

Pathfinder



Housing Guide

*Everything you need to
know about renting*



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Introduction

Is this your first time renting? Or perhaps you already have some experience with renting. The world of housing can be quite complex, with so much to learn. However, we are here to help!

This guide serves as an easy starter for you to understand how to rent a property effectively. It's divided into four parts: Finding a property, Moving in, setting up bills and advice during renting.



We recommend reading this entire guide so you are fully equipped for the world of renting!

However, we have divided this guide into four parts so you can jump to the section that is most applicable, or you can use the table of contents for a specific topic.

Please note that this guide is for guidance purposes only, and we recommend always speaking to your coach about any concerns you may have.



Section 1



Finding a property

Finding a property can be extremely tough and time-consuming! We understand that it may feel challenging and discouraging at times, but don't give up



Landlord vs Estate Agent?



PRIVATE LANDLORD

A landlord is the legal owner of the property, and they may have only one property or multiple properties. Renting directly with a landlord has advantages, as they can be easier to contact and much more flexible than letting agents.

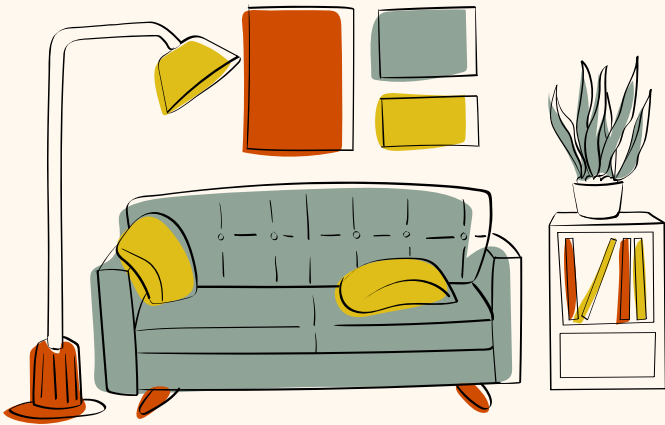
ESTATE AGENT

An estate agent, also known as a letting agent, is someone who manages a property on behalf of a landlord. Estate agents often serve as the middleman between tenants and landlords. One advantage of working with them is that they tend to be regulated and have more knowledge about the correct way to manage a property





Furnished vs Unfurnished



FURNISHED

Furnished means that the essential furniture and appliances you need are already provided. However, this typically does not include soft furnishings and kitchen tools such as cutlery, bedding, towels, pots, and pans.

UNFURNISHED

Unfurnished means the property will come with no furniture, allowing you to add your own personal touch. Make sure to ask if white goods are included (items such as a fridge, washing machine, and cooker)



Benefits of HMO's

HMO's stand for house of multiple occupancy. This is where you rent a room rather than the whole property. Click [here](#) for a useful video about living in shared accommodation

A GREAT WAY TO SAVE



As HMOs typically include all bills, you know exactly how much you need to pay each month, making it much easier for you to save!

WELL MAINTAINED AND LOOKED AFTER PROPERTIES



HMOs are usually well-maintained, with landlords who are very responsive to repairs. Some HMOs even include a free cleaner. They also tend to have a lock on your bedroom door, ensuring that you are safe and secure.

GREAT WAY TO MEET PEOPLE



Sometimes there are concerns about sharing with other people; however, HMOs can be a great way to meet new people and be social! Additionally, tenants are usually very respectful of each other. If any disagreements do come up, the great thing about HMOs is that you and your flatmates are on separate tenancy agreements, so if there are major concerns, your landlord can always handle it without it impacting your tenancy agreement.

Having a flatmate



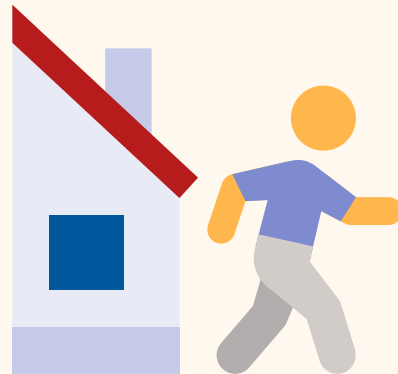
Living with friends or flatmates tends to be much more affordable than renting 1-bedroom properties. However, if the property you are considering is not a HMO, you and your friends will be on a joint tenancy.

Here are two main things to know before living with a friend



RENT ARREARS

If your flatmates fall behind on their rent payments, even if you have paid your share, you will still be required to cover their portion of the rent too. With joint tenancies, all tenants are equally liable, regardless of how the rent is split among you



ENDING THE TENANCY

If for any reason you want to leave, all tenants must agree to end the tenancy. However, sometimes the landlord may allow you to find a replacement tenant instead.

Useful Property Searching Websites

rightmove 
find your happy

 **SpareRoom**

OTHER USEFUL WEBSITES

- Zoopla - Gumtree - Open Rent - Directly through Estate Agents websites

TIPS

Contact Letting Agents Directly - While websites like Rightmove, Gumtree, and Zoopla are great for finding available properties, due to their popularity, you may not always receive a response when you inquire through their platforms. If you find a property you like, to increase your chances, it's best to either call the letting agent or inquire directly on their website.

Knowing What websites specialise in - SpareRoom is the most useful tool if you are looking for an HMO property, while OpenRent is a platform where you can rent directly with a landlord instead of going through a letting agent

Affordability

Affordability doesn't just mean having enough money to cover the rent. It means ensuring you have sufficient funds to pay your rent, bills, and other necessities.

If your bills are not included with your rent, you will need to take into account other bills too, such as utility bills, council tax, WiFi, and water. These are hard to estimate as it depends on your usage, property size, and area.

It's important to consider how much money you will have left after your rent and bills are paid and whether you can sustain yourself on this amount.

Below is a basic calculation you can use to determine what rent price is affordable for you and also some monthly costs you should consider

SOME MONTHLY COSTS TO CONSIDER

- Council Tax
- Water
- Gas and Electricity
- Wifi
- Food
- Mobile Phone
- Transport
- Car
- Pet Fees
- Childcare
- Monthly Subscriptions

Speak to your coach who can help you to complete a budget plan

BUDGET



MONTHLY CALCULATION

It is usually recommended that 30% of your monthly income should go towards rent, however this might be difficult with the rising rent prices, so we recommend 40% of your monthly income

Monthly Income x 0.4

£1,200 multiplied by 0.4 = £480

We would recommend going for properties that are no more than £480 per month for a property where bills are not included



Is it right for you?



Make sure to be certain about these things
before applying for a property!

Council Tax Band – Each local area has a different tax band, so be sure to check your local council's website to factor council tax into your costs.

Furnishing – Make sure to double check what furniture will be included in the property

Location – Make sure to consider if the location works for you, such as the proximity to the nearest school, supermarket, public transport, and your place of work

Tenancy Length – Ask about the minimum or maximum tenancy length, and inquire about any break clauses

Bills – If bills are not included, check whether the property has gas and electricity or just electricity, so you can factor in additional costs.

Move in date – When is the property available for move-in? Does this timeframe work for you?



How to spot scams

Unfortunately, there are some individuals who try to scam property seekers. While they are rare, it's important to be aware of warning signs and always do your due diligence

They do not offer viewings

Since they do not have access to the property, they may not offer viewings or provide a way to see the property.

Ways they ask for money

They may ask for the first month's rent or the security deposit before you have received the tenancy agreement. Alternatively, they may ask you to pay in unusual ways, such as through Western Union or with gift cards

The listing doesn't seem legitimate

There may be typos, grammatical errors, or a lack of photos. Additionally, if the price seems too good to be true and is much lower than other properties, it could be a warning sign.

Their process seems dodgy

They may not have a referencing process, ask about your affordability or might put pressure on you to rent with them.

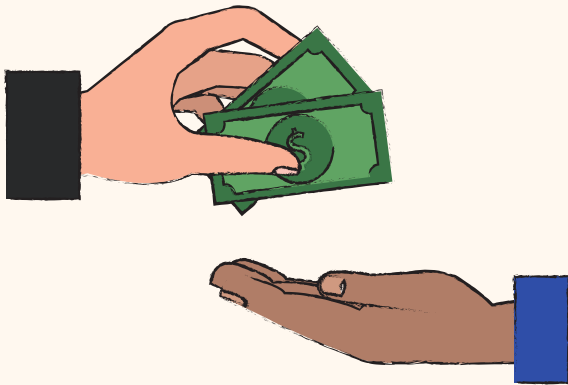


Not sure if a listing is a scam?

Make sure to double-check with your coach and get their opinion. Just ensure you do not send any money until you feel certain that a listing isn't a scam



Holding Deposit vs Security Deposit



HOLDING DEPOSIT

A holding deposit is a fee you pay when you first apply for a property. Its purpose is to 'hold' the property so that no one else can apply while you go through referencing. By law, you should not be asked to pay more than one week's rent

SECURITY DEPOSIT

This is the deposit you pay after you have passed referencing. It is refundable at the end of your tenancy. Legally, you should not be asked to pay more than 5 weeks' rent.





Referencing Includes

IMMIGRATION CHECKS

INCOME CHECK

CREDIT CHECK

EMPLOYMENT REFERENCE

LANDLORD REFERENCE

After you have paid your holding deposit, you will undergo referencing. Referencing checks are conducted to assess whether you will be a reliable tenant.



Immigration Checks – This is known as a right to rent check, and its purpose is to confirm your status to reside in the UK.

Credit Check – This is only to check for CCJs, IVAs, or bankruptcy declarations. It does not involve checking your credit score

Income Check– You may need to provide proof of income to demonstrate that you can afford the property. It is against the law to fail referencing solely because you are receiving benefits

What if I don't pass?

Do not panic! If you do not pass the referencing criteria, sometimes you can be asked to provide a guarantor or to pay rent in advance. If you are asked to provide these, speak to your coach, who will be happy to let you know ways we can support you.

Landlord Reference– They may contact a previous landlord to verify whether you were a good tenant and paid rent on time

Employment Reference– Your employer may be contacted to verify your employment and salary. You will typically need to provide a HR contact or your manager.

What is a guarantor?

To provide the Landlord with extra security, they sometimes may ask for a guarantor. A guarantor is someone who agrees to pay the rent if you do not. They will go through referencing and will be on your tenancy agreement. Letting Agents/Landlords can sometimes have guarantor requirement such as they must be a Homeowner or be UK based.

Frequently Asked Questions about guarantors

1. Will I always need a guarantor ?

Not always, you will only be asked for a guarantor if you don't meet the affordability criteria set by the Landlord/Letting Agent

2. Does a guarantor need to be a parent?

Nope, it can be anyone, as long as they are happy to be guarantor for you and meet the Landlords referencing criteria.

3. What if I am moving in with a flatmate/partner?

If the tenancy is joint, the guarantor will be responsible for everyone's rent on the tenancy agreement, it is not possible for them to just be a guarantor for you.

4. What happens when I am behind on rent ?

If you are behind on rent, your guarantor may be contacted to pay on your behalf.



I don't have a guarantor ?

If you do not have a guarantor, ask if the Landlord will accept guarantor services such as Housing Hand or rent guarantor.com.



Section 2



Moving In

Congratulations on finding a property!

This section of the guide is designed to help you settle into your new tenancy and cover all the things you need to know

Tenancy agreement

You should always receive a tenancy agreement once you have passed referencing. While the tenancy agreement may seem like long, boring paperwork, it is the most important document as it sets the foundation of your relationship with your landlord and should always be referenced back to. While they tend to include similar things, here are some specific items to look out for



MAKE SURE THESE DETAILS ARE WRITTEN CORRECTLY

Your full name, the address you are renting, tenancy start date, the length of your tenancy, the rental amount and deposit amount.



YOUR OBLIGATIONS & THE LANDLORDS

Understand your tenancy rules to avoid breaching them. This covers issues like pets, smoking, property damage, etc. During your tenancy, if the landlord fails to fulfil their obligations, remind them of the agreement.



ENDING THE TENANCY

Check if you can terminate the tenancy early and how to do so. Typically, you'll need to give your landlord notice, usually stated in the tenancy agreement, which can be 1 or 2 months.



Inventory Report

Why is it important?

When you move in, you should receive an inventory report, documenting the property's condition. If the landlord doesn't provide one, request it or take pictures. You typically have up to 7 days to note any issues, ensuring you have a record to prevent unjust deposit deductions at the end of the tenancy.



Property not in excellent condition?

It's crucial to document the property's condition upon moving in to avoid unjust charges when it's time to move out. If you notice needed repairs or decorations, notify the landlord promptly



Documents you should receive

The Landlord or Letting Agent must provide you the following documents by law when you move in



HOW TO RENT GUIDE

You should receive a physical or electronic copy

EPC & EICR

It provides information on the property's energy efficiency and electrical condition

GAS SAFETY RECORDS

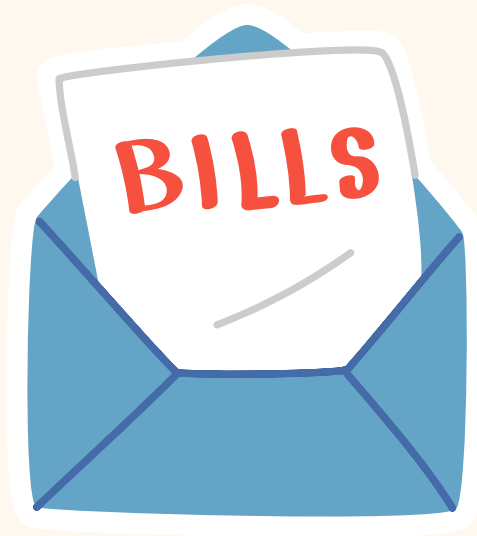
Only eligible if you have gas in your property

DEPOSIT PROTECTION SCHEME

You should receive confirmation that your deposit is secured



Section 3



Setting up Bills

This section is all about setting up your bills and also how to save!
Your coach will be able to offer you some advice on this too.

Paying Rent

Rent is the most important payment you should prioritize. Here are some tips to help you stay on top of it.



SET UP A DIRECT DEBIT OR A STANDING ORDER

To ensure you always pay your rent on time, we recommend setting up a direct debit or standing order. If you receive DSS, consider having it paid directly to your landlord or letting agent.



ARE YOU STRUGGLING WITH RENT?

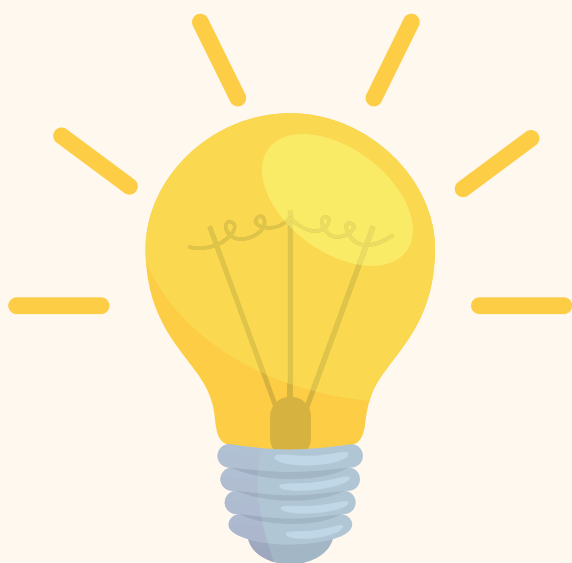
During your tenancy, if you ever struggle with your rent, don't worry! The best thing you can do is let your landlord know as soon as you realize you may not be able to pay. We always recommend paying at least something, but if you're unable to, that's okay!

If you think you'll be able to pay the rent in the future—perhaps your situation is temporary, like a job loss—it's best to discuss with your landlord setting up a payment plan. This prevents you from owing a large sum and feeling overwhelmed. Payment plans help you stay on track with your rent and provide security for your landlord. You could also apply for a Discretionary housing payment through your local council to cover the arrears if you are in receipt of housing benefits including universal credit.

If you anticipate future struggles with rent payments, it may be worth discussing with your landlord the possibility of exiting the tenancy agreement early. However, this decision ultimately rests with the landlord.



Electricity & Gas



TYPES OF ELECTRICITY & GAS ACCOUNTS

1. **Prepaid meter:** With this type of meter, you top up a meter and pay as you go for your energy usage.
2. **Standard meter:** For this type of meter, you take regular meter readings and pay each month by Direct Debit.
3. **Smart meter:** With a smart meter, you typically have an in-house display that shows you how much electricity you're using. Additionally, it automatically sends readings to your electricity company, simplifying the billing process.

HOW TO SET UP YOUR ELECTRICITY AND GAS ACCOUNT

Click [here](#) for a useful video on how to set up your gas and electricity.





Ways to save on Gas and Electricity

Gas and electricity bills can be expensive. Here are some ways to cut costs

Take regular meter readings

Regular meter readings are important to prevent overpayment. Utility companies may estimate bills higher than actual usage if readings are not provided.

Change utility provider

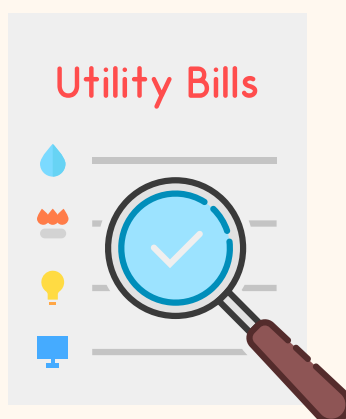
Change utility provider after confirming with your landlord. Use comparison websites like Uswitch and Compare the Market to find the best rates.

Energy Saving Methods

Save money on gas and electricity by using appliances more efficiently. Search "save money on Gas and Electric" on Google to find useful websites with energy-saving tips

In receipt of DSS?

Check with your utility provider for a social tariff, which can help cut costs





Council Tax



APPLY FOR COUNCIL TAX

Register for council tax as soon as you move in to avoid a backdated bill. Visit this link to register: <https://www.gov.uk/pay-council-tax>

DISCOUNTS & EXEMPTIONS

Each local council offers various discounts such as single person discount and student exemption. Check your local council's council tax website to potentially make significant savings.



Setting Up Water Account



FIRST SETTING UP YOUR WATER

To set up your water bill, first check who supplies water in your area. Then, provide your water meter reading to start your account.

WATER BILLS TOO HIGH?

Make sure to double-check the usual amount of bills for your household.

Many water companies charge a standard rate instead of based on water usage.

If your average bills are below this amount, consider setting up a meter in your property



Setting Up Wifi



CHECK WITH YOUR LANDLORD

Check with your landlord if there is existing WiFi in your property. If not, set up WiFi as soon as possible, even before moving in, as it can take over a week. Use comparison websites to find the best WiFi prices

USEFUL TIP

At the end of your WiFi contract, your costs usually increase. We recommend negotiating a new contract with your current provider or using websites like Uswitch to change providers, which can save you money.



Section 4



During your tenancy

Here are some useful things to know to assist you during your tenancy

Repairs



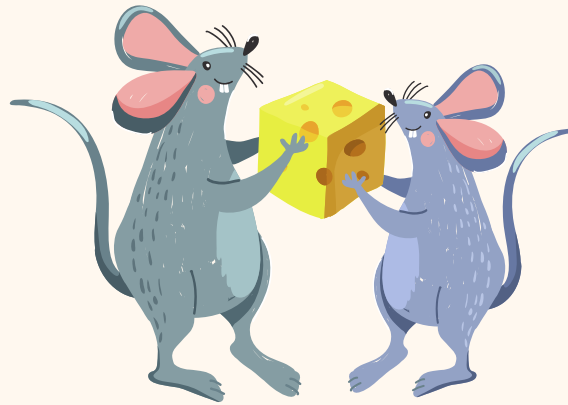
REPAIRS YOUR LANDLORD IS RESPONSIBLE FOR

The repairs for which your landlord is responsible are typically outlined in your tenancy agreement. Generally, your landlord or letting agent is responsible for most repairs. It's important not to withhold rent while waiting for repairs to be completed. If there is a repair that is affecting your health or putting you at risk, if the Landlord is not addressing this, you should report this to your local council

REPAIRS YOU ARE RESPONSIBLE FOR

If you have caused damage or if a repair is due to negligence in looking after the property, your landlord may ask you to pay for it. Additionally, your landlord may have specified in the tenancy agreement that they are not responsible for certain maintenance tasks, such as changing a lightbulb.

Pest Control



WHAT HAPPENS IF YOU HAVE PEST?

If you spot pests, you should report this to your Landlord immediately. It is important that you are doing everything you can to avoid further infestation such as covering your bins, keeping your place tidy and any other precautions depending on the pest.

It is also good to seek quick methods online that may reduce pests for an example purchasing an ultra-sonic pest repeller if you have mice

IF YOUR LANDLORD IS NOT DOING ANYTHING

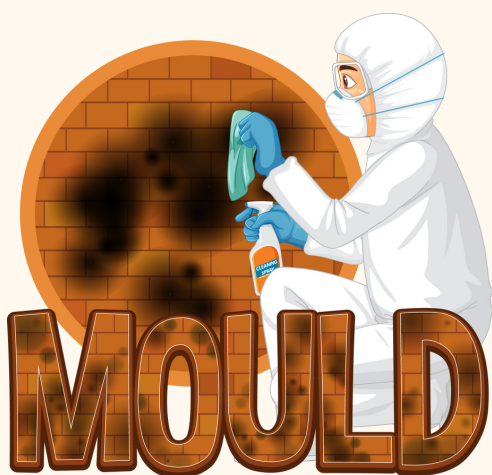
If your Landlord is not taking action, you can file a complaint to your local council. Your local council should have an environmental health team, who will come to inspect the property and determine further action.



Damp & Mould

Damp and mould can be caused by condensation. If condensation is the culprit, there are ways to prevent it. However, if the mould stems from a structural issue with the property, it's the landlord's responsibility to address it.

MOULD PREVENTION TIPS



To prevent mould caused by condensation, consider these steps:

- Use extractor fans in the kitchen and bathrooms.
- Invest in a dehumidifier to reduce moisture levels.
- Open windows regularly to improve ventilation.
- Heat your home during colder periods to prevent condensation.
- Wipe down windows that appear to be 'sweating' with a dry cloth.
- Purchase disposable dehumidifiers

If you find mould, clean it promptly using appropriate methods to prevent it from worsening.

Please visit the following link to learn more about mould and what to do if you find mould in your rental property, especially if your landlord refuses to address the issue:

[Understanding Mould and Tenant Rights](#)



Not getting along with your flatmate?

Having a flatmate can be fun; however, from time to time, disagreements can arise. Do not worry! Do not let this discourage you. Here are a few ideas to help you navigate this.

SUGGESTIONS



- Make sure to communicate; sometimes, your flatmate may not know that they are bothering you. You can create a group WhatsApp or even have a flat meeting to talk things through.
- Write joint ground rules such as a cleaning rota, noise curfew, or guest policies.
- Be proactive and compromise; you may sometimes have to find middle ground.

IF YOU ARE CONCERNED FOR YOUR SAFETY

- Record every incident as evidence and present it to your Landlord
- If the behaviour of your flatmate is unlawful, it's important to report this to the police
- Request from your Landlord if you can leave the tenancy early or find a replacement tenant



If you are not getting along with your flatmate, do feel free to reach out to your coach who can help you with these suggestions or advise other methods

Being evicted by your landlord



If you've been served an eviction notice, it's typically either a Section 21 or Section 8 notice. Below is more information about these two sections. If you receive any of these notices, you can always try to talk to your landlord to see if they can revoke it.

21

SECTION 21

This section is sometimes referred to as a 'no-fault' eviction because landlords do not need a reason to serve it. You will typically have two months to move out once served with this notice.

Click [here](#) for further advice

8

SECTION 8

This section is primarily served if you have breached your tenancy agreement, such as by accumulating rent arrears or causing damage. Unlike a Section 21 notice, this can be served at any point during your tenancy, as long as your landlord can provide evidence of the breach.



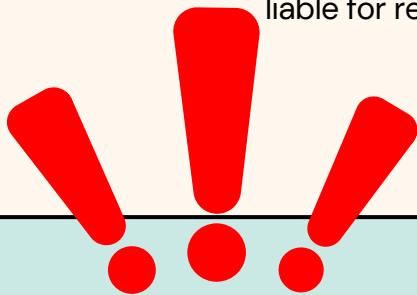
Ending your tenancy

Check your tenancy

When you want to leave your tenancy, your landlord or letting agent typically requires notice so they can advertise the property.

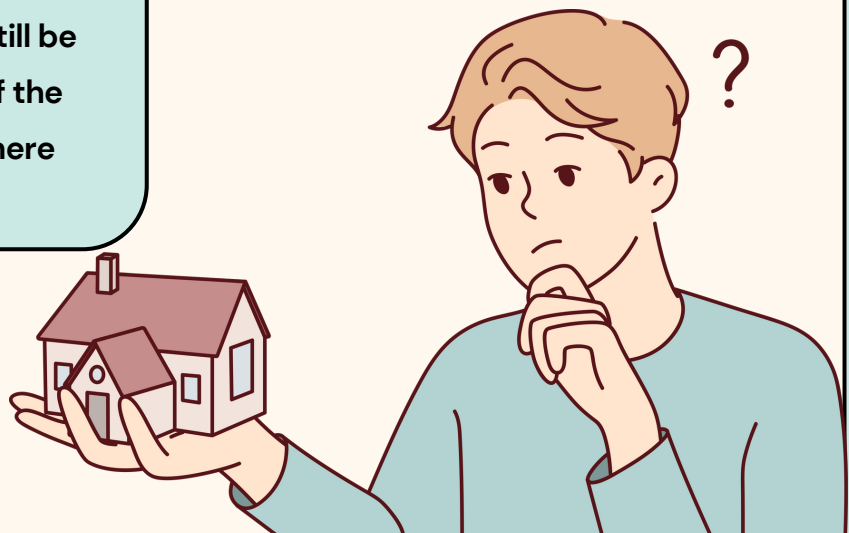
If you're trying to end the tenancy early, you may be asked to pay a termination fee or find a replacement tenant.

Always ensure you give your landlord the correct notice. Failure to do so can still make you liable for rent payments on the property.



Do not leave a tenancy until you have received written confirmation from your landlord.

Without their approval, you will still be liable to pay rent until the end of the tenancy even if you don't live there anymore.





Deposit Return

Make sure to return the property back to it's original condition

Make sure to return the property to its original condition. Ensure that the property is returned in the same condition as when you received it. You cannot be charged for anything reported on the inventory.

Dispute charges

You cannot be charged for general wear and tear, which refers to reasonable deterioration that occurs in a rental property over time due to normal, everyday use. This includes minor scuffs on walls and worn carpet. If you believe the landlord has overcharged you, discuss it with them to see if they can reduce the charges. Legally, the landlord can only charge for the actual cost of repairs or cleaning.

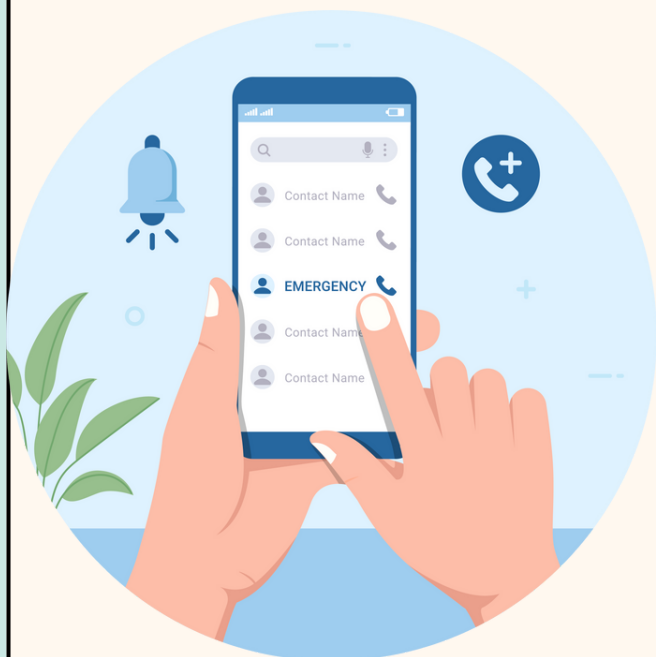
Timescale

Once you have agreed on the costs, the landlord should return your deposit to you within 10 days.

Appeal the deposit



By law, your deposit should have been registered with a deposit scheme. Information about this should be provided in your tenancy agreement. If you disagree with the charges or if your landlord is not returning your deposit, you can appeal directly to the deposit scheme



Useful contacts

Useful contacts by borough

Click below for useful contacts for each borough:

Bolton - [Click Here](#)

Bury - [Click Here](#)

Greater Manchester - [Click Here](#)

Oldham - [Click Here](#)

Rochdale - [Click Here](#)

Salford - [Click Here](#)

Stockport - [Click Here](#)

Tameside - [Click Here](#)

Trafford - [Click Here](#)

Wigan - [Click Here](#)