Housing Rights

https://www.housingrights.org.uk/housing-advice/private-tenants-rights/finding-private-rental

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Finding a private rental

This information is for people renting privately in Northern Ireland.

Choosing to rent privately

A private rental can give you more flexibility to choose where you want to live and for how long.

A private rental might be a good option while you're:

- living somewhere short-term for work or study
- on the waiting list for a social tenancy
- saving up a deposit to buy a property

Renting privately can also be a longer-term option for people who cannot get a social tenancy or afford to buy a property.

But private rentals can be expensive and do not suit everyone. It does not offer the same stability as a social tenancy or owning your home.

Find a property

Here's how you can look for a private rental and get ready to move into a new home.

Check prices and search online

You can look for a property and check prices on websites such as PropertyPal or PropertyNews.

Talk to agents in the area

Sometimes properties get rented out quite quickly. You can contact an estate agent or letting agencies in the area. Tell them what you're looking for. They can let you know when something is available.

It's illegal for agents to ask you to pay certain fees. Speak to our advisers before paying fees to an agent.

Consider shared housing

Shared housing includes houses in multiple occupation (HMOs). This can be a cheaper option than renting an entire property. You can look at websites for shared housing, including Spareroom and Gumtree.

Consider what you need and can afford

As you look for a property, think about:

- what can you afford
- where you want to live
- how long you want to live there
- if you need an accessible property

Keep in mind, benefits usually do not cover all of your rent. You will need to make up any shortfall. You may be able to get extra help with this.

Visit the area

Look around the area you want to live. See if any of the properties that look right for you have a 'To Let' sign.

View the property

It's important to check a property before you rent it, usually called a 'viewing'. Take your time and do not let agents or landlords rush you.

When you view the property, make sure to:

- carefully check the inside and outside of the property
- ask the landlord for legally required certificates and paperwork

You should make sure the property is:

- in good condition
- meets your needs and
- that you understand any risks or responsibilities that come with the property

You can use a checklist to keep track of important information.

Check the inside of the property for:

- any damage
- laundry facilities
- smoke alarms and fire escapes
- phone and internet connections
- mould or flaking paint – this can be a sign of damp
- appliances – for example, washing machine, cooker
- washing facilities – not all properties have both a shower and a bath
- the type of heating system

Check the outside of the property to see:

- if the building looks stable and secure
- are the roof and gutters in good condition
- are the windows single or double glazed
- is there outdoor space you'd be responsible for
- what other properties in the area are like
- if it's in an area with loud noise (for example, near a train track or a police station)

Ask questions such as:

- who manages the property – is it the landlord or an estate agent
- does the rent include rates and if not, who is responsible for paying rates
- what items are included, such as furniture or appliances
- how do you pay for utility bills

- where and how is rubbish collected
- can you have pets in the property
- can you redecorate
- are next door properties let out

If the current tenants are there, you may also be able to ask them specific questions about living there. This can help you get a sense of what it would be like to live there and what to expect.

Check before signing

Before you sign a tenancy agreement, you should make sure:

- agreements for repairs or other commitments are in writing
- you know how much you'll need to pay
- the landlord has the right certificates and paperwork

Only sign a tenancy agreement if the property is a good fit for you and you understand the terms of the agreement. Be aware that a tenancy agreement is a legally binding contract.

Find a guarantor

Some landlords ask for a guarantor. This is someone who agrees to pay your rent or for any damage you cause, if you do not.

There are no set rules about who can be a guarantor but usually guarantors must:

- live in Northern Ireland
- own their own home
- earn a certain amount

If you do not have a guarantor, you can offer to:

- pay more rent in advance, or
- undergo a credit check

Being a guarantor

If someone asks you to be a guarantor for them, make sure you understand what you're responsible for. Read the tenancy and guarantor agreements carefully before you sign.

You may be responsible for:

- paying a lot or going to court if the person you guaranteed does not pay rent or has damaged the property
- guaranteeing other tenants if it's a 'joint and several' agreement

You're the guarantor until:

- the tenancy ends and the tenant moves out, or
- there is a new guarantor agreement

Being refused a private tenancy

It can be challenging to find a private rented tenancy. It can be even more so if a landlord or agent bases their decision on someone's personal characteristics.

Whilst a landlord can decide who they want to live in their property, they must follow the law. Equality laws are in place to prevent discrimination in the provision of:

- goods
- facilities
- services

The allocation of a tenancy is covered by this legislation. All landlords and their agents must follow these laws.

A landlord or agent should not discriminate against someone based on:

- race
- gender
- sexual orientation
- political opinion
- religious belief or
- disability

Discrimination can be carried out directly or indirectly. The law has protections for both. For example:

- if you can't get a tenancy because of your race, this is direct discrimination
- if a rule or policy affects some people more than others, it could be indirect discrimination. You may see an advert for a property that says "no DSS". This is unlawful and could be discriminatory against some groups of people

If you believe you have been discriminated against, you can make a complaint to the landlord or agent. You should:

- put your concerns in writing
- ask questions about how the tenancy was allocated
- find out who made the decision
- ask them for details under Section 75 about who got the tenancy

If you are not happy with the outcome of your complaint, contact the Equality Commission. The Equality Commission can help you to make a formal complaint or advise you on legal action.

Taking on a tenancy (85.8 KB)

More advice

- Tenancy rights
- Certificates and paperwork
- Deposits, rent and fees