

Finding the Right Tenant: Questions Landlords Should be Asking





Finding the right tenants is essential in ensuring a smooth and stress free lettings experience. Making sure you ask the right questions can help to avoid unnecessary costs and time-consuming court cases.

Simple questions can help to ensure that you and those renting your property are on the same page as even small misunderstandings can result in big problems down the line.

Whilst it is essential that you also carry out proper referencing, it is useful to ask questions like the ones below to get an idea of whether the applicant is suitable for the property



1. Why are you moving?

This is a great opening question to ask tenants. It can also tell you a lot about them, so listen closely. You want to look for legitimate reasons such as changing jobs or wanting more room.

Beware of red flags, such as being evicted or getting into arguments with their landlord or neighbour. If a tenant has not rented in the past it will be your choice as to whether you want to proceed or not, but remember every tenant has to start somewhere.



2. When are you looking to move?

This is important for both parties to ensure everything is in place at the right time. You need to ensure you have time to correctly prepare the property for rental as well as getting your legal paperwork in place but, on the flip side, you may have mortgage payments to make from a certain date so having a clear timescale in place is crucial.

Some tenants may be living with family and can have flexibility but others may be working to a notice period where they need to move by. Asking this question sets the expectation for both parties clearly from the start to ensure it is viable for everyone before proceeding any further





3. How many people will be living at the property?

Just because a pair of tenants come to view the property it doesn't mean that they will be the only ones living there.

As a landlord, you need to be aware of everyone who is going to be living at a property. There are legal implications based on the number of people living in a property and their relationships. For example HMO regulations apply when more than 3 'households' share a property.

Landlord's also need to do a legal right-to-rent check on any occupier over the age of 18 to ensure they can legally rent your property.

It is also important just to simply ensure there is enough space for everyone! More people mean more wear and tear so the living space needs to be appropriate for the number of people in the household.



4. What is your income?

In conversation we shy away from talking about our salaries, but when letting a property it's important to understand your tenant's income and where it comes from.

The tenant needs to confirm they are able to pay rent every month. A proper reference will confirm details but generally you want to be looking for 30 times the monthly rent as their income. So, for example, for a monthly rent of £600 you would need to confirm at least £18,000 of income.

It's also worth finding out whether your prospective tenant has a permanent job, is on a contract or a probation period.

Realistically, you want to ensure that there are not going to be any significant gaps or changes to their future income.



5. Do you have a month's rent and deposit in advance?

If you are in any doubt that the tenants are unable to hand this over by the move-in date, the likelihood is that this could be the same with the rent in the future. So beware. Tenants may be able to get a budgeting loan from your local Jobcentre Plus or help from your local council if they need help covering the upfront costs associated with renting. The deposit should be protected in a tenancy deposit protection scheme.



6. How long do you want to rent the property for?

It is usual to begin with a six-month or 12-month lease but it is important to consider what is right for you and your plans for the future of your investment.

New laws will be coming into effect in 2025 that take away fixed term contracts, meaning all tenancies will be monthly rolling contracts but that doesn't mean this question isn't an important one. You don't want to be going through the re-let process every few months so it is worth getting to understand what your tenant is looking for



7. Are you happy to rent the property as it is or are there improvements you would like?

Having a tenant to move into a property and then suddenly want a new bed, curtains or dishwasher can get things off to a bad start.

The best thing to do is ask if the tenant is happy with everything and, if not, to let you know beforehand this way you can manage expectations on things that you are happy to improve and things that you are happy for your tenant to change at their expense. As with everything else, it is important to put any agreements or permissions in writing to avoid any misunderstandings in the future



8. Do you have references?

It is highly recommended to back up any conversations you've had with a prospective tenant with references. Obviously, if you require checks and he or she will not consent to them, this will eliminate them from your new tenant pool immediately. As an agent, we use an online platform called Goodlord to automate this process and gather all of the required consents



You'll need the following:

1. **Income reference:** References from an employer, pension, accountant or benefits paperwork will help verify income
2. **Landlord reference:** You will want references from a former landlord because their current landlord may not tell you the whole truth because they may just be trying to get the tenant off their hands. It is often prudent to obtain this information on your own to prevent forgery.
3. **Utility bills:** This is a good way to confirm a previous address.
4. **Credit check:** Running a credit check will enable you to see if they've had problems paying bills in the past. It's not a legal requirement and you'll need written permission from the tenant.
5. **Bank Statement/Payslips:** This should confirm the tenant's ability to pay as it would be best to set up a standing order for rent. It can be used as a utility also but preferably as a separate document.
6. **I.D:** A copy of valid passport or driving license to help prove that a tenant has the right to stay in the UK and the right to rent.

9. Do you have a rental guarantor?

This is always helpful to have as an added security blanket if you think someone may struggle.

In the unlikely event that anything does go amiss with a rental payment then you have a back-up to ensure you are not left out of pocket.

Sometimes an applicant can be just under the threshold for income so it can be peace of mind to have a guarantor in place.

Guarantors will also need to go through referencing. They will need to show annual earnings of 36 times the monthly rent and be a UK resident and homeowner.



10. Do you know what you are responsible for?

Many tenants renting for the first time and may not know what they are responsible for as a tenant.

It is best to confirm all arrangements with regards to utility bills and maintenance for your property before going forward with a tenant. Confirm which bills they would have to pay, confirm who to report maintenance to and who would be expected to maintain the gardens.

Explain their responsibilities for testing smoke and CO alarms and for changing lightbulbs

If the property is a leasehold it would also be good practice to inform the tenant of any restrictions found in the lease such as relating to satellite dishes and use of communal areas.





And that's it. We hope this guide will help give you some ideas on the sorts of things you need to ask and consider when choosing your next tenant. Always remember - anything you agree, make sure you confirm in writing afterwards just to ensure that everyone's expectations are managed.

If you would like to discuss renting out your home, or buying a property to let, simply give our Lettings Manager, Josh, a call on 01524 843322. We're here to answer any questions you may have about the lettings process.



www.jdg.co.uk



josh@jdg.co.uk



01524 843322



07983444495

