

THE ESSENTIAL LANDLORDS GUIDE



14 questions every landlord must ask when letting a property

How to avoid bad tenants: The 14 questions every landlord should ask.

Getting the wrong tenants can be a costly and time-consuming experience. First impressions can so easily be wrong - especially when a tenant is on best behaviour.

Simple questions can 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.

With over seventy years of experience in property, we feel that we have learnt a few things that could make a big difference when trying to find an ideal tenant for your property.

Please feel free to contact us at any time to discuss this guide further or to learn about how our range of letting services can also help you to let your property.

Here are 14 questions to help you make the right decision

1. Why are you moving?

This is a great opening question to ask tenants. It can also tell you a lot about him or her, 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?

The sooner you will have it rented the sooner you have revenue coming in on the property. But if a prospective tenant is in a hurry to move, you'll need to ask why. There could be a genuine reason behind this, so it's worth asking the question but do question. Anyone who wants to move in exceptionally quickly.

3. How many people are in the group?

Just because a pair of tenants come to view the property it doesn't mean that they will be the only ones living there – they may squeeze more in. You will want to look for a maximum of two people per bedroom. The fewer people the less wear and tear there will be on your property. More importantly, legally, insurance conditions may limit the number of people that can rent and live in the property.

4. What is your income?

In conversation we shy away from talking about our salaries, but when letting a property it's important.

The tenant needs to confirm they are able to pay rent every month. A copy of a bank statement should confirm whether he or she can afford the property as well as monthly living costs. A proper reference will confirm details. It's also worth finding out whether your prospective tenant has a permanent job, is on a contract or a probation period. Realistically, you're looking for someone who has a permanent and steady job. But do not be too worried about full-time permanent as many companies do not offer this and prefer renewable contracts.

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

It is usual to begin with a six-month or 12-month lease. If a tenant asks for anything less, walk away. You don't want to go through all of the hard work now, just to go through the entire renting process again a few months down the line.

6. 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 demand 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.

7. Do you have references?

It is highly recommend 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.

You'll need the following:

1. Work reference: References from an employer will help verify income and stable employment.
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 of 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: 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.
7. National Insurance number.
8. You may also want to ask a tenant to prove he or she has the right to stay in the UK and the right to rent.

If the prospective tenant hesitates or makes excuses as to why they cannot provide references, they could have something to hide.

8. 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.

9. Do you have any pets? Do you smoke?

This seems like obvious questions to ask, but many people forget.

If you have a 'no pet' or 'no smoking' policy, a yes to this question will quite quickly rule out a tenancy.

However, if you are open to allowing pets in your property you may want some more information about what type of animal they have.

10. Can you tell me what your lifestyle is like?

This does not only relate to a party lifestyle. You could also ask whether they work night shifts or if they play musical instruments, which could determine their suitability to your property and its area.

11. Do you know what you are responsible for?

Many tenants renting for the first time will have no idea 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 repairs any appliances at the property if they breakdown and who would be expected to maintain the gardens. 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.

12. Have you ever been evicted?

While the prospective tenant may not tell the truth, it is still worth asking. A direct question will give the tenant an opportunity to explain the situation. Anyone can fall on hard times and an eviction may have been a one-off circumstance.

13. Finally, any questions?

This simple question could unearth a reason that this property might not suit this tenant-which they may otherwise not realise until they move in. If a potential set of tenants do not suit your property you need to walk away as having a person living in your property when it doesn't suit can be very costly, stressful and time consuming.