



# Private Rental Accommodation Student Guide

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## 1. Useful definitions

### **Tenant**

You! The person or people renting a property are known as the tenant(s). You'll sign a tenancy agreement to occupy a property.

### **Guarantor**

Is an adult who lives and works in the UK and can vouch for your financial obligations under the Tenancy Agreement: namely unpaid rent, bills and any damages not covered by the deposit.

### **Landlord**

The person who owns the house. This is the person who receives the rent you pay for living in the property. They will be responsible for looking after the maintenance of the house and expect you to be careful with their property.

### **Letting Agent**

The person in the middle. They'll show you around the house, answer questions and deal with the administration of moving you into your new home

## 2. Who to live with?

One of the most crucial things to think about!

Before you take the decision to form a group to go house hunting, you should have a frank discussion about all your expectations and make sure you have similar views, otherwise you could find yourself with problems later in the year. On the other hand, sharing a house can be brilliant. Choose the right people to live with and you'll have a great time together.

### Some things to consider:

#### How many people?

More people can mean more fun and cheaper bills, but it can also mean more mess and more noise (and arguments?)

#### What are the housemates' relationships?

Is everybody friends? Are some couples? This can affect how people expect to pay bills and share house resources.

#### Tidiness

If you're fanatically tidy or unbelievably messy, you know what to expect from yourself, but if your housemate(s) are the opposite, are you going to suddenly change your habits to match theirs? Do you expect them to do the same? Talk about it and try and find an amicable compromise before looking at properties.

#### Finances

Try and team up with housemates with a comparable income. Resentment may creep in if your housemates can afford to party every night, but you can barely afford to eat. Think about how you will split the bills. A good idea might be to have a communal jar everyone pays into each week for basics like cleaning products and toilet rolls.

#### Friends staying

Having a few mates crash after a night out is all good, but if one person has a friend move onto the sofa for a month 'while they look for somewhere to rent' or if somebody constantly has a girlfriend/boyfriend staying over, it is not going to go down well with everyone. Discuss house rules before going on viewings.

**TOP TIP:** Someone from the group may drop out. Don't rush into filling a space with someone you barely know

### 3. Determine budget

Don't underestimate what it's going to cost you

It's easy to say you'll compromise on essentials like travel and food costs - not to mention money for a night out. Don't become unrealistic on what you'll need to pay on rent, bills, and other necessities.

Do you have enough money to cover your deposit and one month's rent? You will need to pay this before your tenancy starts which is usually before your student loan arrives.

**Need help budgeting?** MoneySavingExpert has an online student budget planner on their [website here](#).

## 4. Finding a property

There are lots of options when looking for properties to let, so please make sure you take the time to find the best route for you to choose.

### Student Tenant

Student Tenant is the UK's largest online student letting agent who have created a bespoke platform for our students looking to study at our London and Birmingham Campuses.

With many great features to help you find the right property for you. Student Tenant also offers a useful feature to help you find your ideal housemates if you are looking to share accommodation in either London or Birmingham.

To look at the properties on offer through Student Tenant head to the [portal here](#).

Student Tenant are members of dispute resolution service, [The Property Ombudsman](#) and have [Client Money Protection](#) insurance from CMP.

### Student.com

QAHE work with Student.com in helping students find their perfect home abroad. They have helped thousands of international students find their suitable accommodation, over the last six year.

### Word of mouth

Like your friend's house? Know they're leaving at the end of the year and they've had a good experience? Why not ask to be referred to their landlord or follow it up yourself.

### Gumtree.co.uk

Gumtree is popular – however! A word of caution: while there are some good landlords that advertise through this site, there's also a few bad ones. Exercise caution by never sending any personal ID info or money online before seeing a property and meeting the landlord/agent – be aware of scams involving transfer services like Western Union. Use your common sense - If it's too good to be true, it most probably is.

### Letting Agents

Letting agents typically offer two levels of service to landlords. The first is commonly known as the 'let only'; the other is a full management service. They can help find a suitable property for you. Your point of contact should you have any issues with the property or tenancy agreement, will depend on the level of service agreed between the letting agent and landlord.

### Other online directories

Most letting agents advertise their properties online. Sites like Rightmove and Zoopla let you search the listings based on criteria you set such as location, price, and number of bedrooms. Rightmove has a separate student section which also contains useful guides on deposits and tenancy contracts. Click on the 'Fees' button to check the costs charged by letting agents.

## 5. Types of Accommodation

### Private accommodation

Living in a privately rented property can be appealing as it enables you to decide exactly where you live and who with. While it can be tricky to find those in a similar position and organise viewings if you haven't moved to university yet, your housing office can assist you with this e.g., matching you up with others, recommending approved lists of landlords etc.

#### Pros

- Independence: you're in charge of where and with whom you're living
- You get to choose the area of the city you wish to live in
- Flexibility: the private rental market is packed with different living options to suit you.

#### Cons

- Further out: you may find yourself further away from campus
- Managing bills: you'll need to budget, especially if you've never lived away from home before
- Dealing with admin: you'll be dealing directly with a landlord or letting agent.

### Private student halls

The set-up is similar to halls managed by universities – you have your own room, and you share communal areas like a kitchen or TV room – but it's owned by a private company.

Studio apartments may be available too (though these are usually pricier).

Private hall providers are quite common in big cities like London or Birmingham, which have several universities based there (and thus lots of students looking for a place to live).

If you're considering this option, make sure you do some research into what you'll be getting for your money i.e., bills that are included (including any upfront costs you'll need to account for) and facilities on site.

Private halls can be a great way to expand your social circles, as you may find students from other universities in the same building. When browsing providers, check what communal spaces are available plus any regular activities or events for residents to meet and socialise.

Please contact the QA Accommodation Team for details of our approved list of properties on 020 3627 6101 or email: [QAHEaccommodation@qa.com](mailto:QAHEaccommodation@qa.com)

#### Pros

- Built for students: this means the same advantages as students in university halls apply
- Mod cons: handy perks such as Wi-Fi can be part of the package
- Location, location: you'll be close to all the student action (not necessarily limited to just your university).

#### Cons

- Extra costs: factor in any upfront or additional costs, while studio rentals will be pricier
- Unnecessary perks: some private halls have plush extras (e.g., saunas, cinema rooms), which look cool, but you may never actually use

- Same student pitfalls apply: noise, not choosing who you live with, mess and so on.

### **Homestay Accommodation**

Homestays offer a great opportunity for students to embed themselves into living in the UK and experience life in a UK home. They also provide English language students with an opportunity to instead of living with other students, you will be living with a local family in their home. You will get a different experience to the stereotypical student living and see a different side of the city you are living in.

Homestays can be a great way to embrace the culture of your university town and diverge from typical university life, but that doesn't mean it's for everyone.

#### **Pros**

- You become part of a family
- You'll experience local culture
- You can have a break from other students

#### **Cons**

- You will have to respect their boundaries; this can be a good life lesson and teach you how to live alongside other people, but it's important to remember you are a house guest and therefore should be respectful to how they run their home.
- As you will be living in someone's home it is less likely to be in a city centre location which means you could be further from campus with a slightly longer journey to your classes
- Prices are not set; the families themselves set the price they charge you and these can vary depending on the host. You also need to consider you may be expected to help pay for toiletries and groceries etc.

### **Britannia Student Services**

QA has partnered with Britannia Student Services, who are a British Council registered accommodation provider for homestay accommodation, private home, residential, hostel and independent self-catering accommodation for adults and under-18s for accredited providers in London.

Britannia Student Services inspect all the properties they offer so you can feel reassured you are in good hands!

To enquire about the homestay options available to you, along with the other services Britannia offer please complete our enquiry form which can be found on [our website here](#).



## 6. Finding your own accommodation

If you decide that you would like to find your own accommodation, please make sure you understand everything that is required from you as a tenant as well as your rights and responsibilities along with those of your landlord.

### Booking a viewing

Before you make the call...

If you're a group searching together, it's best practice to have just one or two of you take the lead calling and arranging viewings, so that you don't all end up booking viewings under many different names and then on the day, realise you've booked 3 appointments for the same house!

When calling or emailing present yourself in a polite and prepared manner. Arrange a viewing for when the whole group can make it. If there is a lot of competition for the same property, the landlord will choose the group that is most organised and courteous.

### Viewing a property

Be smart, stay sharp.

A good idea is to take photos whilst you're in the property (make sure it's ok) as after you've seen a few houses it's easy to forget what each one looks like and how it is laid out.

Arrive promptly. If you don't know the area, street map it beforehand so you know where you're going.

Dress presentably – if you go for a job interview, you'd dress smartly, wouldn't you? This is no different. Whilst you're looking at the house, the landlord might be looking at you and wondering if you'd be a good responsible tenant. When looking round, do think about where you're going to work in the house – are there desks? Don't just look at its party potential! Consider other things too, for example, if you're going to spend most of the time together in the kitchen or living room is it more important that those rooms be large and comfortable rather than everyone having double beds?

Try to view as the whole group so you can discuss the house and ensure everyone is happy. Arranging for everyone to visit a house over a number of days can potentially mean you lose out to a group who viewed together and decided before everyone in your group had even seen the place.

As well as viewing the house, consider who lives next door. Does the neighbours' recycling have signs that it's a party house? If it looks like a family home, consider they could be working regular hours or have a small child and won't appreciate late night music etc., just as you wouldn't appreciate a crying baby next door when you're revising!

You can ask the landlord questions. If the tenants are home you could ask them a few quick questions about what it's like living there, have there been any issues and were they dealt with professionally by their landlord?

**TOP TIP:** Once you've decided which house you'll go for, decide who will have which bedroom before you sign anything! This avoids arguments and resentment.

## **Fees and referencing**

Law requires agents to display their charges online on property advertising – making comparisons much simpler, so make sure you check! Some fees are excessive, so make sure you've asked what they are before viewing as this could influence your decision on whether to go for the house!

Once you've found the house you want, the landlord/agent will normally ask you to pay a non-refundable 'holding deposit/fee' to secure the property so you can be sure you've got it, and they can be sure they've got commitment from you. You need to be certain that you're happy with the house, who you're moving in with and that questions asked, have been answered before paying any money over. It's a good idea to get answers or promises of maintenance work that may be carried out in writing/email before paying the holding deposit.

**Once you've paid it, changing your mind or withdrawing means that you will lose your deposit.**

## 7. Moving in

### Arranging moving day

What time can you get keys to the house?

Using a van? Do you need to hire one, and where can you park? Do you need to pay for parking?

Consider how you're going to physically move everything in – if there's lots of stairs don't overfill boxes you can't then carry. If your friends or family are helping, politely remind them to be careful of knocking into/scratching walls etc. when moving furniture – excessive chips/scratches can cause issues with deposit returns.

### Documents

The important stuff to pay attention to....

All the tenants and guarantors will need to have signed their parts of the contract before keys can be taken – if some tenants are moving in later than others, you'll all still need to have signed the contract before the first people can get their keys!

Contract – you should have already read through this but if not, don't be rushed into signing. This is the important bit: This is a legally binding document. Once signed you can't walk away from your contractual commitments – regardless. If, for example, you decide to move out of the house due to a fallout with your housemates you will not be released from your contract so read it to find out what your obligations are.

Passport and visa – by law your landlord/agent must check and record that you have the right to rent in the UK. You will need to show your original passport (and visa if applicable) so a copy can be taken.

Prescribed information – how your security deposit is registered and the process at the end of the tenancy for its return. It is a legal requirement that the landlord/agent gives it to you within 30 days from the start of the tenancy.

## 8. Rent and money

### **Paying the balance of money**

Before you move in you will be required to pay your deposit and first month's rent (minus the holding deposit you paid earlier). Check they accept debit/credit cards beforehand if you want to pay that way. Cash can be ok but make sure you get a receipt. You can ask your bank for a bankers' draft, which is like a guaranteed cheque, though your bank might charge a small fee. Regular cheques take too long to clear! It is often easier to make an online transfer, but again ensure there's time for it to clear.

A transfer from an overseas account takes longer, will incur charges and depending on the exchange rate will affect the actual payment amount received.

### **Future rent payments**

Set up a Standing Order – this is an instruction you give to your bank to pay the rent on a specific day every month. You may have decided to pay the whole rent from one joint account, or you may be paying individually.

## 9. Property management

You should be told who manages your property. If the landlord is managing it, you'll be given their contact details and from that point on, you speak with them over any questions, reporting maintenance or rent issues.

A letting agent may be acting as a managing agent and you would deal with them as you would a landlord. The agent arranges maintenance on the landlord's behalf. If this is the case, establish who at the agency deals with property management and communicate with them directly with any issues during your tenancy.

**TOP TIP:** It is best to report any issues by email and make sure you get a reply so you've got things recorded in writing. You may need it as proof at the end of your tenancy if there is a dispute with your deposit.

## 10. Your deposit

### **What happens to your money?**

Part of your balance payment will be a security deposit (sometimes called a damage deposit). The law requires landlords/agents to protect deposits in a government approved scheme within 30 working days of a new tenancy beginning.

What this means for you is that your deposit is protected in a registered account. You'll receive a certificate or notification of which scheme it's registered with and a unique ID so you can identify it.

When your tenancy ends, the deposit cannot be released unless there is agreement from both parties – tenant and landlord – over the condition of the property. So, a landlord cannot 'just keep' the money. If there is a dispute that can't be resolved between yourselves and the landlord/agent, the schemes offer an unbiased resolution service that will look at the evidence and decide if there should be a deduction from the deposit or not.

## 11. The inventory

### Make this work for you

A powerful document that often isn't treated with the importance it deserves. If you're provided with one - pay attention to it! If you are not provided with one, create your own and take photos.

The inventory will list the contents and condition of each item and each room (including décor). Think of it as representing the value of your deposit. If there is a dispute at the end of the tenancy over the condition of the property, the inventory is crucial evidence to support an argument from either the tenant or the landlord. So, it must be accurate!

### Example scenario

You move in and the hallway carpet has a stain on it, but it's not listed on the inventory, and you don't change it. At the end of the tenancy there's a dispute as the landlord believes you've caused the stain and wants to claim for a contribution toward replacing the hallway carpet – the inventory doesn't show it was there at the start of the tenancy, so how do you support your argument?

On the day of moving in, you might meet your landlord/agent who will check you into the house and go through the inventory with you. Or you might be given it and asked to check the house yourself before signing and returning it. Either way, ensure you take time to do it and record any damage to structure and/or furnishings for the avoidance of doubt at the end of the tenancy. If something is a little unclear on the inventory it's ok to add more detail. If anything is missed, add it, and make sure you send a copy to the landlord/agent immediately.

You usually have 7 days in which to make amendments to the inventory and you are strongly advised to check it at the very beginning before unpacking your belongings.

### Setting up utility accounts

#### Don't forget the bills

These might be arranged for you through the landlord/agent, but you might need to do it yourself. You'll need meter readings for the gas and electric and sometimes the water (your inventory should tell you where the meters are and who the suppliers are). Pass the readings to the utility companies to set up an account for the household. Get all names on each bill. Do not take a bill each.

You'll usually be contacted by post within 6-8 weeks to confirm your account and set up the payment method. You don't have to stay with the current suppliers. Save money by using search engines like MoneySupermarket and Comparethemarket to find a better deal. You can make further savings by choosing an online tariff, and by paying by direct debit. You are advised to search and change suppliers at the very beginning of your tenancy as many deals are for a minimum of 12 months.

It is often your responsibility to set up internet and/or phone line services. Your landlord/agent can clarify this. However, you must not make or allow any contractors to make any structural changes or installations (for example, attaching a Sky dish to a wall) without first gaining permission from your landlord. Not doing so would likely breach a clause in your contract.

There are a few companies that package everything together (utilities/services) to make things simple and will view you as individual tenants rather than one household – you'll

usually pay slightly more for these services, but they can be great if there are concerns about people moving out down the line or not being able to pay their share of the bills.

## **Council Tax**

If everyone is a full-time student, you're exempt from council tax. If some people in the house are part-time or non-students Council Tax becomes payable although you may be eligible for a discount. First, you'll need to register with the council to get an account number. Please ask your landlord or letting agent to confirm which local authority the property sits under.

## **Duty of care reporting issues**

Your contract details your responsibilities as tenant(s) so do pay attention – you have a number of items called Tenant Obligations that you need to ensure you follow.

These are items such as (for example):

- You agree to pay rent on time
- You agree to take care to protect the property and its security
- You agree to care for the property and report any issues promptly

You are responsible for minor repairs during your tenancy, such as light bulbs, batteries, fuses and unblocking drains. Be mindful - many contractors incur a call out charge to attend to reported maintenance, and if the issue they attend to is your responsibility you may be liable for their charge, not the landlord!

If you have any problems that you do not think are your responsibility to fix, you have a duty to advise the landlord/agent promptly. If you don't report it promptly and the problem/damage gets worse the landlord can charge you.

Report all maintenance issues in writing (email) so that you can keep a record. If you inform your landlord/agent of a maintenance issue by phone, follow it up with an email confirming the telephone conversation so that you have a record. These emails may be needed at the end of the tenancy if you have trouble getting your deposit back so make sure you create a file to keep all records.

**TOP TIP:** Note that if a contractor responds to a problem you've reported to your landlord/agent, which has been caused by your misuse or neglect, you may well be liable for the cost!

## **Inspections**

Your landlord/agent may want to visit occasionally to inspect that the property is being cared for and there are no unreported problems developing that might need attention.

This is quite reasonable, but they should give you a minimum of 24 hours' notice that they will be coming – it should be in writing (post or email). You are not necessarily required to be present, but you may choose to be. This is where it's useful to be easily contactable and on good terms with your landlord/agent for the purpose of arranging inspections when it's convenient for everyone.

Remember you won't necessarily all be contacted individually – if one of you is taking 'the lead' with the tenancy, make sure you pass on any messages to everyone in the house, so they're not surprised when someone arrives!

## **Keys**

If you lose your keys or lock yourself out – **DO NOT BREAK THE DOOR OR WINDOW TO GET IN!** Sounds obvious, but it does occur... and then what happens? You'll be charged for



replacing the door / window, plus lock and frame if you've damaged those too (which is very likely).

If you are locked out, try calling your housemates to see if you can borrow their keys or call the landlord to ask if they've a spare set (or they might have a set with a friend / neighbour locally). If you're managed by an agent, they should have a spare set of keys you could borrow.

## **Moving out**

You can clarify with your landlord/agent, but the general rule is that the property should be left in the same condition as you received it, with FAIR wear and tear accepted.

That means if 5 people have lived in a house for a year, certain things can reasonably be expected to have gotten a little worse (example: wear on the carpet) but some things will be considered above or beyond what is reasonable (example: burn marks on the kitchen counter).

This is where you should get out the inventory you were given when you moved in and read through it to see what's expected.

It's in your interest to replace any missing or broken items at this stage, as you may be charged for them after your check out. Make sure the property and its contents are cleaned in line with your inventory.

## **Cleaning the house**

Plan enough time to clean – it can take longer than you think! It's easier once your belongings and any furniture are taken out. You'll probably need to vacuum the whole house, clean windows, wipe down all surfaces including the kitchen units and bathroom suite, empty cupboards, and mop floors.

Here's some common items that get missed and cause issues with deposit returns:

- Not clearing out kitchen cupboards
- Fridge / freezers not emptied of food, not defrosted, not clean
- Not cleaning out the washing machine soap tray
- Not replacing blown light bulbs
- Not cleaning light fittings, or wiping down skirting boards/doorframes

DON'T dump all your rubbish outside on the street because you run out of time on the last day and expect the bin men to pick it all up – excessive rubbish on the pavements etc. can be fined by the council, which would be passed onto you. It also fuels a stereotype of students and reflects badly on the reputation of the University.

## **End of tenancy**

Some important things to think about!

The landlord/agent should perform a check-out of the property with you, where the end of tenancy house condition is compared to the original condition. It's not necessary for you to be there but you might like to be in case something isn't quite right, and you want to do some last-minute cleaning.

Keys will either be collected by the person checking you out of the house, or you'll need to arrange with the landlord/agent what to do with them – you might have to leave them in the house (take a photo as proof). Bear in mind until all the sets of keys are back you could be charged rent.

Contact utility companies with the date your tenancy ends (not the date you move out), pass on the final meter readings and give them a forwarding address. You should give your landlord's name as the next occupant. Contact your service providers (internet etc.) to close accounts if you're not transferring them to your next place.

Remember to cancel your standing order with your bank for the rent payment. The landlord/agent can't do this for you. Arrange for post to be redirected at the post office - don't expect the landlord/agent or next tenant to forward post on for you.

## **Return of your deposit**

One of the last and best parts of your tenancy!

Your deposit return procedure is detailed in the information provided to you at the start of your tenancy with your tenancy deposit certificate / emailed confirmation, or can be found online here (depending on which scheme your deposit is held with):

- [MyDeposits](#)
- [Tenancy Deposit Scheme](#)
- [Deposit Protection Scheme](#)

Deposit refunds will normally be made by an online BACS payment within 10 working days after the end of the tenancy. In the event of a dispute however, refer to the deposit scheme guidelines, as the time frames can differ.

These payments must be made to the tenants named on the tenancy agreement and cannot be made until the landlord/agent has confirmed your account details and forwarding addresses. They'll normally also require written confirmation of the outcome agreed between all parties (tenants and landlord).

If a dispute occurs between you and your landlord/agent and no agreement can be reached about how much of the deposit should be returned, there will be a free service offered by the scheme protecting your deposit to help resolve the matter – the Alternative Dispute Resolution (ADR) service.

## 12. Useful links

### QA Higher Education Accommodation Team

Tel: +44 (0) 020 3627 6101

Email: [QAHEaccommodation@qa.com](mailto:QAHEaccommodation@qa.com)

Web: [www.qahighereducation.com/accommodation/](http://www.qahighereducation.com/accommodation/)

### Budgeting

MoneySavingExpert

[www.moneysavingexpert.com/students/student-budgeting-planner/](http://www.moneysavingexpert.com/students/student-budgeting-planner/)

### StudentTenant

Accommodation portal

[www.studenttenant.com/qa-ulster](http://www.studenttenant.com/qa-ulster)

Client Money Protection

[www.clientmoneyprotect.co.uk/consumer/](http://www.clientmoneyprotect.co.uk/consumer/)

The Property Ombudsman

[www.tpos.co.uk/](http://www.tpos.co.uk/)

### Deposit Return Schemes for end of tenancy

MyDeposits

[www.mydeposits.co.uk/](http://www.mydeposits.co.uk/)

Tenancy Deposit Scheme

[www.tenancydepositscheme.com/](http://www.tenancydepositscheme.com/)

Deposit Protection Scheme

[depositprotection.com/](http://depositprotection.com/)

