

Dealing with Troublesome Tenants

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More and more people are struggling to sell their homes and an increasing number of sellers are opting to let their property out as a result. Inheriting a home or moving in with a partner, are also examples of situations when people might find themselves becoming a Landlord without necessarily planning to be one.

However, with new research from Total Landlord Insurance revealing a staggering number of Landlords are unwittingly opening themselves to risk, now more than ever before is the time to swat up on your tenancy agreements to make sure you don't fall foul of a rogue tenant.

One thing is for sure it's absolutely imperative that you have an official agreement in place, even if you are letting your property to someone you know socially. Do you find it hard to keep up with the changes in Landlord and Tenancy rights, which seem to be constantly evolving? What happens if you do have a tenant that is repeatedly having complaints of anti-social behaviour brought against them? What rights do you have if you want to evict a tenant? Here are our top tips for dealing with a difficult tenant.

Listen to Your Instincts

Finding a good tenant is one of, if not the, most important thing in letting a property. Good tenants can be worth a lot of money, but if you have a problem tenant, you'll have nothing but hassle. Nine times out of ten your instinct is always right so make sure you listen to yourself.

Keep Up-to-Date Records

Keep a detailed account of any legal or financial transactions with your tenant, as well as emails or letters to and from your tenant, and write down the dates and details of any telephone conversations you have. It is important to have a paper trail of any issues you've dealt with, as well as warnings or requests you've issued.

Open Communication

Don't bury your head in the sand. Always deal with problems quickly because if you ignore them, they will only get worse. You can often resolve a problem just by talking to your tenants.



Carryout a Tenant Reference

It is recommended landlords who wish to remove as much of the risk as possible associated with letting property carry out a reference on their tenant(s). This service will check the suitability of both tenants and guarantors and provides a summary of their ability to pay the rent.

Get the Right Insurance

Protect yourself – and your wallet – by ensuring you take out the right insurance cover. As well as buildings and contents insurance there are also Rent Guarantee and Legal Expenses insurance, which will protect your rental income should your tenant default on their rental payments.

Be Aware

If you can make sure you carryout regular visits to your rental property occasionally to keep abreast of any maintenance or neighbour-related issues as they arise.

Talk to the neighbours to gauge your tenant's conduct. Are they having loud parties every night? Are they continually disturbing the neighbours, and have the police ever been called? Don't assume that everything is fine – be proactive and stay informed.

Make Sure You have an Assured Shorthold Tenancy Agreement (AST)

Have a written agreement with your tenant. This will help ensure your tenant knows what they are responsible for, such as who pays utility bills, how long the tenancy is for and arrangements for paying the rent.

Carryout an Inventory

Agree an inventory with your tenant at the start of the tenancy. This will make things easier if there is a dispute over the return of the deposit at the end of the tenancy.

call our expert advisers free today on 0800 634 3880