



## **Step by Step Guide** to Renting Property in Scotland

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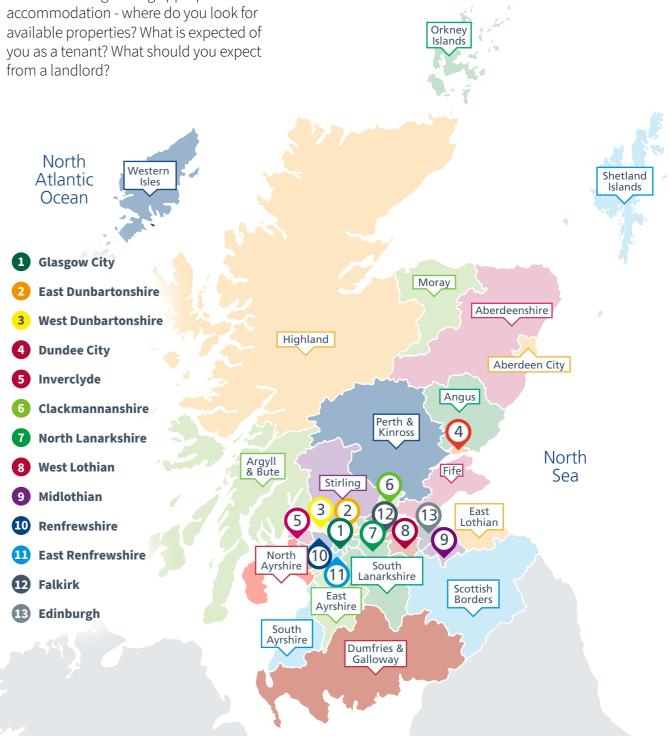
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## About This Guide



This guide is intended for newcomers to Scotland who are seeking rental accommodation, however it may also assist those who are already living here.

Being new to Scotland, you may find it overwhelming finding appropriate





To simplify this process, here is your guide to take you through the process, step by step.

Some words within this guide are in **bold**. There is a Glossary of Terms at the end of the guide which explains what these words mean.

## 1/ Before Arriving in Scotland



## 1.1 / Documentation

To rent a property, make sure you have all the paperwork / documentation that you need to work and rent property in Scotland. Having this documentation ready can help you find and rent a property more quickly.

#### These documents may include:

- → Character and employment references (these can be obtained from the International Recruitment or Human Resources team at your Health Board).
- → Documents showing income and employment status - e.g. payslips, employment contract letter etc (available from your employer).





→ Documents confirming identity and current address – e.g. passport / driving license.

Things to Consider When Looking for your Rented Home



## 2.1 / Location

Before you start looking for your new home, think about where you would like to live. Once you have decided on a particular area, this will make your search easier.

Importantly, take into consideration how close you would like to be to work and also local amenities such as shops, gym, supermarket, place of worship, childcare facilities, schools, parks, etc.

It is worth researching public transport in the area (for example, frequency of bus services, the cost and travel times) and the locations of train / bus stations.

In more rural locations, public transport provision will be less frequent than in major cities / towns, so take this into account when searching for property.

## 2.2 / Budgeting

Before you start looking for your new home, it is a good idea to understand how much you can afford to pay for rent and any other costs you have to pay.

#### Other regular costs you have to consider may include:

- → Council Tax (including water).
- → Utility bills (electric, gas).
- → Contents Insurance.
- → Internet / phone line connection.
- → TV licence.

Some landlords charge rents on an "all inclusive" basis – this means that the rent they charge might include some of the costs just outlined. It is important to understand before committing to renting a property what you will be paying for.

#### When you've found a property to rent, you'll have to make some payments before you move in. You will usually have to pay:



→ A tenancy **deposit**, usually equivalent to 2 months rent.

## **Key Tips**



- ✓ Ask about all payments before taking a property so you don't have to deal with any unexpected costs.
- ✓ Get a receipt from your landlord or letting agent when you pay any money - you'll need this in case there are any problems.
- **V** For advice on paying bills visit.

**Citizens Advice Scotland** 

## 2.3 / Where to Look for Properties

The quickest way to find a property is online, on property search websites. A few examples of popular property search engines are:

#### **Agency properties**

- → www.rightmove.co.uk
- → www.onthemarket.com
- ➔ www.zoopla.co.uk
- www.s1homes.com

Local letting agents will typically list their properties on the above websites, however, it is worth visiting their websites directly.

It may be possible to rent a room from a home owner, or as a house share. You should confirm whether the person owns their home, or is renting it. Please note section 3.1 of this guide, as someone renting a property may not be allowed to rent a room to you. Several Health Boards are looking at **Homestay**, but other websites are available if you search for 'rent a room' in a search engine. If you rent a room, you might not have formal documentation, need a deposit or have as many **tenant** rights compared to renting a property yourself. Local newspapers and noticeboards may also have details of available properties. Your employer may also have a list of agents to try.

## 2.4 / Ways to Rent Properties

## There are two ways to rent a property:

- → Through a letting agent.
- → Directly from the landlord.

#### Sharing with colleagues

You may prefer to live with work colleagues and share a property to reduce costs. If you do, make sure one person is the 'lead tenant' and you all agree how to divide costs and what happens if someone wants to move out.

## 2.5 / What is a Private Residential Tenancy?

A **Private Residential Tenancy** is the only type of new residential **tenancy agreement** that can be granted in Scotland.

### **Key Tips**

 Don't rent the property without seeing it first. Think about visiting a property with someone as it is safer, and they can help you make a decision. A private tenancy agreement is an openended agreement that will last until you wish to leave the property or the landlord uses one (or more) of 18 grounds for eviction.

You will be asked to sign a private residential tenancy if:

- → you live in the property as your only or main home.
- the property is let to you as a separate dwelling.
- the tenancy is not excluded under schedule 1 of the Private Housing (Tenancies) (Scotland) Act 2016.

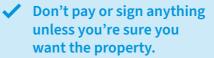
A tenancy is an agreement between the Landlord who owns the room, flat or house and the tenant who rents it. A tenancy agreement gives you important rights as well as responsibilities.

More information:

www.gov.scot/policies/ private-renting/

## **Key Tips**

sign anything





## 2.6 / Tenancy Length

Tenancies are open-ended and will last until you wish to leave the let property or the landlord uses one (or more) of 18 grounds for eviction.

## 2.7 / Rental Deposit

A deposit is a sum of money you pay to the landlord when you start renting your home. This gives the landlord security in case you cause damage to the property or don't pay rent.

The landlord must keep this safe and pay all of the deposit back when you leave, unless you owe rent, have damaged the property or have unpaid utility bills.

The amount that can be charged as a deposit cannot be more than 2 months rent.

The landlord must use a deposit protection scheme to keep your deposit money safe.

You can check which scheme they are in here:

Letting Protection Service
 Safe Deposits

→ Mydeposits Scotland

## 2.8 / Deposit Replacement

Sometimes you might be told about a deposit replacement scheme as an alternative to paying a deposit as a single sum of money at the start of your tenancy.

Instead of the traditional upfront deposit, tenants instead pay a non-refundable monthly or yearly fee. This means that securing a new property may have less impact on your immediate cash flow.

The landlord cannot make you use this scheme and you should always be given a choice between a traditional deposit and a deposit replacement service.

They are often cheaper than paying a large deposit at the beginning but you have to carry on paying and you may still be liable for damages or unpaid rent at the end of the tenancy. **Mydeposits Scotland** provides this.

## 2.9 / Guarantor

Some landlords will ask for a guarantor for your rent. This means someone else will agree to pay the rent and any damages if you do not pay.

If you don't have a guarantor, you can ask **Shelter Scotland**, who provide support and legal services relating to housing, for advice. You can also ask your employer if they can be your guarantor, so ask the International Recruitment or HR team.

## 2.10 / What can the landlord ask you to pay for?

- → Rent.
- → A refundable deposit, up to 2 months rent.
- → Bills.
- → Money if you pay your rent late.
- → For new keys if you lose yours.

## The landlord cannot ask you to pay money to:

- → Look round the property.
- → Set up the tenancy.
- → Leave the property.
- Cover something the landlord should pay for. For example, letting agents fees.

## 2.11 / Fixtures and Fittings

Properties can be offered on a **furnished** or **unfurnished** basis. Fixtures like cupboards are usually included when you rent a property. Fittings like pictures or mirrors might not be included.

When you look around, check what will be included before you move. You may need to buy furniture, the costs for which need to be accounted for.

If a fitting or fixture gets damaged or broken, the tenant needs to pay for it to be replaced or fixed. Money could be taken from deposit at the end of the lease to cover these costs.

## 2.12 / Safety / Repairs

#### By law, there must be:

- ➔ Interlinked fire alarms.
- 1 smoke alarm in the room you spend most of the day.
- → 1 smoke alarm in every circulation space on each storey.
- → 1 heat alarm in the kitchen.
- ➔ 1 carbon monoxide detector if there is there are carbon-fuelled appliances like a boiler, fire or non electric heater.

#### Other information to consider

- → Have you seen a valid gas safety certificate?
- → Have you got an Energy Performance Certificate that says how much it costs to heat and run the property?
- → Is there a report to say the electricity is safe?
- → Does the water and the heating work?
- Do you know what to do if there is a fire?
- → When is rubbish and recycling collected?
- Do things like toilets and windows work?

## The law says landlords must fix things like:

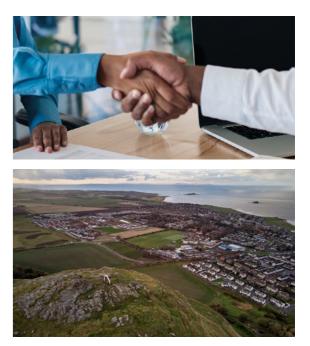
- → Really bad damp.
- → Problems with drains or toilets.
- Buildings that are not safe or too hot or cold.
- → Baths, showers or other places where you could trip or fall.

www.mygov.scot/landlord-repairs

## 2.13 / Rules

You might want to ask if there are rules about things like smoking, pets, keeping a bike, rubbish and recycling.

This is especially important if you are renting a room or sharing with colleagues to ensure you all can live together and you don't disagree.



# 3/

## Once you have Found your Rented Home



## 3.1 / Who are you Renting From?

When you find somewhere you would like to rent, make sure you find out who the landlord is; find out their name and an address and phone number to contact them. You need to know who you will be paying your rent to. Do not pay any rent until you have this.

Make sure you know how to contact the landlord or letting agent and have a phone number to use to contact them in an emergency.

Check that the Landlord is allowed to rent the property through the **Scottish Landlord Registry**. Don't rent off another tenant, this is known as **'subletting'** and they may be breaking the law by renting to you if they do not own the property or have permission to rent to you.

If you are going to rent a property with colleagues, agree who is the 'lead' tenant and let the agent/the landlord know you are going to share.

## 3.2 / Review the Tenancy Agreement

Make sure you carefully read and understand the tenancy agreement before signing it. This is the document which outlines the terms of your tenancy.

For more information on what a tenancy agreement should include, **click here.** 

## 3.3 / Inventory

An **inventory** is a description of the property and a list of everything in the

- property. This is used to check for claims for damages at the end of the tenancy.
- Check it before you move in and take photos to show whether things are damaged or not. This will help later if you and your landlord disagree.
- Sign the list if you are happy with everything and keep a copy.
- Your landlord cannot charge you for the inventory.
- For more information about the inventory, **click here.**

## 3.4 / Meter Readings

On the day you move in, make sure you find out where the water / gas / electricity meters are and take readings with photos which record the date and time. This will make sure you do not pay bills for the person who lived there before you.

Ask your landlord for details of the utility providers so you can contact them to provide up to date meter readings.





- If you are not entirely sure what you are signing up to, seek advice from Citizens Advice Scotland or Shelter Scotland.
- Do not let anyone rush you into making a decision - take your time and make sure you understand what you are agreeing to.

## 4 Living in your Rented Home



## 4.1 / Tenant Obligations

#### As a tenant, you must:

- → Pay the agreed rent on time not paying rent means you have broken the tenancy agreement and could have to move out. If you have problems paying your rent, see more information here.
- → Pay any other bills make sure you pay all bills on time. Tenants will typically be responsible for paying for other costs such as those highlighted within Section 2.2.
- → Take good care of the property make sure the property is kept in a good state or repair and report any problems to the landlord. You should ask the landlord before you decorate or repair anything. Any damages caused by you, friends or family will need to be paid for.
- → Think about the neighbours the landlord could tell you to leave if your behaviour upsets or annoys your neighbours.
- → Not have a lodger nor sub-let the property without permission from the Landlord.



## 4.2 / Landlord Obligations

Your landlord must:		
→	Keep the property in good condition.	
→	Make sure the property is safe for you to live in.	
<b>→</b>	Interlinked fire and smoke alarms must be installed. There must also be one smoke alarm in the living room or the room you use the most, the hallway, and a heat alarm in the kitchen.	
→	Deal with any problems with the gas, water or electricity supply.	
→	Keep any furniture or appliances they provide in good condition.	
→	Do most repairs.	
→	Arrange a gas safety check each year and an electricity check every 5 years.	
→	Ask at least 24 hours before they come into your home for checks or repairs.	
→	Get a licence for the property if it needs one.	
<b>→</b>	Provide an Energy Performance Certificate (EPC). There are no minimum EPC rating requirements in Scotland.	
→	You can find Energy Performance Certificates here www.scottishepcregister.org.uk	



### 4.3 / What a Tenant Should Do

## Whilst living in your rented home, it is a good idea to:

- → Find out where the gas and electricity meters are, how to work the heating and turn off the water or electricity.
- Test the smoke alarms and carbon monoxide detectors once a month.
- → Tell your landlord about any repairs that are needed. If you ignore small problems, they can get bigger. You could lose your deposit if this happens.
- → Have contents insurance for all your things. The landlord's insurance only covers the building. An example of contents insurance can be found in this link.
- Think about whether a smart meter would save you money. You should tell your landlord before you get one. More information on smart meters can be found here.

## 4.4 / What the Landlord Should Do

- ➔ Insure the building against flood and fire and major damage not caused by you.
- Check all appliances, fixtures and fittings are safe. This includes blinds. These can be dangerous to children if they have looped cords.

## 4.5 / If Things Go Wrong During your Tenancy

Protection from eviction - Landlords must follow strict rules if they want you to leave your home. They could be taken to court if they don't follow them properly. Landlords must give you the right amount of time to leave and can only make you leave if a court says so. Further information can be found here: Understanding the possession action process: Private residential tenancy: information for tenants. - GOV.SCOT (www.gov.scot)

- If you cannot pay the rent talk to your landlord as soon as possible. Citizens
   Advice Scotland or Shelter Scotland provide help and advice.
- If your property is not safe to live in and your landlord will not repair it

   talk to your local council. They can make landlords deal with serious problems.
- → If the landlord charges you for something they should not – the local council can fine them. This includes not giving back deposit money they owe you.
- If your landlord bullies you or comes into your flat without permission – tell your local council or contact the police.

# 5/

## At the End of the Tenancy Agreement



## 5.1 / Ending the Tenancy

A private residential tenancy is an openended agreement that will last until you wish to leave the property or the landlord uses one (or more) of 18 grounds for eviction. Otherwise, the landlord has no right to terminate the agreement.

If your landlord sends you a Tenant Notice to Leave, you should read it straight away and act as soon as possible. This could help you keep your home.

For free help contact **Citizens Advice Scotland** or **Shelter Scotland**. Your employer may also be able to help.

#### If you want to end the tenancy,

you must write to your landlord to give notice if you want to leave. Keep a copy of what you write.

The tenancy agreement will say how much notice you must give to the landlord. Notice period will vary but has to be at least 28 days.

If you would like to end tenancy, make sure you have everything in writing and give them all keys back.

## 5.2 / Checklist for Leaving

## Before you leave at the end of your tenancy:

- Make sure you have paid your rent up to date and do not owe any outstanding payments. You could ask your landlord to confirm how much you will owe at the end your tenancy and check you are happy with the amount.
- Pay all of the utilities bills and take final meter readings (with photo evidence). If you do not, this might make it harder for you to rent or get gas or electricity services in the future.
- Remove all your belongings and tidy and clean before you leave. You can contact the local Council to collect any unwanted furniture that you don't need.
- Check the inventory and take photos of the property when you leave. It is worth organising a joint final inspection with the landlord / letting agent so you can agree the condition of the property at the end of the tenancy. Any damages will be covered with your rental deposit. If you do not agree with this, you can contact the deposit protection scheme in your tenancy agreement.
- Return all sets of keys to the landlord or letting agent. If any are missing you might have to pay for the locks to be changed.

## 6/ Helpful Resources

You can always speak with your employer. You could speak to your Line Manager or the contact you were given when you took up employment.

However, if you want to speak with someone outside of your organisation, the following organisations might be able to provide help and advice:

## Citizens Advice Scotland

Free advice about your rights and things you need to do.

You can find your local Citizens Advice at:

citizensadvice.org.uk

## **Council Tax**

### Check your Council Tax band:

your landlord should advise which council tax band your property is in.

www.saa.gov.uk

Local Authority

Find your local council: www.mygov.scot



### **Shelter Scotland**

Advice and support about housing and homelessness:

scotland.shelter.org.uk/

## **Money Advice Scotland**

Free advice on keeping on top of personal finances

www.moneyadvicescotland.org.uk

## Furnished and Unfurnished

www.mygov.scot/furnished-homes

## **7** Glossary of Terms

## **All Inclusive**

When the money that you pay your landlord each month covers bills, as well as the actual rental costs.

## Furnished

Accommodation which is available to rent with furniture included.

## Deposit

Money that is paid to Landlord in case the property is damaged, cleaning bills if the property is left in poor condition and bills that are left unpaid.

## Inventory

A list of all the contents of a property and a record of the condition of each item as well as the condition of the property itself.

## Landlord

A person or company that owns and rents out residential accommodation.

## **Letting Agent**

Letting agents work for landlords to let properties and collect rent and other money from tenants.

## Private Residential Tenancy

An open-ended agreement that will last until you wish to leave the property or the landlord uses one (or more) of 18 grounds for eviction.

## References

Documents requested by a landlord / letting agent which verify information about a prospective tenant.

## Subletting

When an existing tenant lets all or part of their home to someone else who is known as a subtenant.

### **Tenancy Agreement**

A contract between a landlord and a tenant specifying the terms and conditions of their rental agreement.

### Tenant

A person who rents residential accommodation from a landlord.

## Unfurnished

Accommodation which is available to rent without furniture included.



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