Student guide to renting

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Choose the right area and property

Use all of your online resources

Research Neighbourhoods – use online maps to navigate local areas and see where you want to be. Consider things like:

- distance to university or college campus
- transport links and costs
- proximity to shops and other local amenities
- living in a student-friendly community.

What type of home are you looking for?

- Renting a room in shared accommodation is likely to be more cost effective – environment may positively or negatively impact the overall experience of university life.
- Accommodation to yourself?
- Furnished or unfurnished?
- Are bills included?
- Length of tenancy agreement. This will usually last for 12 months and may not coincide with the normal academic year. You may want to try to negotiate a shorter contract.

Using a letting agent or private landlord?

Some Universities maintain a list of reputable landlords and letting agencies.

Letting agents must be members of a Redress Scheme. This means if something goes wrong you can make your complaint through the redress scheme.
You can check if they're a member of a scheme using the link
**https://www.nationaltradingstandards.uk/property-agent-checker/**

If a letting agent receives money from you such as rent payments, they should also belong to a **Client Money Protection Scheme**. Their membership details should be clearly visible at the agent's premises or on their website. However, you can check membership through the scheme.

Renting Direct from Landlord? Look for landlords who belong to an accreditation scheme which you can check and which have codes of professional practice. National schemes include the **National Residential Landlord Association (NRLA)** and the **UK Association of Lettings Agents (UKALA)**. You can check out the **Dorset Register of Accredited Landlords (DRAL)** which is a localised database of private landlords accredited landlords by a nationally recognised scheme within the Dorset area.

Be very wary of social media advertisements or where a person letting the location will only communicate via messenger or WhatsApp. You should push for direct answers and if responses are vague disengage immediately.

Watch out for unsolicited contacts or where the contact appears to be based in other countries and especially if there is a sense of urgency like a 'one-time offer'. Try to meet the landlord. They are obliged to provide you with their name and an address in England or Wales, where written notices may be served.
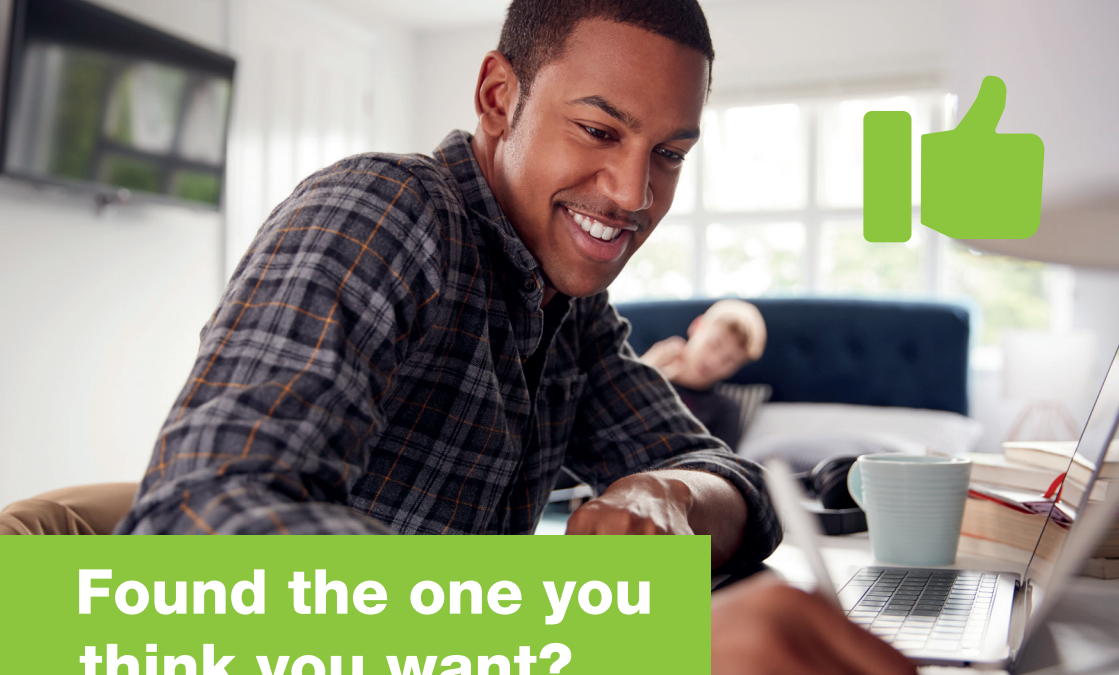
Found the one you think you want?

- Check URLs to ensure agent / landlord websites are real and take note of privacy and refund policy sections.

- Use tools like google reverse image search to determine if images have been reused from another website.

- Search online for an address to ensure it actually exists.

- Check rental prices in the area. If the price seems too good to be true, it probably is.

- Make an appointment to view the property.

- If distance is a problem and you cannot view in person, a video viewing could be requested. The safest option is to request a live video viewing. This should be started from outside the property to confirm that it does actually exist as the address given. Ask questions and request that things be demonstrated to ensure that they work i.e. lights work and toilet flushes.

- Always view the property prior to paying any advance fees. Don't be tempted to part with your holding deposit money before you have seen the property, no matter how much the landlord tells you the property is in 'high demand'.

- Never make any cash payments – legitimate landlords will be happy to accept traceable payments such as bank transfers.

Houses in Multiple Occupation (HMOs)

This is where 3 or more unrelated people share facilities such as a kitchen and bathroom. Your landlord must have an HMO Licence in place should the following apply:

- it is rented to 5 or more people who form more than 1 household

- some or all tenants share toilet, bathroom or kitchen facilities

- at least 1 tenant pays rent (or their employer pays it for them)

Landlords of HMOs must by law give tenants a statement of the terms on which they live in the property.

BCP Council are required to keep a public register the details all properties that are currently licensed. A copy of the public register can be found **here**.

Agree the contract

Make sure you have a written tenancy agreement (normally an assured shorthold tenancy agreement (AST)). Read it carefully to understand your rights and responsibilities before you sign it.

If you have any concerns about the agreement, seek advice from organisations such as **Shelter** or **Citizens Advice** before you sign it. The Tenant Fees Act regulates what fees can be asked for by a landlord or letting agent. If you aren't sure then seek advice. It's better to anticipate problems than to argue later.

If you sign a joint tenancy agreement, be aware that all the people named on the contract are liable. That means that if one of your flatmates fails to pay their share of their rent, you'll be required to plug the gap. As you will probably have limited income, you may need a parent or guardian to act as guarantor – taking legal and financial responsibility on your behalf. This means that they will have to pay if you fail to pay the rent or cause damage to the property, so be careful to discuss this before making any commitments.

Pay the deposit

There are two types of deposit – a **holding deposit** and a **tenancy deposit**. In almost all circumstances, you will have to pay both.

A **holding deposit** secures the property while details are exchanged and paperwork is arranged. This is capped at an equivalent to one weeks' rent. This deposit should be refunded within 7 calendar days of the tenancy start date. You can also use the holding deposit to put towards the first month's rent, or to put towards the tenancy deposit. The decision is yours.

A **tenancy deposit** may not be more than five weeks' worth of rent. The deposit will be returned to you at the end of the tenancy if you have left the property in the same condition that you first rented it, allowing for fair wear and tear.

In England and Wales, your landlord or letting agent is legally obliged to put the money into one of three government approved deposit schemes within 14 days of taking it and provide you with a receipt and details of the scheme. At the end of the tenancy if you and the landlord or letting agent cannot agree on how much of the deposit is withheld, there is a free disputes service available.

Permitted fees

The government's guidance on the **Tenant Fees Act** contains information about the fees that letting agents and landlords are permitted to charge tenants. Any other type of charge is prohibited.

Permitted fees are as follows:

- rent

- a refundable **holding deposit** (to reserve a property) capped at no more than 1 week's rent

- a refundable **tenancy deposit** capped at no more than 5 weeks' rent

- payments associated with early termination of the tenancy, when early termination is requested by the tenant

- payments capped at £50 (or reasonably incurred costs, if higher) for the variation of a tenancy

- payments in respect of utilities, communication services, TV licence and Council Tax (where written into the tenancy agreement)
- a default fee for late payment of rent and replacement of a lost key / security device giving access to the housing, where required under a tenancy agreement.

All other fees, including (but not limited to) the following, are banned:

- viewing fees, any charge for viewing the property
- referencing fees
- tenancy set up fees, any charge for setting up the tenancy or contracts
- check out fees, any charge for leaving the property
- third party fees, any charge for anything that is done by someone other than the landlord or tenant but that the landlord must pay for.

For further advice contact

Citizens Advice Consumer Services

BCP Council Civic Centre
Bourne Avenue
Bournemouth
BH2 6DY

For more information on HMO Licensing please contact
privatesector.housing@bcpcouncil.gov.uk

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