

UK Rental Data Cheat Sheet



Overview

Local authorities maintain public registers of **licensed rental properties** for:

- **Houses in Multiple Occupation (HMOs)** with 3+ tenants sharing facilities – **400k properties**
- **Selective Licensing** properties in designated areas

These typically include:

- licensed rental address
- The landlord's name
- Sometimes the landlord's home address



Why It Matters

- Identify properties someone **rents out or controls**
- Confirm a **landlord's home** address
- Surface **undeclared rental income**
- Detect **unlicensed HMOs**



Limitations

- **Fragmented data** – No **central national database**
- **Not all rentals require a licence** – Applies only in **designated areas or property types**
- **Address-first search** – Many registers **can't be searched by landlord name**



Where to Search

- **Council Portals** – Search “[Council Name] HMO register” or “Selective Licensing register”
- **Public Insights** – Consolidated rental licence data searchable by person
- **Planning Portals** – Spot HMO-style renovations on properties that lack a licence
- **Companies House** – Link landlords using Ltd company names or director lookups
- **Zoopla/ Rightmove/ SpareRoom** – Cross-check licence properties with lettings



Tips and Considerations

- Search both company names and director names — licences may be split
- Use planning records to find potential unlicensed HMOs — a loft conversion + no licence = red flag
- Repeat licence holders across boroughs may signal portfolio landlords
- Analyse licence dates to understand how long someone's been involved at a property
- Use as a proxy for income estimation, asset mapping, or lifestyle analysis



Investigation Support

- **Fraud Investigations** – Detect **undeclared rental income**
- **Due Diligence** – Assess a subject's **assets or business interests** in property
- **Executive Background Checks** – Uncover **personal or hidden real estate interests**
- **Regulatory Enforcement** – Detect **unlicensed rentals, conversions**, or address housing complaints
- **Asset Recovery** – **Trace ownership and income** for legal enforcement or debt collection
- **Journalism / Research** – Expose **slumlords, housing violations, or shell activity**

About Public Insights

Public Insights helps investigators find addresses, associates, and financial signals tied to UK people and businesses — all from a single search. The platform brings together government and commercial records to uncover properties, companies, directorships, insolvencies, and more. Designed for OSINT workflows, it's the starting point for investigations into fraud, due diligence, asset tracing, and more. Try Public insights today at cradle.publicinsights.uk/accounts/signup to see how our platform can support your investigation workflows.