Tenant Guide

2026

Morris Armitage

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Welcome to Renting

Simon Morris | Founder & Director

James Armitage | Founder & Director

Welcome to Morris Armitage Estate Agents. Thank you for selecting us to find your perfect home!

As a Morris Armitage tenant, you can be confident that you have chosen a partner committed to providing a seamless, stress-free, and supportive renting experience.

We pride ourselves on our proactive approach to property maintenance, ensuring your home is well-kept, and our dedicated support team, who possess in-depth knowledge of local tenancy legislation to protect your rights are on hand every step of the way.

Our primary goal is to deliver you peace of mind in your new home. We handle the complexities of property management, allowing you the freedom to enjoy your new home.

How The Rental Process Works

The typical rental process begins with finding a property through Morris Armitage and attending viewings. Once you make an offer that is accepted by the landlord, you will pay a holding deposit (capped at one week's rent) to reserve the property. The agent will then conduct thorough tenant referencing, which includes credit checks, confirming your employment and income, and obtaining references from previous landlords.

You must also pass the legal Right to Rent checks. Upon successfully passing referencing, you will pay the remaining security deposit and the first month's rent. You will then sign the Assured Shorthold Tenancy agreement and receive essential documentation, including the How to Rent guide and safety certificates, before collecting the keys.

Your Rights as a Tenant

As a tenant in the UK, you possess several core legal rights. These include the right to live in a property that is safe and in a good state of repair (meeting the Fitness for Human Habitation standard) and the right to 'quiet enjoyment' of the property,

meaning your landlord or agent cannot enter without giving you at least 24 hours' written notice, except in genuine emergencies. Your security deposit must be protected in a government-approved Tenancy Deposit Scheme, and you have the right to challenge any unfair proposed deductions at the end of your tenancy.

You are also protected against unfair eviction, which, from May 2026, will require the landlord to cite a legally valid ground for possession.

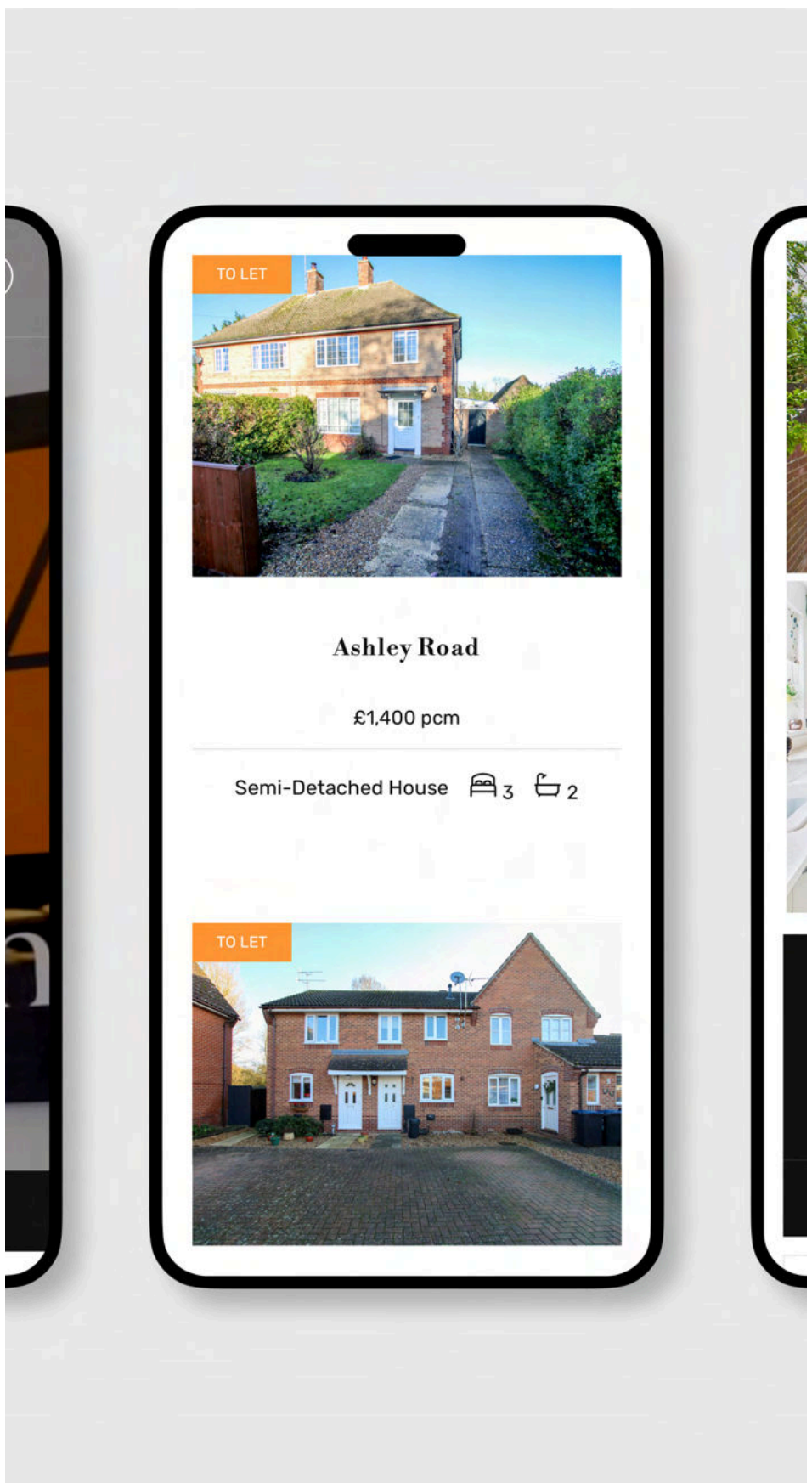
What to Expect from Your Landlord

You should expect prompt action on reported repairs—particularly emergencies—and transparent financial dealings, including the legal protection of your deposit. The landlord is also obliged to allow you to live undisturbed, provided you meet your responsibilities, such as paying rent on time and taking care of the property.

Your landlord (or Morris Armitage, acting as the agent) has clear legal obligations that you should expect to be met. The landlord must maintain the property's structure and exterior, and ensure all installations for utilities like gas, electricity, and water are in safe working order. You should receive valid Gas Safety Certificates (annually), an Electrical Installation Condition Report (EICR, every five years), and an Energy Performance Certificate (EPC).

Finding Your Perfect Home

Understanding Property Listings



Arranging a Viewing

Morris Armitage are on hand to help you every step of the way, and the first of these is viewing a property that has caught your eye.

Browse our directory or speak to us directly and we will find the perfect home to match your requirements. Once you've found one you're interested in, the next step is to arrange a viewing and make sure that it's going to be the perfect fit.

Landlord Considerations

Providing mandatory safety certificates is a non-negotiable legal requirement that your landlord should provide. You must obtain an annual Gas Safety Certificate (CP12) from a Gas Safe registered engineer for all gas appliances and flues. Separately, a valid Electrical Installation Condition Report (EICR) is needed, inspecting the fixed electrical installations at least every five years by a qualified electrician.

Furthermore, an Energy Performance Certificate (EPC), valid for ten years, must be provided, and the property must currently meet a minimum energy rating of 'E' (with plans for this to increase). Morris Armitage can coordinate these essential inspections and ensure you remain fully compliant before the tenancy begins.

What to Look for During Your Viewing

When attending a viewing with Morris Armitage, treat it as an inspection. Beyond the visual appeal, focus on the property's practical condition and function, ensuring you are happy with how it is maintained.

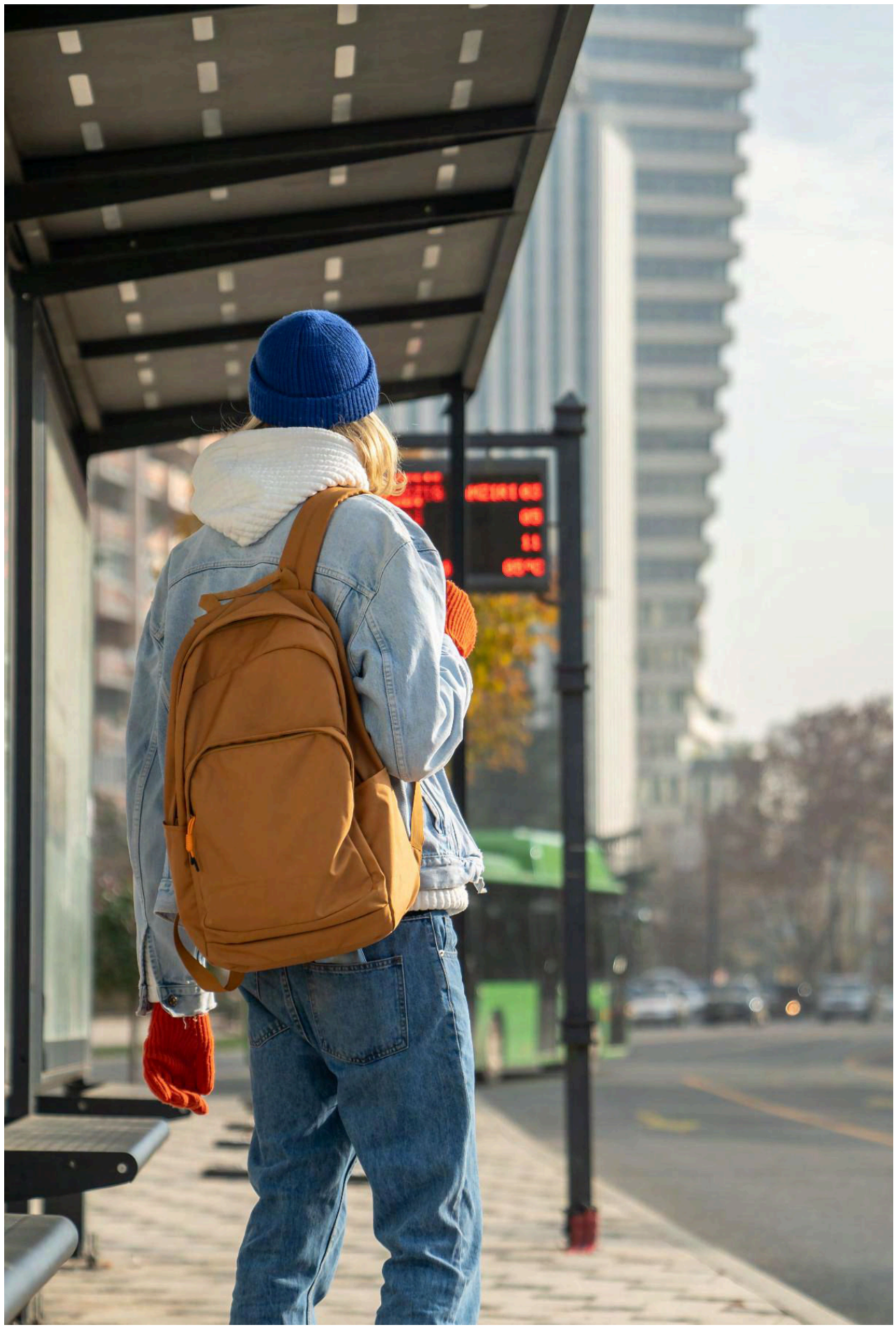
Check for signs of damp, mould, or poor ventilation, especially in bathrooms and kitchens.
Test the water pressure and confirm that the heating system is working and well-maintained.

Don't be afraid to discuss these matters with us. We are here to make sure letting your home is a happy and seamless experience.

When looking at a property listing, it is vital to understand exactly what is included in your monthly rent payment. In most cases for residential lets, the rent covers only the cost of occupying the property itself. Tenants are typically responsible for utility bills (gas, electricity, water), Council Tax, and any services like broadband or TV licences.

Your tenancy agreement, handled by Morris Armitage, will clearly detail these responsibilities. Sometimes, especially in HMOs or serviced apartments, certain utilities or services might be included in the rent, which should be explicitly stated on the listing to prevent any unexpected financial obligations.

Understanding What's Included in Your Rent



A key factor in choosing a property is the surrounding location and transport links. When viewing a property, assess the immediate area: is the street quiet or busy? Is there adequate on-street parking or a dedicated space? Research the commute time to your work or local facilities, checking the distance to the nearest bus stops, train stations, or major road networks.

Additionally, research the local amenities such as supermarkets, schools, and parks. Morris Armitage can provide specific local insight on the area to help you determine if the location truly suits your lifestyle needs.

Location and Transport Considerations

The Application Process

Questions to Ask Before Applying

Before submitting an application, you should ask the Morris Armitage representative key questions to confirm your suitability and the tenancy terms. Essential questions include: What is the minimum tenancy term? Are pets permitted, and if so, are there any conditions or additional costs?

Who is responsible for the garden maintenance? Clarify the move-in costs and confirm the EPC and safety certificates are available and up to date. Knowing the answers upfront prevents misalignment later in the application process.

Documents You'll Need

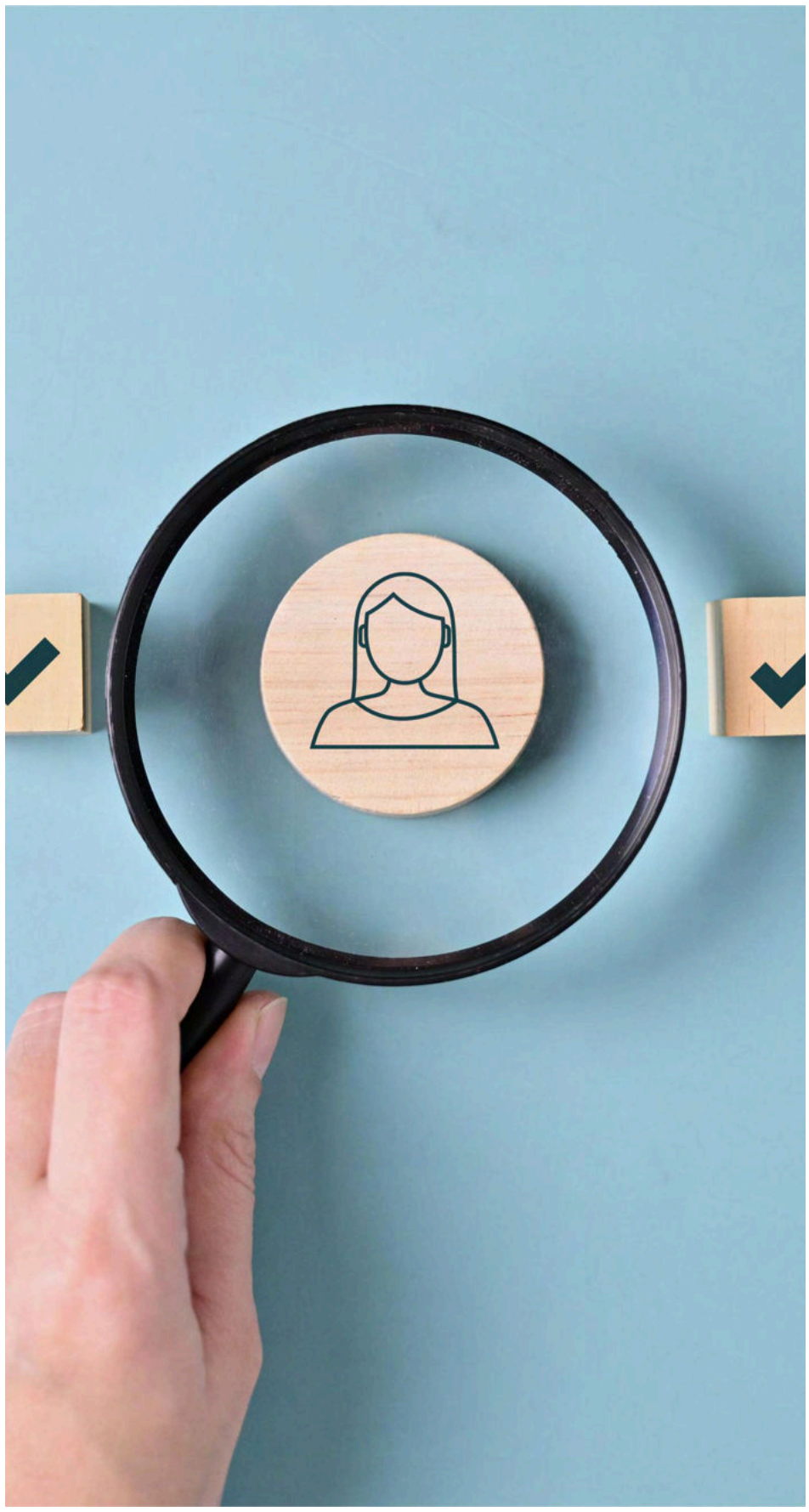
To successfully apply for a property, you must quickly supply Morris Armitage with specific documentation to prove your identity and financial stability. This typically includes valid photo ID (such as a passport or driving licence) and proof of address (a utility bill or bank statement dated within the last three months).

For financial verification, you will need proof of income, which generally involves providing the last three months of payslips and potentially an employment contract, or if you are self-employed, accountant's references and tax returns. Finally, you will need contact details for your previous landlord and your employer to facilitate the referencing checks.

Referencing Checks Explained

The referencing process conducted by Morris Armitage involves several core checks to confirm your suitability as a tenant. A credit check will be run to look for any adverse credit history, such as County Court Judgments or bankruptcies. An affordability check will confirm that your income meets the required threshold. Employment references verify your job status and salary, and previous landlord references assess your conduct as a tenant, focusing on timely rent payment and property maintenance.

All checks are processed quickly to move the application forward, and if you have limited credit or income, the agent may request a guarantor.



Tenant Fees Act - What You Can/Cannot Be Charged

The Tenant Fees Act 2019 strictly governs what payments Morris Armitage can legally charge you as a tenant. Banned fees include all administration fees, referencing fees, credit check fees, inventory fees, and professional cleaning fees. Permitted fees are limited to: Rent; a refundable Security Deposit (capped at five weeks' rent, or six weeks if the annual rent exceeds $\text{\pounds}50,000$); the refundable Holding Deposit (capped at one week's rent); default fees for late payment of rent (after 14 days, capped at 3% above the Bank of England's base rate); and the reasonable cost of replacing a lost key or security device (with evidence).

Right to Rent Requirements

The Right to Rent check is a legal requirement in England for all adult occupants (aged 18 or over) that Morris Armitage must complete before the tenancy agreement is signed. This check confirms your legal right to reside in the UK. If you are a British or Irish citizen, this is usually proven with a valid passport. Non-UK or Irish citizens who hold a digital immigration status (such as those with Settled Status) must provide a Home Office-issued 'share code' and their date of birth, which allows the agent to verify their status online. Failing to pass this mandatory immigration check means the tenancy cannot legally proceed.

Holding Deposits and How They Work

A Holding Deposit is a payment made to Morris Armitage to reserve the property while the referencing and checks are carried out. Under the Tenant Fees Act 2019, this deposit is legally capped at a maximum of one week's rent. Once paid, we will finalise the tenancy within 15 days, unless otherwise agreed.

The holding deposit is then legally refunded to you or credited towards your first month's rent or security deposit. We will only keep the deposit in specific circumstances, such as if you withdraw from the tenancy, fail the Right to Rent check, or provide false or misleading information.

Moving In

The Tenancy Agreement

Your Tenancy Agreement is a legal contract that outlines the terms of your rental. Key points to check include the full names of all tenants, the exact rental address, the fixed term (e.g., 12 months) and its start date, and the rental price and payment schedule. The agreement will clearly detail your responsibilities and the landlord's obligations (such as structural and utility maintenance). Morris Armitage ensures the contract is legally sound, fair, and clearly articulates responsibility.

Your Deposit and Protection Schemes

Your security deposit is protected by either the landlord or by us at Morris Armitage in one of the three government-authorised Tenancy Deposit Schemes: the Deposit Protection Service (DPS), MyDeposits, or the Tenancy Deposit Scheme (TDS).

This is a legal requirement designed to ensure you get your money back, provided you meet the terms of your tenancy and have not caused damage beyond fair wear and tear. Within 30 days of receiving your deposit, we will provide you with the prescribed information, including details of the scheme used, how to apply for the return of your deposit, and how the free dispute resolution service works.

The Inventory

Upon moving in, you will be required to complete an Inventory, detailing the state of the property as you have found it, often accompanied by photographs. This document is crucial because it serves as the evidence base for any deposit deductions made at the end of the tenancy. Morris Armitage will provide you with a copy, and you must review, sign, and return it promptly, noting any discrepancies (e.g., existing scuffs or damage) before moving in. Without an accurate inventory, it is difficult for either you or the landlord to prove the property's condition, which can complicate deposit returns.

Meter Readings and Utility Setup

On the day you move into the property, it is highly recommended that you take photographic evidence of the gas, electricity, and water meter readings. You are responsible for ensuring these accounts are transferred into your name from the start date of the tenancy. Morris Armitage will provide you with the names of the current suppliers; however, you have the right to switch suppliers to find a better deal.

Should you wish to do so, it is your responsibility to contact the utility companies immediately to avoid being billed for the previous tenant's usage and to prevent any disruption to service.

Council Tax Registration

As the occupant, you are generally responsible for paying the Council Tax to the local authority.

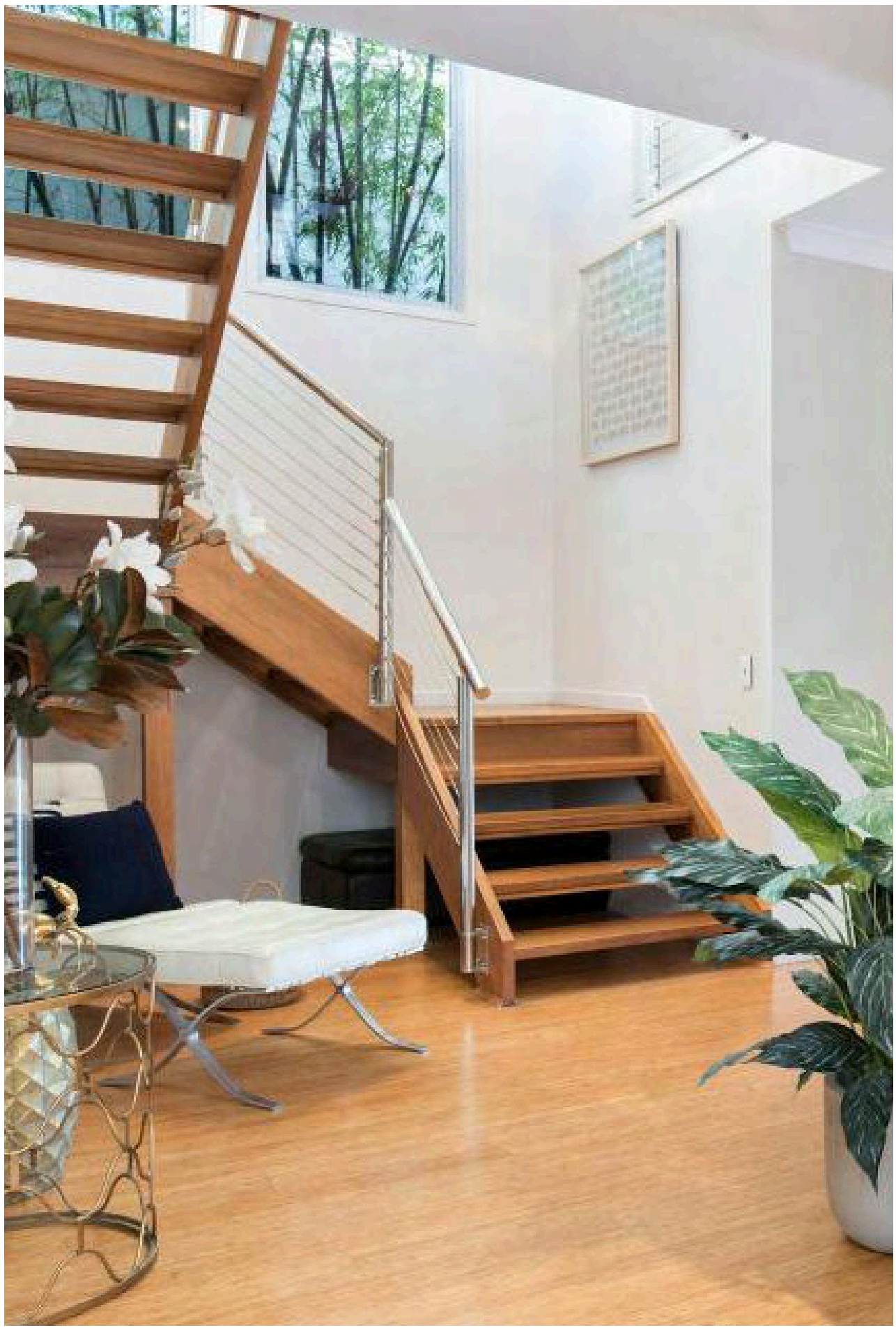
This is a separate bill from your rent, and you must contact the local council's revenue department immediately upon moving in to register your occupancy and ensure the bill is correctly placed in your name.

If you live alone, you are eligible for a 25% single person discount. If you are a student, you may be exempt, but you must still inform the council and provide the necessary certification to claim the exemption.

How to Rent Guide

The 'How to Rent' guide is a mandatory government publication that Morris Armitage must provide to you at the start of your tenancy (and any renewal). This document is essential reading as it provides a clear, official overview of your rights and responsibilities as a tenant, covering aspects like what to do if the property needs repairs, how to end your tenancy, and how your deposit should be protected. Failure by the landlord to provide you with the latest version of this guide can legally prevent them from issuing a 'no-fault' eviction notice (Section 21) if the tenancy were to become periodic.

Living In Your Rental



Communication and Property Care

Property Care Tips

Taking good care of the property helps protect your deposit and ensures a comfortable home. Key property care tips include ventilating rooms daily to prevent condensation and mould, especially in kitchens and bathrooms; using appliances and utilities safely and correctly; ensuring the property is adequately heated during cold weather to prevent pipes from freezing; and immediately rectifying any damage you or your guests cause. Regular cleaning is also essential to ensure the property meets the standard required at checkout.

Reporting Issues to Your Landlord or Agency

Any issues that fall under the landlord's responsibility, such as structural problems, defects with fixed utilities (heating, hot water, plumbing), or appliance failures must be reported immediately to Morris Armitage.

You should report the issue by email to us, providing clear details and, ideally, photos of the problem. Prompt reporting is essential, as failure to inform the landlord of a defect that causes further damage can sometimes make you liable for the additional cost.

Financial and Practical Responsibilities

Paying Rent (Methods and Dates)

Your tenancy agreement will clearly specify the due date for your rent, which is typically the same day of the month on which your tenancy started. The most common and preferred payment method is Standing Order or Direct Bank Transfer to the Morris Armitage client account (if they manage the property). It is crucial that rent is paid on time every month, as late payments can result in default fees (after 14 days) and, more seriously, constitute a breach of your tenancy agreement which could lead to eviction proceedings under a Section 8 notice.

Your Repair and Maintenance Responsibilities

As a tenant, you are responsible for minor maintenance and repairs resulting from your own actions or those of your guests. This includes replacing consumables like lightbulbs and fuses, maintaining the cleanliness of the property, clearing minor blockages (e.g., sink waste), testing and replacing batteries in smoke/carbon monoxide alarms, and maintaining any private garden areas (e.g., cutting the lawn) unless otherwise agreed. This duty is to prevent minor issues from escalating into major damage.

Your Rights and Limitations

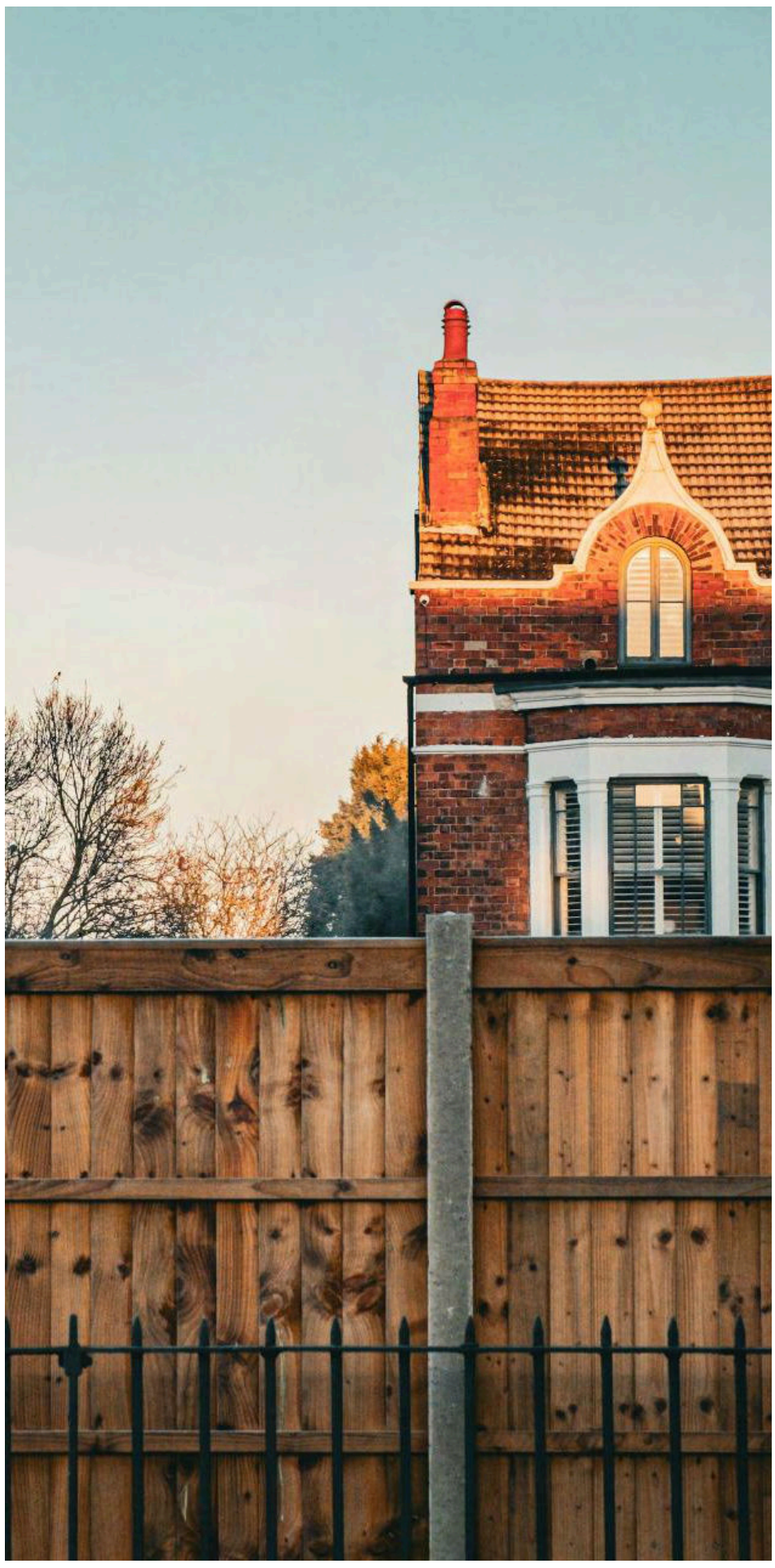
Can You Make Changes?

You are generally not allowed to make any alterations or additions to the property without the written permission of the landlord or Morris Armitage. This rule applies to everything from painting walls or changing light fittings to installing satellite dishes. Similarly, if the property was advertised as 'no pets,' you cannot bring a pet onto the premises without prior written consent, which may require signing an addendum to the tenancy agreement. Always ask the agent first to avoid breaching your contract, which could result in deposit deductions or eviction.

Access and Property Inspections

During your time at the home, Morris Armitage will carry out routine inspections to ensure that everything is in working order and that there are no issues that could escalate. In alignment with your right to Quiet Enjoyment, we will provide you with at least 24 hours' notice of an inspection taking place. In the event of an emergency (such as a severe water or gas leak), this notice may not be required. We will always work to ensure the happiness of both parties wherever possible.

Your Rights & Responsibilities



What to Expect from Your Landlord

As the agent acting on behalf of the landlord, we at Morris Armitage have clear legal obligations that you should expect to be met. The landlord must maintain the property's structure and exterior, and ensure all installations for utilities like gas, electricity, and water are in safe working order. You will receive valid Gas Safety Certificates annually, an Electrical Installation Condition Report every five years, and an Energy Performance Certificate EPC every ten years.

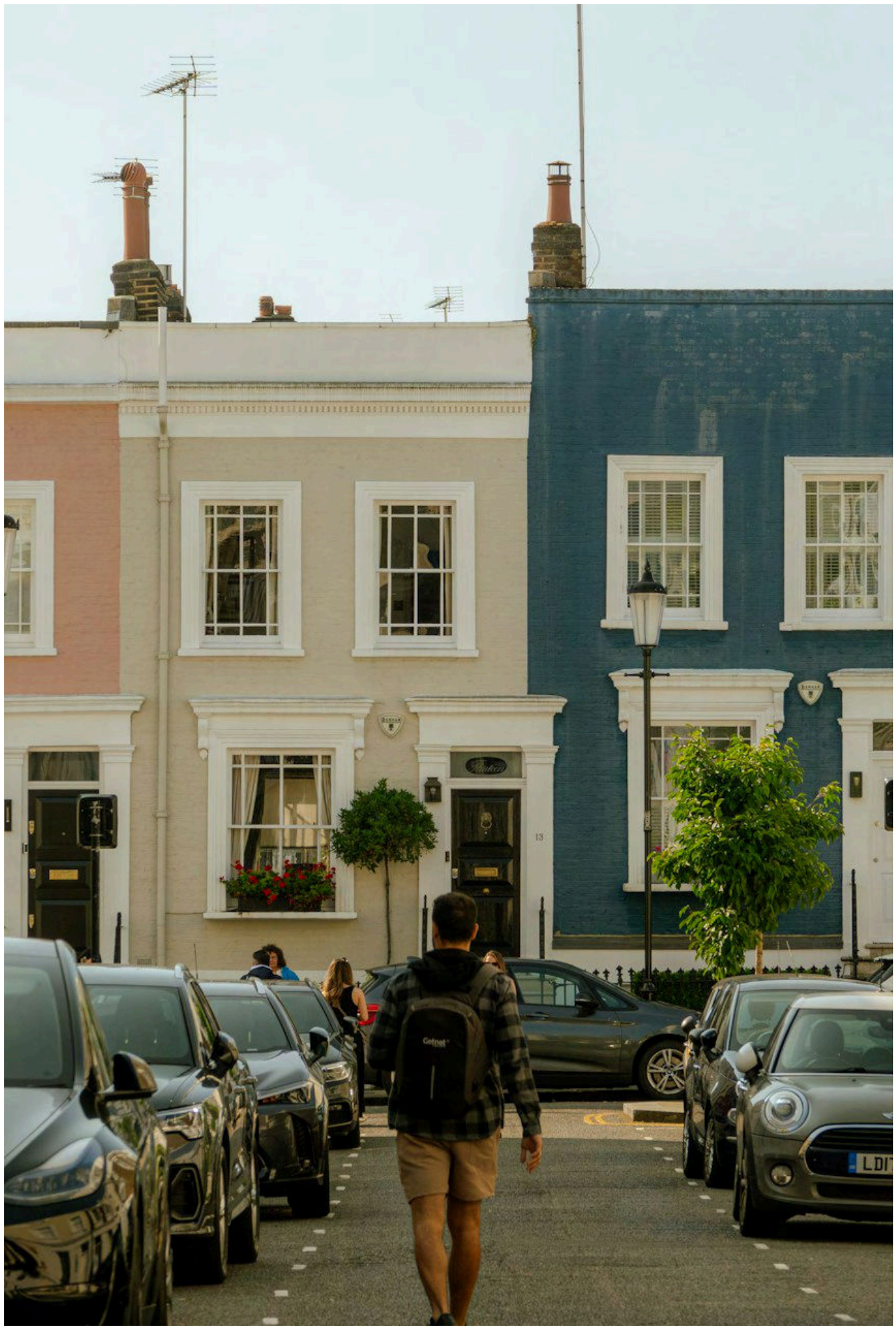
You should expect prompt action on reported repairs, particularly emergencies, and transparent financial dealings, including the legal protection of your deposit. The landlord is also obliged to allow you to live undisturbed, provided you meet your responsibilities, such as paying rent on time and taking care of the property.

Your Right to Quiet Enjoyment

You have a legal right to quiet enjoyment of the property, which means you are entitled to live in the home undisturbed by the landlord, agent, or their representatives. Morris Armitage cannot enter the property without providing you with at least 24 hours' written notice and obtaining your consent, except in a genuine, life-threatening, or property-damaging emergency (such as a burst water pipe or gas leak). You are free to occupy and use the property as a private residence without unnecessary interference from the landlord.

Ending Your Tenancy Properly

To end your tenancy cleanly and avoid penalties, you must adhere to the terms of your agreement. If you are in a fixed term (e.g., a 12-month contract), you can generally only end it early if there is a break clause or if the landlord agrees to a surrender of tenancy. If your tenancy has rolled into a periodic (month-by-month) agreement, you must give the landlord at least one month's written notice, timed to expire at the end of a rent period. Once notice is served, you must remove all belongings, clean the property thoroughly, carry out minor repairs (like replacing bulbs), and return all keys by the final day.



Notice Periods Required from May 2026

The Renters' Rights Act 2025 will bring significant changes to notice periods. From the implementation date (expected May 2026), all tenancies will become periodic, and tenants will have the right to end their tenancy at any time by giving two months' notice. Landlords will no longer be able to use the 'no-fault' Section 21 notice and will only be able to end a tenancy using a valid Section 8 ground (e.g., rent arrears, anti-social behaviour). For grounds such as the landlord needing to sell the property or move in, the landlord will be required to give the tenant four months' notice.

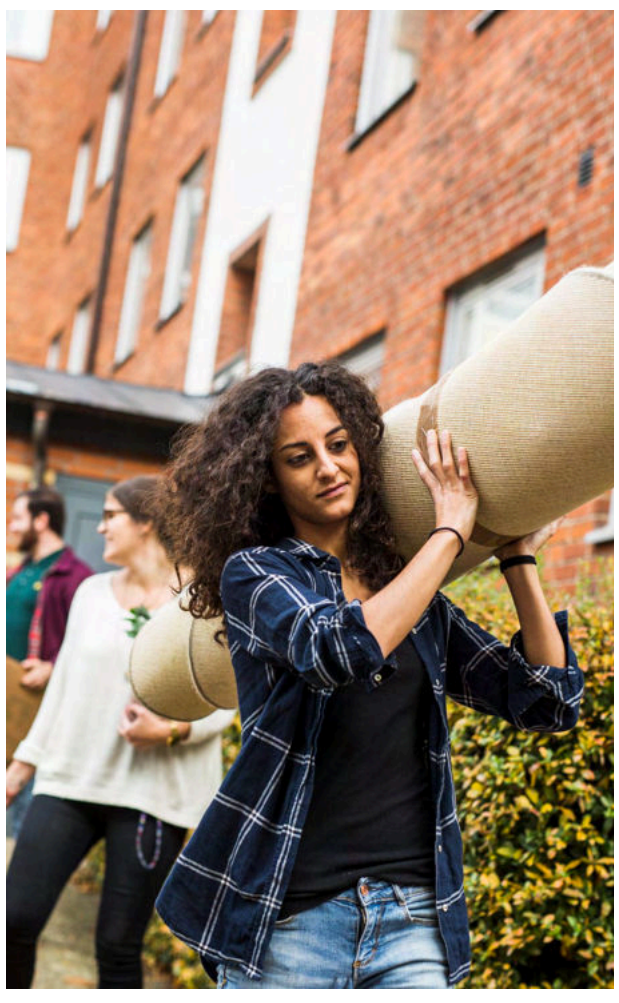
What Happens if Things Go Wrong

If a serious issue arises—such as a major repair that Morris Armitage is failing to address, or if you feel you are being unjustly threatened with eviction—you should take action. First, document all communications. If the property is posing a risk to your health and safety, you may report the landlord to the local authority's Environmental Health department. If a dispute is not being resolved internally, you should escalate the matter to the relevant dispute resolution services to seek an independent review and resolution.

Dispute Resolution Services

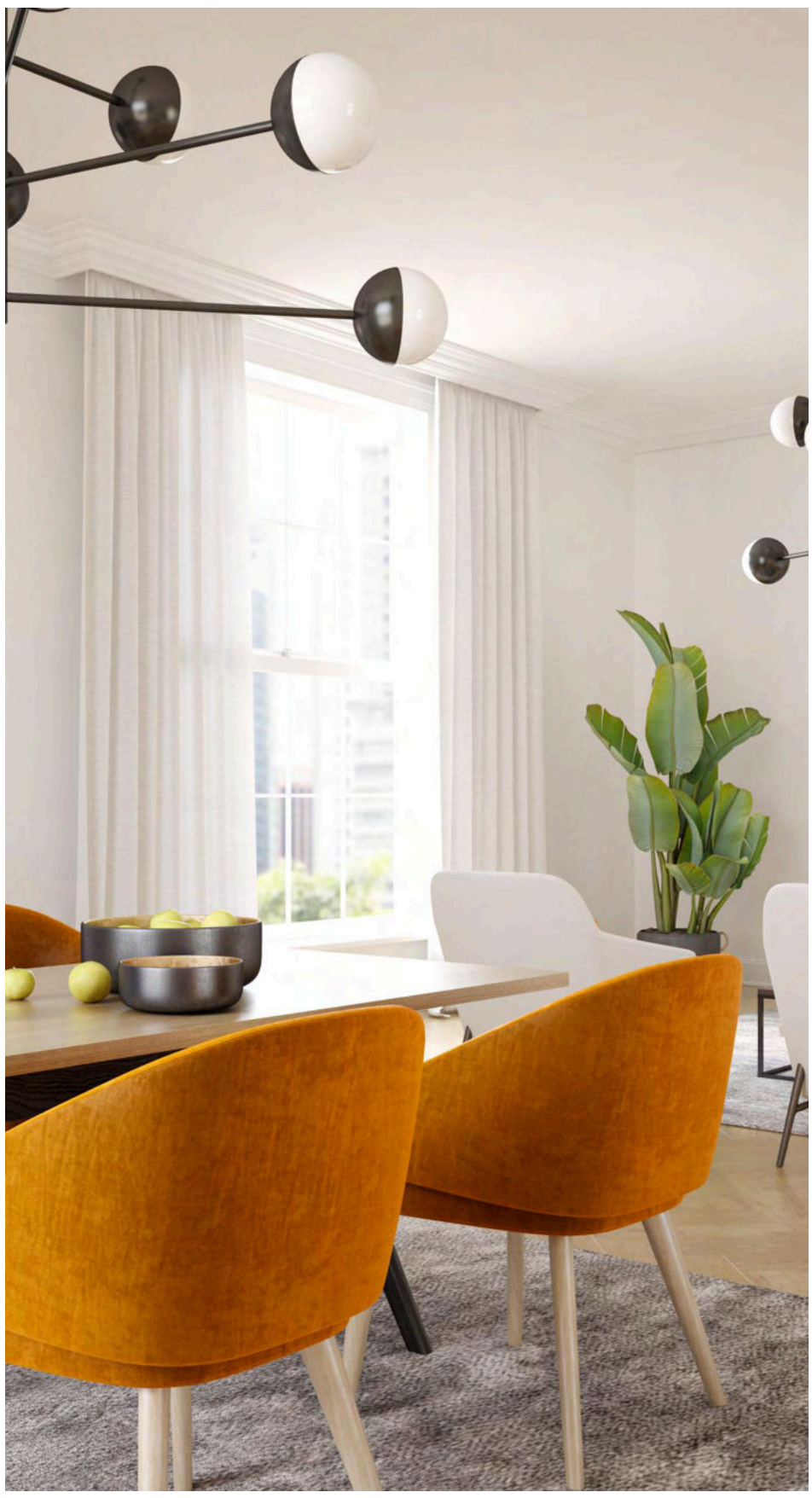
If you cannot agree with Morris Armitage on the return of your security deposit, the issue must be referred to the relevant Tenancy Deposit Scheme's (TDS) Alternative Dispute Resolution (ADR) service. This is a free, impartial service that examines the evidence provided by both parties (inventory, checkout report, invoices) and makes a binding ruling on how the deposit should be apportioned. Furthermore, the new Private Rented Sector Ombudsman, due to be implemented alongside the Renter's Rights Act, will provide a route for tenants to resolve wider complaints and disputes about property standards or conduct without needing to go to court.

Moving Out



Ending the Tenancy Formally

To end the tenancy properly, you must serve written notice to Morris Armitage if the property is Fully Managed or to your Landlord if the property is a Tenant Find Only Property according to the terms of your contract.



Property Preparation and Financial Closure

End of Tenancy Cleaning Expectations

You are generally expected to return the property to the same standard of cleanliness it was in at the start of your tenancy, as documented in the initial inventory report. This often means a deep, professional clean is required, particularly for areas like the oven, fridge, bathroom grout, and carpets. Failure to meet this standard will be documented in the check-out report, and Morris Armitage is permitted to charge the reasonable cost of professional cleaning against your security deposit.

Final Meter Readings

It is your responsibility to take final meter readings for gas, electricity, and water on the day you vacate the property. Take photographic evidence of these readings and the date. You must notify your utility suppliers and the local Council Tax department of your exact end date and provide them with the final readings to ensure you are not billed for subsequent usage. Providing these final readings to Morris Armitage for the check-out report can also help prevent disputes.

Deposit Deductions - What's Fair?

At the end of your tenancy, any proposed deductions from your security deposit must be fair and evidenced against the initial Inventory and Schedule of Condition. Deductions are permitted for: unpaid rent or bills, damage to the property beyond fair wear and tear, or the cost of professional cleaning if you failed to return the property to the same standard of cleanliness as when you moved in. You cannot be charged for fair wear and tear (e.g., minor carpet threadbare, faded paint) or for costs that leave the landlord financially better off than before.
Morris Armitage must provide clear evidence (checkout report, invoices) to justify any deduction.

Final Administrative and Logistical Steps

Check-out Process

The check-out process is usually conducted by an independent inventory clerk arranged by Morris Armitage on the last day of your tenancy, once you have vacated. The clerk will perform a detailed comparison of the property's current condition against the original signed inventory and note any discrepancies, cleanliness issues, or required repairs. You do not usually need to be present for this, but you must ensure all your belongings have been removed and all sets of keys are left for the clerk/agent to collect.

Forwarding Mail and Address Changes

You are responsible for arranging the forwarding of your mail with Royal Mail well in advance of your move-out date and ensuring all personal and financial contacts are updated with your new address. Morris Armitage is not responsible for handling your mail once you have vacated the premises. You should ensure all services registered to the property, such as broadband or TV licences, are officially cancelled or transferred out of your name.

Contact Information

For landlords wishing to discuss their property or book a valuation, Morris Armitage operates several local offices across East Anglia.

General contact for lettings enquiries can also be made through their dedicated email addresses or by visiting one of their high-street branches during business hours, ensuring accessibility and local expertise are readily available.

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Cambridge

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Burwell

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