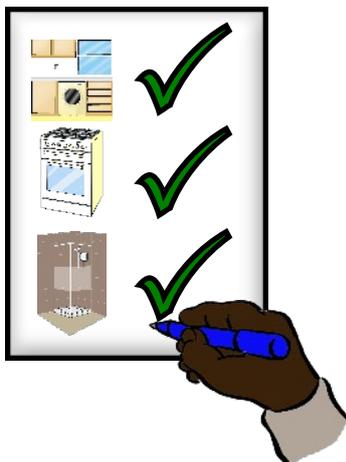
The landlord or letting agent will usually have their own tenancy agreement but you can ask them to use a different one. The government has written a model tenancy agreement which can be downloaded for free here:

tinyurl.com/gov-model-agreement

Inventory

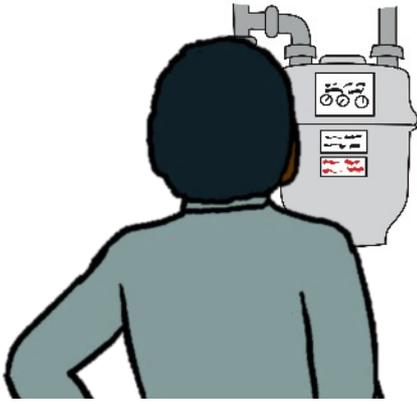
The inventory is a list of everything in the property.

Check it before you move in and take photos to show whether things are damaged or not. This will help later if you and your landlord disagree.



Sign the list if you are happy with everything and keep a copy.

Your landlord cannot charge you for the inventory.



Meter readings

Read the gas and electricity meters when you move in and take photos with the date and time. This will make sure you do not pay bills for the person who lived there before you.



Contact details

The law says you must know the name and address of your landlord. Make sure you know how to contact the landlord or letting agent and have a phone number to use to contact them in an emergency.



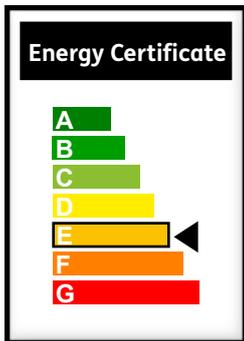
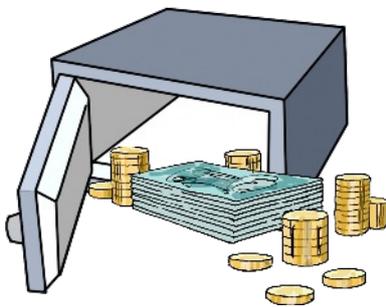
Code of practice

A code of practice says how people in a certain job should behave and keep to the law. Ask if your landlord or letting agent has signed one.



Papers the landlord **MUST** give you

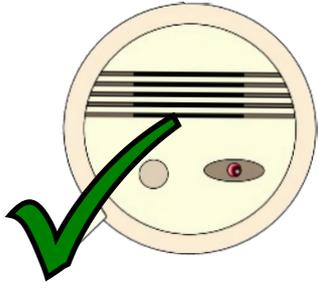
- a printed copy of this How to Rent guide. They can email a copy if you prefer.
- a gas safety certificate when you move in and a new one each year when the gas is checked. They must give you a new certificate if they fit any new gas equipment.
- paperwork to show you paid a deposit and they will keep the money safe.
- an Energy Performance Certificate that says how much it costs to heat and run the property. This should say band E or higher. You can find energy certificates here: tinyurl.com/energy-certificate



Papers the landlord **should** give you

- papers about electrical checks. The law says a trained electrician must check the property every 5 years. Your landlord must prove this is done. There is more information here tinyurl.com/electrical-checks

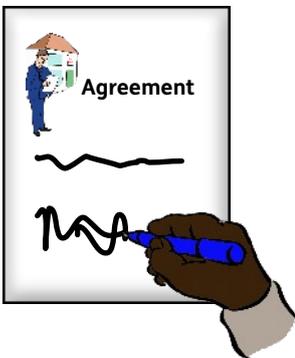




- proof that smoke and carbon monoxide alarms are working when you move in. Tenants should check them often.

5. Living in your rented home

You MUST



- **pay the rent on time** – if you are more than 2 weeks late the landlord can charge you extra. There are rules about how much they can charge. Not paying rent means you have broken the tenancy agreement and could have to move out.

For more information visit:

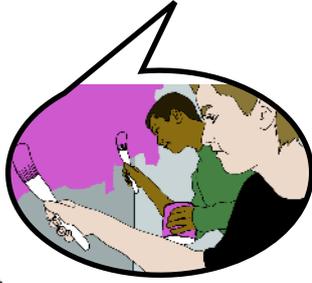
tinyurl.com/tenant-fees-act-2019

- you could lose your home if you do not do the things in your tenancy agreement.

If you have problems see more information here: **tinyurl.com/gov-rent-arrears**

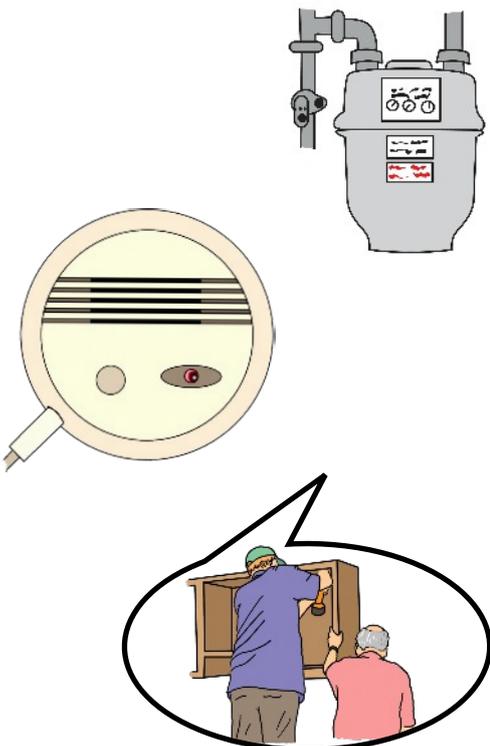
Check out these practical steps for paying your rent on time: **tinyurl.com/problems-paying-rent**

- **pay any other bills** – make sure you pay all bills on time. You can choose which company you get your gas and electricity from if you pay for them.

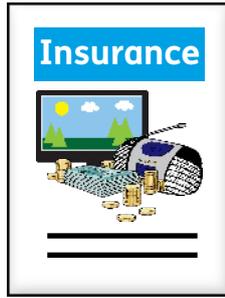


- **take care of the property** – ask the landlord before you decorate or repair anything
- **think about the neighbours** – the landlord could tell you to leave if your behaviour upsets or annoys your neighbours
- **not have a lodger or rent the property** – you must ask your landlord if anyone else can pay to live in the property.

You should



- know where the gas and electricity meters are, how to work the heating and turn off the water or electricity
- test the smoke alarms and carbon monoxide detectors once a month
- tell your landlord about any repairs that are needed. If you ignore small problems, they can get bigger. You could lose your deposit if this happens



- have contents insurance for all your things. The landlord's insurance only covers the building
- think about whether a smart meter would save you money. You should tell your landlord before you get one
- register to vote at your new address. Visit: www.gov.uk/register-to-vote

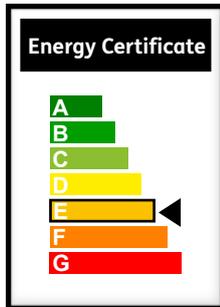
The landlord MUST



- keep the property in good condition
- make sure the property is safe for you to live in



- fit at least one working smoke alarm on each floor and a carbon monoxide detector in rooms where there is an open fire or wood-burning stove
- deal with any problems with the gas, water or electricity supply
- keep any furniture or appliances they provide in good condition



- do most repairs
- arrange a gas safety check each year and an electricity check every 5 years
- ask at least 24 hours before they come into your home for checks or repairs. The landlord or letting agent can only come in if you agree
- get a licence for the property if it needs one
- have an Energy Performance Certificate of Band E or higher. Unless the property does not need one.

The landlord should

- insure the building against flood and fire
- check all appliances, fixtures and fittings are safe. This includes blinds. These can be dangerous to children if they have looped cords





There are some important things to think about if you want to carry on living in your home after the first tenancy has finished, this website can help you: [tinyurl.com/tenancy-ends](https://www.tinyurl.com/tenancy-ends)



If your landlord wants to put the rent up, they can if you or the tenancy says they can. But they must follow the laws about this. There is more information about this here: [tinyurl.com/gov-rent-increase](https://www.tinyurl.com/gov-rent-increase)
This is not in Easy Read

6. When the tenancy agreement ends



If your landlord wants to end the tenancy

Your landlord must give you notice if they want you to leave.



Usually they will write to say you must leave when your tenancy ends. How much notice they give you depends on the type of tenancy you have and why they want you to leave.



If your landlord sends you notice to leave, you should read it straight away and act as soon as possible. This could help you keep your home.

For free help contact Citizens Advice [citizensadvice.org.uk](https://www.citizensadvice.org.uk) or Shelter [shelter.org.uk](https://www.shelter.org.uk)



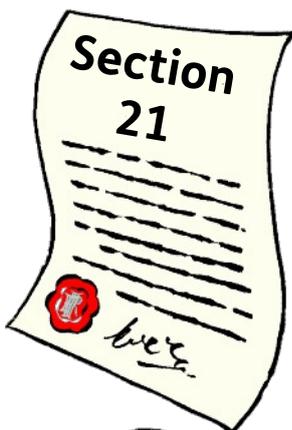
If you can get legal aid, ask Civil Legal Advice for free help. Their details are in the Where to Find Out More section of this guide.



There are laws about when and how a landlord can make you leave, and they need a court order to do this.



The government has said it plans to stop people being made homeless if they have not done anything wrong.



Until then landlords can still give you a section 21 notice. If you get one ask Shelter or Citizens Advice for help.



If you can get legal aid, ask Civil Legal Advice for free help.

If you want to stop renting somewhere



You must write to your landlord to give notice if you want to leave. Keep a copy of what you write.

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
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The tenancy agreement will say how much notice you must give to the landlord. This is usually one month.

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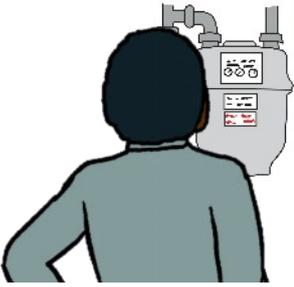
If you wish to leave sooner, please read the next section of this guide If things go wrong.

Before you leave:

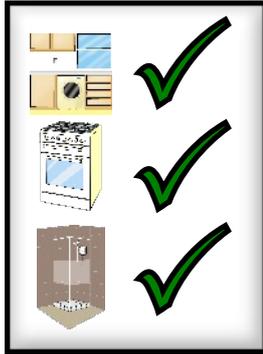


- make sure you are up to date with the rent and do not owe anything
- pay all your bills. If you do not, this might make it harder for you to rent or get gas or electricity services in the future





- take out all your things and tidy up and clean
- read the gas and electricity meters
- check the inventory and take photos of the property when you leave
- get rid of any of your furniture that you do not need through the local council collection service
- give back all the keys you were given to the landlord or letting agent. If any are missing you might have to pay for the landlord to change the locks
- try to be there when the landlord or letting agent finally checks the property. They might decide to take money from your deposit to cover damage.



If you do not agree with this, you can contact the deposit protection scheme in your tenancy agreement. How to contact them is here: **tinyurl.com/tenancy-deposit-protected**

7. If things go wrong



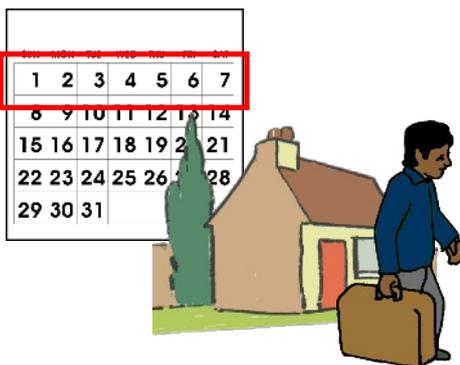
You should be able to sort most things out with your landlord or letting agent.



This list explains how the law protects tenants and where to go for help:

- **to complain about a letting agent – contact their redress scheme: tinyurl.com/redress-scheme**

Every agent must belong to one of these.



- **if you want to leave before the tenancy agreement ends or with less notice than it says – talk to your landlord. If they agree, make sure you have everything in writing and give them all the keys back.**



Your landlord can charge you if they lose money from rent. There are rules about how much they can ask you to pay. You can find out more here: tinyurl.com/tenant-fees-act-2019



You might still have to pay the rent until someone else is found to move in. This depends on what your agreement says about giving notice. For more information see tinyurl.com/tenant-fees-act-2019

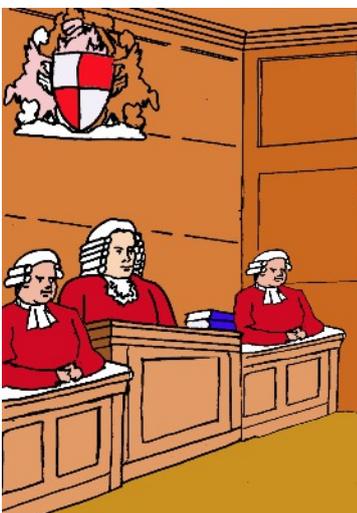


- **if you cannot pay the rent** – talk to your landlord as soon as possible. Citizens Advice or Shelter give help and advice.

If you can get legal aid, ask Civil Legal Advice for free help.



- **if your property is not safe and your landlord will not repair it** – talk to your local council. They can make landlords deal with serious problems. You can also tell Trading Standards: tinyurl.com/trading-standards-office



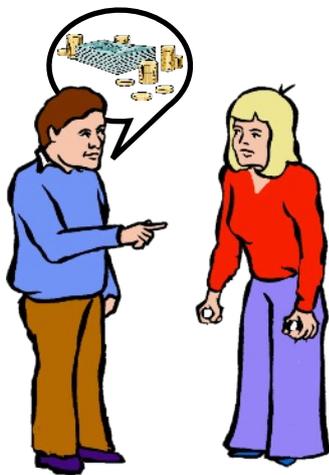
- **if you think the property is not fit to live in** – you might be able to take your landlord to court. The court can make the landlord do the repairs and pay you money to make up for the problems. For more information, please see the Shelter website: tinyurl.com/repair-obligations



- **if you complain and the local council tells the landlord to do repairs** – the landlord should not be able to make you leave for 6 months unless you break any rules under your tenancy agreement



- **local councils can fine a landlord or take them to court if they do not do the requested repairs.** If a court finds a landlord or letting agent guilty of breaking these laws, they can ban them from renting out property and the landlord or letting agent will be added to the Rogue Landlords Database



- **if the landlord charges you for something he should not** – the local council can fine them. This includes not giving back deposit money they owe you.

Landlords or letting agents cannot use a section 21 notice (no fault eviction) if they have not repaid the deposit they owe you.



- **if your landlord bullies you or comes into your flat without permission** – tell your local council or phone 999 if it is urgent



- **if your landlord is trying to force you out** – tell your local council. There are laws about how and when a landlord can do this. Shelter and Civil Legal Advice, see Help and Advice below, may also be able to help you.



- **rules about making you leave** – if landlords do not follow the rules, they could be breaking the law. They must give you the right notice, in writing, and can only force you to leave if a court orders it



- **if you split up with a partner you live with** – you might be able to stay in your home. It depends whose name is on the tenancy agreement. Visit: tinyurl.com/separating-your-rights



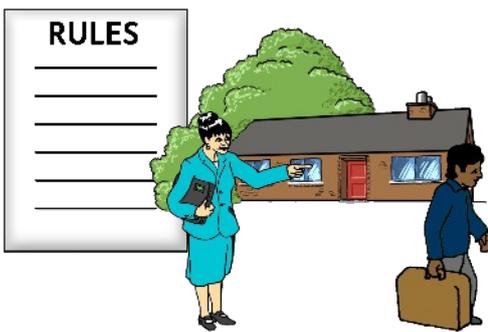
- **if you are worried about finding somewhere else to live** – contact your local council Housing Department for advice. They should help you before you become homeless and may have to find you somewhere else to live.



- **if your landlord breaks the rules –** they might have to pay back some of the rent to you or your local council has paid them.

Protection from eviction

What can be done to stay in your home



Landlords must follow strict rules if they want you to leave your home. They could be taken to court in they don't follow them properly.



Landlords must give you with the right amount of time to leave and can only make you leave if a court says so.

See Understanding the possession action process: A guide for private residential tenants in England and Wales. tinyurl.com/private-tenant-guide



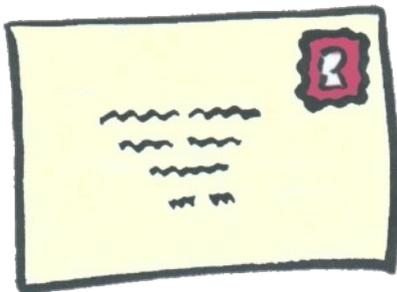
If you more information on any of the links in this guide please contact us online at:

forms.communities.gov.uk



Or call:

0303 444 0000



Or write to us at:

**2 Marsham Street,
London,
SW1P 4DF.**

8. Where to find out more



Because of Coronavirus many organisations might not be seeing people in person yet.

You can find out more on their websites.



Citizens Advice

Free advice about your rights and things you need to do. You can find your local Citizens Advice at: citizensadvice.org.uk



Shelter

Advice and support about housing and homelessness:
england.shelter.org.uk/housing_advice



Your Local Housing Authority

To complain about your landlord or letting agent or complain about the state of your home you can type your postcode into this website to find your local council: gov.uk/find-local-council



Crisis

Advice and support for people who are homeless or might be homeless:
crisis.org.uk/



Civil Legal Advice

If you can get legal aid, ask Civil Legal Advice for free help: gov.uk/civil-legal-advice



Money Advice Service

Free money advice:
moneyadvice.service.org.uk/en



The Law Society

To find a lawyer: lawsociety.org.uk/



Gas Safe Register

For help on gas safety:
gassaferegister.co.uk/



Electrical Safety First

For help on electrical safety:
electricalsafetyfirst.org.uk/



Marks Out of Tenancy

Information for tenants:
marksoutoftenancy.com/

9. What the words mean

Accredited landlord – a member of a scheme that trains and supports landlords to understand the law and treat tenants fairly.

Appliances – things like cookers, fridges, freezers, vacuum cleaners or irons.

Assured shorthold tenancy – when you rent a property:

- that is private (not a business)
- that is your main home
- where the landlord doesn't live.

Carbon monoxide – a dangerous gas that gas boilers, open fires or log burners give off if they are not working properly.

Code of practice – a guide that says how people who do a certain job should behave and keep to the law.

Deposit – when you pay money to promise to do something. For example, to rent a flat or keep to the tenancy agreement. You usually get this back.

Deposit protection scheme – the way that your landlord must make sure your deposit money is safe and ready to give back when your tenancy ends.

Energy Performance Certificate – a report that says how much it costs to heat and run a house.

Fixtures and fittings - **Fixtures** are things like cupboards that are attached. **Fittings** are hung up like pictures or mirrors and might not be included in a rented home.

Guarantor - someone who agrees to pay the rent and for any damage if you do not pay.

Holding deposit - money you pay the landlord to hold the property for you and not rent it to anyone else, which you can then get back.

Insurance - when you pay money to a company who pay to replace things that are lost, stolen or damaged.

Landlord - the person who owns the room, flat or house.

Letting agent - letting agents work for the landlord and collect rent and other money from you.

Licence - permission to do something as long as you keep to any rules or laws and behave properly.

Lodger - someone who pays to live in your home with you.

Give notice - tell someone officially a date you want to do something.

Property - something that belongs to a person. The landlord's property is the house, flat or room that you rent.

Redress scheme - an organisation that can sort out problems between you and the letting agent or landlord.

Responsibilities - things you must do.

Rights – things that must happen for you.

Rolling tenancy – a tenancy that does not end on a set date.

Scam – when someone cheats you out of money.

Smart meter – a meter that records how much electricity you use and sends it straight to the company, they can help you save money.

Section 21 – a notice from your landlord that they want you to leave by a set date.

Tenancy – an agreement between the landlord who owns the room, flat or house and the tenant who rents it.

Tenant – the person who rents the room, flat or house.



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