**Top Tips For Renters**



### Ensure you've contents cover from as soon as you move in.

### Check your deposit's protected

**Tricks to help ensure you get your deposit back**

When it comes to checking your property at the end of your stay, landlords can develop better microscopic vision than Superman, but there are ways you can improve the chances of getting your deposit back.

To help stop them zapping your deposit, here are a few tips:

* **Check your contract.** Dig it out and give it another read. Does it say the carpets need to be deep-cleaned, or that all picture hooks need to be removed and filled in? If so, make sure these are sorted.
* **Patch up any damage.** Fix it properly – covering up a hole in the wall with a picture may seem like a good idea at the time, but leaving it like this when you move out is practically asking for your deposit to be docked.
* **Ensure nothing's missing or broken.** Check the inventory thoroughly to make sure everything's as it should be, and replace or fix as needed.
* **Take photos as proof you've left it in good order.** These could be useful evidence later if a dispute arises over your deposit.
* **Have a proper deep-clean.** Get a scrupulous friend or family member to check the place over to check there's nothing you've missed, and remove all rubbish. See the [Save zillions on cleaning products](http://forums.moneysavingexpert.com/showthread.php?t=10084) forum thread for tips to help.

If your tenancy agreement states you must get the property professionally cleaned, you may have to provide receipts to prove you've done it, though whether this may be an unfair contract term is a grey area.

But if it states you need to have it cleaned to a professional standard, you could do this carefully yourself and take photos as proof. Here are a few handy tips from our forumites to help:

Bicarb of soda, soda crystals, vinegar, newspaper and Oven Pride are pretty much all anyone needs to clean a house. I've always got the deposit back and have never spent more than £5 and 1/2 a day. *– forumite Mrsbmartin*

Sugar soap removes emulsioned wall scuffs that no other cleaning product shifts without taking paint too. Wipe gently, don't rub. *– forumite Fire Fox*

Lie on your back in the middle of each room, you would not believe the snagging found just looking from a different angle. It works! *– forumite Whalster*

### Make paying your rent boost your credit score

### Save £100s switching energy even if you rent



### Grab FREE sofas, beds, TVs, fridges and more

If you've gone for an unfurnished or part-furnished rental, this is a handy trick to help furnish your pad for nowt. Hundreds of top-quality goodies are available daily for free.

It's all about web communities, and the big names are [Freecycle](http://www.Freecycle.org) and [Freegle](http://www.ilovefreegle.org/).

### Grab free apps to check rentals on-the-go

### Live with and help vulnerable people to help cut rent costs

[Share and Care](http://www.shareandcare.co.uk/) is a home-sharing scheme company which brings together homeowners – generally older and/or disabled people – with 'sharers' happy to live with them and give a little help around the house in exchange for low-cost rent.

### Use a free app to track and split bills

### Warning – joint accounts with flatmates can affect your credit rating

### Your landlord should ask before entering

### Make sure you know where your stopcock is



### Vet the landlord

If a prospective landlord strikes you as unreliable or unreasonable (eg, they turn up an hour late), think twice. After all, it's easier to walk away now than be stuck with a landlord who won't carry out essential maintenance and repairs as needed – or worse.

* **Renting direct from a landlord:** Don't hand over any cash until you've got the landlord's full name and a contact address in the UK for them.

### **Renting via a letting agent:** This is a firm that rents out properties on behalf of the landlord. Check they're a member of a professional body such as the [Association of Residential Letting Agents](http://www.arla.co.uk/), [National Approved Lettings Scheme](http://www.nalscheme.co.uk/), [UK Association of Letting Agents](http://www.ukala.org.uk/) or [National Association of Estate Agents](http://www.naea.co.uk/).

### Check whether you need your own TV licence



If you rent, whether an entire property or a room in a shared property, you must be covered by a valid TV licence to watch or record live TV, or watch BBC iPlayer. (You don't need one to watch other catch-up services though)

### ALWAYS check letting agency fees

### Get your landlord's permission if planning to redecorate

### Note down any flaws – and use them to haggle

### Key 'dud rentals' checklist

While small issues such as a dripping tap or squeaky floorboard needn't be a deal-breaker, use this list to help you check the rental out when you visit. It's worth taking an eagle-eyed friend or family member to help. Ask the landlord to fix any problems before you move in.

Or if you can live with it, use it to help you haggle on the rent:

* **Spot damp.** Case the joint 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 are key.** 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.
* **Avoid kitchen nightmares.** In the kitchen, mime preparing a dinner. Is there enough room? If white goods are included, check they're working.
* **Take a compass.** Check if estate agents' promises of a sunny south-facing garden are true.

**Pry next door.** If renting a flat or terrace, alarm bells should ring 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.

### Never, ever wire the money

Once you've found your dream gaff, alarm bells should ring if asked to pay rent or deposit by an instant money transfer service such as Western Union or MoneyGram. While you've no protection when you pay by bank transfer, at least these are usually traceable – which means banks or police could use this to help get your money back.

Instant money transfer payments cannot be traced at all in cases of fraud, so are highly popular with scammers. So if someone asks you to pay by MoneyGram or Western Union, be highly suspicious.

### gas leaks

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](http://www.hse.gov.uk/contact/contact.htm) – 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](http://www.gassaferegister.co.uk/), the official gas registration body for the UK.

### Ensure you've generous or unlimited broadband usage if flat-sharing 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 it's due, and what it covers (eg, council tax, utility bills, and other dos and don'ts, such as whether you're allowed to smoke or sublet).

Discuss points you disagree on, or don't understand, with the landlord or letting agent. If they agree to change it, don't just take their word. Ensure the contract's changed too so you've proof. Katy Rushworth from legal firm Clarke Mairs LLP told us:

### Take a meter reading when you arrive

### Squeeze 'em for info



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 squirming when you broach certain subjects.

Our top 10 rental questions to ask:

1. How long is the contract? Are there scheduled rent increases?
2. How long has it been up for rent?
3. Can I see electrical, boiler and gas installation checks/reports?
4. Is the deposit in a [deposit protection scheme](https://www.moneysavingexpert.com/mortgages/rent-a-property#tdp)? Which one?
5. Is maintenance of communal areas expected (eg, the garden)?
6. Is it furnished, part or unfurnished? Which items are included?
7. Who lives upstairs/next door? Have there been any disputes?
8. How long were the previous renters living there?
9. Is a parking space included, or is a parking permit needed?
10. What's the council tax band? (You can also [check this yourself](https://www.moneysavingexpert.com/reclaim/council-tax-bands-change).)

If the occupants are in during your viewing, use the opportunity to ask about the best and worst things about living there.

### Your tenancy type affects your rights

Which type of tenancy agreement you have, and when your contract started, will affect your rights, so check which you've got. In a nutshell, 'assured shorthold tenancy agreements' are generally the most common type if renting with a private landlord.

These generally last six months to a year, and mean your landlord must provide some repairs (plus other criteria too). When an assured shorthold tenancy ends, it becomes a 'month-to-month' tenancy. So unless your landlord ends it, you can stay on.

### Warning! You could be held responsible for the actions of other tenants

### Once you've found the perfect place, make sure you get in ASAP



Once you've found your palace and you're itching to get in, there are tricks that can help bagging it.

* **Know your budget.** Don't be pushed past it – letting agents are experts at doing this. For help doing a proper budget, use our free [Budget Planner](https://www.moneysavingexpert.com/banking/Budget-planning).
* **Make a good impression.** Don't forget, you're being checked out too. They're more likely to want a tenant that's professional, prompt and polite.
* **Get your references lined up.** If your landlord will need references (eg, from your employer), ensure you ask your referees in good time.
* **Be prepared to go fast.** Good rentals are often snapped up, especially in sought-after city areas. Once you've decid
* **Go through the contract ASAP.** Raise any issues as soon as you can with the landlord, so there's time to get them changed before you move in. Also check who's managing the property (ie, the landlord or letting agent).
* **Have the rent and deposit ready.** Make sure you have enough cash set aside for the first month's rent and deposit (usually about six weeks' rent). This can be a lot more than you think, so work it out early. For example, £200/week rent could mean you'd need to put down about £2,000 to cover these.

### Double-check the inventory & report any defects

If you're given an inventory when you arrive, ensure you fill it in and carefully check for any existing damage in the property or its contents. Don't worry about being too specific – note down anything you can see, be it a cracked tile, damaged paintwork or a chipped mirror. If you can, take photos as evidence too.

### Save your landlord's number in your phone for emergencies

### Use the right 'rent a property' finders

#### Rightmove

#### Zoopla

#### Home.co.uk

#### OnTheMarket.com

### Remember to redirect your mail and update all your addresses

### .. and to register to vote

### Check out the neighbourhood

### Top 10 moving day questions to ask the landlord

With all the stresses of moving, it's easy to forget simple, practical questions you'll wish you've asked. Worrying about when the dustmen come is easily forgotten when you're humping boxes upstairs, but even less fun when you're left with overflowing bins for a week. So we've put together some key questions to ask:

1. Where's the mains water stopcock (see [stopcock tips](https://www.moneysavingexpert.com/mortgages/rent-a-property#stopcock) above)?
2. Where's the fuse box?
3. Where are the gas and electricity meters?
4. Which days are rubbish and recycling collected?
5. Are there instruction manuals for any electrical items?
6. Who supplies the gas and electricity?
7. Where is the thermostat?
8. What's the landlord or letting agent's number?
9. Where are the TV aerial and phone line sockets?

Which provider supplies the home phone and

### Scope out transport links and travel costs

### You CAN switch to a water meter if renting

### Students don't pay council tax

### Get free advice if disputes arise

### You can also contact [Citizens Advice](http://www.citizensadvice.org.uk/index/getadvice.htm) for free advice and support.

### Not having locks for each room may affect insurance claims in shared accommodation

[**https://www.moneysavingexpert.com/mortgages/rent-a-property**](https://www.moneysavingexpert.com/mortgages/rent-a-property)