Renting & Utilities In The UK



This Blog was written by Ana Iturmendi & updated on December 9, 2020

How to rent in the UK

1. Prepare documents in advance

To rent in the UK for the first time, make sure you are able to provide the estate agent and your new landlord with the following documentation:

- Original passport to make sure you are eligible to stay in the country;
- Employer's confirmation letter the letter that confirms your working status at your current workplace and states your annual salary;
- Reference letter from the previous landlord states that you are a good tenant;
- Bank statement a statement from the UK bank for the last three months.

2. Find a house

Of course, if you need a short-term lease, options of renting a suitable place for you may vary, especially if you rent in London. You can definitely check on such apps as Badi and Spareroom. Check our step-by-step guide on moving abroad in one-month time here. Badi is an option for sharing the flats, and might not be suitable for families with kids, as we have failed to find one let us move in with a toddler. Spareroom is the one we used first time moving to London, and we had great success with it. You can check the craziest story of how we moved to London here.

However, this time for a long-term lease my husband used the site called Rightmove. What he did basically was put the right filters that fit our needs:

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3. Deal with estate agents

We found out that estate agents are not as easy to deal with. Although it seems they should be interested in you letting an apartment from them, the reality is not always like that. My husband sent 155 emails to different properties, and I was the one dealing with phone calls and viewing arrangements. I think only 10 to 15 agencies replied to us. At the end of the week, we had only five viewings arranged. It is **very important** to ask them about:

- move-in date availability;
- if the furniture can be moved;
- extra fees they apply, such as reference check, administration fee, inventory check fee;
- the rental fee and deposit;
- council tax fee for your area (see below what it means).

Be aware! If rental fee is listed on a weekly (not monthly!) basis, then monthly rent you should calculate this way: (Weekly rental fee x 52) /12,

because there are 52 weeks in one-year time.

Also, it is **crucial** to re-confirm your viewing date and time one day before the actual appointment, which we didn't. And so, coming with an 18-month-old toddler to the other side of London by tube and walking all day long from one apartment to another under the rain was not fun at all, when we realized some doors were closed, people were not in the house, phones were switched off. After 30 minutes of waiting and ringing the office number, the woman we had to have the viewing with said she didn't know anything about it. Besides, the house has been already rented out. Although we had a confirmation email, nobody got back to us even later or apologized for the mistake. In addition, I noticed some of the agents are quite passive with emails, and not that fast in decision making, so it is always better to:

- 1. Search for the apartment in advance to be able to find the one you like;
- 2. Make sure you have got more options and a back-up plan.

4. Get verified to rent a house (step-by-step process)

4.1. Reservation fee and reference check

When you have chosen the house of your dream, you will be asked to pay a reservation fee, and then to proceed with the reference check. In most cases, you should pay for it too. Estate agencies prefer to assign a third-party company, so you will be contacted by e-mail and need to fill in the application form online putting all the details regarding your current employer and previous landlord, also, attaching relevant files to speed up the process.

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4.2. Contract signing

Right after passing the reference check, you are able to sign the contract. Before receiving the keys, you will need to show your original passport to make sure you are eligible to stay in the UK.

4.3. Pay the rest of the deposit and rental fee

Based on our experience, most of the landlords and estate agents ask for 4 to 6 weeks of the deposit fee. In the UK, this money always goes to a special separate account and is protected under the government deposit scheme.

You will pay less rental fees as you have paid your reservation. The money MUST arrive at the bank account before your moving-in date.

5. Things to think about before you move in

Before you move into a new house, a new environment or even a new country, it is always good to consider a few important factors in your life.

5.1. Internet (Broadband)

Who in the 21st century lives without the Internet? However, fair to mention, that I am writing this post without broadband in my new house. I will explain now why. It is an interesting story.

First of all, in the UK any broadband you choose will be installed within 14 days. So, it is better to sign up for it in advance to have it at your moving-in date, which we did. However, after one week of waiting, we realized we didn't receive their router nor any confirmation by e-mail or text. When I called the Plusnet, they said my account didn't exist, and the payment I have made would be refunded to me. Unlikely the estate agent, they did apologize and offered three-month free broadband, but the 14-day waiting couldn't be changed. This is why now I am cut off the Internet – what a tragedy for a blogger!

There are various broadband companies in the UK market, too many to be exact. But it is always good to compare the prices, their contract length and average Internet speed by searching in comparethemarket site first. Then evaluate the service reaching out 2 to 3 companies personally and decide on the one that you will use.

5.2. Moving truck

Obviously, if you need to move your stuff yourself, you will need a van. I signed up for Zipcar service ages ago, as we did some road trips. In my opinion, that was the cheapest option back then and still remains it. All I did was reserving a moving van for just 11£ per hour near our house. It literally took me five minutes. On the day I picked it up at the designated location and brought it back to the same spot as we finished.

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6. Move utilities or setting up utility bills

As soon as you moved in, you have to make sure you are signed up for the utilities and arrange all bills to come to your new address. We didn't have gas in our apartment, so we don't cover it below, however, gas always goes together with the electricity company, you just apply for both of them at the time.

6.1. Setting up gas and electricity for the first time

It turned out there are heaps of British energy suppliers. I wasn't prepared for that as I came from the country with a strict monopoly of electricity, gas, and water.

However, it is quite easy to choose the one you wish. If you need help with utilities, address all your questions and doubts to Comparethemarket site. We added our postcode and were able to see all current suppliers in our area with their estimated monthly and annual bills, full description, tariff type, and information on what was included in the package. Then we made a call and signed up for it. We have waited 21 days to start paying our bills. Truth is, setting up an energy supplier in a new home was quite easy. The same happened to other utility services.

6.2. Water

The water supplier is easy to find too. There isn't too much of the competition out there. When we put our postcode, we saw that we have only one supplier in the area to go with – Affinity Water with Thames Water providing sewerage service. So, we made a call, signed up and received a welcome letter along with our due payments within the next 3 days.

Note: You can apply for all utilities, including Broadband and set up Direct Debit payments.

6.3. Council Tax

Council Tax is a local taxation system used in England, Scotland and Wales. It is a tax on domestic property. Each property is assigned one of the eight bands (A-H), based on property value, and the tax is set as a fixed amount for each band. The more valuable the property, the higher the tax.

However, some may be exempt from the tax while some may get a discount. Band A is the cheapest while band H has the highest rate. So, it is very important to ask what band you have and check the rate with your council before you move in. To give an idea, band D will cost you about £150 per month, and it is one of the most common bands in London.

To read the full Blog click here

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