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LANDFALL GUIDE · 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.

For US citizens and green card holders moving to the UK. Build your free, personal move plan at **yourlandfall.com/plan**.

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.

See every step for your move. Answer five questions and get a free plan in the right order: yourlandfall.com/plan