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# THE TENANT'S GUIDE TO RENTING

All you need to know about renting a property

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**STONEBRIDGE**  
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# Tenant's guide to renting

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Because renting can be daunting, Stonebridge Estates have decided to put together a guide to help you understand your responsibilities when renting a home and what to expect from a tenancy agreement.

## Here are the key steps to renting a property:

- Make sure your finances are prepared.
- Find the right property for you.
- View those properties and make an offer.
- Go through the tenancy application.
- Check your paperwork.
- Make sure you are with an Agent you can trust.

## Making sure your finances are prepared

When renting a property, there are costs to consider in addition to your weekly or monthly rent. You must factor these costs into your budget.

Some of the initial upfront costs you need to consider when renting a property are:

- A holding deposit equal to one week's rent
- A Tenancy Security Deposit – this is equal to five week's rent where the rent is less than £50,000 p/a and equal to 6 weeks rent where the rent is above this (unless you are renting deposit free)
- First month's rent

## Questions to ask before beginning your property search

- How long do you want the tenancy for?
- What can you afford?
- What documents should you start getting together?

Tenancies can range in terms of length and it's always worth discussing this with your Agent and/or landlord. Don't let your dream property go to someone else just because the stated rental term is different to what you are looking for. You can generally sign terms for tenancies between 6 months and just under 3 years.

At the heart of your search should be your budget. If you have a monthly rental price in mind, make sure you check added costs including bills and tax. You can check how much you can afford on the [Money Advice Service](#) website.

To save time when you start looking, make sure you have your identification documentation, immigration status and proof of address (less than 3 months old) easily to hand.

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## Find the right property for you

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As a Tenant, it is essential to choose a Landlord or Agent that you can trust. Renting a home is a big and long term decision. Stonebridge Estates are a member of SafeAgent and the Property Redress Service (PRS). This means that we have to operate under a set of strict guidelines, offering you the reassurance that you are in good hands!

### Make sure the property fits in with your budget

- Most Agents will have an income criteria as part of the referencing.
- A good guide for working out what you can afford would be to use the monthly rent and multiply this by 30. This will give you a guide to what your annual salary should be in terms of affordability.
- If you are sharing, then think about whether your budget can stretch to something higher.

### When would you like to move in?

- This can be a tricky one. Properties on the rental market can often be available to view about 6 to 8 weeks before they are ready so make sure this is in your timescale.
- Start your search as soon as you know you are ready for the move (Usually 8 weeks before).
- Keep an eye on the major property portals. Stonebridge Estates will register you on our database and send you any new properties as they become available.

Contact us to discuss your property needs and we can book you in for a viewing or a virtual tour or a video of the property.

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# Finding the right place to rent

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Stonebridge Estates try to make it easy for you to find your property.

You can go online to our website and look through the properties we have and then save the ones you like using our saved properties section. You can also register your details, this will enable us to contact you with any new properties that may not have gone online yet.

Once you have found the properties you like and are ready to view, you can call or email us and we can arrange a viewing for you.

When you progress to the viewings and offer stage, you'll be able to track the progress of your rental with us.

## Start viewing the properties you're interested in

The rental market moves fast so if you see the perfect property with an Agent, you have to act quickly to secure it. Arrange a viewing, or multiple viewings, as soon as you can and try to view properties in quick succession so it's easier to make a decision.

## Ask the right questions

- **Space:** does it meet your needs? Will your furniture fit or does it have the furnishings you need? What about storage?
- **Parking:** does it come with a parking space or garage? Does the parking space cost more on top of the rent? Do you need a permit?
- **Decor:** you won't necessarily be able to re-paint without permission, so does it match your preferences? Also ask about putting up pictures/mirrors - are there existing hooks for these?
- **Ask about mobile phone reception, cable/satellite dish, broadband availability and electrical sockets**
- **Who is looking after the tenancy once someone moves in? Is it the Agent or the Landlord?**

If you like the property and are considering renting it, ask about any work that needs to be completed before someone moves in. If there is something you'd like doing before moving in, ask if it is a possibility as this will help you make your final decision.

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## When you find the property you want

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Once you have found the right flat or house, you'll need to put a holding deposit down to state your intention and show good faith. This will be equal to 1 weeks rent.

Your Agent will let you know how much the 1 week deposit is or alternatively you can check on our website by viewing the original advertisement. Before you move in, you will most likely have to pay the first month's rent and a deposit, so make sure you have cleared funds available for this.

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# Tenancy Application

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## Credit and reference checks

You will be asked to give references to your prospective Landlord/Agent to confirm your details and background. Most Agents will ask you to complete the details of your references online. Please make sure you give plenty of contact details so that the process is quick. It is also worth speaking with your references / referees in advance so they know they will be approached.

The typical referencing criteria consists of:

- Three years' address history
- Landlord details for any property rented in the last three years
- Confirmation of earnings, per annum, that are normally equal to the monthly rental fee, multiplied by 30
- If you're retired, then your (joint) pension, per annum, will also need to equal 30 times the monthly rental
- No adverse credit in the form of a county court judgement, bankruptcy order or similar
- If you are self-employed, either an accountants reference or evidence of the last three years' tax returns

## Tenancy Fees

In line with the Tenant Fee Act 2019, Landlords and Agents cannot charge Tenants any fee which are outside 'permitted payments' that have been approved by the government. We may give Tenants the choice to pay for optional services, but these will be clearly outlined to them beforehand.

## The Tenancy Agreement, the deposit and getting ready to move in

So, you've passed your references and "subject to contract" you are moving in! What next?

A Tenancy Agreement is a legally binding document that sets out the terms of the tenancy and is drawn up to ensure that the rights and obligations of both Tenant and Landlord are adhered to.

It is very important that you read this as soon as you can, so you have ample opportunity to check that you understand all the terms and what your responsibilities will be. Once all parties agree and sign, and you pay your move in monies, then you are legally bound by this agreement until the specified end date.

Once the deposit is paid in full along with the first month's rent and the tenancy is fully signed, the property is secured and keys can be released to you.

A Tenancy Deposit is held to give your Landlord protection in case you leave without paying the rent; cause damage to the property and / or its contents or you breach a term of the tenancy. From 1st June 2019, Landlords in England are limited to 5 weeks deposit for new and renewed tenancies (or 6 weeks if the annual rent is £50,000 or more). Your Tenancy Agreement will show clearly what the deposit is for and how it will be dealt with under the terms of the Tenancy Deposit Scheme laws, according to what type of Tenancy you have. You will be informed which government approved scheme is being used by your Agent/Landlord and you should get confirmation once the deposit is correctly registered. This should occur within 30 days of you paying it.

Some Agents may offer a Deposit Alternative or Deposit Free option. A Deposit Alternative means instead of paying a traditional five weeks security deposit (or six weeks where the annual rent exceeds £50,000), you pay a fee of one week's rent +VAT to become a member of a Deposit Free Renting Scheme which can significantly reduce the up-front costs. This fee is non-refundable and is not a deposit. Any outstanding costs or damages will be payable by the Tenant(s) at the end of the tenancy. Read more about our current offering - not all Agents offer this but do enquire if it is of interest.

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## Staying safe and protected in your rental property

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A good Agent/Landlord and especially those who are voluntary members of an accreditation scheme such as ARLA or SafeAgent will make sure they are fully up to date with the latest lettings industry legislation. This means they will constantly keep their Landlords updated on their legal responsibilities for keeping their Tenants safe from harm, by making sure their property and its contents (if furnished) meet the legal safety standards. Normally they will carry out certain safety checks on an annual basis and you may well be contacted whilst you live there in order that approved contractors can enter the property to carry out these checks.

### Insurance

Tenants may think that insurance is not for them but this is often not the case – everyone's belongings and liability is as important as each other's so thinking about insurance as a Tenant is a good idea. Stonebridge Estates can help you with information on the different insurance options available.

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# Getting Ready to Moving In

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Now that the proposed move-in day has arrived, there are steps you need to complete before keys can be handed over:

1. All Tenants/ Guarantors need to sign the Tenancy Agreement.
2. Move-in money must have been paid and cleared. This normally includes:
  - a. First month's rent
  - b. Deposit
3. Send any documents you've been asked for, such as:
  - a. Photo ID
  - b. Right to Rent documents (England only)
  - c. Proof of recent residency
  - d. Confirmation of any insurance

## Top Tip for post move-in

Keep a file for your rental property, including the signed Tenancy Agreement, inventory and contact numbers in one place in case you ever need some information. This will be especially important when you move out. Add your Agent/Landlord's contact information into your phone; this will make reporting maintenance issues easy.

## What information will the Agent provide to you?

Stonebridge Estates will then hand over a copy of the Tenancy Agreement for your records along with the contact details of who you will deal with going forward -this may be the Stonebridge Estates or the Landlord. They will normally also provide you with a copy of the Gas Safety Certificate (if applicable), EPC, How to Rent Guide/Rent Smart Wales leaflet as a minimum. From 1<sup>st</sup> July 2020 you should also receive a copy of an Electrical Safety Report (England only).

Future rent payments will normally be made monthly and paid by standing order – your we will give you all the forms to complete or bank details, so you can set this up in time for the next rent due date. If you are provided with a Payment Reference Number, ensure you use this so your rent can be found quickly once paid.

Your keys will be available at your check in appointment from either the Landlord or Stonebridge Estates



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# Getting Ready to Moving In

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## The Inventory

The inventory is a detailed list of the property contents and the condition of the property when you move into it. By both parties agreeing that the inventory is correct at the start of the tenancy, any risk of disputes at the end of the tenancy will be minimised. We recommend therefore that you thoroughly check the inventory before you sign. This document is used when you move out of the property to ensure that any changes can be easily identified and charged for, where necessary, after fair wear & tear is taken into account.

## Council Tax, Water, Gas, Electric and TV Licence

From the day you move in until you move out, you must ensure that your name is on the bills and all are paid on time (unless your rent includes bills). You may choose to contact each supplier once you have moved in but Stonebridge Estates also offer the use of a company who will do this on your behalf – saving you lots of time! This is a free service we provide but legally it is still your responsibility to do it. Keep a note of your meter readings on move-in day from your inventory and make sure you send off your meter readings regularly, so your bills are accurate.



# Living in your new property

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## Property maintenance problems/ questions

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If your property is managed by Stonebridge Estates, you will be advised who to contact during your tenancy. They will discuss maintenance issues with you and whether action is needed either by yourself or the Landlord- depending on whether the issue is a long-term fault or through 'wear-and-tear'. Your Tenancy Agreement and often a Tenant's Handbook will help guide you on who is responsible for what and the timescales we aim to meet.

If your property is managed by the Landlord, you will be advised of their name and contact details and you should contact them directly with any issues you may have.

## Paying rent

Under the terms of the tenancy, your rent will be due normally each month (or each week/quarter) and it will be clearly stated when and how it should be paid. The tenancy will also normally specify the bank details you should pay to along with any 'reference' number to use. As the Tenancy Agreement is a legally binding contract, it is important that you pay your rent as due, on time. Agents and Landlords alike understand that on occasion payments can be late, but it is best to talk to your Landlord or Agent about this as soon as it happens, or may happen, so that action is not taken.

## Property inspections

A property managed by the Stonebridge Estates will receive regular visits carried out by a member of staff. This will give the us an opportunity to check the property is being cared for on behalf of the Landlord - this will normally occur only a few times a year. It is also an opportunity for Tenants to raise any queries during their time at the property. Many Landlords do not live nearby so the Agent is often employed to ensure the property maintains in a good condition for you to live in. If the Landlord manages the let themselves, they also may wish to visit periodically - both Landlords and Agents must give you proper written notice of when this may happen.

## Top Tip

If anything breaks down or needs repairing before or after a visit please don't wait for the next visit to tell your Agent! Contact them straight away.

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# What happens near the end of your contract

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Towards the end of the fixed term of your contract, Stonebridge Estates or the landlord will be in touch to find out what you would like to do - you will need to decide whether to extend your stay or move out. If you know before the Agent or Landlord has contacted you that you intend to vacate the property, please contact them to advise them of this.

## **Moving out of the property**

It's best to let us know at least 1 month before the end of the fixed term (or give 2 months' notice if you are on a rolling/periodic tenancy) that you may want to move out, but if you can give us more notice than that then please do! The property will need to be left clean and tidy with all items left in their original position. When moving to a new property, we know it's often a busy time so if you'd like us to recommend a cleaner to take care of that for you we can help. You can pay them directly should you wish.

If we manage the property for the Landlord, we'll arrange a check out appointment with you, so we can ensure the property is left in an appropriate condition in accordance with the deposit legislation. At this point, you will hand back the keys. If the Landlord manages the property, you will need to contact them directly to arrange a time and date to meet there, complete a check out and hand the keys back.

## **Getting your deposit back**

Once you know you are moving out and you have told the Agent/ Landlord, you'll need to make sure that the property is left in good condition for you to be entitled to your full deposit back (fair wear and tear accepted). Here at Stonebridge Estates, we will confirm in writing certain requirements in order that you can do this easily. If there are no deductions or disputes and all the necessary forms are filled out correctly by you and by the Landlord, your deposit should be returned ten days later - in accordance to the Tenancy Agreement.

## **Top Tip**

Make sure the property is left clean; including carpets, windows, walls and furniture. If necessary, or more convenient for you, hire a professional cleaner. Tidy the garden and clear away any rubbish, return all the keys, remove all of your belongings, notify the energy suppliers, water company and council tax that you are moving out and settle your final bills.

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## Useful contact information

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### SafeAgent

Address:

Cheltenham Office Park,  
Hatherley Lane,  
Cheltenham, GL51 6SH

Contact No: 01242 581712

Website: [www.safeAgents.co.uk](http://www.safeAgents.co.uk)

### Property Redress Scheme

Address:

Premiere House,  
1st Floor, Elstree Way,  
Borehamwood, WD6 1JH

Contact No: 0333 321 9418

Email: [info@theprs.co.uk](mailto:info@theprs.co.uk)

### Deposit Protection Service

Address:

The DPS  
The Pavillions  
Bridgewater Road  
Bristol  
BS99 6AA

Contact No: 0330 303 0030

Email: [contactus@depositprotection.com](mailto:contactus@depositprotection.com)

Website: [www.depositprotection.com](http://www.depositprotection.com)

