Househunting Essentials

For Americans Moving to Great Britain

What's Included:

1. **British Property Terms & US Equivalents**
2. **Home Types & Average Rental £**
3. **Househunting Questions**
4. **London Neighborhoods**
5. **Recommended Realtors**
6. **Best Apps**

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Essential Definitions

British terms to know and their US equivalents when real estate hunting in UK

Let / Letting
- UK: 'To let' = To rent out
- US Equivalent: 'For rent'

Flat
- UK: Apartment (can be part of a house or building)
- US Equivalent: Apartment

Estate Agent
- UK: Realtor or leasing agent (acts for landlord/seller)
- US Equivalent: Real estate agent

Council Tax
- UK: Local government tax (paid by renters)
- US Equivalent: Similar to property tax, but renters pay it directly in the UK

Tenancy Agreement
- UK: Legal rental contract
- US Equivalent: Lease

Assured Shorthold Tenancy (AST)
- UK: Most common rental agreement (typically 6–12 months)
- US Equivalent: Standard lease

Deposit / Bond
- UK: Security deposit (held in government scheme)
- US Equivalent: Security deposit

Holding Deposit
- UK: Paid to reserve the property (usually 1 week's rent)
- US Equivalent: Application fee or earnest deposit

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Essential Definitions

British terms to know and their US equivalents when real estate hunting in UK

Reference Checks

- UK: Employment, credit, and landlord checks
- US Equivalent: Background check

Furnished / Unfurnished / Part-Furnished

- Furnished: Includes beds, sofa, kitchen table, etc.
- Part-furnished: A few key pieces (e.g. couch, wardrobe)
- Unfurnished: Usually includes kitchen appliances
- US Note: U.S. 'unfurnished' often means no appliances

Inventory Check

- UK: Report on condition and contents at move-in
- US Equivalent: Move-in inspection checklist

Guarantor

- UK: A UK-based person who guarantees rent if you can't pay
- US Equivalent: Co-signer

Ground Rent / Service Charge

- UK: Ongoing maintenance fees, especially in flats or leasehold homes
- US Equivalent: HOA or condo association fees

EPC (Energy Performance Certificate)

- UK: Energy rating for home (A = best, G = worst)
- US Equivalent: Home energy audit

Viewings

- UK: Scheduled property tours
- US Equivalent: Showings or open house

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Essential Definitions

British terms to know and their US equivalents when real estate hunting in UK

Freehold

- UK: You own the property and the land it sits on
- US Equivalent: Similar to owning a detached home outright

Leasehold

- UK: You own the property for a set number of years (often 99–999), but not the land it's on
- US Equivalent: Similar to a long-term land lease

Stamp Duty Tax

- UK: A one-time tax paid during a property purchase - the buyer pays a percentage of the purchase price
- US Equivalent: Taxes at the state or local level, like real estate transfer tax after a sale

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Home Types & £ In the UK

Home types for every renter & what to expect for pricing (2024 estimates)

1. **Detached House:** Standalone house that's not connected to any other dwelling
2. **Semi-Detached House**: A house that shares one wall with another house
3. **Terraced House:** Also called a "Row House", this is a house that's part of a continuous row so both walls are shared
4. **End of Terrace House:** A house at the end of a row so it only shares one wall
5. **Flat**: A self-contained unit with other flats (apartments) in the same building
6. **Bungalow**: A single-story house
7. **Cottage**: A small house with features like low ceilings, exposed beams, often stone-built
8. **Townhouse**: A tall, narrow house with many floors and often connected by other townhouses
9. **Council House:** Also called "Social Housing", this is for lower incomes and those needing housing support
10. **Converted Properties:** Old buildings converted into homes (churches, bakeries, barns)

Area	1-Bed Flat	3-BR House
London (Central)	£1800-3K	£3500+
London (Outer)	£1300-2200	£2200-3K
Manchester	£900-1500	£1400-2200
Edinburgh	£1K-1700	£1500-2400
Small Towns	£600-900	£1K-1500

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Househunting Questions

Ask prior to signing a UK agreement.

Additional expenses might be hidden in the details. Page 1 of 2.

1. Is parking included?
    a. Private or street
    b. How many spaces
2. Is there a garden?
3. Is there a shed/garage?
4. Is there an attic or basement that can be used for storage?
5. Can a trampoline be put in the garden? (other restrictions?)
6. Does the property have access to high-speed internet providers (Sky, Virgin Media)? (Some locations in the UK have limited cable and fiber coverages or none at all.)
7. Is a BBQ allowed?
8. Do wardrobes (dressers) come with the property?
9. Do draperies come with the property?
    a. Can you install your own?
10. Can rooms be decorated (painted or wallpaper)?
11. Can items be hung on the walls?
    a. Can nails be used?
12. Is there A/C?
    a. Can A/C be installed?
13. Do the windows have window screens?
14. Appliances included:
    a. Refrigerator
    b. Freezer
    c. Ice maker
    d. Stove
    e. Dishwasher
    f. Washing machine
    g. Dryer

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Househunting Questions

15. Obligations of tenant?
    a. Insurance
        i. Building
        ii. Contents
    b. Council Tax
        i. What is the band?
        ii. Current council taxes?
    c. Gas
    d. Water
    e. Electricity
    f. Telecommunications
    g. Chimney sweeper
    h. Lightbulbs, fuses, etc
    i. Window cleaning
    j. Gutter cleaning
    k. Overflow of drains or blockage of pipes, toilets, etc
    l. Water softener
    m. Security system (home security, alarm)
    n. Gardening (grass, hedges, trees etc)
    o. Pest control (rodents, wasps, etc)
    p. Inventory Book - if the property is a listed building, there may be an inventory book required for you to review, initial, and update if the information contained within is not correct.
16. Are pets allowed?
    a. Type of pet(s)
    b. Incremental rent fee
    c. Refundable deposit
17. Other:

MONTHLY RENT:

OTHER OBLIGATIONS:

TOTAL MONTHLY RENT EXPENSE:

!! Plug $/£ into the Expat Salary Kit. Get private buy link here.

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Deciding Where To Live

10 factors & questions to consider

1. Where will the children go to school? (This is typically the #1 question that drives honing in on where to live. See "Just the School Pages" in the Shop for inside tips on schools.)
2. Live in the city, village, or country?
3. How important is public transportation? Consider these to help you decide:
    a. How long does it take to catch a flight for a weekend away? Or back to the USA?
    b. Is the commute too far (distance), too long (time), or simply too much (multiple modes or points of change)? Identify your max limit for commuting.
    c. Will it be difficult to pick up visitors or complicated to use public transportation?
    d. Can you walk to the train or hop on a bus?
    e. How will kids get to school?
    f. Are you willing to get a UK drivers license?
    g. Does Uber (or similar) operate where you're considering living?
4. Are you seeking a furnished rental?
5. Do you want a garden (ie backyard space)?
6. Do you plan to own a car?
7. Are you relocating with a pet(s)?
8. Are you set on bringing your own American-sized furniture or buying new? The size of house you require to fit your belongings can influence and limit options.
9. Do you need a home office?
10. Is weather a factor? (Some parts of the UK have far more sunshine.)

Your where to live brainstorm...

Grab your partner and sit down to discuss the above questions along with your own must-have list. Then review your requirements with a relocation agent.

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London Neighborhoods

Boroughs & Map Info

There are so many lovely places to live in the UK but if London is your target location, start learning about all the different boroughs that make up London.

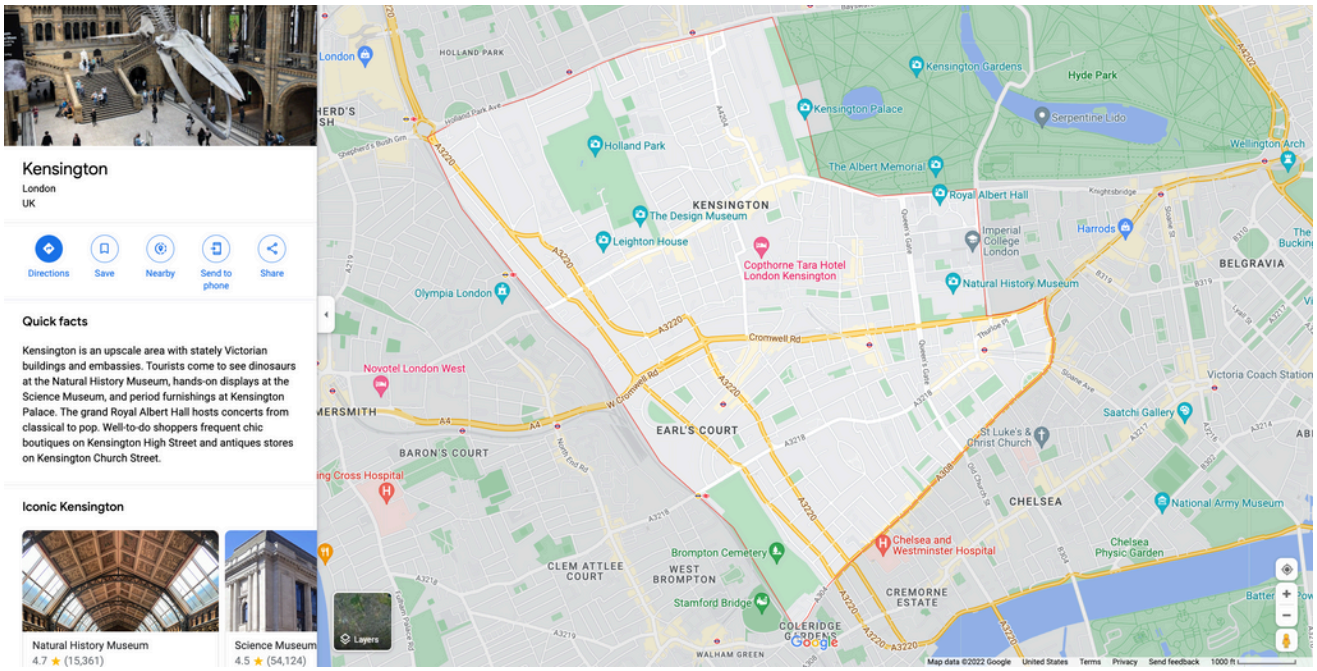
About Boroughs & How To Find Them In Maps

Neighborhoods don't necessarily equate to boroughs -there are 32 boroughs in London plus the City of London (not considered a borough but a division).

For the full list of London boroughs go to: Wikipedia List of London Boroughs

To see the full area of a specific London borough:

1 - Open Google Maps
2 - Search for the borough name (ex. Kensington), then zoom in.
3 - A pale pink border will outline the borough so that it's clear which streets, parks etc make up that entire area.



The pale pink border outlining a lighter gray shaded area denotes Kensington borough.

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London Neighborhoods

5 neighborhoods most popular with Americans

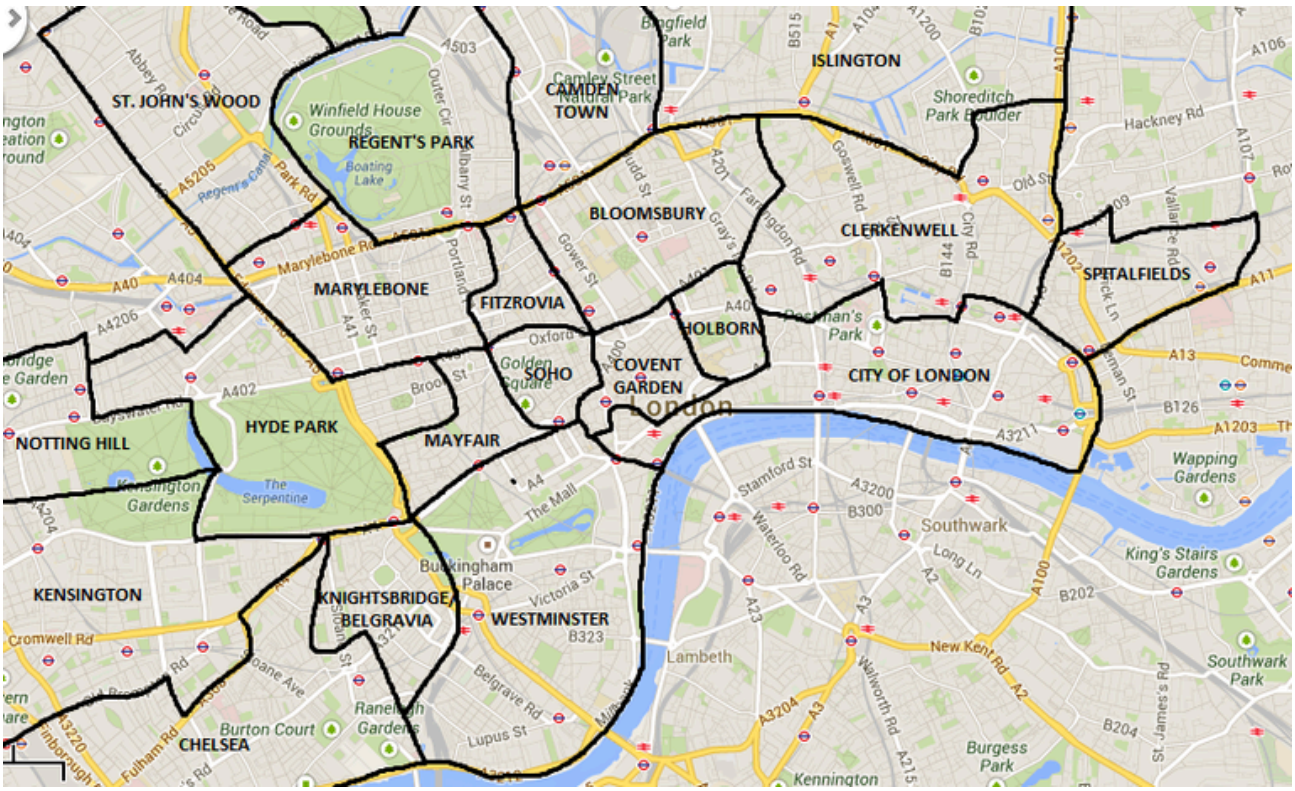
1. **Knightsbridge & Belgravia**
2. **Marylebone**
3. **Kensington & South Kensington**
4. **St Johns Wood & Maida Vale**
5. **Hampstead & Belsize Park**

For a complete list of popular neighborhoods, brief description, and other areas to live outside but close to London, go to: Where To Live In London

A map view with more distinguished areas (not just boroughs) to copy or create for your own search

For example, Notting Hill is not a borough but just a popular area. Google maps does not draw a pink border around the area because it's not an official borough.

This map, created by blackteawhitepress.com, manually drew lines over the map to help distinguish areas to help with narrowing where to live.



Map credit to blackteawhitepress.com

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2 Places Near London

Loved by American Expats

1. Richmond-upon-Thames

202K residents

- Richmond is part of Greater London and is 1 of its 32 boroughs but located 8 miles west of central London
- Commute:
  - ~25 minutes to central London (Waterloo)
  - 30 minutes to LHR
- What it's like:
  - Lush, cosmopolitan vibe, affluent, family-friendly
- Why Americans like it:
  - Richmond Park (wild deer!) - London's largest Royal Park
  - Riverside access
  - Strong expat community
  - American International Schools in nearby Cobham or Egham
- PLUS: Ted Lasso has put Richmond-upon-Thames even more on the map, so it's become more sought after to visit and live with its growing Hollywood popularlity.

2. St Albans City

149K residents

- St Albans is in Hertfordshire County and is less than 4 miles from the Greater London boundary, and 20 miles northwest of central London
- Commute:
  - ~20 minutes to London St Pancras (fast train option)
  - 1+ hour to LHR (car) or 30 minutes to Luton (car)
- What it's like:
  - Historic (Roman ruins), medieval, community vibe, family-friendly
- Why Americans like it:
  - Walkable town center
  - Markets!
  - City vibe but with countryside benefits
  - Excellent state schools in St Albans and within a ~30 minutes drive
- For a full list of pros & cons, read Is St Albans A Nice Place To Live

Lifestyle Scenario	Richmond	St Albans
State School, Moderate Spending	£4500-6500	£3800-5500
Private School, Higher Spending	£8-12K	£6500-10K

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Favorite Realtors

To find & secure a place to live in the UK, work with a real estate agent. Agents have access to property not listed yet. Apps tend to be less current.

London

Jean Oddy & Company
A boutique real estate firm that assists Americans and expatriates with where to live and rent in London.
https://www.jeanoddy.com/
info@jeanoddy.com
Contact: Stephanie Gladis
+44 (0) 20 8451 2400 or +44 (0) 7855 427 880

UK with dogs (especially the London area)

Pets Lets
Pet property portal for pet owners to find/search their next pet-friendly rental. Users also have access to a network of pet services, and a growing online community of pet owners, landlords, and services.
https://www.petslets.com
ihello@petslets.com
Contact: Russell Hunt
+44 (0)20 3951 7373

UK (beyond London)

Strutt & Parker
Offers a network of over 50 offices throughout the UK. The 1st real estate office to establish virtual viewings.
https://www.struttandparker.com/
Select an Office location on their website for establishing a local contact.
*my 5-star experience is with the St Albans location

You may have a real estate agent assigned to you as part of your relocation, but if you're on your own consider the above three.

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Top 3 Property Apps

Beware: Realtors admit that listings might be kept online for marketing purposes so may not offer the most current status and/or some properties are not listed at all. Try to not rely soley on an app - get connected with a local realtor.

Rightmove

rightmove.co.uk

- wide selection for rental and for sale properties
- largest property search in the UK
- Start using Rightmove first!

Zoopla

zoopla.co.uk

- offers a broad search
- price estimates, maps and guides
- Great for comparing house prices and neighborhoods

OnTheMarket

onthemarket.com

- New listings are posted earlier than on Rightmove or Zoopla
- Some listings go live here 24-48 hours earlier
- Great for competitive neighborhood to beat the crowds

Bonus apps for expats

- Movebubble - London rentals with video walkthroughs. Great for remote viewings
- Nestoria - Aggregates listings from many sources into 1 search

If you're moving with dogs, read this post (with tips on filters)

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The journey of a thousand miles begins with one step.

Lao Tzu