

FAIR RENTS:

There are rules that say how much money an employer may deduct from your wages to pay for housing that they provide for you.

Shelter, whose website is at www.shelter.org.uk, will help you. The Citizens Advice Bureaux can also give free advice, and their website is at www.citizensadvice.org.uk

RENTAL (or TENANCY) AGREEMENTS:

You should have some type of agreement between you and the person who owns the house you live in. Sometimes this will be through a 3rd party, often a letting agent. This might be called a 'contract' or 'rental' or 'tenancy' agreement. The owner or agency may give you a rent book to keep a list of when you have paid them rent. Make sure that you always have proof of payments and of any deposit that you pay.

Your agreement explains the rules and what help you can expect your landlord to provide. Once you sign it you must look after the accommodation and to pay the rent on time.

If you are late with the rent your landlord may be able to evict you (force you to leave) and make you pay the rent you owe. If you get into trouble like this go and ask for advice from either the local council or Citizen's Advice.

DEPOSITS:

Private landlords usually ask for a deposit of one month's rent. Make sure that the condition of the property and any items of furniture are recorded in an inventory. And make sure that the agreement says:

- How much the deposit is
- Who holds the deposit
- When money can be taken from the deposit for unpaid rent or damage
- When the deposit has to be returned

Since April 2007 the law says that any deposit must be held by a 3rd party, and not by the landlord. Deposits have to be held in one of two schemes set up by the government. These protect deposits so that landlords cannot unfairly keep part or all of a deposit at the end of the tenancy. It also helps to resolve disputes. Ask Citizens Advice for details of this.

DEPOSIT GUARANTEE SCHEMES:

In some areas it is possible for 3rd parties to provide deposit guarantees to people on a low income, so they can secure private rented accommodation. Usually you would have to have little or no money, be in need of housing, and have a local connection. The assistance will only be to the value of a month's rent, will not pay for theft or damage within the property, will not cover unpaid rent or bills, and will probably have to be repaid in 6 months. Ask Citizens Advice if such a scheme operates in your area.

REPAIRS (and WHO PAYS):

Landlords are responsible for most repairs to the outside of a property including those to the roof, chimneys, walls, guttering and drains. They must also keep the equipment for supplying water, gas and electricity in safe working order. All gas appliances are in good working order and a CORGI registered engineer must carry out an annual safety check at their expense. If your house requires repairs you should contact your landlord or managing agent directly.

Tenants usually have to carry out minor repairs and maintenance at their own cost. These typically include work on internal decorations, gardens, furniture or equipment, unblocking the sink and replacing fuses or light-bulbs.