

Guide to Renting Accommodation

Step 1 – Choose your Property

Consider the following factors before searching:

Location

Lincoln is not a large city which means that most areas are within walking distance or a short bus ride away. You may want to consider properties further away from the city centre in outlying villages where prices may be cheaper.

What local amenities would you like nearby? Fortunately, in Lincoln you are never far from shops and bus routes, however is there something in particular that you would like to be near? A sporting venue for example or a place of worship?

Which school or nursery would you prefer? Depending on the age of your children, here are some useful links which list the local [schools in Lincoln](#) and [preschool](#) options.

Overall, Lincoln is considered to be a relatively safe city, however if safety is a particular concern, there are websites such as www.police.uk which will give you crime statistics for different areas of Lincoln.

Number of bedrooms required

Can any of your children share a bedroom? Do you require a separate study room? What is your ideal number of bedrooms?

Furnished or Unfurnished?

This is an important decision because the majority of two, three and four bedroom properties for families are let *unfurnished*. Therefore, if you decide that you require a furnished property you will find that your options are significantly reduced and your rent will be higher.

TIP: If decide on an unfurnished property and would like to buy furniture for your new home without spending too much, the [British Heart Foundation \(BHF\)](#) have very good quality range of second-hand furniture. A two bedroom property could quite easily be supplied with soft furnishings for around £600-£900. IKEA also deliver and there are other furniture stores.

What facilities would you like in your new home?

Many houses in the UK have varying sizes of gardens to the rear of the property. Is this something that you would enjoy? Bare in mind that you will be expected to keep the garden in good order including mowing grass and weeding.

Do you mind being on a main road or would you prefer to be in a quiet road? Create a 'must have' list of requirements and a 'would like to have' list.

Calculate your budget

Rent – be realistic with your budget. If you budget too low you will severely restrict the availability of suitable properties.

Utility bills – rents for family homes do not usually include bills. You will need to budget separately for bills which include electric, gas, water and internet. It is difficult to estimate how much a typical household bill will be as there are many variables and energy prices are set to increase in the autumn of 2022, however this [site](#) estimates that average households spend around £48 on electric and £70 a month on gas. Water averages at £35 per month and internet around £25. That's a total of £178 per month on average. **This may not be up to date due to energy bill increases.*

Step 2 – Search for your ideal home

In step 1 you created a profile of your ideal property which gives you a steer towards what to look for when searching for your home. Here's the **best places to search**:

- www.rightmove.co.uk – this is the largest property searching platform in the UK. Click on this link, select 'to rent' and add in the post code of the University's campus, which is LN6 7TS. You are now given to option of selecting the filter preferences that you decided upon in Stage 1 and press search.
- www.zoopla.co.uk – is similar to and in competition with Rightmove. You can search Zoopla in a similar way to Rightmove.
- www.OpenRent.co.uk – is a portal designed more for actual landlords than letting agencies. If you prefer to deal with a landlord directly, this could be a good option for you.
- www.spareroom.co.uk - if you are a couple, you and you partner may be lucky to find a room in a shared house on this site that accepts couples. Although it will mean that you would be sharing the property's facilities with other unrelated housemates, it can provide you with a cheaper alternative to renting a whole apartment or house. Always check with the landlord whether they accept couples before you proceed.

TIP: with most property websites, you can sign up for free alerts so that you made aware when new suitable properties become available

If you cannot find a suitable property with the filters that you have set, try setting fewer filters which will release more potential properties. If, after setting fewer (or no) filters you a still struggling to find a suitable property, it may be because the rent limits that you have set need to be widened. Try increasing the maximum rent slightly until you see more properties appear in the list of available properties.

Timing – most non-student properties become visible on Rightmove, Zoopla and OpenRent around a month before it becomes available to rent. Therefore start your search approximately 6 weeks prior to your desired occupancy date.

TIP: if you have a family/children, ignore properties advertising a room in a shared property. It is likely the room being advertised is for single occupancy only.

TIP for Couples: Purpose built student accommodation at Pine Mill may accept non students And have confirmed their acceptance of couples (subject to availability) are [Pine Mill](#).

Step 3 – Preparation before you make an enquiry

Great! You have managed to find a suitable property which means that you're in a position to contact the agent or landlord to make an enquiry about a property. However, before you make contact there are some very important steps that you should take before contacting them. A letting agent and most landlords will expect you to supply the following, so it is worthwhile spending time preparing before you contact them. These are:

1. **Obtain a Guarantor** – No letting agent or landlord will accept a student as a tenant without a guarantor. There is absolutely no point in contacting any letting agent in Lincoln without one.
 - **What is a Guarantor?** A guarantor is someone who will guarantee to pay your rent in the event that you are unable to do so.
 - **Who will an agent accept as a guarantor?** A guarantor needs to be a UK citizen in full time employment with no adverse credit history and earns at least 30x the monthly rent.
 - **Will an agent accept a guarantor from outside the UK?** No, it is highly unlikely
 - **Can a friend be a guarantor?** In theory, yes, however the friend needs to be fully aware of the liability and potential risk that they are entering into.
 - **What if I can't supply a suitable guarantor?** No problem. There are alternatives. Your option is either to pay the rent for the term of the agreement in advance or contact a guarantor company to act as your guarantor, such as Housing Hand.
 - **Who is Housing Hand?** – www.housinghand.co.uk is a company who will stand as your guarantor. Please click on the link above to find out how this scheme works and any fees that are involved.
2. **Pay a deposit.** To reserve a property an agent or landlord may ask you to pay a deposit. This is quite normal however there are rules in the UK governing the handling of any deposit that you pay. Deposits are paid into or recorded with recognised deposit schemes such as the [DPS](#), [TDS](#) or [MYDeposits](#) schemes. Ensure that your agent or landlord is a member of one of these schemes. The deposit is returnable at the end of your tenancy agreement.
3. **Pay the first month's rent.** An agent or landlord will expect to have cleared funds in their bank before they are prepared to release any keys to the property. Ensure you have these funds and the deposit available to you.
4. **Pay a 'Booking fee'** – this generally means that you do not need to pay a deposit but instead pay a booking fee that later forms part of your first month's rent. Please note: by law, no letting agency is allowed to charge you a fee other than an advance rent payment. The 'booking fee' is normally a week's rent.
5. **Referee/reference** – Some agents or landlords may ask for a reference as well as a guarantor. A referee may be your current or a previous landlord. The letting agent may contact your referee to ask whether you have paid your rent on time and looked after your property while you lived

there. Can you obtain a landlord reference? If not, do you own your home? In which case you should be able to provide evidence of regular mortgage payments. In essence, the agent is looking for signs of you being a reliable future tenant.

Step 4 – Make Contact

Having made your preparations, you are in a position to contact the letting agency or landlord with more confidence.

There is a supply shortage of 2, 3 and 4 bedroom properties which means that properties are let very quickly. This means that you need to be quick and decisive once you have found a suitable property.

Contact the landlord or letting agency with the following in mind:

- **Present yourself in a positive and confident manner** – agents and landlords will respond better if they have confidence in your application.
- **Be clear and concise in your correspondence** – give as much relevant detail as possible because agents are reluctant to enter into a dialogue involving many emails.

A typical introductory email to an agent may be *“Good afternoon. I have seen [property address] on your website and I am very interested in reserving this property for myself and my family. I will be arriving in the UK on the [date] and would like to take up occupancy on or shortly after this date. I have funds in place to pay a deposit plus my first month’s rent and I also have a UK guarantor available. I can provide excellent references from my current landlord and am keen to rent this particular property for at least one year. Would you please confirm the process for me to secure this property.”* And include your name (starting with your first name, ending in your surname) and your email/telephone number.

- **Avoid negotiating the rent** – it is not usual to negotiate rents in the UK, especially when there is a shortage of properties. Attempting to negotiate on rent or the terms of the agreement is likely to jeopardise your application.
- **Potential difficulties** – here are a few hurdles that agents or landlord may throw back at you and possible ways to respond.

“We don’t allow bookings unless you have seen the property” - is common objection from agents and landlords. The reason being is that they are worried that once you arrive to the UK and physically see the property, you may decide that you do not like it and try to cancel the agreement. Ask the agent for a walk-through video if it is available which will give you a better feel for the property. Politely ask the agent for the reasoning behind this policy and see if you can answer their concerns.

“You need a UK bank account” – it is not possible to obtain a UK bank account until you are a resident in the UK. Explain to the agent that as soon as you arrive in the UK and are in possession of a valid tenancy agreement, it will be your priority to open an account.