



Oliver James  
ESTATE AGENT



# A tenant's guide to **rights and** **responsibilities**

4 Liverpool Road  
Cadishead  
Manchester  
M44 5AF

 [hello@oliverjames.co.uk](mailto:hello@oliverjames.co.uk)

 0161 696 5050

[oliverjames.co.uk](http://oliverjames.co.uk)

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**Right** **Noun** *a moral or legal entitlement to have or do something.*

**Responsibility** **Noun** *a thing which one is required to do as part of a job, role or legal obligation.*

## Welcome,

My name is Oliver James, and I am the Director here at Oliver James Estate Agents.

I've been looking after tenants and landlords across Salford, Manchester and Merseyside since 2001

Welcome to our guide to what rights and responsibilities people renting a privately owned home have.

Over the following few pages, we will share information and tips that we hope you will find helpful if you are considering becoming a tenant.

We have always believed in treating tenants and landlords with the highest level of respect and integrity.

It's why we've created this guide. It's also why we work with landlords who take their responsibilities to tenants seriously and act professionally.

We believe in working with tenants and landlords to ensure tenancies run smoothly and are a positive experience, whether it's a six-month let due to a job relocation or a long-term rental for a growing family.

This guide has been designed to be a handy accompaniment to the Government's How to Rent Checklist. We would be delighted to send it to you via email should you want to read a copy before signing any rental agreement (we strongly recommend you check it out).

If you have any questions about becoming a tenant, please don't hesitate to contact us.

Thanks for reading,

*Oliver James*

**Oliver James**  
**Director.**



\*Disclaimer: The information in this guide does not constitute legal or financial advice.

## Your rights

### Here's an introduction to your rental rights when you sign an Assured Shorthold Tenancy (AST).

This is a contractual agreement outlining your rights and responsibilities.

Below, we've listed the key points – but check exactly what your AST includes, as they can differ.

If you have questions, now's the time to ask before signing a binding contract.

### Your landlord must:

- Provide you with a gas safety certificate, deposit paperwork, the Energy Performance Certificate, the How to Rent Checklist, the Electrical Installation Condition Report and other relevant paperwork when you sign the AST.
- Maintain the structure and exterior of your rental home.
- Provide buildings insurance (this doesn't cover your contents).
- Ensure the property is hazard-free when you begin your tenancy.
- Fit the legal amount of smoke and carbon monoxide alarms.
- Deal with any issues with the electricity, gas and water supply.
- Be responsible for the repair or replacement of any furniture and appliances they provide as part of your tenancy. Tenants are expected to clean and use items correctly.
- Ensure most repairs are carried out. Check with your landlord/letting agent what's covered.
- Arrange yearly gas safety checks on gas appliances by a Gas Safe registered engineer.
- Every five years (or at the expiration of the current certificate), arrange an electrical safety check by a qualified electrician.
- Get permission from you to access your home at least 24 hours before a planned visit.
- Ensure your home has a minimum energy efficiency rating of E or above.
- Give you proper notice if they want you to leave following the fixed term of your AST.



### Top Tenant Tip:

Consider how much rent you can reasonably afford each month. Most property industry estimates suggest household income is often 2.5 times annual rent.



## Your responsibilities

Here's an introduction to your rental responsibilities when you sign an Assured Shorthold Tenancy (AST).

As mentioned on the previous page, make sure you know what you are signing up for.

Most ASTs are pretty standard, but never assume your level of responsibility without checking the agreement first.

### You must:

- Pay your rent on time each month (or whatever the fixed date is). You may have to pay a default fee if your rent is more than a fortnight late. There are fixed limits on the interest a landlord can charge you for outstanding payments.
- Pay any utility bills and council tax charges you are responsible for.
- Report any repairs or maintenance issues quickly – before they become a bigger problem.
- Respect the property. Permission is needed from your landlord before you decorate or attempt any repairs. The simplest advice we give to tenants is to treat the property like it's your own home – because it is.
- Be a good neighbour in terms of not causing noise or any anti-social nuisance. This can be cause for eviction.
- Not sublet the property without the written consent of your landlord.
- Get yourself on the electoral roll and register to vote.

### To make your tenancy run more smoothly, you should:

- Consider getting contents insurance to protect your belongings.
- Test the smoke and carbon monoxide alarms at least once a month.
- Know where your meters and fuse boxes are and how to work any appliances, including boilers.



### Top Tenant Tip:

Make sure you check your inventory thoroughly (including meter readings) and record any discrepancies, as this is what you will be held to at the end of the tenancy.

## Six top tenancy tips

The tips below have helped hundreds of local tenants enjoy a stress-free, successful tenancy.

### Be realistic about your budget

Remember to factor in other costs when working out what you can spend on your monthly rent.

These include utility bills, insurance, food, entertainment and other financial commitments, like loans.

Always try to leave some wiggle room within your budget and look for properties that fall within it.

### Prepare your paperwork

Get all the paperwork you need to rent a property ready BEFORE you start your search for a home.

This will speed things up further down the line regarding referencing checks. Paperwork often includes:

- Photo ID – Driving licence, passport, Right to Rent share codes (where applicable)
- Proof of current address – utility bills/statements with your name on them
- Income and employment information – payslips and references from your employer

### Check the contract

Read your tenancy agreement carefully before signing and committing to it.

### Be wary of online scams

The most common scams on social media feature a property being fraudulently advertised that looks like a total bargain. This creates a sense of urgency among tenants looking to make it their home. Then, the fraudsters ask for a deposit to secure the property without allowing people to see it first.

Always view a property in person – never hand over cash as a deposit, unless you are 100% sure it is being paid to the landlord or letting agent.

### Pay your rent on time

Yes, this one seems obvious, but it's often the biggest factor in dictating your relationship with your landlord.

### Remember, it's a two-way street

We encourage all our landlords to be respectful and communicative with their tenants and vice versa.



## Frequently asked questions

Here are some frequently asked questions we receive from tenants.

### I've found a home I want. What do I do now?

After a viewing, let us know that you would like to be considered for that property. We will then contact the landlord with an update. Remember, the best properties attract multiple interested tenants, so it is ultimately the landlord's decision about who they rent to.

### What are referencing checks?

Referencing is a series of checks into a prospective tenant's background. This covers credit score, employment status, financial statements and previous rental history. In addition, references are usually sought from employers and past landlords.

### How quickly can I move in?

It depends on how prepared you are regarding the paperwork needed (see the previous page), the property's availability and how quickly referencing checks are processed. For example, if the property is vacant and ready for tenants, it can be as little as two weeks.



### Top Tenant Tip:

If in doubt – always ask. We encourage any tenants renting through us to ask any questions they may have, especially before signing a tenancy agreement.

### What is a guarantor?

If the referencing process does not fully approve a tenant, they can ask a guarantor to support them if the landlord agrees. A guarantor is often (but not limited to) a parent or guardian who decides to take responsibility for the rent if the tenant doesn't pay it. Guarantors must pay any rent arrears the tenant incurs and for any damages costing more than the deposit.

### Can I decorate or make changes to the property?

A tenant can only decorate or make changes if the landlord has given permission in writing.



## Your tenancy checklist

- Work out how much rent you can afford.
- Get any paperwork you might need ready.
- Once you've found a property you want, make an offer of your proposed tenancy.
- Always read the tenancy agreement thoroughly.
- Have you seen all the relevant safety certificates relating to the property? These get handed over on the move-in date.
- Ask the landlord/letting agent any questions you have before signing the tenancy agreement.
- When you moved in, did you receive a How to Rent Checklist from your landlord/letting agent?
- Check who the utility providers are and get them to change the details over to your name.
- Have you arranged contents insurance to start from the date you move in?
- Have you checked the accuracy of your inventory and recorded any discrepancies?
- Do you have a contact number for your landlord/letting agent?

Thanks for reading, and if you have any questions, please don't hesitate to contact us.

