



**Essex Partnership University**  
NHS Foundation Trust



# **RENTING PROPERTY IN ESSEX**

**DETAILED GUIDE**



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# ABOUT THIS GUIDE



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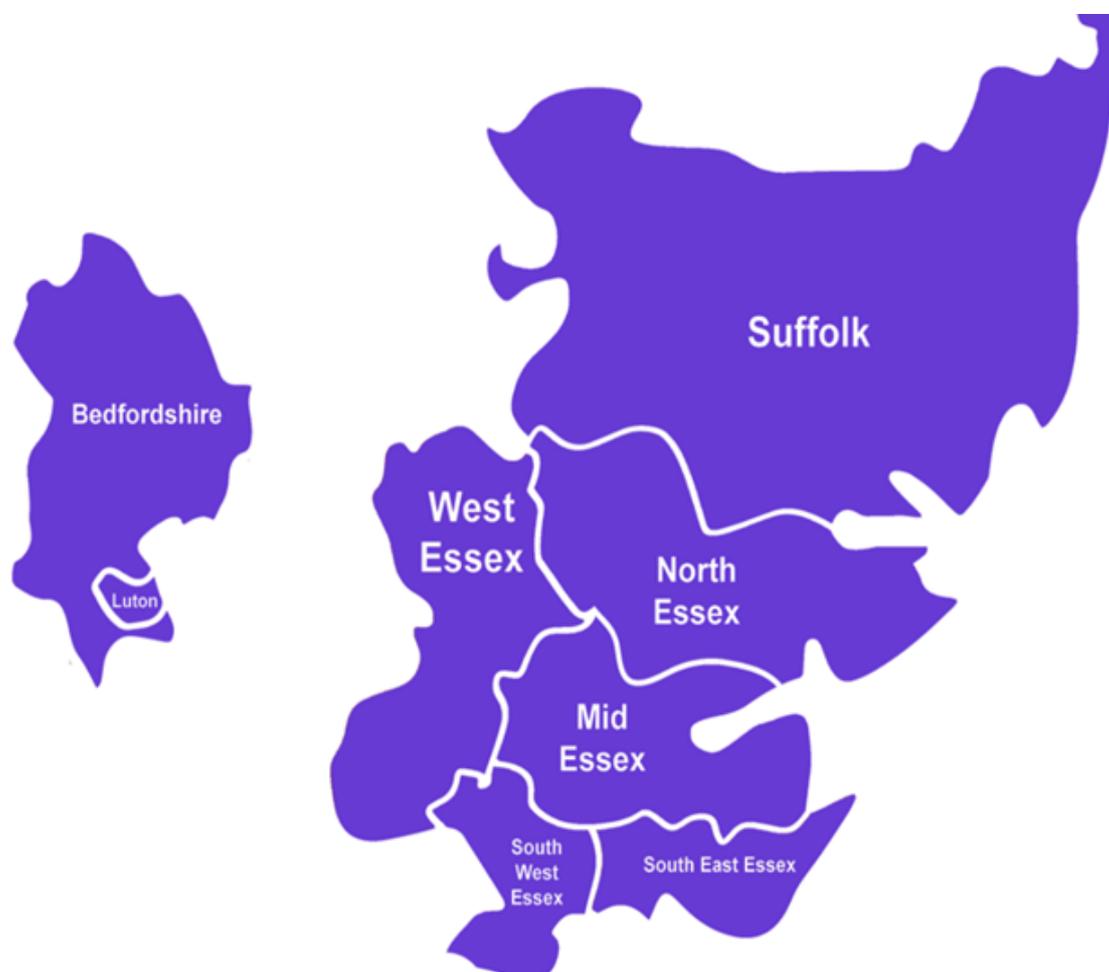
**This guide is intended for newcomers to the UK and Essex, specifically, who are seeking rental accommodation, but it may also assist those already living here.**

Being new to the UK, you may find it overwhelming finding appropriate accommodation - where do you look for available properties? What is expected of you as a tenant? What should you expect from a landlord?

To simplify this process, here is your guide to take you through the process, step by step.

**Please note:** This guide relates to renting property in England alone - it excludes Scotland, Northern Ireland and Wales where different regulations may apply.

Some words within this guide are in **bold**. There is a Glossary of Terms at the end of the guide which explains what these words mean.



# 1/ Before arriving in the UK



## 1.1/ DOCUMENTATION

To rent a property, make sure you have all the paperwork/ documentation that you need to work and rent property in the UK. Having this documentation ready can help you find and rent a property more quickly.

### These documents may include:

- ➔ Character and employment references (these can be obtained from the International Recruitment).
- ➔ Documents showing income and employment status - e.g. payslips, employment contract letter etc (available from your employer).
- ➔ Documents confirming identity and current address - e.g. passport/ national identity card.
- ➔ Documents confirming eligibility to be in the UK - immigration status document or other such paperwork.  
Relevant visa documentation.

## 1.2/ RIGHT TO RENT

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

### When renting property, UK law says that landlords must check that:

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

More information on proving your right to rent property can be found here.

Average property rent in the UK is £1078 per month.

### KEY TIP



- ✓ Paying rent can increase your credit score.



# 2/ Things to consider when looking for your rented home



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## 2.1/ LOCATION

Before you start looking for your new home, think about where you would like to live. Once you have decided on a particular area, this will make your search easier.

Importantly, take into consideration how close you would like to be to work and also local amenities such as shops, gym, supermarket, churches, childcare facilities, schools, parks, etc.

It is worth researching public transport in the area (for example, frequency of bus services, the cost and travel times) and the locations of train / bus stations.

In more rural locations, public transport provision will be less than in major cities / towns, so take this into account when searching for property.

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## 2.2/ BUDGETING

Before you start looking for your new home, it is a good idea to understand how much you can afford to pay for rent and any other costs you have to pay.

**Before you start looking for your new home, it is a good idea to understand how much you can afford to pay for rent and any other costs you have to pay.**

- ➔ Council Tax.
- ➔ Utility bills (electric, gas, water).
- ➔ Contents Insurance.
- ➔ Internet and phone line connection.
- ➔ TV licence.

Some landlords charge rents on an "all inclusive" basis - this means that the rent they charge might include some of the costs. It is important to understand before committing to renting a property what you will be paying for.

**When you've found a property to rent, you'll have to make some payments before you move in. You will usually have to pay:**

- ➔ Your first month's rent in advance.
- ➔ A tenancy deposit.
- ➔ If you rent from a letting agent, they will usually ask you to pay a holding deposit.

### KEY TIP



- ✓ Ask about all payments before taking the property so you don't have to deal with any unexpected costs. P.
- ✓ Get a receipt from your Landlord or letting agent when you pay any money - you'll need this in case there are any problems.
- ✓ For advice on paying bills visit: [The best ways to pay bills.](#)

## 2.3/ WHERE TO LOOK FOR PROPERTIES

The quickest way to find property is online, on property search websites. A few examples of popular property search engines are:

### Agency properties

- ➔ [www.rightmove.co.uk](http://www.rightmove.co.uk)
- ➔ [www.onthemarket.com](http://www.onthemarket.com)
- ➔ [www.zoopla.co.uk](http://www.zoopla.co.uk)

Local letting agents will typically list their properties on the above websites, however, it is worth visiting their websites directly.

It may be possible to rent a room from a home owner, or as a house share. You should confirm whether the person owns their home, or is renting it. Please note section 3.1 of this guide as someone renting a property may not be allowed to rent a room to you. Other websites are available if you search for 'rent a room' in a search engine such as:

- ➔ [www.spareroom.co.uk](http://www.spareroom.co.uk)
- ➔ [www.homestay.com/](http://www.homestay.com/)
- ➔ [www.roomsforlet.co.uk/](http://www.roomsforlet.co.uk/)

If you rent a room, you might not have formal documentation, need a deposit or as many tenant rights compared to renting a property yourself.

Local newspapers and noticeboards may also have details of available properties. Your employer may also have a list of agents to try.

## 2.4/ WAYS TO RENT PROPERTIES

### There are two ways to rent a property:

- ➔ Through a letting agent.
- ➔ Directly from the landlord.

### Sharing with colleagues

You may prefer to live with work colleagues and share a property to reduce costs. If you do, make sure one person is the 'lead tenant' and you all agree how to divide costs and what happens if someone wants to move out.

## 2.5/ WHAT IS AN ASSURED SHORTHOLD TENANCY?

An Assured Shorthold Tenancy (AST) is the most common type of tenancy agreement.

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

### KEY TIP



Don't rent property without seeing it first.



Think about visiting a property with someone you trust, as it is safer, and they can help you make a decision.

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

A tenancy is an agreement between the landlord who owns the room, flat or house and the tenant who rents it. A tenancy agreement gives you important rights as well as responsibilities.

## 2.6/ TENANCY LENGHT

The landlord must allow you to stay in the rental property for at least 6 months. Most tenancies are for 6 or 12 months. You can negotiate to stay for longer on a rolling tenancy (without a set end date).

### KEY TIP



- ✓ Don't pay or sign anything unless you're sure you want the property - you won't get the money back if you change your mind.
- ✓ When choice is made, time is essential to secure the property before it is taken off the market.
- ✓ You can check the local crime rate on the Police website.



## 2.7/ HOLDING DEPOSIT

If you find a property that you would like to rent, you might have to pay a holding deposit to reserve the property. The landlord must pay this back if you decide to take the property.

Once you've paid the holding deposit you will have a period of time (typically 15 days) to sign a tenancy agreement. The landlord or letting agent can't rent the property to anyone else in that time without offering it to you first.

A holding deposit can be up to 1 week's rent.

## 2.8/ RENTAL DEPOSIT

A deposit is a sum of money you pay to the landlord when you start renting your home. This gives the landlord security in case you cause damage to the property or don't pay rent.

The landlord must keep this safe and pay some or all of it back when you leave, unless you owe rent or have damaged anything during your tenancy.

If your rent is less than £50,000 a year, your landlord can only ask for a deposit equivalent to 5 weeks' rent.

The landlord must use a deposit protection scheme to keep your deposit money safe. You can check which scheme they are in [here](#). However deposit protection scheme is not applicable for landlords with a lodger renting only a room.

## 2.9/ DEPOSIT REPLACEMENT

Sometimes you might be told about a deposit replacement scheme as an alternative to paying a deposit as a single sum of money at the start of your tenancy.

Instead of the traditional upfront deposit, tenants instead pay a non-refundable monthly or yearly fee. This means that securing a new property may have less impact on your immediate cash flow.

The landlord cannot make you use this scheme and you should always be given a choice between a traditional deposit and a deposit replacement service.

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. You may still be liable for damages or unpaid rent at the end of the tenancy.

## 2.10/ GUARANTOR

Some landlords will ask for a guarantor for your rent. Someone is responsible for covering any rent arrears and damage to the property if the tenant defaults or can't pay for whatever reason.

If you don't have a guarantor, you can ask [Shelter](#) for advice. The Trust can not be your guarantor.

## 2.11/ WHAT CAN LANDLORD ASK YOU TO PAY?

### What will you pay upfront?:

- ➔ Rent.
- ➔ A refundable deposit.
- ➔ One week's rent to hold the property (refundable).
- ➔ If you try 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.

## KEY TIP

✓ If the broadband is expensive and the rental period is more than a year you can negotiate a cheaper rate.



When you rent for more than six months you can request a water meter if not already in situ.



## 2.12/ FIXTURES AND FITTING

Properties can be offered on a furnished or unfurnished basis. Fixtures like cupboards are usually included when you rent a property. Fittings like pictures or mirrors might not be included.

When you look around, check what will be included before you move. You may need to buy furniture, the costs for which need to be accounted for.

## 2.13/ SAFETY /REPAIRS

Before you move in, make sure the property is safe for you to live in. Things you may want to consider/ ask your landlord about include:

- ➔ 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?

### **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.

## 2.14/ RULES

You might want to ask if there are rules about things like smoking, pets, keeping a bike, rubbish and recycling. This is especially important if you are renting a room or sharing with colleagues to ensure you all can live together and you don't disagree.



# 3/ Once you have found your rented home



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## 3.1/ WHO ARE YOU RENTING FROM

When you find somewhere you would like to rent, make sure you find out who the landlord is; find out their name and an address and phone number to contact them. You need to know who you will be paying your rent to. Do not pay any rent until you have this.

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.

Check that the landlord is allowed to rent the property - don't rent off another tenant, this is known as 'subletting' and they may be breaking the law by renting to you if they do not own the property or have permission to rent to you. Some properties don't accept pets, others may also request no children. If you are going to rent a property with colleagues, agree who is the 'lead' tenant and let the agent/the landlord know you are going to share.

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## 3.2/ REVIEW THE TENANCY AGREEMENT

Make sure you carefully read and understand the tenancy agreement before signing it. This is the document which outlines the terms of your tenancy.

Most agreements will also include clauses about your engagement with the general maintenance of the property and regulations about having pets inside.

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## 3.3/ INVENTORY

An inventory is a description of the property and a list of everything in the property. This is used to check for claims for damages at the end of the tenancy. 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.

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## 3.3/ METER READINGS

On the day you move in, make sure you find out where the water/ gas/ electricity meters are and take readings with photos which record the date and time. This will make sure you do not pay bills for the person who lived there before you.

Ask your landlord for details on the utility providers so you can contact them to provide up to date meter readings.

### KEY TIP



✓ Only sign if you understand what you are agreeing to.

✓ Don't let anyone rush you into making a decision - take your time to make sure you understand what you are agreeing to.

# 4/ Living in your rented home



## 4.1/ TENANT OBLIGATIONS

### As a tenant, you must:

- ➔ Pay the agreed rent on time - not paying rent means you have broken the tenancy agreement and have to move out. If you have problems paying your rent, see more information [here](#).
- ➔ Pay any other bills - make sure you pay all bills on time. Tenants will typically be responsible for paying for other costs such as those highlighted within Section 2.2.
- ➔ Take good care of the property - make sure the property is kept in a good state or repair and report any problems to the landlord. You should ask the landlord before you decorate or repair anything. Any damages caused by you, friends or family will need to be paid for.
- ➔ Think about the neighbours - the landlord could tell you to leave if your behaviour upsets or annoys your neighbours.
- ➔ Not have a lodger or sub-let the property - you must ask your landlord if anyone else can pay to live in the property.



## 4.2/ LANDLORD OBLIGATIONS

### Your 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 or gas 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.
- ➔ You can find Energy Performance Certificates [here](http://www.gov.uk/find-energy-certificate). - [www.gov.uk/find-energy-certificate](http://www.gov.uk/find-energy-certificate)



## 4.3/ WHAT TENANT SHOULD DO

Whilst living in your rented home, it is a good idea to:

- ➔ Find out 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.

## 4.3/ WHAT THE LANDLORD SHOULD DO

- ➔ Insure the building against flood and fire and major damage not caused by you.
- ➔ Check all appliances, fixtures and fittings are safe. This includes blinds. These can be dangerous to children if they have looped cords.

## 4.4/ IF THINGS GO WRONG DURING YOUR TENANCY

- ➔ **Protection from eviction** - Landlords must follow strict rules if they want you to leave your home. They could be taken to court in case 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. Further information can be found here: [Understanding the possession action process: A guide for private residential tenants in England and Wales.](#) - [GOV.UK](#)
- ➔ **If you cannot pay the rent** – talk to your landlord as soon as possible. Citizens Advice or Shelter give help and advice.
- ➔ **If your property is not safe to live in and your landlord will not repair it** - talk to your local council. They can make landlords deal with serious problems.
- ➔ **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.
- ➔ **If your landlord bullies you or comes into your flat without permission** - tell your local council or contact the police.

# 5/ At the end of the tenancy agreement



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## 5.1/ ENDING THE TENANCY

### If the landlord wants to end the tenancy,

they 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 or Shelter. Your employer may also be able to help.

### If you want to end the tenancy,

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

The tenancy agreement will say how much notice you must give to the landlord. This is usually one month.

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 but there are rules about how much they can ask you to pay. 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. Find more [here](#).

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## 5.2/ CHECKLIST FOR LEAVING

### Before you leave at the end of your tenancy:

-  Make sure you fully paid any rent due and do not owe any outstanding payments. You could ask your landlord to confirm how much you will owe at the end your tenancy and check you are happy with the amount.
-  Pay all of the utilities bills and take final meter readings (with photo evidence). If you do not, this might make it harder for you to rent or get gas or electricity services in the future.
-  Remove all your belongings and tidy and clean before you leave. You can contact the local Council to collect any unwanted furniture that you don't need for a charge (from £10).
-  Check the inventory and take photos of the property when you leave. It is worth organising a joint final inspection with the landlord/ letting agent so you can agree the condition of the property at the end of the tenancy. Any damages will be covered with your rental deposit. If you do not agree with this, you can contact the deposit protection scheme in your tenancy agreement.
-  Return all sets of keys to the landlord or letting agent. If any are missing you might have to pay for the locks to be changed.

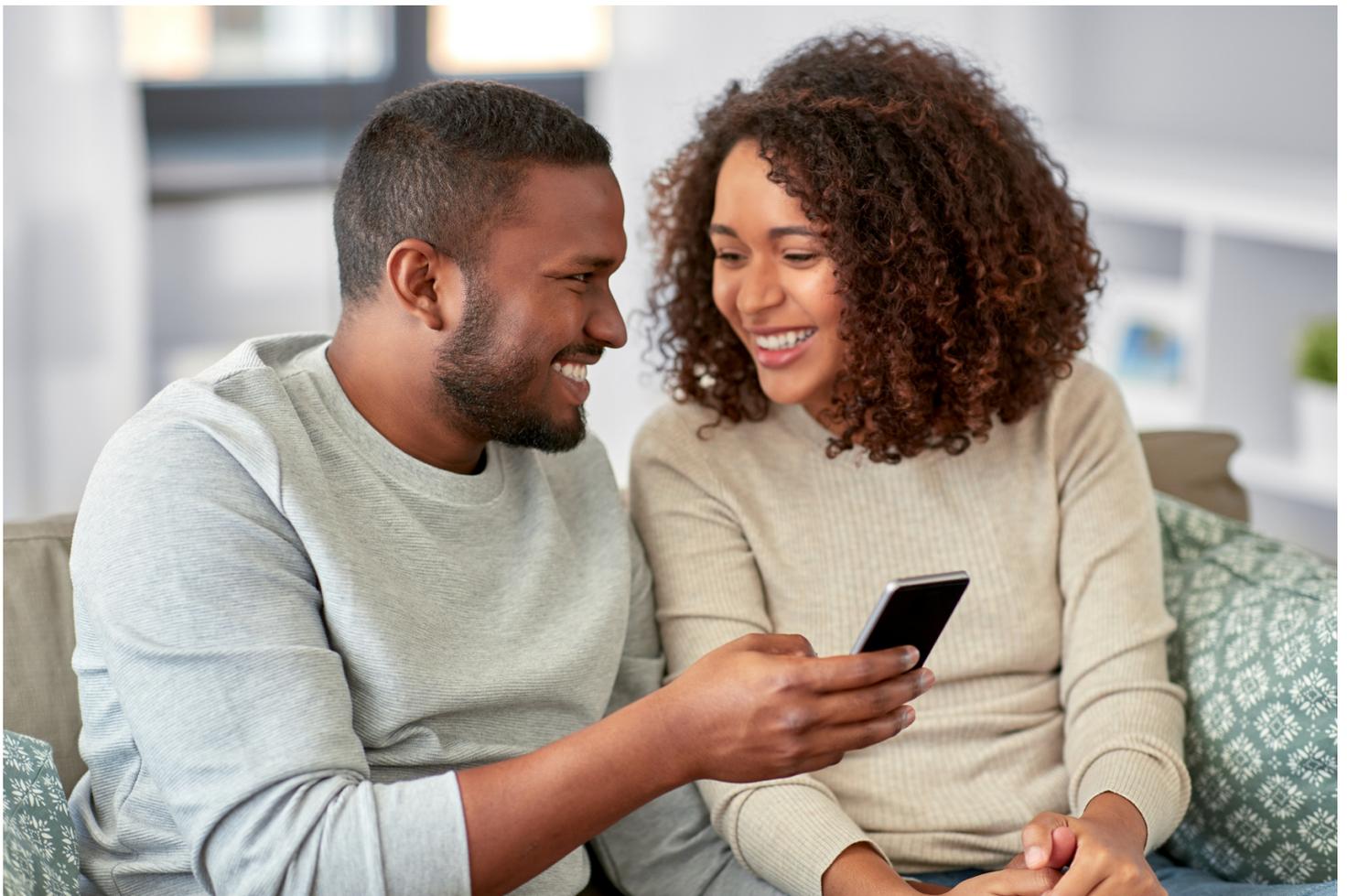


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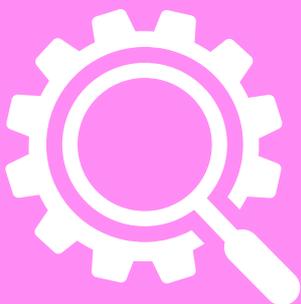
## 5.3/ EXTENDING YOUR TENANCY

**At the end of your tenancy, if you want to stay, you can either:**

- ➔ Agree a new fixed term contract. If your landlord wants to put the rent up, they can if you or the tenancy agreement says they can. But they must follow the laws about this.
- ➔ Stay in your home without signing a new contract - your agreement becomes periodic and rolls on monthly at the same rent.



# 6/ Helpful Resources



**You can always speak with your employer. You could try your Line Manager or someone from HR.**

**However, if you want to speak with someone outside of your organisation, the following organisations might be able to provide help and advice:**

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## **SITIZEN ADVICE**

Free advice about your rights and things you need to do.

**You can find your local Citizens Advice at:**

[citizensadvice.org.uk](http://citizensadvice.org.uk)

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## **COUNCIL TAX**

**Check your Council Tax Band:**

[www.gov.uk/council-tax-bands](http://www.gov.uk/council-tax-bands)

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## **YOUR LOCAL HOUSING AUTHORITY**

**Find your local council:**

<http://www.gov.uk/find-local-council>

If you have any concerns or issues finding suitable rental accommodation, in the first instance please contact your local Trust, the contact details for which are included in the Local Area Guide.

## **SHELTER**

**Advice and support about housing and homelessness:**

[england.shelter.org.uk/housing\\_advice](http://england.shelter.org.uk/housing_advice)

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## **MONEY HELPER**

**Free advice on keeping on top of personal finances:**

[www.moneyhelper.org.uk/en](http://www.moneyhelper.org.uk/en)

# 7/ Glossary of terms



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## ALL INCLUSIVE

When the money that you pay your landlord each month covers bills, as well as the actual rental costs.

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## FURNISHED

Accommodation which is available to A tenancy agreement with no end date rent with furniture included.

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## HOLDING DEPOSIT

Money you pay the landlord to hold the property for you and not rent it to anyone else.

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## INVENTORY

A list of all the contents of a property and a record of the condition of each item as well as the condition of the property itself.

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## INVENTORY

A person who rents out residential accommodation.

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## LETTING AGENT

Letting agents work for landlords to let properties and collect rent and other money from tenants.

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## REFERENCES

Documents requested by a landlord/ letting agent which verify information about a prospective tenant.

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## ROLLING TENANCY

A tenancy agreement with no end date and both the landlord and the tenant have the right to end the tenancy by serving notice.

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## SUBLETTING

When an existing tenant lets all or part of their home to someone else who is known as a subtenant.

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## TENANCY AGREEMENT

Contract between a landlord and a tenant specifying the terms and conditions of their rental agreement.

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## TENANT

A person who rents residential accommodation from a landlord.

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## UNFURNISHED

Accommodation which is available to rent without furniture included.

# CONTACT EPUT TEAMS

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## **EPUT PASTORAL TEAM**

[epunft.pastoralsupport@nhs.net](mailto:epunft.pastoralsupport@nhs.net)

## **EPUT EMPLOYEE EXPERIENCE TEAM**

[epunft.talktous@nhs.net](mailto:epunft.talktous@nhs.net)

# WHAT WE DO TOGETHER MATTERS



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