

CHECKLIST · ENGLAND

Renting in the UK: the insider checklist

Good flats in London often go within days. Since 1 May 2026, the Renters' Rights Act has changed the rules in tenants' favour, and many online guides are now out of date. This list is current.

7 stages

Start 6–8 weeks before your move

1 Build your “renter pack” before you search

Agents choose the tenant who is ready first. Have everything in one PDF and send it with your first message.

- ☐ **Passport and proof of your right to rent.** With an eVisa, get a share code on GOV.UK (“Prove your right to rent”). Share codes expire, so make a fresh one for each application.
- ☐ **Proof of income.** Job contract or offer letter with your salary, your last 3 payslips, or 3–6 months of bank statements showing savings.
- ☐ **A letter from your employer.** Role, salary and start date, on company letterhead. It speeds up referencing a lot.
- ☐ **A reference from your current landlord,** in English, even if you rent abroad.
- ☐ **A plan if you have no UK credit history.** A UK guarantor, or a guarantor company that acts as one for a fee.

INSIDER TIP

Most referencing companies want your yearly income to be at least **30 times the monthly rent** (a guarantor: 36 times). For a £2,000 flat that's £60,000 a year. Know your number before you fall in love with a flat.

OUTDATED ADVICE

“Offer 6 months' rent upfront” no longer works. Since 1 May 2026, landlords **can't take more than one month's rent in advance**.

2 No UK salary? Find your situation

Most landlords use a referencing company that checks UK income. If that's not you, here's what works instead. You can't offer months of rent upfront any more (max. 1 month since May 2026), so a guarantor or the right paperwork matters more than ever.

 You're a student with no income

- ☐ **A UK guarantor,** usually a parent or relative living in the UK. Referencing companies normally want their yearly income to be about 36 times the monthly rent.
- ☐ **No UK guarantor? Use a guarantor company.** It signs as your guarantor for a fee, and your parents abroad act as its back-up. Check first if your university has a discounted scheme with one.
- ☐ **Prove you can pay:** university offer or CAS letter, proof tuition is paid, scholarship or sponsor letter, and bank statements showing living funds.
- ☐ **Consider student halls** (university or private purpose-built). They follow different rules from normal flats and usually accept international students without a UK guarantor.

Your income comes from abroad

- ☐ **Employer letter and contract in English**, confirming your salary and that you can work from the UK.
- ☐ **6 months of payslips and bank statements** showing the salary arriving. Add an official translation if they're not in English.
- ☐ **Your tax return from your home country** if you have one. It shows the income is stable.
- ☐ **Be ready for a guarantor company anyway.** Many UK referencing companies can't verify foreign income and will ask for one.

You're self-employed or own a business

- ☐ **UK tax returns for the last 2 years:** your SA302 tax calculations and Tax Year Overviews, downloaded from your HMRC account.
- ☐ **A letter from your accountant** confirming your income, plus 6–12 months of business bank statements.
- ☐ **Company director?** Add your latest company accounts and dividend statements, since salary alone often looks low.
- ☐ **Trading less than 2 years, or only abroad?** Plan for a guarantor or a guarantor company.

You only have savings

- ☐ **Show savings that cover the rent.** Many referencing companies accept savings equal to the full rent for 12 months instead of a salary.
- ☐ **With a UK bank account:** 3–6 months of statements in your name. This is the easiest case.
- ☐ **Without one:** statements from your foreign bank with the balance in pounds, translated if needed. Better still, open a UK app bank before you search and move part of your savings into it, so the statement is in pounds and easy to check.
- ☐ **Explain where the savings came from** (sale of a property, years of salary). Large unexplained sums slow everything down.

BUDGET FOR THIS

If the landlord asks for a guarantor and you don't have one in the UK, a guarantor company usually costs **3 to 5 weeks' rent**. For a £1,500 flat that's roughly **£1,040–£1,730**. Ask for the price before you apply, and get approved *before* you find the flat, so you can move fast.

STUDENTS: HOW TO BEAT THE COMPETITION

Start searching **early**. In student cities the best houses for September are often taken by spring. Look as a **group of friends**: landlords like one group renting a whole house. Put your guarantor approval, university letter and funds in one PDF and send it with your first message. Offer to start the tenancy a few weeks earlier if you can. And ask your university's accommodation office, as they often keep lists of trusted landlords.

3 Search smart and check the area

- ☐ **Set instant alerts** on Rightmove, Zoopla and OnTheMarket (agents), OpenRent (direct from landlords) and SpareRoom (rooms and flatshares). Call, don't just email, within the first hour.
- ☐ **Check the council tax band** on GOV.UK. Neighbouring London boroughs can differ by hundreds of pounds a year for the same band.
- ☐ **Check the street, not just the area:** crime on police.uk, broadband on Ofcom's checker, flood risk on GOV.UK, and your real commute at rush hour.
- ☐ **On a video viewing, ask the agent to** run the shower (water pressure), open the windows, look behind furniture and in window corners for mould, and tell you the boiler's age.

INSIDER TIP

Bidding wars are now banned. Agents must advertise one rent and can't accept more. So compete on **readiness**: complete documents, a flexible move-in date and fast replies.

SCAM WARNING

Never pay anything before a viewing (in person or a live video with the agent) and before you've seen the contract. "Landlord abroad, keys by post" is always a scam.

4 Know what you can legally be charged

Payment	Legal limit
Holding deposit	Max. 1 week's rent
Tenancy deposit	Max. 5 weeks' rent (6 weeks if yearly rent is £50,000+)
Rent in advance	Max. 1 month (new since 1 May 2026)
Admin, referencing, viewing, check-in fees	Banned
Guarantor company (only if the landlord requires a guarantor)	Not a landlord fee. Usually 3–5 weeks' rent, paid to the guarantor company

How to work out "one week's rent"

Monthly rent $\times 12 \div 52$. For £2,000 a month: one week = £461, so the maximum deposit is £2,307.

- ☐ **Check every fee against the table above** before you pay. Only a few charges are allowed, such as late rent after 14 days or replacing lost keys.

Example: what you pay before moving into a £2,000 flat

Tenancy deposit (5 weeks): **£2,307** · First month's rent: **£2,000** · Guarantor company, only if the landlord requires one: about **£1,385–£2,310** (3–5 weeks' rent) · Contents insurance, broadband set-up and moving costs on top. The holding deposit (£461) is usually taken off your first rent.



Guarantor company: what to know

- ☐ **When you need one.** Landlords ask for a guarantor when your income, credit history or residence can't be checked in the UK: students, new arrivals, foreign income, self-employed people and savers.
- ☐ **What it costs.** Usually 3–5 weeks' rent, paid directly to the guarantor company, not to the landlord or agent. Some let you pay in instalments for a little more.
- ☐ **Ask before you pay:** Is the fee refunded if the landlord says no? Does it cover the whole tenancy or 12 months? What does renewal cost next year?
- ☐ **Get approved first.** A pre-approval letter in your renter pack lets you say yes to a flat on the spot.

WHAT OUR HELP COSTS

JJ Agency is a paid service. The price depends on the city, your budget and the package you choose (Basic Support or Full Relocation Care). **Speak to our manager** for an exact quote and to hear how we can help. The first consultation is free.

5 Before you sign

- ☐ **Understand your tenancy.** New tenancies in England no longer have a fixed end date. You can leave with 2 months' notice. The landlord can only end it on legal grounds, and can't use "selling" or "moving in" in your first 12 months.
- ☐ **Know the rent rules.** Rent can go up only once a year, with at least 2 months' notice on an official form. You can challenge it at a tribunal, which can't raise it above what the landlord asked.

- ☐ **Ask about pets now, in writing.** Landlords can't unreasonably refuse a pet request and must give reasons.
- ☐ **Get the safety papers:** Gas Safety Certificate, EPC (a home needs at least an E rating to be rented) and the electrical safety report (EICR).
- ☐ **Check the landlord's licence.** Many London boroughs require one. Search the council's licence register.

INSIDER TIP

If a home that needs a licence doesn't have one, tenants can apply to a tribunal to get rent back (a "Rent Repayment Order"). Few renters know this.

6 Move-in week

- ☐ **Do your own check-in record.** Photos and videos of every room, then email them to the agent in the first week. The email date is your proof at the end.
- ☐ **Deposit protection.** Within 30 days you should get details of the government scheme holding your deposit (DPS, TDS or mydeposits). Check it on the scheme's website.
- ☐ **Photograph the meters on day one** and send the readings to the energy and water suppliers.
- ☐ **Order broadband 2–3 weeks before you arrive.** Installations take time. A 4G/5G router covers the gap.
- ☐ **Register for council tax** with the local council.

INSIDER TIP

Living alone? Ask for the **25% single person discount** on council tax. Full-time students are usually exempt, but you have to apply for it.

7 Your first month

- ☐ **Bank account:** app banks (such as Monzo, Starling, Revolut or Wise) often open in minutes with a passport and eVisa. Use their statement as proof of address for everything else.
- ☐ **SIM card:** pay-as-you-go plans need no credit check. Monthly contracts usually do.
- ☐ **Register with a GP** online or at the practice. Start looking for an NHS dentist early, as they can be hard to find.
- ☐ **National Insurance number:** apply on GOV.UK if you'll work. You can usually start work before it arrives.
- ☐ **Start your UK credit history:** register to vote if you're eligible, get a credit-builder card, and pay everything on time.
- ☐ **TV Licence:** only needed for live TV or BBC iPlayer. If you don't watch either, tell TV Licensing online to stop the letters.
- ☐ **Contents insurance.** The landlord's insurance doesn't cover your things.

INSIDER TIP

You **don't need proof of address or ID** to register with a GP. NHS guidance says practices shouldn't refuse you for not having them. And on trains, a Railcard (16–25, 26–30, Two Together or Network) saves a third on most fares.

Want us to handle all of this?

We find the home, check the contract, and arrange the airport pickup, SIM card and bank account. To learn more about how we can help, speak to our manager on WhatsApp or Telegram: +44 7466 916641.

Rules shown apply to England as of October 2026. Scotland, Wales and Northern Ireland have their own systems. General information, not legal advice.