

Top tips for tenants looking for properties to rent.

With more people renting in Nuneaton and Bedworth than ever before, competition for rental properties is high. This guide is intended to help ensure you are in the best possible position when looking to secure a tenancy.

Prepare your finances.

Decide how much you can reasonably afford to pay in rent each month. Consider general costs of living and the fact that you will be paying Council Tax as well as the utility bills, TV licence, Broadband etc. Check any entitlements to benefits ([Universal Credit](#)) so you are clear on what you can afford, and do you have the funds for the first months rent and bond.

Finding a suitable property to rent.

Search the various property sites using the links provided in our 'Property to rent database' and '[Guidance for renting a private property](#)' webpage for properties in the areas that you want to live in. You will be able to filter the results by the amount of rent and the accommodation so that you can create a shortlist of potentials to go and view.

Register on Letting Agents mailing list.

Early notification of new properties coming to the market can make all the difference, you can do this by calling the Letting Agent's or registering via their website to receive alerts when new properties become available.

Applying to Rent a Property.

Keep things smart - approach any Letting Agent/Landlord in a professional manner, first impressions count! Inform them of what area you are looking at, the type of property you are looking for and rental parameters. When asked about your annual income, do not immediately announce you are on benefits; take the following approach - tell the agent your annual income, which would be a "combined figure of any salary received plus any benefit top up" or the "total sum of all benefits received." When asked what elements make up this figure, you can then disclose at this point the breakdown of benefits received.

The more disclosure the better.

Landlords can sometimes tend to look more favourably towards working families and professional couples, although this is not always the case. Potential applicants should be upfront with their Letting Agent/Landlord and give as much background information as possible. Have references ready from previous Landlords to handover at the first request to ensure you are ahead of the game.

Be upfront about credit issues.

Openness at the start of the application process is definitely a plus point; a bad credit history does not automatically mean being declined as a tenant. However, if a tenant has kept something hidden it will usually be picked up on and would go against the applicant being accepted. Be prepared for the Letting Agent to request for a guarantor; it is a good idea to have asked someone already, so you know the answer to this early in the process.

Be prepared to act quickly.

Competition for rental properties has never been so fierce. Excessive delay can result in missed opportunities as properties can go in a matter of hours / days. If you have found the perfect property, be proactive in letting the Agent/Landlord, and us know.

Can I afford this property?

A simple way to check whether you will pass a Letting Agent's affordability test is to carry out the following sum:

Example: 2-bedroom terraced house at £600 per month rent.

Applicant affordability check:

£600 (Monthly rent) x 12 = £7,200

£7,200 x 3 = £21,600

Your total annual income must exceed £21,600; if your total annual income is lower than this figure, the Letting Agent may request a guarantor.

Guarantor affordability check:

£600 (Monthly rent) x 12 = £7,200

£7,200 x 3.5 = £25,200

If your guarantor's annual income does not exceed £25,200 your application on this property may be declined.

**The above are examples as a guide, and different Agents and Landlords may have slightly different criteria.*

If you are not able to meet the criteria that a Letting Agent requires, you should focus your efforts on Private Landlords who may not apply the same level of criteria when applying for a property.

The government have provided some useful guides on renting a property – see the following links:

- 'How to rent checklist' – <https://www.gov.uk/government/publications/how-to-rent>
- 'How to rent a safe home' – <https://www.gov.uk/government/publications/how-to-rent-a-safe-home>