



ADVICE

MOVING IN

Step by Step Guide to Housing

MOVING IN

Leicester Students' Union Guide to Housing

2018/2019

A start up guide to all prospective and continuing students, to assist them through navigating the process of moving in to student accommodation or private housing.

Full of advice and useful secondary sources to provide students with as much useful information as possible.

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Student accommodation– A guide to renting a house or flat during your time at university.

Moving into a house or flat can feel like a new chapter of independence, excitement and fun.

There's a lot you will need to know if you are going to rent a house or flat as a student. What sort of rent can you afford? Do you know your rights as a tenant? What can you expect from your landlord? What about your deposit? We hope this guide helps you answer these queries.

Choosing a property

Private renting

- Living in private accommodation, like a shared house or flat has a lot of positives, It's generally cheaper, you can live with your friends and it's flexible, giving you more options as to where you want to live. It's also a good option if other university accommodation has no spaces left.
- You will probably have to deal with your own energy, water and internet bills. You might also end up in a house that might be further from campus and therefore you might have to consider the additional costs of transportation, or get a bike.
- Most Students choose to live only with other students and you can visit websites that cater for student accommodation and many lettings agents cater for students with the different properties they advertise. There are also Facebook groups dedicated to providing accommodation finding services to students. Here are just some examples of private renting and accommodation options available within Leicester:
- Examples of facebook pages include the University of Leicester Students' Union [facebook housemate finder](#) page or the [Clarendon Park Facebook Page](#).

- There are also plenty of websites dedicated to students looking for accommodation or housing such as:
 - [Accommodation for Students](#)
 - [GumTree.com](#)
 - [SpareRoom.co.uk](#)
 - [Easyoommate.com](#)
 - [RightMove.co.uk](#)
- You may have the option of living in private student flats/ halls off campus – these are run by private companies, but are otherwise similar to campus accommodation, please remember though that this is not university accommodation. What this means for you as a prospective tenant, is that the University has no jurisdiction or control over these properties, and therefore can only advise, rather than intervene or actively enforce change to any issues that a student may encounter.
- Different private flats/halls vary in price and facilities, so do some research to find what different places offer. You can look at some examples below:
 - [Code students](#)
 - [Unite students](#)

Security – you and your privately rented home.

- Whilst Leicester is generally a safe city to live in, burglaries do occur and can occur anywhere and at anytime and some burglars do target student homes, for items such as laptops, I pads, mobile phones, bicycles and other valuable items.
- It is always best to take steps/measures to maximise your home security to limit opportunities for burglars, for example ask the landlord for high gates with locks and security lights to be fitted to the back and side of the property. Keep all doors and windows closed and locked when you are not downstairs or not in the house (burglaires can occur at anytime). Use curtains and blinds so that passers by cannot see into your home. Keep your bicycle out of view, locked, ideally chained to a post or something, or in a locked shed or even in the house.
- For tips and advice on crime prevention from Leicestershire Police, please click on the following link: [Home security – Burglaries](#).

University accommodation.

The university has its own accommodation at [Oadby Student Village](#) which is a ten minute bus journey from the main campus and about a 45 minute walk from the main university campus. During term-time the buses run every ten minutes. The buses run from outside the university on University Rd, then along London Rd to Oadby student village.

Below are links to bus services and the Oadby student village bus route. ([Link to map here](#)).

- [Bus Route Map](#)
- [Transportation guide, including bus services through Oadby.](#)

Other University accommodation closer to the Main Campus is [City Living](#). This accommodation is around a ten to fifteen minute walk from the main campus. ([Link to map here](#)).

Living close to campus can be more more convenient – you won't have to commute for your lectures or for anything else happening on campus. Even if the accommodation isn't on campus, it should still be within walking distance or has a bus service going directly to the campus.

You'll be living with other students, so it's a great way to get to know other people. You also won't have to worry about bills – all costs will be included in your rent. Everything that your accommodation provides will be listed whether its catered services or something simple, such as an ironing board.

On the other hand, you won't be able to choose who you live with, so if you are ill at ease living with other people you don't know (particularly if they are messy and noisy), staying in this type of accommodation might not be for you. If any problems do occur, university accommodation has Residential Advisers (Student Staff) on hand, to listen and help with any concerns that you might have.

The Students' Union provides a Housing Advice Service to advise you with the process of moving in and dealing with issues with your accommodation.

For the Advice Service please click [here](#).

Living at home.

If staying at home during your studies is a viable option, it's a great way to save money. Even if you have to spend money to commute every day, you will probably still spend less than you would have on rent, bills and food.

However, if your parents don't live in or close to Leicester, this arrangement may quickly become tiresome. Having to travel for an hour or more to get to or from university could make things difficult, both for your studies and your ability to meet and socialise with fellow students.

Letting agencies and agents.

You should choose your Letting agency very carefully, as some are more professional, less expensive and more student friendly than others. It is not uncommon for students to have problems with their lettings agency. Research them and check online for any reviews before signing up to them.

1. Fees

Do not be fooled by how a letting agency looks from their shop front or website. Some letting agencies charge excessive 'admin' fees, Beware of exaggerated and excessive charges often applied by lettings agents. Tenants are often asked to pay as much as £400 for "administration" – which sometimes amounts to a few pieces of photocopied contracts. Look out for inflated credit reference fees (£150?), inventory fees (£80?), insurance fees, checking-out fees and cleaning fees.

2. Negotiate

Some students think they have no choice but to pay up before you do try and negotiate for a significant reduction in the fees, or look elsewhere. Always ask the agency for a full list of costs upfront to avoid nasty surprises. Negotiate with the agent on fees – for example, the cost to the agency of doing a credit check is in reality only around £10-£20 a head.

3. Legal

Find out what fees (and costs) you will be charged and when you need to pay them. By law, a breakdown of all fees should be clearly visible to you in the agent's office and on their website. This also allows you to compare their services with other agencies in the local area.

4. Amount

The type of fees charged and how much they cost vary depending on the letting agency.

Most letting agents, for example, charge a non-refundable admin fee but this can be anything from £90 to £375 or more.

5. No Charge

Do not pay a fee to register with an agency or for getting a list of properties as it is a criminal offence for them to charge for those. For more information about using a letting agency and their fees, click [here](#).

6. Complain

We would advise that you only sign up with a letting agency that is a registered member of a Lettings agents redress scheme. The redress schemes are bodies which can help tenants with complaints against letting agencies. There are now only two government approved redress schemes that letting agents must sign up with. You can contact them to make a complaint about your letting agents/agency.

- [The Property Ombudsmen](#).
- [The Property Redress Scheme](#).

7. Professional bodies

Reputable Letting agencies are often accredited through a professional body like [ARLA Propertymark](#), [NALS](#), [RICS](#) or [UKALA](#). Look for the [SAFEagent sign](#) too.

Landlords.

The landlord must provide you with:

1. A copy of the guide 'How to rent: the checklist for renting in England' as a printed copy or, if you agree, via email as a PDF attachment.
[How to rent checklist](#) (please click).
2. A gas safety certificate. The landlord must provide one at the start of the tenancy and within 28 days of each annual gas safety check, if there is a gas installation.
3. Deposit paperwork. If you have provided a deposit, the landlord must protect it in a government approved scheme within 30 days and provide you prescribed information about it. Make sure you get the official information from your landlord, and that you understand how to get your money back at the end of the tenancy. Keep this information safe as you will need it later.
4. The Energy Performance Certificate. This will affect your energy bills and the landlord must provide one (except for Houses in Multiple Occupation). From April 2018 private rented properties will need to achieve [a minimum EPC band 'E'](#) rating before they can be let (subject to exemptions).

If your tenancy started or was renewed after 1 October 2015 your landlord cannot evict you with a Section 21 notice (no fault eviction) if they have not provided you with these documents. You can still be evicted with a Section 8 notice if you break the terms of your tenancy.

The landlord should also provide you with:

1. A record of any [electrical inspections](#). All appliances must be safe and [checks every 5 years](#) are recommended.
2. Evidence that smoke alarms and any carbon monoxide alarms are in working order at the start of the tenancy. Tenants should then regularly check they are working and report faulty ones immediately.
3. Your landlord's name and address. Your landlord must provide a name and an address in England or Wales where you can write to them.

You could also ask the letting agency for the name and address of the actual landlord/owner of the property. The landlord is legally required to give you that information under section 48 of the [Landlord and Tenant Act 1985](#) within 21 days of when you requested it.

[Written requests for landlords name and address.](#) (please click).

Tenancies and contracts.

Before you move into a rented property, you will probably sign a contract. The contract between you and your landlord is known as a tenancy agreement. [Tenancies – further information](#).

Tenancy type

Virtually all student housing contracts/tenancies will be assured shorthold tenancies. If your tenancy is not, then do not sign anything without seeking advice first.

Student Tenancies are generally for 12 months, but some Landlords/Letting agencies might also offer 6 and 9 month tenancies, which you might have to request.

Information about your tenancy

- Reputable landlords give their tenants a tenancy agreement to sign, if they don't, you might question how reputable/professional they are. If you decide to rent from them ask and insist for a tenancy agreement, before you make any payment at all.
- Do not sign the tenancy agreement until you have seen the property at least once, ideally two or three times and also the surrounding area in terms of safety, security, noise levels in the street, from neighbours, children playing outside, other businesses, bars restaurants and local amenities etc. (daytime and night time).
- Do not rush to sign the tenancy agreement, take it away with you and read it thoroughly, take at least 24 hours to understand what you are signing up to. If you do not understand parts of it, check with the Advice Service in the Students' Union or with the university legal advice service (click [here](#)).
- It's always a good idea to ask for a copy of the tenancy agreement and to check it carefully before you sign it.

Your landlord's name and address

Your letting agency must provide the Landlord's name and an address in England or Wales where you can write to them.

You could also ask the letting agency for the name and address of the actual landlord/owner of the property. The letting agency are legally required to give you that information under section 48 of the [Landlord and Tenant Act 1985](#) within 21 days of when you requested it. (please click). The owner/landlord will be paying the letting agency to manage their property professionally.

[Written requests for landlords name and address.](#) (please click).

There is additional information about maintenance repairs and landlords/letting agencies responsibilities on the Citizens Advice page [here](#). There is also information on the Shelter webpage [here](#).

Joint tenancy agreement or individual contract?

- If you are renting with one or more other people, you will likely either be bound together under a joint tenancy agreement, or under separate individual contracts.
- Under a joint tenancy agreement, you and the other tenants will be renting the property as a group, meaning you will all have equal responsibility for the whole property.
- While this might inspire a greater sense of unity between yourself and your fellow tenants, it also means you are also jointly responsible for paying the rent and maintaining the property.
- This means that if one flat mate fails to pay the rent, the rest of you might have to cover it.
- Having separate individual contracts is generally preferable – you will only be responsible for your own rent and room.
- However, there are some disadvantages with this set-up – the landlord can have freer access to communal areas of the property, such as the bathroom and kitchen, than they would if the property was let under a joint agreement.

- With separate individual contracts if you and the other tenants watch live television on separate TVs or devices, then you will also need separate TV licenses.

For more information on Joint Tenancies click [here](#).

Houses in Multiple Occupation (HMO)

Students often live in shared houses or flats. Many of these properties are houses in multiple occupation (HMO). If you live in an HMO, your landlord has extra legal responsibilities and may need a licence for the property.

A property becomes an HMO when:

- There are three or more people living there
- There are at least 2 separate “households”
- The tenants share basic amenities, such as the bathroom and the kitchen

A household can either be a single person or a group of people from the same family (including unmarried partners). For example, if you are sharing a room with your girlfriend or boyfriend, you would make up a single household – if you live with another individual or couple, they would form another household.

An HMO has to comply with some extra rules.

For more information on HMO [click here](#) and for more information on licensing HMO [click here](#).

What should be in the tenancy agreement?

- Here are a few things that should be in any tenancy agreement:
- The names of all tenants included in the tenancy
- The dates of the beginning and end of the tenancy
- The address of the property
- How much rent you are paying
- When the rent is due (e.g. monthly or weekly)
- How you will pay the rent
- What bills you will have to pay, if any
- The amount you will pay for a deposit
- How your deposit will be protected, and when the landlord can deduct money from it
- Rules on terminating the tenancy (e.g. notice requirement)

- The agreement should also mention any specific rights, responsibilities or restrictions in the tenancy.
- It might seem obvious, but the agreement shouldn't include anything which breaks the law or runs contrary to your rights as a tenant – for example, if the agreement includes a clause requiring you to give your landlord access without any notice.
- Even if you sign a contract containing such terms, they will not be enforceable (although the inclusion of such terms might be a sign that a landlord is not worth dealing with in the first place).

Precautions to take before signing the contract/tenancy agreement.

Read it. Check that what the landlord has told you about the tenancy is reflected in the contract (such as the beginning and end dates of the tenancy, the rent amount and what repairs they will cover).

If there is anything in the contract that doesn't match up with what the landlord has told you, raise it with them BEFORE you sign.

You should also look for other rights and responsibilities you will have in the contract – for example, whether the landlord will allow for general wear and tear. If this isn't mentioned in the contract, you may find the cost of wear and tear coming out of your deposit at the end of the year.

6, 9 or 12-month tenancy.

Generally, a fixed-term tenancy will last for 12 months – this can be inconvenient for you if your course ends in June and you want to go home or somewhere else over the summer.

However, some landlords will let their property under a 6 or 9-month agreement for students, meaning that you won't have to pay rent on an empty room over the summer, so it's worth finding out if your prospective landlord can offer this.

How to rent.

You can get detailed information about your rights and the landlord's obligations by clicking on the link [here](#).

Inventory.

The landlord should take an inventory of what is in the property when you move in. Check this inventory when you move in – if there is anything which is missing or broken, tell your landlord and make sure it is reflected in the inventory. There should be at least some kind of written record of this.

It is advisable that you take photographs and video of the condition of the property, including photographs of the walls, ceiling, doors, carpets, appliances and any furniture. Your landlord/letting agency, should allow for reasonable wear and tear and you should not have money deducted from your deposit for that.

You can look at and print out a blank example of an inventory by clicking on the link [here](#).

You can read more about Tenancy contracts on the Citizens Advice webpage by clicking [here](#).

Guarantors.

A guarantor is an individual who agrees to cover the cost of your rent if you are unable to pay.

This is a common inclusion for student tenants – one of your parents should suffice, but another friend or family member can also do this, provided they are over 18. They will need to sign a guarantor agreement.

Landlords will usually want a guarantor who lives in the UK, as it's easier for them to take legal action against a UK resident if they need to.

This may present a problem for you if you're an international student, so if you can't get a UK-based guarantor, you may be asked to pay more rent in advance.

Being a guarantor is potentially risky – if you don't pay your rent, the guarantor may be taken to court for it. However, as long as you always pay your rent on time, it shouldn't cause your guarantor any problems.

Can the guarantor cover other costs?

Depending on the terms of the agreement, the guarantor may be held financially responsible for damage done to the property, or even court costs incurred by the landlord from any legal action they have had to take against you.

If the guarantor is going to be responsible for more than just rent, this should be explained in the guarantee agreement. However, if this has been communicated to the guarantor verbally and they have agreed, this may also be considered binding.

If you and your fellow tenants are renting under a joint tenancy agreement, you are all equally liable for each other's share of the rent – as a result, if one of your housemates fails to pay the rent one month, your guarantor may have to foot the bill.

Checks on the guarantor.

The landlord may request a credit check on your guarantor – this is quite normal. However, if your guarantor has a poor credit history, you may have to ask someone else.

What to do if you can't get a guarantor?

You may be one of those students or young people living in England who find it impossible to get a guarantor, perhaps because you don't have a relative or friend who is willing or able to act as guarantor, or you are a care leaver, or you no longer have any kind of relationship with your parents, or you are an international student who can't provide a UK-based guarantor. Here we provide information about possible solutions.

Private Guarantor schemes.

- There are some private companies that offer to act as a guarantor for young people in work or students in return for a fee, such as Housing Hand and UK Guarantor. So, it's the private company that enters into a guarantee contract with the landlord. But they have the right to get their money back from you if they have to make payments to the landlord.
- These private schemes typically ask for a co-signer. A co-signer is someone who signs the same agreement as you. As a result, they will be liable to repay any money the company has to pay on your behalf to the landlord.
- The difference between being a co-signer and a guarantor isn't so much to do with the legal responsibilities each takes on – these are very similar. It's to do with the fact that these private companies don't usually credit check a co-signer, so they may accept people who would not be able to act as a guarantor.
- If you're having difficulty finding someone who meets the landlord's requirements to be a guarantor (see [Guarantors - who they are and what they do](#) for details) then you may want to think about whether you can find someone who might be acceptable as a co-signer instead. For example, someone who isn't a home owner.

You can find more information at [Housing Hand](#) and [UK Guarantor](#) (private guarantor schemes).

- Bursaries, scholarships and other support offered by universities and colleges
If you're a student who can't get a guarantor, you can ask the Student Welfare team if the university provide bursaries or scholarships or any other financial support specifically for students in your situation. For example, some universities and colleges offer bursaries to help care leavers avoid becoming homeless in the summer holidays or to help you pay a larger deposit or extra rent in advance to help you reassure your landlord that they can accept you as a tenant with confidence.
- Unite Foundation Scholarship Scheme
The Unite Foundation is a charity that provides care leavers and students who no longer have any relationship with their parents with the opportunity to apply for free accommodation for 3 years of undergraduate study at some universities. You can find more information about eligibility and the benefits and responsibilities of receiving a Unite scholarship a [Get a scholarship](#).

Other options.

- You may be able to persuade your landlord to waive the need for a guarantor by offering them a larger deposit or 6 months' rent in advance. This may give them the greater sense of security they are looking for. However, neither option is ideal and you may not have the money to make such a suggestion. While the landlord is required to keep any deposit money in a deposit protection scheme, you could still be at risk of losing all or some of your deposit money if you are a joint tenant and one or more of the other tenants doesn't pay what they owe to the landlord. Paying a large amount of rent in advance can leave you open to fraud or problems getting the money back if the tenancy ends early for any reason.
- There are tenant referencing and insurance companies that offer rent guarantee and legal expense insurance to landlords.
- Typically, landlords can buy 6-month or 12-month policies for premiums between about £50-£60 and £100 to safeguard their rental income up to a fixed monthly maximum, for example, £2,500. If your landlord carries such insurance they will be protected if you don't pay your rent. You could offer to pay the premium for this type of insurance in return for your landlord waiving their requirement for a guarantor. However, it is probably a condition of any rent guarantee insurance that you, as the prospective tenant, are reference checked. The company providing the insurance

may insist on you having a guarantor, irrespective of what the landlord thinks. But it may be worth investigating this possibility.

- You could consider renting from a resident landlord – so you would share living room and kitchen accommodation with them but have your own bedroom, possibly ensuite. Although this will restrict your legal rights, (if you rent from a resident landlord that you share some accommodation with, they do not have to go to court to evict you) the upside is that resident landlords are often more flexible and typically don't require a UK-based guarantor. It's not easy finding a resident landlord but you could try asking around among your friends, colleagues and family and also search online to see if they know of anyone.

For further information from Citizens Advice, please click on the following link :

[Guarantor information – Citizens Advice.](#)

Deposits.

Most tenancy agreements will require you to put down a deposit – this is a sum of money from which the landlord can deduct the cost of repairs and other costs at the end of your tenancy.

How much will the deposit cost?

A deposit will typically cost about the same as a month's rent. However, there aren't any restrictions on how much a deposit can be, so it could be a bit more or less.

What can the landlord deduct?

The tenancy agreement should specify exactly what the landlord can deduct for. Usually this will include:

- Repair or replacement to any damaged furnishings
- Repairs to damage to the structure of the property (walls, ceilings, etc.)
- Replacement of any lost or broken plates, pots, pans and eating utensils
- The cost of getting carpets, windows and other parts of the property cleaned
- The cost of disposing of any of your rubbish or recycling.

Most tenancy agreements will allow for “general wear and tear”, meaning that you will only be penalised for damage caused by negligence or carelessness, rather than damage that happens from general usage.

However, not all agreements will allow for this – check your tenancy agreement to see if it mentions this.

Protecting your deposit.

The landlord is legally required to place your deposit into a tenancy deposit protection (TDP) scheme. These schemes are designed to prevent the landlord from unfairly withholding your deposit at the end of the tenancy.

As long as you pay your rent in full, don't damage the property and comply with the tenancy agreement, you should receive the deposit back in full. If you and the landlord have a dispute over the deposit at the end of the tenancy, you can use the scheme's free dispute resolution service to settle it.

Your deposit should be protected under one of the following schemes:

- [Deposit Protection Service](#)
- [MyDeposits - including deposits that were held by Capita](#)
- [Tenancy Deposit Scheme](#)
- If you think that your landlord hasn't protected the deposit, you can take them to court. You can make an application to court. We would recommend that you seek legal advice on this matter before issuing a claim.

If the court finds that the deposit hasn't been protected, they can order the landlord to either pay it into a TDP or pay it back to you.

The court can go further than this – they may rule that the landlord should pay you as much as three times the value of the deposit or that you can stay at the property beyond the end of your tenancy.

[Advice on ensuring you get the full deposit back.](#)

The simple answer to this is to just leave the place in as good a condition as you can. You can do that by:

- Making sure everything is clean
- Checking the inventory and replacing any lost or broken items
- Getting the garden in good condition (removing weeds, etc.)

If you break or lose something, it may be less expensive to just replace the items yourself, rather than leave it for the landlord to do it and charge you later.

The same goes for cleaning – if you can give everything a good scrub before you leave, the landlord won't have to deduct the cost of hiring a cleaner from your deposit.

For more information on deposits [click here](#).

Rights and responsibilities.

Tenants' rights.

Your rights and responsibilities as a tenant will vary based on what sort of property you are living in and what the tenancy agreement says.

However, there are a few rights and responsibilities which most, if not all, tenants have.

Rights to entry

- The landlord usually needs to get your permission before entering your home – for example, if they want to inspect the property or give a viewing to a prospective future tenant, they should give you at least 24 hours' notice. You should also check the tenancy agreement as it's not unusual for the agreement to include a section dealing with the landlord's rights to enter the property.
- Also, they should enter the property at a reasonable time – entering the property for an inspection at 3am would be unreasonable, regardless of how much notice the landlord gave.
- The landlord can only enter without notice if there is a potential emergency – for example, if they smell gas coming from the property, if there is structural damage that needs to be fixed urgently, or if they suspect that a criminal incident has happened or is happening inside.

Freedom from harassment

It might go without saying, but it is illegal for your landlord to harass you in any way.

Harassment can come in many forms, including:

- inappropriate sexual or racial comments
- violence
- taking or interfering with your stuff
- cutting off your electricity
- entering the property without your permission
- threatening to do any of these things.
- If your landlord or someone representing them is harassing you, you should keep a written record of what happens, with any other evidence you can gather (photos, videos, etc.).
- You should contact your landlord in writing to request that they stop and threaten to take them to court if they don't.
- If they don't stop, you should report it to the university Student Welfare Team, you could also report it to Leicester city council and the Police. You could also contact the Students' Union Advice Service.
- You can also take the landlord to court to get an injunction against them.
- If you are being threatened with physical violence or the harassment continues, you should call the police.

If you need more information on your rights and responsibilities click [here](#).

Click [here](#) to find out your top ten tenancy rights every student should know.

Landlords responsibilities.

Repairs.

Your landlord is responsible for most repair work because the law, section 11 of the Landlord and Tenant Act 1985, implies a term on repairs into every tenancy agreement even if the agreement is not in writing.

It means that your landlord is responsible for repairing:

- the structure and exterior of your home, for example, the walls, roof, foundations, drains, guttering and external pipes, windows and external doors
- basins, sinks, baths, showers, toilets and their pipework
- water and gas pipes, electrical wiring, water tanks, boilers, heating and hot water, radiators, gas fires, fitted electric fires or fitted heaters.

You should contact your landlord if the property needs repair, particularly if the damage is dangerous or may lead to further damage (exposed wires or a leaking pipe, for example).

There is additional information about maintenance repairs and landlords/letting agencies responsibilities on the Citizens Advice page [here](#).

There is also information on the Shelter webpage [here](#).

Landlord's responsibilities.

- Gas safety checks

The property and all gas appliances within must undergo an annual gas safety check. You should be given a gas safety certificate when you move in.

- Electric safety checks

The electrics in the property must be inspected at least every five years – the landlord should have a certificate to prove this.

- Fire safety standards

The property should have a working fire alarm, and should have a clear escape route. The landlord may also provide a fire extinguisher, although this is not a legal requirement.

Click [here](#) for more information about the landlords responsibilities.

Insurance.

If you are living away from home, you will most likely need insurance to cover you in case your possessions are lost, damaged or stolen.

Here's a look at what will already be covered, and what you will need to get covered.

What landlord's insurance usually covers.

- The landlord will probably have buildings insurance, which covers damage to the actual building, such as damage to the walls, doors and ceilings.
- This means you shouldn't have to worry about the cost of fixing damage to the building (provided that you didn't do the damage yourself).
- If the property comes furnished, the landlord may also have contents insurance to cover damage to the furniture, kitchen appliances, and any other furnishings.

What insurance should students consider?

The landlord's insurance is unlikely to cover your own possessions, so you would need your own contents insurance if you want to cover your things from damage (from fire, flooding, and other hazards) and loss or theft.

Here are a few things you might want to protect:

- Your laptop
- Your mobile phone, tablet, or other devices
- Your bike.

The average contents insurance policy will cover damage and loss from most typical sources – fire, flood, theft in a break-in, etc.

You should consider the following before taking out a policy:

- Will it cover items lost or stolen outside the home? If you take your phone and laptop with you to a lecture or the library, you could be walking around with at least £1,000 worth of electronics on you.
- Will it cover extra items, such as your guitar or bike? Not all policies cover musical instruments or other expensive items by default – check that they are covered.
- Does the insurance only cover forced entry? If you are living in a shared house with people you don't know that well, an unscrupulous housemate or friend of a housemate could steal something valuable of yours without needing to force entry. If this is a concern, make sure your insurance covers this.
- Is accidental damage covered? No matter how careful you are, there's always a chance that you or a new acquaintance could drop or spill something. See if your insurance can cover this.

If your parents have their own contents insurance, it's possible that it will cover your own property while you are away at university. Check this before you buy your own insurance – make sure it will cover everything you need.

If the house or flat is furnished, you may be required under the terms of the tenancy to cover the furnishings with your own insurance. Read the tenancy agreement and check with the landlord whether this is the case.

For more information on student insurance [click here](#) and for information on how to get it [click here](#).

Condition of the property.

- You should have a good look at the state of the property before you commit to anything, and look for any nasty surprises.
- If there are any unpleasant things hidden away in the property, you may have to live with them for the next 9 to 12 months. If the landlord was unwilling to fix these problems before the previous tenants moved out, they might be unlikely to be prepared to fix them for you.
- You may also find yourself blamed for any problems with the property when the time comes to move out, even if they were there when you moved in – the last thing you want is to have a portion of your deposit deducted for damage that you didn't do.
- To minimise problems or disputes over the condition of the property when you move out, you should take a detailed account of the condition of the property, including photographs and video before you move in.

Look for signs of damp.

It's not always easy to work out if your landlord is responsible for resolving problems with damp. This is because it can be difficult to find the exact cause of damp without the help of a surveyor, unless, it's obvious, such as a leaking roof.

What is damp?

Damp is a common problem which many tenants experience when renting accommodation. There are several types of dampness:

- rising damp, which happens when moisture travels up from the ground through the masonry to the height of about one metre
- penetrating damp, which happens when water penetrates into the fabric of a building from outside to inside, for example, because of a leaking downpipe
- construction damp, where dampness is caused by a problem in how the property was designed
- condensation dampness, which generally happens when a property can't deal with normal levels of water vapour because of a lack of insulation, ventilation or heating, or a combination of all of these things.
- There are a number of different signs that the house you are looking at contains damp – it's common for it to show up in the form of dark mold on the wall or ceiling, or as condensation on these surfaces. It can also be detected as an unpleasant smell.

- As well as being unsightly, damp can cause health problems if left to rage unchecked, causing respiratory and other health problems, particularly for people who have eczema or asthma.
- If you see furniture arranged in a strange or illogical way, it would be a good idea to pull it out and peer at the wall behind – it may have been arranged like this to cover up evidence of damp.
- Damp could be an indication that there is a leak somewhere too.

Click [here](#) for further information about damp.

Other important checks

- Check that the roof is in good repair.

If there are any problems with the roof, better to find out before you sign a contract than in the middle of winter when wind and rain arrive to buffet your home.

You should bring this up with the landlord, and ask them how recently the roof has been inspected and if all of the guttering and pipes are in good repair. Get their response in writing/email/text.

- Look for signs of mice in the property

Mice and other unwelcome rodent guests can be a real nuisance and a health hazard. They can chew through things and spread disease, as well as being generally unpleasant to have around.

Mice tend to avoid humans tramping through the property, so you wouldn't necessarily spot any while the landlord is showing you around, no matter how much cheese you drop. Instead, look for signs of mouse or rat droppings on the carpet, under the sink, in and around kitchen cupboards, surfaces etc.

You could also look for signs that furniture or pipes have been gnawed on by rats. You can report any issues with pests/infestations/rodents to your landlord and [Leicester City Council](#).

- Check if the heating system is going to be adequate in the winter

As with the roof, you want to catch any problems with the heating before the freezing depths of winter.

Make sure that the heating works fine, and that it covers all of the rooms – after all, the heating could be working fine in the lounge and elsewhere in the house, but that won't be of much comfort if the radiator in your bedroom is broken.

- Is there adequate loft insulation?

The recommended loft insulation should be to a depth of 270mm. Check with your landlord if this is the case (if you can safely access your loft, you can check if there is loft insulation there and if it is adequate, or get someone who knows about loft insulation to have a look).

25% of heat is lost through the roof, so having loft insulation means that you save on energy bills and have a cosier warm house.

- Check that all of the lights are working and that there are no loose wires

This is an easy one to forget, unless you are viewing the property at night. You should test the lights in all of the rooms to make sure they work – if there are any that don't work, ask the landlord why.

It may turn out that a light which doesn't appear to work simply needs a new bulb – however, if you don't discover this until after you move in, you might have to replace it at your own expense.

Malfunctioning lights could also be indicative of electrical faults or more dangerous problems, as could any exposed wires. If you notice any problems like these, ensure that the landlord has the problem fixed, before signing a tenancy agreement or moving in.

- Switch on appliances to ensure that they work

As with the lights, this is the sort of thing you might overlook – however, you can easily check if something is working by switching it off and on.

Major appliances such as the fridge, oven and washing machine should be checked, as well as smaller appliances like the kettle and toaster.

If any of these appliances don't work, you should seek assurances from the landlord that they will be fixed before you move in.

Failing to notice problems with appliances at this point means that you will have to wait to have them fixed after you have moved in – or worse still, have your landlord accuse you of breaking them and demand that you pay to have them fixed or replaced.

- Check furniture is in good condition

The sofa, chairs and beds may look fine, but you might find that they crumple when you sit on them.

This is particularly important for your bed – you don't want to spend your first year at university propping up your bed with textbooks, and with bedsprings digging into your back.

- Make sure locks are secure

As well as checking the doors, you should also check that the windows lock properly. If the bedrooms have locks, make sure that these are in good condition too. If these locks don't work, it could have implications for your contents insurance.

- Make sure that pots, pans, plates and cutlery are usable

Not all properties come with these, so you might need to bring your own kitchen equipment.

However, if they are provided, you should find out how many are provided, and what sort of condition they are in. If it turns out that the promised kitchen supplies amount to a couple of plates and a pan covered in burnt-on grease, you should make plans to bring your own (and consider whether this landlord may have cut corners elsewhere).

TV License and Bills.

Do students need a TV Licence?

Whether you're a student, a parent or you provide student accommodation, find out when a TV Licence is needed and how much it costs.

When you need a TV Licence

The law still applies to students. You must be covered by a TV Licence to:

- watch or record programmes as they're being shown on TV or live on an online TV service, [such as All4, Sky Go and YouTube](#), or
- Download or watch [BBC programmes on iPlayer](#).

This could be on any device, including a TV, desktop computer, laptop, mobile phone, tablet, games console, digital box or DVD/VHS recorder.

- A TV Licence costs £150.50 a year

You can pay in one go, or spread the cost weekly, monthly or quarterly. You can buy and manage your licence online. And if you don't need your licence for a full 12 months, you [could apply for a refund](#).

[Pay for a TV Licence](#)

Are you already covered?

A halls communal licence won't cover your room. But you may be covered by your parents' licence. If you think you are, please check that all of the following are true before telling us you don't need one:

- Your out-of-term address (parents' address) is covered by a TV Licence
- AND you only use TV receiving equipment that is powered solely by its own internal batteries
- AND you have not connected it to an aerial or plugged it into the mains.

[TV licenses – Full information for students \(please click\)](#).

Budgeting – are bills included?

An important thing to consider when looking at a property is whether or not you can actually afford to live there.

This is easier to work out when looking at university accommodation or anywhere else that has bills included in the rent.

However, with most private accommodation, you'll have to factor in the cost of bills, including:

- Electricity
- Gas
- Water
- Phone and internet
- TV license
- Household insurance (if you choose to have it).

You could ask your landlord how much you should expect to pay – they should have an idea of how much the previous tenants were or are paying.

Better still, if the current tenants are still there, you could ask them.

Council tax.

Full-time students generally don't have to pay council tax, so if there are only full-time students living in the property, you won't have to pay council tax.

You are generally considered a full-time student for these purposes if:

- Your course lasts for at least one year, and
- It involves at least 21 hours of study per week (including private study time).
- However, if there is at least one non-student or part-time student in the property, the property will be liable for council tax, albeit at only 75% of the normal rate. You may need to contact the council to inform them that you are due the reduced rate.
- How this is paid is up to you and your would-be housemates – for example, if you are the only student in a house of professionals, they might be happy for you to be exempt from paying any council tax. However, they don't have to agree to this.
- If you are going to be living with anyone who doesn't qualify as a full-time student, you should come to an agreement on this before you move in. Make sure you get any agreement you have reached in writing, just in case there is a dispute in the future.
- Click here [for further information about Council tax exemption for students](#).

Useful links for accommodation and landlord issues.

[Advice service](#)

Email: advice@le.ac.uk

tel: 0116 2231132/ 1184

[UoL Legal advice Service](#) (free legal advice clinic).

[Shelter Housing](#) in Leicester

[Shelter Housing website.](#)

[Leicester City Council](#)

[Citizens Advice.](#)

[Gov.Uk Advice.](#)

For problems and complaints about letting agents/agencies you can also contact the organisations below (and also about landlords if they are members of the Ombudsman scheme)

[Property Ombudsman.](#)

[Property Redress Scheme.](#)

[Property complaints - Which.](#)