

Getting Your Foot in the Door

The SUUG short guide on finding and keeping somewhere to live

Introduction

We've tried to highlight issues that most commonly affect students renting for the first time. In 2 pages you're not going to find out everything you need to know about your housing rights! But you will know the main questions to ask, and hopefully this will get you reading the London Student Housing Guide which has more detailed information. Use the links given at the end for Further Information, and if you're not sure what you need to do, then get specialist advice from your Students' Union Advice Service.

Finding Somewhere to Live:

1. **Have you applied for University accommodation?** The rent may not be the lowest you could get, but the cost of the deposit is smaller, and you don't have to pay extra for heating, water or electric. And it's easier to complain to the University when things go wrong.
2. **Looking for student-friendly accommodation?** Try www.greenwichstudentpad.co.uk or www.medwaystudentpad.co.uk. BUT – **these properties are not vetted by the Uni or by the Students' Union.**
3. **Looking for reputable estate agents?** Search for estate agents registered with the Association of Residential Lettings Agents – see www.arla.co.uk. You may pay more renting through an estate agent, but good ones know their legal duties, and you may have fewer problems.
4. **What if these aren't suitable for my needs?** Then contact the Advice Service as soon as possible. We can help you review your options, and perhaps identify a few that you haven't thought of.
5. **Don't leave where you are unless you've got somewhere else to live!** If you don't know whether or not you can stay where you are, get advice. Don't leave just because the landlord has asked you to. You may have legal rights to stay.
6. **Homeless? Get advice.** Speak to your Students' Union adviser or contact Shelterline. We cannot provide emergency housing. We can point you towards hostels and short stay hotels, but these can be expensive.
7. **Give yourself at least 2 – 4 weeks to find somewhere to live.** Ideally, a couple of months to find something suitable. Visit the property – check it's suitable for you (and not in a bad state!). See the accommodation checklist at http://www.greenwichstudentpad.co.uk/Help#anc_1. The landlord may want references from you, and a deposit. Do not take on a private letting without viewing it first!
8. **Start-up costs – you don't just have to budget for the rent, you will probably have to pay a month's rent as a deposit, and the first month's rent in advance.**
9. **What can you afford? What's your budget, and how much are average rents where you are looking for somewhere to live?** To find out the average costs for what you are looking for in your area, look up the Local Housing Allowance rents at <https://lha-direct.voa.gov.uk/search.aspx>

Paying for It

- 1. Rough rule of thumb for most people – save a third of your income for rent; a third for bills; and a third for food, travel and the rest.** In London, many students will pay more like half of their income for rent. Ensure you still have enough money after paying rent to live on.
- 2. Guarantors.** Many private landlords will ask for someone to act as a guarantor for first-time renters. If you don't have a guarantor or are from overseas, landlords could ask you to pay the whole rent for the duration of your tenancy in advance. Remember that if you have a guarantor, they have the same liability you do. If you leave owing money to your landlord, your landlord may end up taking your guarantor to court. If there is no-one able to act as a guarantor for you, e.g. because you were in care or are estranged from your family, then get advice. See www.housinghand.co.uk for an example of one company offering a guarantor service.
- 3. Joint and several liability.** If you're sharing a house or a flat with others under a joint tenancy agreement, you may be jointly liable for the rent with them. That means if one of you doesn't pay, all the rest are still liable, even after you move out. Do you still want to rent with them?
- 4. Sharing bills.** Get this agreed from the start with your flatmates! There are a number of apps and websites to help manage split payments. Agree who will pay what, and when, and be prepared to re-negotiate if the payments aren't fair.
- 5. Utility bills.** If you don't know who your Gas or Electricity suppliers are, see the useful links at the end. You will be charged for what you use when they find out you are living at the property.
- 6. Most full-time students can't claim Housing Benefit, but some can.** If you're not sure, check! Speak to a Students' Union adviser.

Before you move in:

- 1. Do you know who your landlord is and what their address is?** If all you have is a phone number for the landlord, don't take the tenancy! Your landlord must provide an address in England or Wales for service of notices. There is a strong risk that if your landlord doesn't, that they will break other laws when it suits them.
- 2. Who are you renting with?** Do you trust them? Are you a joint tenant with them, or do you have your own separate contract for your own room? If you're sharing the rent and bills, can you rely on them paying their share? And what will you do if they don't? Once you move in, you may be tied into a contract for six months to a year. You may not be able to get out of that contract unless the other tenants and the landlord agree, but get advice.
- 3. Tenancy agreements.** You should have a written summary of key terms and conditions. Check it before you sign it, and if you are not certain that you know what it all means, get advice. See <https://www.gov.uk/private-renting-tenancy-agreements>

Moving In

- 1. Have you paid a deposit – and has your landlord properly safeguarded it?** See <https://www.gov.uk/tenancy-deposit-protection/overview> for further information. If your landlord hasn't, then get advice. You could be entitled to compensation, and your landlord may not be able to evict you until your deposit is properly protected.
- 2. Agree an inventory of the property with the landlord or their agent when you move in, and keep a copy.** Make sure that any damage, however small, is on that list, or you might end up paying for it when you leave.

Problems with your landlord?

1. **Landlord coming round at all hours without giving adequate notice?** You could apply to court for an injunction to stop this happening, but often a letter to the landlord is enough. If it's not, then get advice. Contact Shelter, your local Council's Housing department, or your Students' Union adviser.
2. **Leaking roof? Broken taps? Toilet doesn't work? Dodgy wiring?** Tell your landlord, and put it in writing. Your landlord is usually not liable until you report problems. If your landlord is slow at carrying out repairs, you could apply to Court for an injunction and compensation, but get advice first. See www.shelter.org.uk/get_advice for more information on your rights to repairs.
3. **Gas Safety Certificates.** It's a criminal offence if your landlord does not have a current Gas Safety Certificate. Gas leaks kill. Gas doesn't smell: you won't know there's a problem until it's too late. If you haven't got a current certificate when you move in, ask the landlord for it. See http://www.gassaferegister.co.uk/advice/renting_a_property/for_students.aspx
4. **Should I stay or should I go?** Got a notice to quit from your landlord? A summons from the Court? Bailiffs at your front door? Get advice! Do not leave your home unless you've been advised there is no choice. It's a hell of a lot easier to keep someone in their home than to try and get them back in after they've left it. Contact your Students' Union adviser or Shelter.
5. **Wild parties? Too much noise? Neighbours getting irritated?** Remember that you are legally liable for the actions of any visitors you've allowed in, as well as your own behaviour. Prevention is better than cure: get to know your neighbours, and let them know if you're planning to have a party if they could be affected by it. And if you've got noisy neighbours, get advice on reporting problems to the local Council's Environmental Health department.
6. **Wanting to move out early?** Your landlord is entitled to charge you rent for the remainder of your tenancy if you have a fixed-term contract. But try negotiating with your landlord for someone to replace you. If you have already found someone and it won't cost the landlord anything to let you leave early, your landlord may agree to swop tenants.
7. **Can't pay? Won't pay?** Leaving early does not stop you owing the rent. And if you don't pay, your guarantors and other joint occupants could be sued for your share of the rent. You can be evicted if you or other joint occupants owe the rent, but your landlord usually has to take you to Court first. Get advice, and you may be able to keep a roof over your head.

Moving On Up:

Told your landlord? Agreed a moving out date? Landlord happy with the state of the property?

You should get your deposit back within 10 days of moving out. If you have a dispute with your landlord about returning your deposit, contact your tenancy deposit scheme for its free dispute resolution service. If in doubt, get advice.

And when things go wrong...

Don't suffer in silence! Get advice. The SU Advice Services are free, independent and confidential. We can advise on your rights and on action you can take, and if you need specialist legal advice on your housing rights, we can refer you to local services.

Further information:

Students' Union Advice Service:

www.suug.co.uk/welfare

GK Unions Advice Service:

www.gkunions.co.uk/advice

London Student Housing Guide:

www.studenthousing.lon.ac.uk

Renting at Greenwich – information from the University of Greenwich on University accommodation and private renting, including local hostels:

www.browzer.co.uk/gre

Studentpad:

www.studentpad.co.uk

www.greenwichstudentpad.co.uk

www.medwaystudentpad.co.uk

Shelterline: 0808 800 44 44

shelter.org.uk/get_advice

Citizens Advice' self help guide:

<http://www.adviceguide.org.uk/england/>

Association of Residential Lettings Agents:

www.arla.org.uk

Gas Safety Register:

www.gassafetyregister.co.uk

To find out who is your Gas supplier, phone:

Meter Point Administration Service – tel 0870 608 1524

To find out who your Electricity supplier is, phone:

Energy Works – 0845 601 4516