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LANDFALL BOOKLET · NOVEMBER 2026

Housing

Renting, and buying a home in England, Wales or Northern Ireland.

Build your free, personal move plan at **yourlandfall.com/plan**: five questions, and only the steps that apply to you.

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1 · HOUSING

How does renting work in the UK?

THE SHORT ANSWER

Most Americans rent first. Expect reference checks, a capped deposit that the landlord must protect in a government-approved scheme, and council tax on top of rent. Without UK credit history you may be asked for a guarantor or rent in advance, within legal limits. The rules differ in England, Scotland, Wales and Northern Ireland.

How it usually works

1. **Search** on the big property sites, or use a letting agent. Homes go quickly in busy cities, so be ready to view and offer fast.
2. **Pay a holding deposit** to reserve the home while checks are done.
3. **Pass referencing**: checks on your income, employer and credit. New arrivals with no UK history may be asked for a **UK guarantor** or **rent in advance**.
4. **Sign the tenancy**, pay the deposit and first month's rent, and move in.

Deposits

- Deposits are **capped**. In England the usual cap is **five weeks' rent**, and the holding deposit is capped at one week's rent. In Scotland, the cap is two months' rent.
- Your landlord must put the deposit in a **government-approved protection scheme** and give you the details. This applies across the UK.

Right to rent (England)

In **England**, landlords must check that you have the **right to rent** before the tenancy starts. You'll prove it with a share code from your eVisa account. This check doesn't apply in Scotland, Wales or Northern Ireland.

Things that differ by nation

	What to know
England	The Renters' Rights Act is moving tenancies to rolling contracts and limiting rent in advance. These changes were being brought in during 2026, so check what applies on your move date.
Scotland	Private tenancies are open-ended, with no fixed term. Landlords must be registered. See Scotland.
Wales	Tenancies are called "occupation contracts", with their own rules on notice.
Northern Ireland	Its own tenancy rules, including deposit protection.

Costs on top of rent

- **Council tax**: a local tax on your home, paid by the people who live there. Some households get a discount, such as people living alone.
- **Utilities**: energy, water (paid separately in most of England and Wales), broadband.
- **TV licence** if you watch live TV or BBC iPlayer.
- **Contents insurance** for your belongings. Your landlord insures the building, not your things.

Furnished or unfurnished?

"Furnished" usually means furniture is included, and "unfurnished" often still includes kitchen appliances. Check exactly what's included, because UK homes and appliances are often smaller than in the US.

What to do next

Build your move plan to see housing in the right order with banking and credit.

How does buying a home work in England, Wales or Northern Ireland?

THE SHORT ANSWER

You make an offer through the estate agent, but nothing is legally binding until contracts are exchanged, often months later. You'll need a solicitor or conveyancer, should get a survey, and will pay Stamp Duty Land Tax (or Land Transaction Tax in Wales). If you still own your US home, or buy before becoming UK resident, extra charges can apply.

Buying in Scotland works differently. See buying a home in Scotland.

Step by step

1. **Get a mortgage agreed in principle** if you're borrowing.
2. **Make an offer** through the estate agent. It isn't binding on either side yet.
3. **Instruct a solicitor or conveyancer** to handle the legal work.
4. **Book a survey** to check the condition of the property.
5. **Searches and enquiries**: your solicitor checks the title, local authority records and more.
6. **Exchange contracts**: the deal becomes binding and you usually pay a deposit.
7. **Completion**: the money moves and you get the keys. Your solicitor pays the property tax.

Until exchange, either side can pull out. Sellers can accept a higher offer from someone else ("gazumping"), and buyers can lower their offer. Move steadily and keep your paperwork ready.

Property tax

Where	Tax
England and Northern Ireland	Stamp Duty Land Tax (SDLT)
Wales	Land Transaction Tax (LTT)

Three things that catch Americans out:

- **You still own a US home.** If you own a home anywhere in the world when you buy, **higher rates** usually apply, unless you're replacing your main home within the rules.

- **You buy before you're UK resident.** In England and Northern Ireland, buyers who aren't UK resident for SDLT purposes pay an **extra non-resident surcharge**. You may be able to reclaim it if you then spend enough time in the UK.
- **First-time buyer relief** only applies if you've never owned a home anywhere, including in the US.

Leasehold or freehold?

Most **houses** are freehold: you own the building and land. Most **flats** are **leasehold**: you own a lease for a set number of years, and pay **service charges** and sometimes **ground rent**. Check the remaining lease length carefully, because short leases are harder to sell and to mortgage.

Mortgages for new arrivals

Lenders will look at your visa, how long it has left, your UK credit history and your income. Expect fewer options and possibly a larger deposit at first. A mortgage broker who works with new arrivals can help.

What to do next

Build your move plan and choose "A home I own" if you'll keep your US home.

About Landfall

Landfall helps Americans plan their move to the UK, with free move plans and guides that cover both countries. It's run by Leah Guevara from Edinburgh. Based in Scotland, covering the UK.

Members get dated reminders, templates, a community and time with Leah. When a step needs a qualified specialist, such as tax in both countries, investments or immigration, we say so plainly and can introduce you to people we trust. Some specialists pay us an introduction fee; we always say when.

Your next step: build your free move plan at yourlandfall.com/plan, or see memberships at yourlandfall.com/membership

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