

# Private renters

Things to consider if you're renting privately



# Thinking about renting privately?

**Private rented housing is housing owned by individuals or companies and rented out to tenants. It could be a good option for you if you aren't eligible for social housing – or if you can't or don't want to buy a property.**

The main advantage of renting privately is that you can often find a home quickly and you have more choice over the location, so it can be a flexible housing option. However, private rents are generally more expensive than in social housing, so if you claim benefits, such as Universal Credit or Housing Benefit, you might not be able to cover the total rent.

It's a good idea to seek advice before you start renting privately, so you understand your rights and can make an informed decision about taking on a tenancy. It can also be helpful if you need some support to resolve any issues with the landlord or letting agent.

The Renters' Rights Act 2025 introduced changes to the private rented sector. From 1 May 2026 significant tenancy reforms have taken effect, giving greater security and stability to private renters in their homes and providing them with stronger rights and protections.

From late 2026 onwards, a second phase of changes will start to be introduced. This will include the regional roll-out of a private rented sector landlord database, which will contain important information about private rental properties. The government will also set up a private rented sector Ombudsman service to help resolve disputes (though this is not expected to be available to tenants until 2028).

See our factsheet **The Renters' Rights Act** for more information.



## How do I find private rented housing?

If you've decided to rent privately and you need to find a property that suits your needs, you have a few options. You can:

- use a letting agency
- look online – popular websites include Zoopla, Rightmove and Sparreroom (if you don't have internet access, you could try your local library or ask family or friends to help you with an online search)
- ask people you know whether they've heard of any rooms or places to rent
- look for advertisements – for example, in a local newspaper or in a community centre, library or shop
- place an advertisement yourself
- contact your local council housing options service.

Letting agencies sometimes manage properties for landlords as well as advertise them. This means you might deal with and pay rent to a letting agency rather than a landlord directly.

### Viewing a property

You should view any properties you're interested in. Take a friend or family member with you if you can – or let someone know where you're going. Here are some things to consider as you look round:

- Does the property feel safe and secure? What condition is it in – for example, are there signs of damage or damp?
- Check the property's energy performance certificate (EPC). The EPC rating can tell you how energy efficient the property is – which affects heating, lighting and other costs.
- If you're moving to a different area, will this affect any services you receive – for example, will you have to register with another doctor? What will happen to your care package?
- Does the property meet your needs – for example, can you move around it easily and use all the facilities? It can be difficult to get a landlord's permission to adapt a private rented property.
- Do you feel safe in the area? Would you be comfortable going out, including in the evening?
- What are the transport links like? Would it be easy to maintain your existing routine – such as attending appointments, getting to work, and seeing friends or family?
- If it's shared accommodation, what are the other tenants like? Have you had a chat with them? What do they say about the landlord?
- Do you get on with the landlord or letting agent? What can they tell you about their future plans for the property – for example, if they plan to sell or put the rent up?

## Will I have to pay fees?

By law, landlords and letting agents are only able to charge for certain things – so you shouldn't have to pay fees for help with finding a property or to secure a tenancy.

You can be charged:

- rent (you can also be asked for a limited rent in advance payment)
- a holding deposit to reserve a property while checks are carried out
- a security deposit to cover any damage or rent arrears during the tenancy.

Both types of deposit are capped at a certain level. The holding deposit must be refunded if you secure the property and in most other circumstances too.

Once your landlord receives your security deposit they have 30 days to protect it in a government-backed deposit protection scheme. They also must provide you with specific information about your deposit, including the amount being protected and details of the scheme being used. The deposit should be returned to you at the end of the tenancy, minus any deductions. You can appeal to the deposit protection scheme if you think any deductions are unfair – the landlord shouldn't make deductions for normal wear and tear, for instance.



### Good to know

The upfront costs of renting can be difficult. If you need help to pay a deposit or rent in advance and you're at risk of homelessness otherwise, contact your local council. They might be able to help you secure private rented housing under their homelessness duties or direct you to local schemes that could help with costs.

## Thinking about your tenancy

It's important to know what type of tenancy you have and how this might affect your rent.

The Renters' Rights Act, which began to take effect on 1 May 2026, means that most new private tenants will be granted an assured tenancy. If you had an existing assured shorthold tenancy before this date, this will have been converted automatically to an assured tenancy on 1 May 2026.

If you've been living in the same property for a long time then you might have a different tenancy with stronger rights.

When did the tenancy begin?	Type of tenancy	Rules
After 28 February 1997	Assured shorthold tenancies were the default tenancy previously issued to private tenants.	You can be charged market rent. You can challenge the amount of rent during the first 6 months of your tenancy if you're concerned that it's above 'open market' rent. Rent can only be increased by the landlord once a year following a specific legal procedure and you can challenge this. Rent challenges can be made via the First Tier Tribunal (Property), for a fee.
Between 15 January 1989 and 27 February 1997	Most likely an assured tenancy	The rules are the same as above, but you can't challenge the rent agreed at the outset.

When did the tenancy begin?	Type of tenancy	Rules
Before 15 January 1989	Most likely a regulated (sometimes called 'protected') tenancy	You or the landlord can ask a Rent Officer to decide a 'fair rent'. Once decided, this can't be changed for 2 years – unless in special circumstances.



## What written tenancy information should I be given?

If you are a new private tenant, you should be issued with a written statement of terms by the landlord or letting agent before the tenancy is agreed. This can be in the form of a tenancy agreement.

If you're an existing private tenant, from 1 May 2026 your landlord or the letting agent should provide you with a government-produced information sheet explaining how the Renters' Rights Act reforms have affected your tenancy. If you just had a verbal agreement with your landlord, you should be given a written statement of the terms of your tenancy instead. These should be given to you by 31 May 2026.

### Before you sign anything

Before signing any tenancy agreement, read it carefully and ask about anything you don't understand. It should include:

- the type of tenancy or licence
- the start date
- the names of all people involved – the landlord, the named tenants, and any other members of the household
- the rent, how and when it's paid, and how a rent increase should be approached
- the deposit amount, how the deposit is protected, and the circumstances in which deductions can be made at the end of the tenancy
- information about how the tenant or landlord can end the tenancy
- your obligations and the landlord's obligations – for example, in relation to repairs, (although the landlord is always responsible for certain repairs), fitness for human habitation, improvements and disability adaptations
- an outline of bills you're responsible for and whether utilities or services are part of the rent
- information about keeping a pet.



### Next steps

See our factsheets **The Renters' Rights Act**, **Finding private rented accommodation** and **Tenancy rights – rent** for more information. See Shelter's website (page 15) for more information on tenancy negotiations.



## Security of tenure

‘Security of tenure’ means your rights against eviction. Your rights depend on the type of tenancy you have.

Tenancy reforms introduced to the private rented sector have got rid of assured shorthold tenancies, section 21 ‘no fault’ evictions, and fixed terms.

Periodic (‘rolling’) assured tenancies are the main type of tenancy for new and existing private tenants, giving you greater security in your home.

These changes mean that you can only be evicted if the landlord has a legal reason (grounds) for why you need to leave the property. This may be because something has gone wrong (such as rent arrears or antisocial behaviour), or because the landlord wants to move into the property, or sell it, for example. The landlord needs to prove their case in court and a judge would decide if you should be evicted.

You might be able to challenge the eviction if you think the landlord’s eviction grounds have not been met, or that it’s not reasonable to evict you in the circumstances.

If you’ve received a section 8 notice, or are considering challenging an eviction, it’s a good idea to get specialist housing advice. Contact Shelter (page 15) or a local advice agency to find out more.

If a landlord wants to begin the process of evicting you, they need to use a **section 8 eviction notice**.



A **section 8 notice** must be issued to you in writing and give you a period of time (notice) before the landlord can take the case to court. The notice you are given depends on the grounds being used by the landlord. You can leave before or at the end of the notice period – but you don't have to.

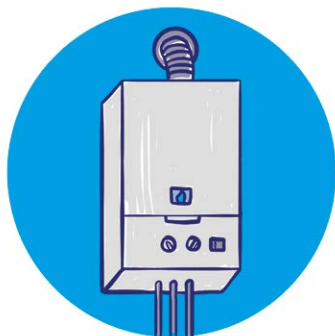
If you've been given a section 8 notice, it may be worth remaining until the court makes a decision about whether you have to leave. But there are downsides to this – you're likely to be ordered to pay the landlord's court costs, for instance. Get advice about the pros and cons.

You have stronger rights against eviction if you have a long-standing regulated (protected) tenancy and weaker rights if you're a lodger.



### Next steps

See our factsheet **Preventing evictions** for more information.



## Repairs and improvements

Most tenants have the right to have certain repairs carried out – as well as the right to live in a home that’s ‘fit for human habitation’. The rights are set out in law so, if you have them, they apply regardless of what your tenancy agreement says.

The repairs that must be carried out are repairs to:

- the structure – roof, floor, walls, plasterwork, windows, staircases, banisters and external doors
- the exterior – guttering, pipes and drains
- installations – plumbing and sanitary fittings like baths and sinks, electrical wiring, gas piping, water and central heating.



### Good to know

A home is unfit for human habitation if it’s in such a bad state that it’s no longer suitable to live in. This could be because of damp, inadequate heating, or some other health or safety hazard. Your landlord must carry out works within a reasonable timeframe after they become aware of these issues.

If your landlord knows that there are repairs they're obliged to carry out, they must sort them within a reasonable timeframe. Certain repairs (such as blocked drains or gas leaks) should be done urgently.

Your landlord is also responsible for providing:

- at least one smoke alarm on each storey of the property with a room used as living accommodation
- a working carbon monoxide alarm in any room used as living accommodation that contains a fixed combustion appliance – such as a gas or oil boiler, or a log burner.

They must give 24 hours' notice of a visit and come at a reasonable time when coming to look at any repairs that might need doing or to review the condition of the property.

If your landlord fails to carry out works within a reasonable timeframe, you may be able to take action against them in court. The court can order them to carry out repairs and compensate you for any inconvenience or loss.



### Next steps

See our factsheet **Home improvements and repairs** for more information.



## If you claim benefits

Previously, finding private rented accommodation has been more difficult if you claim benefits.

The Renters' Rights Act has banned rental discrimination against people who claim benefits.

If you're searching for accommodation and have concerns that a landlord is discriminating against you because you're claiming benefits, get advice from Shelter (page 15) and raise your concerns with the local council's private rented sector team. If you are found to have been discriminated against, the local council can fine the landlord.



## Lodgers

You're considered a lodger if you rent a room in your landlord's home. You might share facilities such as a bathroom or kitchen with them, or live fairly separately.

Your rights depend on your precise living arrangements, but you're likely to have a 'licence' rather than a tenancy. Licences generally give weaker rights than tenancies do, particularly around repairs.

It's important you read your agreement and understand the key terms – as well as any financial implications – before you sign it.

If you share a kitchen, bathroom or living room with your landlord, you can be evicted without a court order. However, the landlord must give you a reasonable notice period before evicting. Otherwise, you're probably entitled to a court order, unless you don't pay any rent.

# Useful organisations

## Age UK

We provide information and advice for people in later life through our Age UK Advice Line, publications and website.

**Age UK Advice:** 0800 169 65 65

Lines are open 7 days a week from 8am to 7pm.

**[www.ageuk.org.uk](http://www.ageuk.org.uk)**

In Wales, contact Age Cymru Advice: **0300 303 44 98**

**[www.agecymru.wales](http://www.agecymru.wales)**

In Northern Ireland, contact Age NI: **0808 808 7575**

**[www.ageni.org](http://www.ageni.org)**

In Scotland, contact Age Scotland: **0800 124 4222**

**[www.agescotland.org.uk](http://www.agescotland.org.uk)**

## Shelter

Provides advice, information and advocacy to people in housing need.

Tel: **0808 800 4444**

**[www.shelter.org.uk](http://www.shelter.org.uk)**

In Wales, contact **Shelter Cymru**

Tel: **08000 495 495**

**[www.sheltercymru.org.uk](http://www.sheltercymru.org.uk)**

# What should I do now?

You might want to read some of our relevant information guides and factsheets, such as:

- **Housing options**

You can find all of our guides and factsheets on our website, along with lots more useful information. Visit **www.ageuk.org.uk** to get started.

You can order free printed copies of any guide or factsheet by emailing **orders@ageuk.org.uk** or calling our Advice Line on **0800 169 65 65**. Our friendly advisers can also help with any questions.

All of our publications are available on request in large print and audio formats.

If contact details for your local Age UK are not in the below box, call Age UK Advice free on **0800 169 65 65**.



**0800 169 65 65**  
**www.ageuk.org.uk**



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