

## Things to consider before renting

If you are renting a property for the first time it can be a steep learning curve as there are a lot of things to learn along the way. To help you get started, we've put together an essential list of things to consider before renting.

### Finances

Before you move in, you'll need to pay at least one month's rent in advance and 4-5 weeks of rent as a deposit if the annual rent is under £50,000 (the landlord can request 6 weeks if the rent is above this figure per year).

The landlord/agent will ask for details about your salary to ensure you can comfortably afford to pay the rent without falling into financial difficulty, so after paying for rent and all your other outgoings you should have a good amount of money left over every month.

### Credit score

It is a good idea to be aware of your credit score before you make an enquiry, as you will undergo a check with the agency/landlord before signing the tenancy agreement.

There is no set credit score necessary to rent a property, as it will depend on the location, property type, landlord and other factors. You can request a free credit score report from Experian, Experian or #TransUnion.

### Starting your property search

[Start looking for your property](#) in the area you want to live in, taking note of property types and what they are asking for in rent.

Check the local area for transport links if you commute to work and if you have children see what schools are like nearby. Local shops and amenities are important, as well as crime levels and nearby doctor surgeries and dentist practices.

### Things to look out for when viewing a property

There are a lot of things to check when viewing a property, such as the:

- Overall condition of the property on the interior and exterior.
- Rent level and what is included.
- Amount of deposit required upfront.
- Availability of the property and date you can move in.

### Costs to expect

In addition to the rent, you'll also have to pay for:

- **Utility bills**  
This includes electricity, gas and water charges.
- **Council tax**

Every council has its own rates – there are discounts available for certain types of tenants.

- **Deposit**

For annual rents below £50,000 you will pay 4-5 weeks' worth of rent. Annual rents above this figure can charge up to 6 weeks of rent.

### **Making an offer**

If you like the property and can see yourself living there you can put in an offer to the landlord or estate agent. This will involve completing an application form and providing a holding deposit of one weeks rent to take the property off the market while the referencing checks are carried out.

### **What documentation do I need for renting?**

The landlord or agency need to carry out a Right to Rent check to verify you are over 18 and have legal status to rent in the UK. This usually means providing your passport so it can be copied and kept on file.

### **References**

You'll also need to provide a reference from your current employer to verify your current salary income. If you're self-employed you may have to show your tax records for the past 1-3 years to show you have a stable income.

The landlord or agency will carry out credit checks to assess your current score.

### **Tenancy Agreement**

A reputable landlord or agency will ask you to sign a tenancy agreement. Assured Shorthold Tenancies (AST) are the most common and this will list the full details of the tenancy. It will usually run for 6 months.

What are my responsibilities as a tenant?

As the tenant your responsibilities whilst living in the property will be to:

- Look after the property to maintain its original condition (taking into account general wear and tear).
- Pay the rent on time as stated in the tenancy agreement.
- Report any repairs to your landlord as soon as they happen.
- Allow access for repairs and inspections.
- Follow smoking rules and take responsibility for your behaviour.

### **Renting a property with Harvey Robinson**

Harvey Robinson have helped countless tenants to secure new rental homes right across Cambridgeshire & Bedfordshire. Our team are available right now to [speak with you](#) and can help guide you through the renting process from start to finish.