

Rent my home checklist

1. Make Sure You Have Permission To Rent Out The Property

If you have a standard residential mortgage on the property, you will need consent from your lender. If you are renting out your property temporarily, your mortgage company may give you consent to let. However, if you have no intention of returning to your home in the foreseeable future, you will need to switch to a buy to let mortgage. You will need to meet the lender's eligibility criteria for buying to let and expect higher interest rates. If your property is a leasehold, you will also need permission from the freeholder to let the property.

2. Find Out About Housing Licensing

All large Houses of Multiple Occupation (HMOs) require a license. Your property is a large HMO if:

- it is rented to 5 or more people from more than one household
- some or all of the tenants share bathroom or kitchen facilities

Many councils operate additional HMO licensing, so even if your property is rented to fewer people, you may still need a license. Selective licensing was introduced in 2006 to crack down on rogue landlords and tackle unacceptable behaviour by tenants. In areas where selective licensing applies, all landlords must have a license to rent out a property. Contact your local council to see whether your property is in a selective licensing area.

3. Arrange An EPC Inspection

Next on your list should be arranging an energy performance certificate (EPC) inspection. EPCs measure how energy efficient the property is and are an essential part of marketing your property for rent. Your property is given a rating between A (most efficient) and G (least efficient). From 2025, under the current proposals all newly rented properties will be required to have an EPC rating of C or above.

Currently, properties only require an EPC rating of 'E' or above. Existing tenancies will have until 2028 to comply with the new rule changes. Landlords need to get a new EPC certificate every ten years.

4. Gas Safety

You will need to arrange for a Gas Safe-registered engineer to conduct a gas safety check on your property each year. You must take action to rectify any defects that are spotted. The Gas Safety Certificate will detail the results of the checks, and you'll need to supply your tenants with a copy.

5. Electrical Safety

New electrical safety regulations mean that you will need to have an electrical inspection of your property every five years. You'll receive an Electrical Installation Condition Report (EICR). Any remedial work detailed in the report must be completed within 28 days and written confirmation obtained from your electrician. You should also have any electrical appliances you provide PAT tested every year. A qualified electrician should carry out both the electrical inspection and PAT tests.

6. Smoke And Carbon Monoxide Alarms

It is a legal requirement for landlords to provide fire detection equipment. There should be at least one smoke alarm on every storey of the property. You also need to install a carbon monoxide alarm in any room containing a solid fuel-burning appliance. This includes oil or gas boilers and gas or wood fires.

Rent my home checklist

7. Fire Safety & Furniture

Under the furniture and furnishings regulations act (1988), you must ensure that any upholstered furniture you provide is fire resistant. Landlords can be fined and sent to prison if they don't follow fire safety regulations.

8. Check Your Landlord Insurance.

A standard home insurance policy won't cover you if you are renting your property. Your mortgage provider will require you to have landlord buildings insurance. You should also take out contents insurance to cover any items you supply. Even if you are letting unfurnished, you would still need a small amount of cover for curtains, carpets and white goods. You might also want to consider rent guarantee insurance which will cover your rental income should your tenants be unable to pay the rent. In addition, landlord home emergency cover provides assistance if your properties heating system, plumbing or electrics fails.

9. Market Your Property Well

Make your property look as appealing as possible by decorating in neutral shades, replacing worn carpets, tackling any DIY jobs such as mouldy sealant or dripping taps, window ledges repaired, and getting the property professional cleaned. It can be a smart choice to use a trusted local letting agent to find tenants for you. They will know the local market and help ensure that your property is let quickly for the best possible rent. If you decide to go it alone, make sure you have professional photos taken of your property and ensure your advert is well-written.

10. Carry Out A Right To Rent Check

You must check that your tenants aged 18 or over can legally rent in England. If there is a time limit on their permission to stay, you must also conduct follow up checks. If you use a letting agent, they will carry out these checks for you in accordance with AML & KYC. For more information on Right to Rent Checks visit the government website.

11. Reference Your Tenants

You need to feel confident that your tenants will pay the rent on time, treat your property with respect and be good neighbours. Landlords and letting agents do this by tenant referencing. As stated in point (10), ask for proof of income and look for tenants with a monthly income of at least three times the rent. Carry out a credit check through an organisation like Experian so ensure that your prospective tenant isn't in debt and doesn't have a poor credit history. If your tenant fails your reference checks but you feel they are a good fit for your property, you could ask them to provide a guarantor. Obtain references from previous landlords or, if your applicant hasn't rented a home before, from their employer. Make sure you contact the referee to check that the information provided is correct.

12. Arrange A Tenancy Agreement

Draw up a proper tenancy agreement that you and your tenants sign. There are templates available online or, if you hire a letting agency, they will do this for you.

Rent my home checklist

13. Protect Your Tenant's Deposit

You don't have to take a security deposit at the beginning of the tenancy, but it is advisable to cover you if your tenants cause damage to your property. You must put your tenants deposit in a government-approved tenancy deposit protection (TDP) scheme. You can choose from one of the following schemes, but you must inform your tenants which scheme you are using.

- [The Deposit Protection Service](#)
- [MyDeposits](#)
- [The Tenancy Deposit Scheme](#)

Security deposits are capped at five weeks' rent where the annual rent is less than £50,000 and six weeks' rent where the annual rent is £50,000 or more.

14. Conduct An Inventory

You should conduct a detailed inventory of what is in your property and the condition it is in. Then, ask your tenants to sign it to show that they agree. You can give them a few days to review it and request any amendments. If damage occurs during the tenancy, an inventory allows you to justify any deductions from the security deposit.

15. Give Your Tenants A Copy Of The 'How To Rent Guide'

The government's [How to Rent Guide](#) is for tenants and landlords in the private rented sector to help them understand their rights and responsibilities. Landlords must supply a copy of the guide to their tenants.

If you fail to do so you could find it difficult to take legal action against your tenant for failure to pay rent or breaking their tenancy agreement in other ways.

16. The Rules About Paying Tax On Rental Income

You'll need to pay income tax on the profit you make from your rental property. This is your rental income, less allowable expenses. Allowable expenses include utility and council tax bills, insurance, letting agent fees, service charge, accountant fees, maintenance (but not improvement) costs and the costs associated with finding new tenants. The interest payments on your mortgage are no-longer an allowable expense.



Lettings Disclaimer to note

General

Electrical Safety Standards in the Private Rented Sector (England) Regulations 2020

From the 1st of April 2021, landlords leasing property to tenants in the UK must produce an electrical safety certificate that verifies electrical installations have been tested.

As Landlord you should:

Ensure all electrical installations in their rented properties are inspected and tested by a qualified NIC EIC approved contractor at least every 5 years.

Obtain a report from the person conducting the inspection and test which gives the results and sets a date for the next inspection and test.

Supply a copy of this report to the existing tenant within 28 days of the inspection and test.

Supply a copy of this report to a new tenant before they occupy the premises.

Supply a copy of this report to any prospective tenant within 28 days of receiving a request for the report.

Supply the local housing authority with a copy of this report within 7 days of receiving a written request for a copy. (This timescale may vary for different councils under new property licensing terms and conditions)

Retain a copy of the report to give to the inspector and tester who will undertake the next inspection and test.

Where the report shows that further investigative or remedial work is necessary, complete this work within 28 days or any shorter period if specified as necessary in the report.

The Plugs and Sockets (Safety) Regulations 1994 (Consumer Protection Act 1987)

Any plug, socket or adapter supplied which is intended for domestic use, must comply with the appropriate current regulations.

The Furniture and Furnishings (Fire safety) Regulations 1988 (As amended)

It is an offence to install any furniture in let properties which do not comply with the regulations. Products covered by the regulations are as follows:

All types of upholstered seating including chairs, settees, padded stools and ottomans. Children's furniture, foot stools, sofa-beds, futons and other convertibles, bean bags and floor cushions, nursery furniture and upholstered items designed to contain a baby or small child. Domestic upholstered furniture that is supplied in kit form for self-assembly. Second hand furniture, upholstered head-boards, footboards and side rails of beds.

Lettings Disclaimer to note

As Landlord you should, conti...

Furniture for use in the open air (garden and outdoor furniture) which is suitable for use in a dwelling (homes and caravans), upholstery in caravans (although not vehicles or boats). Cane furniture which includes upholstery.

Divans, bed-bases, mattresses, pillows, and mattress pads (toppers) (FILLING MATERIAL ONLY)

Scatter cushions and seat pads (FILLING MATERIAL ONLY)

Permanent covers for furniture (textiles, coated textiles, leather, etc) Loose and stretch covers for furniture. Covers for non-visible parts of furniture

Foam and non-foam filling material for furniture

The regulations do not apply to furniture manufactured prior to 1950.

The regulations do not apply to sleeping bags, bedclothes (including duvets), loose covers for mattresses (i.e. mattress protectors), pillowcases, curtains and carpets.

Building Regulations - Part "P" Electrical Safety in Dwellings (As amended)

The Landlord and Tenant Act 1985 puts the responsibility on Landlords to ensure the buildings, electrical installation in their property is safe when the tenancy begins, and that it is maintained in a safe condition throughout that tenancy. From 1st January 2005, all domestic electric installation work (particularly in kitchens and bathrooms) must be carried out by a Government "Approved" contractor. In addition, electrical contractors will have to verify the work complies with British Standard Safety Requirements (BS7671). Failure to comply with these regulations is a criminal offence and could result in fines of up to £5,000 and/or imprisonment. In April 2013, the range of electrical work that is notifiable by a contractor were reduced. Please refer to regulation 12(6A) within the part 'P' regulations for a full list of these.

Summary of Landlord Responsibilities:

Only use "Competent Approved" contractors.

Ensure that cracked/damaged sockets or plugs and frayed wiring is made good (1994 Plugs and Sockets Act).

Ensure all appliances are safe to use prior to any let - i.e., cooker/kettle/toaster etc. Property should be inspected and tested at least every 10 years by a 'Competent Person'.

Lettings Disclaimer to note

Summary of Landlord Responsibilities: conti...

All socket outlets which may be used for equipment outdoors (e.g. a lawnmower) should be protected by a Residual Current Device (RCD).

Retain copies of any certificates of electrical works carried out. For additional information please visit: www.communities.gov.uk.

The Smoke and Carbon Monoxide Alarm (England) Regulations 2015 (As amended)

Ensure at least one smoke alarm is equipped on each storey of their homes where there is a room used as living accommodation. This has been a legal requirement in the private rented sector since 2015.

Ensure a carbon monoxide alarm is equipped in any room used as living accommodation which contains a fixed combustion appliance (excluding gas cookers).

Ensure smoke alarms and carbon monoxide alarms are repaired or replaced once informed and found that they are faulty.

The requirements are enforced by local authorities who can impose a fine of up to £5,000 where a landlord fails to comply with a remedial notice.

All of these alarms must be tested and certified annually to ensure they are in full working order.

The Gas Safety (Installation and Use) Regulations 1998 (As amended)

Landlords are legally required to renew their gas safety certificate annually. An annual gas safety check involves a certified Gas Safe Registered Engineer visiting your rental property to inspect the gas appliances, such as the hob and oven, and systems, like the boiler and hot water cylinder.

It's important to note that an annual gas safety check is different to a gas or boiler service. Whilst a check involves inspection and testing, it does not include the repairing of appliances.

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Retain a copy of the report to give to the inspector and tester who will undertake the next inspection and test.

Where the report shows that further investigative or remedial work is necessary, complete this work in a reasonable time period or shorter if specified as necessary in the report.

If your engineer considers any gas appliances defective or unsafe, they will indicate this on the certificate by ticking the "Not safe to use" checkbox. For immediate dangers and risk, your gas engineer will request permission to disconnect the gas supply. They will then suggest any remedial work that needs to be carried out to fix the issues. To avoid putting your tenants in any danger, repair work needs to be made within as soon as possible.



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