



# Private rent guide

Everything you need to  
know about renting

Hinckley & Bosworth  
Borough Council

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## Finding a property:

Finding a property can be extremely tough and time-consuming! We understand that it may feel challenging and discouraging at times, but don't give up!

## Landlord vs Letting Agents – what is the difference?

### Private landlord

A landlord is the legal owner of the property, and they may have only one property or multiple properties. Renting directly from a landlord has advantages, as they can be easier to contact and more flexible than letting agents.

### Letting agent

A letting agent is someone who manages a property on behalf of a landlord. Letting agents often serve as the middleman between tenants and landlords. One advantage of working with them is that they tend to be regulated and have more knowledge about the correct way to manage a property.

### List of local letting agents:

Letting Agent	Contact Details
Castle Estates	<a href="http://www.castles-online.co.uk">www.castles-online.co.uk</a> 112 Castle Street, Hinckley, Leicestershire, LE10 1DD Tel: 01455 617 997
Connells	<a href="http://www.connells.co.uk">www.connells.co.uk</a> 88 Castle Street, Hinckley, Leicestershire, LE10 1DD Tel: 01455 230 523
Martin & Co	<a href="http://www.martinco.com">www.martinco.com</a> 94 Castle Street, Hinckley, Leicestershire, LE10 1DD Tel: 01455 636349
Picker Elliott	<a href="http://www.picker-elliott.co.uk">www.picker-elliott.co.uk</a> 110 Castle Street, Hinckley, Leicestershire, LE10 1DD Tel: 01455 612613
Profiles Estate Agents	<a href="http://www.profiles-estates.co.uk">www.profiles-estates.co.uk</a> 28 – 30 New Buildings, Hinckley, Leicestershire, LE10 1HW Tel: 01455 613555
Scrivins & Co	<a href="http://www.scrivins.co.uk">www.scrivins.co.uk</a> 98 Castle Street Hinckley, Leicestershire, LE10 1DD Tel: 01455 890480
Wards Chartered Surveyors & Estate Agents	<a href="http://www.wardsonline.co.uk">www.wardsonline.co.uk</a> 20 Station Road, Hinckley, Leicestershire, LE10 1AW Tel: 01455 251 771 Email: <a href="mailto:info@wardsonline.co.uk">info@wardsonline.co.uk</a>
Wright & Wright	<a href="http://www.wright-wright.co.uk">www.wright-wright.co.uk</a> 100 Castle Street, Hinckley, Leicestershire, LE10 1DD Tel: 01455 250 088

Letting Agent	Contact Details
Your Move	<a href="http://www.your-move.co.uk">www.your-move.co.uk</a> 84 Castle Street, Hinckley, Leicestershire, LE10 1DD Tel: 01455 615908
RH Homes and Property	<a href="http://www.rhhomesandproperty.com">www.rhhomesandproperty.com</a> RH HOMES AND PROPERTY 108 CASTLE STREET HINCKLEY LEICESTERSHIRE LE10 1DD Tel: 01455 633244 Email: <a href="mailto:rharris@rhhp.co.uk">rharris@rhhp.co.uk</a>
Websites to search for accommodation	
Houses and flats	<a href="http://www.openrent.co.uk/find-flats-and-houses-for-rent-online">www.openrent.co.uk/find-flats-and-houses-for-rent-online</a> <a href="http://www.gumtree.com">www.gumtree.com</a> <a href="http://www.onthemarket.com/to-rent/">www.onthemarket.com/to-rent/</a> <a href="http://www.rightmove.co.uk">www.rightmove.co.uk</a> <a href="http://www.primelocation.com">www.primelocation.com</a> <a href="http://www.zoopla.co.uk">www.zoopla.co.uk</a>
Rooms	<a href="http://www.rentaroom.biz">www.rentaroom.biz</a> <a href="https://www.openrent.co.uk">https://www.openrent.co.uk</a> <a href="http://www.spareroom.co.uk">www.spareroom.co.uk</a> <a href="https://uk.easyroommate.com">https://uk.easyroommate.com</a> <a href="http://www.gumtree.com">www.gumtree.com</a>

## Where else may accommodation be advertised?

Keep a look out on social media such as Facebook community pages. Also keep a look out in shop windows, newsagents and notice boards in the community.

## Useful Tips:

### Finding a suitable property to rent

Search the various property sites using the links provided in our 'Private Rent Guide'. Use property websites to search for homes in your preferred area. 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.

### Contact Letting Agents Directly

While websites like Rightmove, Gumtree, and Zoopla are great for finding available properties, due to their popularity, you may not always receive a response when you inquire through their platforms. If you find a property you like, to increase your chances, it's best to either call the letting agent or inquire directly on their website. Register on letting agents' mailing lists.

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

### Applying to rent a property

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, 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 explain the breakdown of your income.

### Knowing what websites specialise in

SpareRoom is the most useful tool if you are looking for an HMO property, while OpenRent is a platform where you can rent directly with a landlord instead of going through a letting agent

### 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 Benefits calculators - GOV.UK ([www.gov.uk](http://www.gov.uk)) so you are clear on what you can afford.

### 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.

## Be aware of upfront costs

Most fees for private tenants are banned. You cannot be charged for; references, administration, credit and immigration checks and renewing your tenancy. You may be charged a holding deposit to reserve a property and you should get your money back if the landlord decides not to rent to you. However, you may not get your deposit back if you decide not to go ahead. The maximum amount you can be charged for a holding deposit is the monthly rented x12 and divided by 52.

## House of Multiple Occupancy (HMOs)

This is where you rent a room rather than the whole property.

**Great way to save** – As HMOs typically include all bills, you know exactly how much you need to pay each month making it easier for you to save.

**Well maintained** – HMOs are usually well-maintained, with landlords who are responsive to repairs. Some HMOs may even include a cleaner. They also tend to have a lock on your bedroom door, ensure that you are safe and secure.

**Great way to meet people** – Sometimes there are concerns about sharing with other people. However, HMOs can be a great way to meet new people and be social. Additionally, tenants are usually respectful of each other.

If you rent a room in a house and you know the other tenants, this may be called a shared house but it is still a HMO. The risks should be less (depending on your friends) so more lenient safety requirements may be allowed.

HMOs with 5 or more residents are regulated by the local council and requires a licence.

If you live in a HMO with 4 or fewer residents, it is still a HMO and needs to comply with the HMO regulations but it does not require a licence unless in a selective licensing area. Always ask lots of questions when you are considering this type of tenancy, especially around the use of combined HMO and Airbnb type accommodation

## Having a flat mate

Living with friends or flatmates tends to be much more affordable than renting 1-bedroom properties. However, if the property you are considering is not a HMO, you and your friends will be on a joint tenancy. Here are two main things to know before living with a friend:

**Rent arrears** – If your flatmates fall behind on their rent payments, even if you have paid your share, you will still be required to cover their portion of the rent too. With joint tenancies, all tenants are equally liable, regardless of how the rent is split among you

**Ending the tenancy** - If for any reason you or your housemate wants to leave, a notice given to the landlord to end the tenancy may end the agreement for both parties, so be sure to make decision together. Sometimes landlords may allow you or your housemate to find a replacement tenant instead.

# Student Rental

Universities usually help find and help manage tenancies through their accommodation teams. However, the type of tenancies for students are exactly the same as for everyone else and you are or will be entering into a contract which you need to read and understand.

## Lodger

- This is when you rent a room in your landlords home
- Lodgers are excluded occupiers, this means you can be asked to leave without going to court if your agreement has ended
- The landlord should fix and repair any problems in your home
- The landlord should carry out an annual gas safety check
- Right to rent checks should be carried out
- Some income (approx £7,500) from lodgers is tax free

## Affordability

Affordability doesn't just mean having enough money to cover the rent. It means ensuring you have sufficient funds to pay your rent, bills, and other necessities. If your bills are not included with your rent, you will need to take into account other bills too, such as utility bills, council tax, WiFi, and water. These are hard to estimate as it depends on your usage, property size, and area. It's important to consider how much money you will have left after your rent and bills are paid and whether you can sustain yourself on this amount.

### Some monthly costs to consider

- |                       |                         |
|-----------------------|-------------------------|
| • Council Tax         | • Transport             |
| • Water               | • Car                   |
| • Gas and Electricity | • Pet Fees              |
| • Wifi                | • Childcare             |
| • Food                | • Monthly Subscriptions |
| • Mobile Phone        |                         |

### Benefit assistance

Housing benefit and universal credit is usually calculated using the Local Housing Allowance rate (LHA). People under the age of 35 are usually restricted to the shared room rate allowance under the LHA calculations. There are some limited exemptions which include:- live with your partner, if you are a care leaver under 25, if you are disabled and receive certain benefits but do not need overnight care, you are an ex offender subject to multi agency management, you are a victim of domestic abuse or modern slavery or you have spent at least three months in a homeless hostel, refugee or hostel specialising in rehabilitation and resettlement.

## 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:**

$£600 \text{ (Monthly rent)} \times 12 = £7,200$

$£7,200 \times 3 = £21,600$

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:**

$£600 \text{ (Monthly rent)} \times 12 = £7,200$

$£7,200 \times 3.5 = £25,200$

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.

## Benefit calculators

You can use an independent, free and anonymous benefits calculator to check what you could be entitled to. This will give you an estimate of:

- the benefits you could get
- how much your benefit payments could be
- how your benefits will be affected if you start work or increase your hours
- how your benefits will be affected if your circumstances change - for example, if you have a child or move in with your partner



## What you'll need

You'll need the following information regarding your finances and any prospective accommodation:

- savings
- income, including your partner's (from payslips, for example)
- existing benefits and pensions (including anyone living with you)
- outgoings (such as rent, mortgage, childcare payments)
- Council Tax amount

You cannot use the calculators if you're under 18, and they will not give accurate results if you're:

- a prisoner
- a student
- not a British or Irish citizen
- on strike
- living outside the UK
- living permanently in residential care or a nursing home

## How to spot scams

Unfortunately, there are some individuals who try to scam property seekers. Although rare, it's important to be aware of warning signs and always do your due diligence.

**They do not offer viewings** - Since they do not have access to the property, they may not offer viewings or provide a way to see the property.

**Ways they ask for money** - They may ask for the first month's rent or the security deposit before you have received the tenancy agreement. Alternatively, they may ask you to pay in unusual ways, such as through Western Union or with gift cards

**The listing doesn't seem legitimate** - There may be typos, grammatical errors, or a lack of photos. Additionally, if the price seems too good to be true and is much lower than other properties, it could be a warning sign.

**Their process seems dodgy** - They may not have a referencing process, ask about your affordability or might put pressure on you to rent with them.

## Further information:

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

**How to Rent Checklist** [www.gov.uk/government/publications/how-to-rent](https://www.gov.uk/government/publications/how-to-rent)

**How to Rent a Safe Home** [www.gov.uk/government/publications/how-to-rent-a-safe-home](https://www.gov.uk/government/publications/how-to-rent-a-safe-home)

### Furnished Vs Unfurnished

**Furnished** - Furnished means that the essential furniture and appliances you need are already provided. However, this typically does not include soft furnishings and kitchen tools such as cutlery, bedding, towels, pots, and pans.

**Unfurnished** – Unfurnished means the property will come with no furniture, allowing you to add your own personal touch. Make sure to ask if white goods are included (items such as a fridge, washing machine and cooker).

### Holding deposit vs Security deposit

**Holding deposit** – A holding deposit is a fee you pay when you first apply for a property. Its purpose is to 'hold' the property so that no one else can apply while you go through referencing. By law, you should not be asked to pay more than one week's rent.

**Security deposit** - This is the deposit you pay after you have passed referencing. It is refundable at the end of your tenancy. Legally, you should not be asked to pay more than 5 weeks' rent.

**Rent in advance** - When the Renters' Rights Act 2025 is implemented, this will be capped to a maximum of one month's rent that can be payable in advance.

**Pets** - Tenants will have the right to request a pet during a tenancy, and landlords cannot unreasonably refuse but they may require pet insurance to cover potential damages. It's also worthwhile being aware that if you have a pet you may still find it more difficult to find somewhere to rent as a landlord may choose to let to someone without a pet if others are also interested in renting it.

## Referencing

Referencing includes immigration checks, income check, credit check, employment reference and landlord reference. After you have paid your holding deposit, you will undergo referencing. Referencing checks are conducted to assess whether you will be a reliable tenant.

**Immigration Checks** - This is known as a right to rent check, and its purpose is to confirm your status to reside in the UK.

**Credit Check** - This is only to check for CCJs, IVAs, or bankruptcy declarations. It does not involve checking your credit score.

**Income Check** - You may need to provide proof of income to demonstrate that you can afford the property. It is against the law to fail referencing solely because you are receiving benefits.

**Landlord Reference** - They may contact a previous landlord to verify whether you were a good tenant and paid rent on time.

**Employment Reference** - Your employer may be contacted to verify your employment and salary. You will typically need to provide a HR contact or your manager.

## What is a guarantor?

To provide the Landlord with extra security, they sometimes may ask for a guarantor. A guarantor is someone who agrees to pay the rent if you do not. They will go through referencing and will be on your tenancy agreement. Letting Agents/Landlords can sometimes have guarantor requirement such as they must be a Homeowner or be UK based.

## Frequently Asked Questions about guarantors

### 1. Will I always need a guarantor?

Not always, you will only be asked for a guarantor if you don't meet the affordability criteria set by the Landlord/Letting Agent

### 2. Does a guarantor need to be a parent?

No, it can be anyone, as long as they are happy to be guarantor for you and meet the Landlords referencing criteria.

### 3. What if I am moving in with a flatmate/partner?

If the tenancy is joint, the guarantor will be responsible for everyone's rent on the tenancy agreement, it is not possible for them to just be a guarantor for you.

### 4. What happens when I am behind on rent?

If you are behind on rent, your guarantor may be contacted to pay on your behalf.

### 5. I don't have a guarantor?

If you do not have a guarantor, ask if the Landlord will accept guarantor services such as Housing Hand or [www.rentguarantor.com](http://www.rentguarantor.com).

## Tenancy agreement

You should always receive a tenancy agreement once you have passed referencing. While the tenancy agreement may seem like long, boring paperwork, it is the most important document as it sets the foundation of your relationship with your landlord and should always be referenced back to. While they tend to include similar things, here are some specific items to look out for.

**Make sure the details are correct** - Your full name, the address you are renting, tenancy start date, the length of your tenancy, the rental amount and deposit amount.

**Your obligations & the landlords** - Understand your tenancy rules to avoid breaching them. This covers issues like pets, smoking, property damage, etc. During your tenancy, If the landlord fails to fulfil their obligations, remind them of the agreement.

**Ending the tenancy** - Check if you can terminate the tenancy early and how to do so. Typically, you'll need to give your landlord notice, usually stated in the tenancy agreement, which can be 1 or 2 months.

**Joint tenancy** - A joint tenancy is one agreement. If you have a joint tenancy, all tenants have exactly the same rights. You are equally responsible for paying the rent and keeping to the terms of the agreement. You are responsible for paying another joint tenant's share of the rent if they don't pay their rent. One person can end a joint tenancy, and this will bring the whole tenancy to an end for all tenants – therefore it is important that joint tenants agree things between themselves, otherwise their notice can also end the other tenants tenancies at the same time.

## Documents you should receive

The Landlord or Letting Agent must provide you the following documents by law when you move in:

**How to rent guide** – you should receive a physical or electronic copy

**EPC & EICR** – it provides information on the property's energy and efficiency and electrical condition

**Gas safety records** – only eligible if you have gas in your property

**Deposit protection scheme** – you should receive confirmation that your deposit is secured and in which scheme.

## Basic responsibilities you should be aware of

- To pay your rent on time even if there are unresolved repairs or you are in dispute with the landlord
- To take good care of the property
- You and your visitors should behave in a reasonable and responsible manner so as not to cause a nuisance or to interfere with the peace of others
- If you are given at least 24 hours' notice, your landlord or their agent or contractor has the right to come into your property to check and carry out repairs and test gas and electrical parts they are responsible for as well as to check that the property is not being damaged. It is your responsibility to allow reasonable access, but landlords cannot abuse this by requiring access too often
- To seek your landlord's permission before making alterations
- Not to sublet or take lodgers without asking permission, unless your contract allows you to do so

## Further information on private renting

- Citizens Advice Bureau [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)
- Gov.Uk [www.gov.uk/private-renting](http://www.gov.uk/private-renting)
- Shelter (for specialist advice on issues with renting) [www.england.shelter.org.uk](http://www.england.shelter.org.uk)

## Need further assistance?

If you have:

- Found somewhere to rent and require further advice
- Are struggling to find somewhere affordable to rent

Please contact the Housing Options Team on **01455 238 141** or visit our council offices at the Hinckley Hub, Rugby Road, Hinckley LE10 0FR. You may need to make an appointment with your caseworker.