

# Advice Service

## TEN TIPS FOR RENTERS

In this guide you will find detailed information about everything you need to know before you move in.



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### **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 (your stuff).

If you are sharing a house, always let your insurers know you live with others and not on your own, otherwise you could risk invalidating your insurance.

It can be difficult to get cover from a mainstream insurer if you share. Some insurance comparison sites (sites like [Confused.com](http://Confused.com), [Gocompare](http://Gocompare), [MoneySupermarket](http://MoneySupermarket) and [Compare The Market](http://Compare The Market)) say they provide quotes for housesharers, but double-check the policy to make sure you are covered.

You may find it easier to get cover a specialist such as Endsleigh (specialises in students) or get a quote from a local insurance broker (you can find these at the [BIBA](http://BIBA) website).

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 haven't damaged anything.

If you agree with your landlord how much deposit you'll get back, it should be returned to you within 10 days of the tenancy ending. If you don't agree, contact the scheme straightaway.

For really useful tips on how to get your deposit back see:

<http://www.savethestudent.org/accommodation/how-to-get-your-full-student-house-deposit-back.html>

### **3. Joint accounts with housemates can affect your credit rating**

Credit scoring is the way that lenders decide how risky it would be to lend you money. They use all the information they have about you to make a decision. If you're 'financially linked' to someone on any financial product, it can have an effect on your credit score. Even a joint bills account with housemates can mean you are co-scored.

At the time of writing, joint utility bills are not reported on credit files, but this could change. 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 of a house where you lived with people and shared finances, it's a good idea to write to the credit reference agencies and ask for a notice of 'disassociation', to stop their credit history affecting yours in future.

For more information see:

<https://www.citizensadvice.org.uk/debt-and-money/borrowing-money/how-lenders-decide-whether-to-give-you-credit/>

#### **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, which is a criminal offence. See the Shelter website for more information or get advice.

#### **5. Find your stopcock**

Your mains water tap, or stopcock, is the control tap for all the water in your home. If you have a burst pipe, or flooding, you need to find it quickly and turn the water supply off.

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. For tips on finding your stopcock see:

<https://www.directline.com/home-insurance/home-and-garden/whats-a-stopcock-and-what-does-it-do>

#### **6. Do you need your own TV licence?**

You need to be covered by a TV Licence to:

- watch or record live TV programmes on any channel (including BBC)
- download or watch any BBC programmes on iPlayer – live, catch up or on demand.

This applies to any provider you use and any device, including a TV, desktop computer, laptop, mobile phone, tablet, games console, digital box or DVD/VHS recorder.

You will need to sort this out between you if you live in a shared house. If the tenancy agreement says the TV licence is provided, ask for a copy of it. If you live in self-contained accommodation, such as a separate room, flat or annexe, you will need your own TV 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

<http://www.tvlicensing.co.uk/check-if-you-need-one>

## **7. Check 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 is no reason why you can't discuss the fees with the letting agent to see if you can negotiate a lower rate, but there are no guarantees. If you are offered a fee discount, get this in writing.

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

For more information see:

<https://www.citizensadvice.org.uk/housing/renting-a-home/student-housing/students-in-private-rented-accommodation/student-housing-using-a-letting-agent/>

## **8. Key issues checklist**

When you view a property, keep an eye out for potential future problems. Ask the landlord to fix any issues before you move in. Or if you can live with it, use it to help you negotiate on the rent.

- **Check for 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.
- **In the kitchen:** is there enough room? If white goods are included, check they're working.
- **Look next door.** If renting a flat or terrace, look and see 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 the payments are due, and what they include: (e.g. council tax, utility bills), and other dos and don'ts, such as whether you're allowed to smoke, have pets, etc.

Discuss points you disagree on, or don't understand, with the landlord or letting agent. If they agree to change something, make sure you get it in writing.

Once you've signed the contract, you are stuck with it so be absolutely sure you understand it and agree to it. A good landlord will let you take the contract away and get advice on it before you sign.

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 (e.g. 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 tenants living there?
- Is a parking space included, or is a parking permit needed?
- (If sharing with non-students) What's the council tax band?
- Where's the mains water stopcock (see 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?

Do you need more help or would you like more information? Book a confidential appointment with one of our specialist advisers by emailing [adviceappointments@lincoln.ac.uk](mailto:adviceappointments@lincoln.ac.uk)