



# Private Rental Accommodation Student Guide

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

## Contents

1.	Useful Definitions.....	3
2.	Who to live with?.....	4
3.	Determine Budget.....	5
4.	Finding a property.....	6
5.	Finding your own accommodation .....	8
6.	Moving in .....	9
7.	Rent and money .....	10
8.	Property Management.....	11
10.	Other Things to Consider .....	14
11.	Useful links.....	15

# 1. Useful Definitions

## **Tenant**

The person or people renting a property are known as the tenant(s).

## **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.

## **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.

## **Inventory List**

An inventory list is an in-depth report on the rental property and its contents. They are often created by a third party and should be given to the tenant when initially moving into the property.

## **Tenancy Agreement**

An agreement between a tenant and a landlord for living in a rented property.

## **Deposit**

A deposit is a sum of money that a landlord (or their agent) can request at the beginning of a tenancy as security against non-payment of rent, damage to property, or removal of furniture.

## **Part- Furnished**

A part-furnished home includes some things a tenant will need, but allows a tenant to move in some of their own furniture. A part-furnished home could include: oven. fridge/freezer. wardrobe.

## **Furnished**

A fully-furnished property will come with all the main furniture you need, such as a sofa, table, chairs, beds and wardrobes. It should also include white goods – a cooker, washing machine, a fridge freezer, and maybe a dishwasher.

## 2. Who to live with?

### **House share**

Flat or house sharing is commonly defined as two or more people living in accommodation together. Usually each person will have their own bedroom and typically they will share certain communal areas such as kitchens, bathrooms or living rooms.

[Different types of shared accommodation | Homeprotect](#)

### **Live-in Landlords**

Live-in landlords, sometimes called resident landlords, rent out part of their home to one or more tenants. To be classified as a resident landlord, the property you share with tenants must be your only or primary place of residence.

[Letting rooms in your home: a guide for resident landlords - GOV.UK \(www.gov.uk\)](#)

### **Living with dependants**

The people who rely on you to live, who do not work and have no money of their own. They might be children or grandparents who live with you, or a person you are caring for.

[What does Dependants mean ? | Legal Choices dictionary](#)

### 3. Determine Budget

When determining your budget it is important to think of the essentials such as your deposit, rent, bills, food and travel etc.

#### **Your Deposit.**

You will need to pay your deposit before your tenancy starts which is usually before your student loan arrives. You should not be asked to pay more than the equivalent of 5 weeks' rent as a deposit.

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.

#### **Need help budgeting?**

**QAHE Budget Calculator:** [Student Budget Calculator \(qahighereducation.com\)](http://qahighereducation.com)

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

**Turn2Us** - <https://www.turn2us.org.uk/Get-Support>

Turn2Us helps people in financial need, gaining access to the Welfare benefits, charitable grants and other financial help. The website offers free information as well as a Grant search tool to check what benefits you might be able to claim. Turn2Us can be contacted via website, phone and through partner organisations.

**Step Change** - [StepChange Debt Charity - Free Expert Debt Advice.x](#)

Step Change provide UK's most comprehensive debt advice service, by supporting people with debt problems take back control of their finances and their lives.

**Save the Student** - provides free, impartial advice to students on how to make their money go further. [Save the Student - Student Money, Discounts and Jobs](#)

## 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, Manchester and Birmingham Campuses. 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 years.

### 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.

- Rightmove  
[Rightmove - UK's number one property website for properties for sale and to rent](#)
- Zoopla  
<https://www.zoopla.co.uk/>
- SpareRoom  
[SpareRoom for flatshare, house share, flat share & rooms for rent](#))
- Letting a property  
[Houses to rent | lettingaproperty.com](#)

## Helpful Tips:

- Check the website every day for new releases
- Use the filters to narrow down your search
- Create an email alert for new properties
- Consider all housing costs (rent, bills, council tax, utilities, transport)
- Don't always rely on the photos and ensure you visit the properties
- Tell letting agents what you are looking for and they can inform you of any new properties meeting your criteria
- Consider your local transport links (e.g. your commute to university)
- Be aware on whether you need part-furnished or unfurnished

## 5. 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.

[Shelter Legal England - Where tenancy rights come from - Shelter England](#)

### Viewing a property

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

When looking round, do think about where you're going to work in the house – are there desks?

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?

If you are unable to view the property in person, it may be worth asking whether the estate agents/ landlord would offer a video tour.

### 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.**



## 6. Moving in

### Documents

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.

Inventory List - When moving into a new property, you should receive an inventory list. 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. It is important to check any photos on the inventory list against the property to ensure that you agree with the condition of the house when moving in. The inventory is also checked when you move out so having photos of the condition of the property puts you at less risk of being at fault for any damages. Ensure to keep a copy of the inventory list and other important documents in the case you may need this when moving out. . 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.

## 7. 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.

## 8. 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.

Your landlord is responsible for most repairs in your home. Your tenancy agreement sets out any extra responsibilities your landlord has. Your landlord must carry out repairs within a reasonable period of time. Timescales depend on how serious the problem is. Some repair problems should be fixed more quickly in winter.

### 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. have trouble getting your deposit back so make sure you create a file to keep all records.

### Helpful Tips:

**1:** 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!

**2:** It is best to report any issues by email and make sure you get a reply, so you've got things recorded in writing. 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.

## 9. 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.

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.

### End of tenancy

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

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.

## 10. Other Things to Consider

### 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.

#### 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 are locked out, call the landlord to ask if they've a spare set and if you're managed by an agent, they should have a spare set of keys you could borrow.

## 11. 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/)

### Budget Calculator

Student Budget Calculator ([qahighereducation.com](http://qahighereducation.com))

### Turn2Us

<https://www.turn2us.org.uk/Get-Support>

### Step Change

StepChange Debt Charity - Free Expert Debt Advice.x

### Save the Student

Save the Student - Student Money, Discounts and Jobs

### 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/)

### Finding a Property

Rightmove

Rightmove - UK's number one property website for properties for sale and to rent

Zoopla

<https://www.zoopla.co.uk/>

Spareroom

SpareRoom for flatshare, house share, flat share & rooms for rent)

Letting a property

Houses to rent | [lettingaproperty.com](http://lettingaproperty.com)

