

How To Rent

The Ocasa Guide To
Moving Out For The
First Time



So, you want to move out...

Perhaps you're tired of living with parents, have an itch to explore somewhere new, or just want the new independence that comes with living by yourself in a place you can call your own. It's likely that you'll be exploring your different options, and unless you can afford to buy a property outright, you're probably going to be looking into renting.

Whatever your situation may be, thinking about moving out for the first time can be both thrilling and terrifying. Especially when you don't know where to begin when it comes to private rental.

Moving out for the first time should be exciting, not worrying. And with our guide, you can make sure you're prepared.

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Starting the search for a property

Often, the hardest part of renting a property is actually getting started on your search. After all, there are so many properties available that it can be tricky to know at first which is going to be the right fit.

Consider why you want to move out, and try to find a property that matches these requirements. For example, if you're looking for independence, but you'd love the chance to meet new people - a flatshare could be an excellent option.

However, do bear in mind that while the perfect rental property in the ideal location will exist, it may be out of your budget. Be aware that throughout the rental process, you may not get exactly what you want, and compromises will have to be made. But that doesn't mean you can't rent somewhere great!

First, consider the type of property you might want to rent, and if you can afford it.



What property can I rent?

Before you decide on the right property for you, it's important to know the differences between the types of properties available.



Self contained property

A self contained property is a house or flat that is rented to one person or group of people through one contract. This means you rent the entire property (so, not just a single room) and you'll typically be responsible for paying bills and council tax. Self contained properties are usually the most desired type of property, as they offer independent living without the need to share with other tenants.



Shared property

A shared property, so to speak, does exactly what it says on the tin - it's a property that you share with others, and rent is often split between you and your fellow tenants. There are many different types of shared property, including:



Property share (live-in landlord)

This is where you rent a room in a house or flat where your landlord is also living. A positive of this is that you can tell your landlord about any issues straightaway; but a clear downside is the lack of privacy.



Property share (with other tenants, no live-in landlord)

This is typically a house or flat that you rent with other people, but the landlord doesn't live in the property. A more popular choice, shared properties offer a bit more privacy, and are often more affordable than self contained accommodation. However, while you'll get your own room, you'll have to share common areas (kitchen, living room and bathroom) with the other tenants. While this can work well, you might see problems if your fellow tenants aren't as clean or friendly as you'd like them to be. In this property type, you'll also often be responsible for splitting bills with the other tenants.



Flatshare

Similar to the above, shared apartments also include living with other tenants without a live-in landlord - and the added benefit of meeting new people. However, what makes a flatshare unique is that often, in addition to your own room, you'll also have a personal bathroom - which has obvious benefits.

Flatshares also offer all-inclusive payment, meaning that you'll get bills included as part of your tenancy, and you won't be responsible for splitting them with the other tenants. This is an excellent choice if you want the freedom of living independently, without the responsibility of juggling lots of different bills.



Co-living spaces

Following roughly the same concept as a flatshare, co-living spaces are often at the more luxury end of property rental - offering your own room and bathroom and shared living spaces, but with added extras such as gyms, roof gardens or other more "luxury" spaces. These are usually very expensive, so may not be an option if you're on a budget.

What does paying rent actually mean?

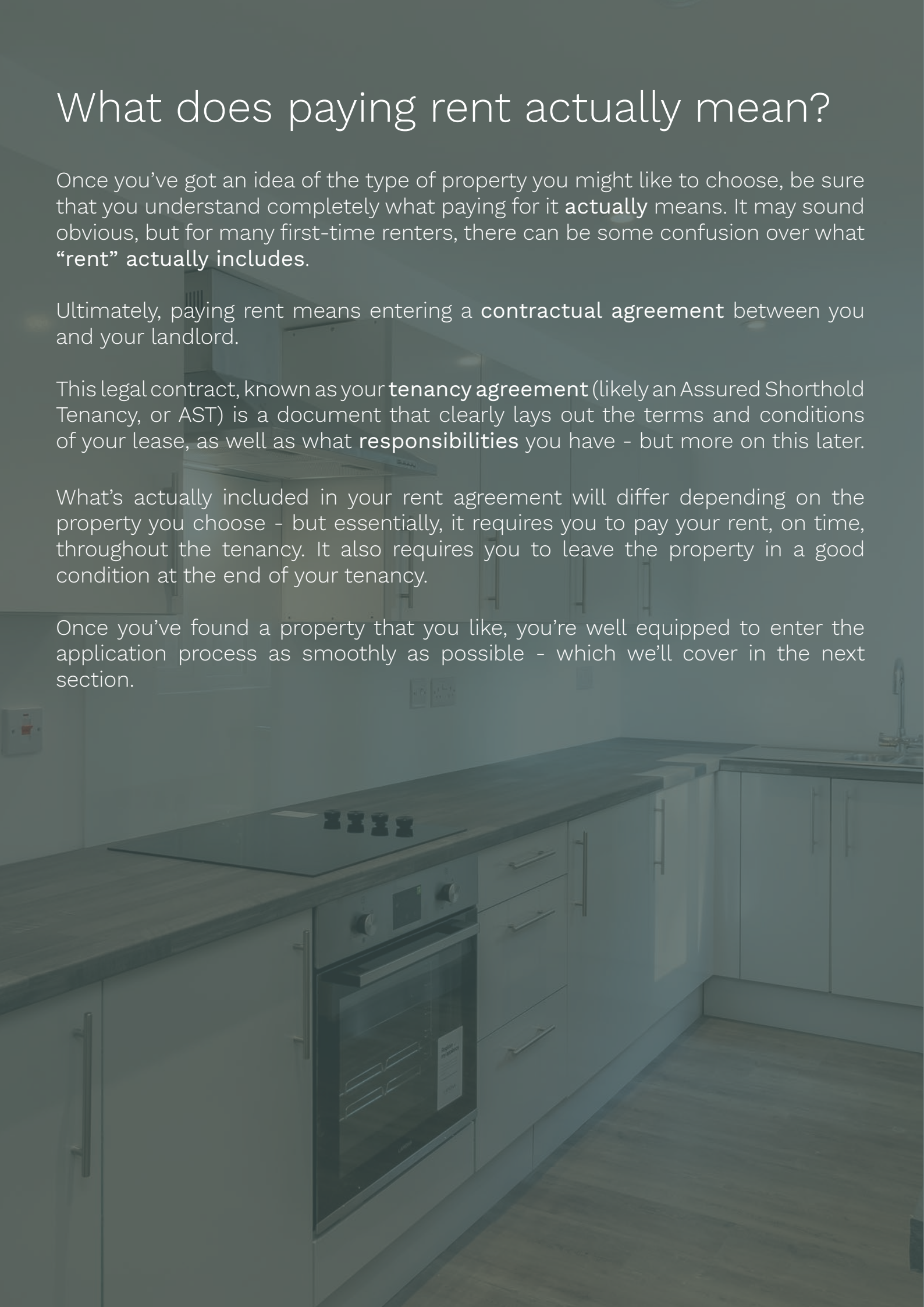
Once you've got an idea of the type of property you might like to choose, be sure that you understand completely what paying for it **actually** means. It may sound obvious, but for many first-time renters, there can be some confusion over what “rent” **actually** includes.

Ultimately, paying rent means entering a **contractual agreement** between you and your landlord.

This legal contract, known as your **tenancy agreement** (likely an Assured Shorthold Tenancy, or AST) is a document that clearly lays out the terms and conditions of your lease, as well as what **responsibilities** you have - but more on this later.

What's actually included in your rent agreement will differ depending on the property you choose - but essentially, it requires you to pay your rent, on time, throughout the tenancy. It also requires you to leave the property in a good condition at the end of your tenancy.

Once you've found a property that you like, you're well equipped to enter the application process as smoothly as possible - which we'll cover in the next section.



What do I need to have to rent a property?

When you've found a property you like, you'll need to indicate your interest to your landlord or letting agent, and go through the application process to secure your rental. We recommend that you do this as soon as you've found a property you like - after all, you don't want to miss out!

But don't panic or rush. While it may seem confusing at first, the rental application process is actually fairly simple - providing you have everything you need to rent.

You need to prove that you have a right to rent property in the UK if you're over 18 years old and are renting a property as your main home. In order for you to do this, your landlord will conduct a series of checks, which will usually require you to provide:

- Proof of identification. This could be your passport, driving licence, or birth certificate, but your landlord may ask for additional information. All acceptable forms of identification can be [found here](#).
- Immigration status. If you weren't born in the UK but are currently living here, you'll also need to provide your immigration information. [Shelter](#) has some useful information on what this is.





- **Credit score.** You may see “credit history” come up during the application, which can be intimidating. But don’t worry! Credit is only an issue if you have what’s called “adverse credit” - which is essentially a poor record of repaying credit commitments. This will not impact you if you haven’t had credit before.
- **A reference.** This could be from a current or previous landlord; but for those moving out for the first time, it’s more likely to be from your employer. This shows you have a job, and that you’ll be in employment during your tenancy.
- **In certain circumstances, a guarantor** - which provides additional security for your landlord. Basically, guarantors ensure that should you not be able to pay your rent, your landlord will still receive payment. Generally, you’ll need a guarantor if you’re a young person, a student or receive either housing benefit or universal credit. Guarantors are usually family members, close friends, or anyone who has a duty to accommodate you.

While this may seem like a lot of information, the reference process isn’t as complex as it seems. In fact, it usually only takes around 2 days, and can be completed entirely online.

Once you’ve passed the referencing stage, you’re well on your way to securing your rented property - all that’s left to do is pay your deposit.

What is a deposit for rent?

A deposit for rent is a fixed payment that secures your rental and provides extra security for your landlord should you damage the property or breach your lease.

Due to regulations passed in England in [June 2019](#), this deposit fee is now limited to the equivalent of 5 weeks' rent. This means that your landlord should not charge you more than this amount. If a landlord tries to charge you above 5 weeks rent, they are breaking the law.

Throughout your tenancy, your deposit should be protected through a government approved [tenancy deposit protection scheme](#) - even if you don't pay the deposit yourself.

Your deposit must also be refundable at the end of your lease, as long as you pay rent on time and return the property in good condition, with an allowance for general wear and tear.

Remember: Avoid signing any contract where your deposit isn't protected. At Ocasá, each of our tenants' deposits are protected through the [Deposit Protection Service \(DPS\)](#), which is an independent third party that ensures you get your deposit back.



Additional fees - do I have to pay them?

When renting a property, you may also come across rental “fees”. However, under the same regulations as your deposit, most of these tenancy fees are now banned, including:

- Viewing fees, or any charges for viewing the property
- Tenancy set up fees, or any charges for setting up the tenancy or contracts
- Check out fees, or any charges for leaving the property
- Third party fees - any charges for anything that is done by someone other than the landlord or tenant but that the landlord must pay for (credit checks is a common one)

This is often the most daunting part of the rental process, but providing you choose a good landlord or agent, you shouldn't face any issues. Don't be afraid to question things you don't understand - as this will help you get the property you want, much faster.

Once you've paid your deposit and any permitted fees - you're one step closer to getting your independence.



Preparing to move in

Now the exciting part - you're almost ready to move in!

Succeeding in your application is exciting, but there are some things you should bear in mind before you move into your new property - or best practices for moving in. These include the processes you need to go through before moving in, as well as understanding your landlord's legal obligations, and your own responsibilities.

What do I need to do before moving in?

Before moving into your new home, it's essential that you make basic checks on the property, and agree on them with your landlord. This includes:

- Taking inventory - this is essentially a report on the property and its contents that lists all the furniture, fixtures and fittings in each room with a description of its condition. It's important that you do the inventory, as it will help you get your deposit back, and ensures that you're not blamed for damage you didn't do.
- Taking meter readings - this is where you write down the readings on the gas and electricity meters to ensure you aren't paying for the previous tenants' bills. Depending on your meters, you may have to do this monthly. If you're in an all-inclusive flat share, you won't have to do this.

You should also make sure your landlord explains how to heat the property, and other important information through a welcome pack that you can refer back to throughout your tenancy.

What responsibilities does a landlord have?

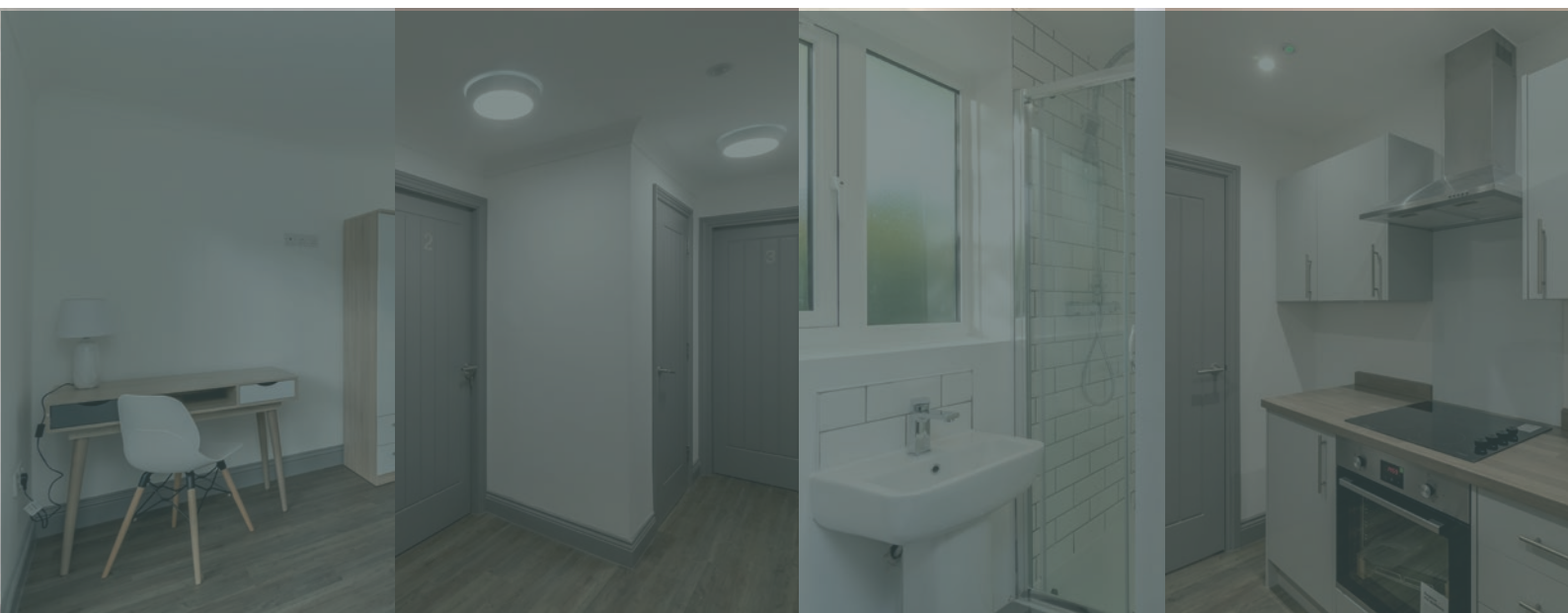
In addition to charging a fair deposit and fees, a landlord also has legal responsibilities to you as a tenant.

At the most basic level, landlords have a legal obligation to provide accommodation that is 'fit for human habitation'. This means they have to provide property that is safe, healthy and free from anything that could cause serious harm to you or anyone you live with. If you're unsure what counts as unsafe, there is [guidance available here](#).

In addition to this, landlords must provide you with:

- A written tenancy agreement that clearly states your responsibilities and rights as a tenant. The government provides a [model tenancy agreement](#) to help.
- Paperwork with proof of your deposit information within 30 days, including access to the protection scheme.
- A copy of the GOV UK guide - [How to rent: the checklist for renting in England](#)
- A gas safety certificate before you enter into the tenancy, and a new copy after each yearly gas safety check, if there are any gas installations or appliances in the property.
- An Energy Performance Certificate or EPC, that shows the energy performance of the property.

Your landlord should also make you aware of any bills you're responsible for paying - including utilities and council tax.



What responsibilities do I have as a tenant?

In addition to your landlord's legal obligations, it's essential that you're aware of your own responsibilities as a tenant.

At a basic level, when you rent a property, you'll have to:

- Pay your rent on time for the whole rental period. Whether you're renting for 3 months or a year, you'll need to pay your rent the entire time you're living in the property. This means you can't simply end your tenancy before the period, unless you give a 1 month notice. There are mobile apps available that can help you pay rent on time, and ensure you don't miss a payment.
- Make sure any bills are also paid on time. This includes utilities, wifi and council tax - unless of course you live in a property that offers all-inclusive rent, such as a flat share.
- Be responsible for the upkeep of the property. This means leaving the property as you found it, as best you can. Throughout your tenancy, you'll be responsible for keeping the property clean and tidy, doing general maintenance (for example, changing a lightbulb) as well as reporting any issues to your landlord. This is important - you won't get into trouble for something that stops working in the property, but your landlord needs to know right away so they can fix it.

There are also other things you can do to be a good tenant, beyond just your legal responsibilities.

If you choose to rent shared accommodation, there are best practices to living in these properties - or "unspoken" rules that will make your experience much better. For example, creating cleaning rotas with your flatmates helps keep the property clean, and ensures there's no bitterness around whose responsibility it is.

Living in a shared property can be a great way to meet new people and gain independence, but it's important to balance social aspects with your responsibilities as a tenant.

No matter which property you decide to rent, it's important to do your research, and fully understand the contract you're entering into. Thinking about moving out for the first time is incredibly exciting, but you need to be confident that you're prepared.



Are you ready to rent?

Hopefully, you now understand more about renting a property in the UK. Although the legalities can be a little daunting at times, you'll be in a better position to make the right decision for you.

If you have any other questions that we haven't answered, we are always more than happy to help with whatever you need. Get in touch with a member of our friendly team today for a chat through your needs and any assistance you might like.

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