

THE ARLA STUDENT GUIDE TO RENTING A HOUSE

HOW TO PROTECT YOURSELF AND YOUR MONEY



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BEFORE YOU START LOOKING.

MONEY

Decide what you can afford before you start house hunting. Remember you will have to budget for gas, electricity, water, phone, internet and a TV licence, as well as food and general household items.

One of the bonuses of being a student is that you don't have to pay council tax for your house. However bear in mind that should you decide to live with a non-student you will be required to pay council tax with a 25% discount.

CHOOSE YOUR HOUSEMATES CAREFULLY

This is very important, as one of the main problems in shared houses is disagreements between housemates. Conflicting lifestyles, recreational habits and personality clashes can cause misery and often come to a head during exam time. Remember you are signing a legally binding contract and will not be able to simply walk away.

Have a think about your own lifestyle and what you would like in a housemate, for example reliability with money. If you are an early riser who prefers a quiet and tidy house, don't choose to live with a messy party animal – a fun friend is not necessarily a good housemate.

LIST THE MOST IMPORTANT THINGS

Start looking early and be prepared to compromise. As a group decide on a lead tenant and how to split and share responsibility for bills. Consider how you will pay the deposit and who will be the guarantor for each occupier. What are the deal-breakers: number of bedrooms? Parking spaces? Proximity to campus?

2

THE SEARCH.



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WHEN TO LOOK

Availability varies from area to area. Get in contact with your local ARLA agent and they should be able to advise you on the best time to start looking for accommodation in your area.

LOCATION LOCATION LOCATION

Most university towns/cities have well-known student areas – ask around.

Consider proximity to campus and essentials such as shops, cash point, public transport, and safety.

CHOOSING AN AGENT

Look for an agent with an ARLA Licensed logo on their website, letting boards and in their office windows. This means that they are expected to maintain standards throughout their properties, and the way that they treat deposit and rent payments is regularly monitored by the association.

Not all letting agents are regulated and rogue agents can cause students stress and loss of money. Look for the ARLA Licensed logo and protect yourself and your money.

Search for an ARLA agent at
ARLA.CO.UK/FIND-AGENT



PROPERTY CHECKLIST.

USE AN ARLA LICENSED MEMBER TO ENSURE THAT YOUR ACCOMMODATION IS SAFE AND SECURE, AND THAT YOUR TENANCY RUNS SMOOTHLY.

SPACE.

- ☐ Is the layout suitable? Is there enough communal living space?
- ☐ Are there enough facilities for the number of housemates? For example, bathrooms, cupboards and fridge space.
- ☐ Is there broadband?
- ☐ Is there enough storage? Is there space for a bike if required?
- ☐ If you have a car, is there parking space?

CONDITION.

- ☐ Check for signs of damp.
- ☐ Ask to see an Energy Performance Certificate (EPC). From this you can judge whether the energy and heating bills will be high.
- ☐ Is the furniture/carpets/decoration in good condition?
- ☐ Are there enough radiators throughout the property?
- ☐ Is there double glazing?
- ☐ Is there working hot water?

SAFETY & SECURITY.

- ☐ Are there working smoke alarms?
- ☐ Are plug sockets free from cracks and other damage?
- ☐ Ask the landlord how they will protect your deposit.
- ☐ Are all windows lockable?
- ☐ Is there a working burglar alarm?
- ☐ Ask to see the Gas Safety Certificate. This shows that gas fittings have been inspected and approved.

QUESTIONS TO ASK THE CURRENT TENANTS.

- ☐ What is the landlord or agent like - are repairs done quickly?
- ☐ Does the heating work?
- ☐ Have they enjoyed living there? Why are they leaving?
- ☐ What are the neighbours like?
- ☐ Are there any outstanding problems with the house?

USEFUL INFORMATION.

Deposit protection scheme name.....

Deposit paid and date

Additional fees paid and date

Date tenancy started

Who will you deal with? Landlord or letting agent name and number?
.....

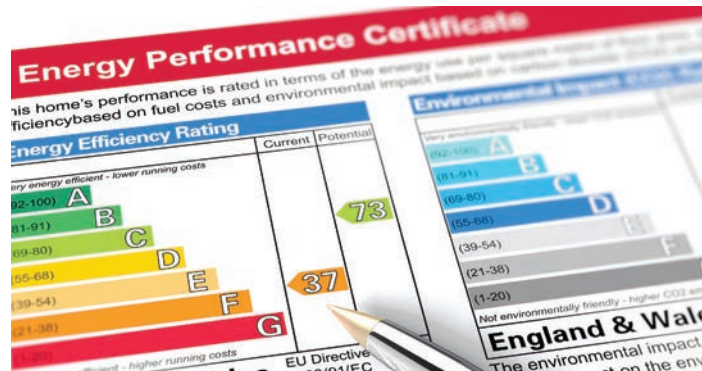
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PROTECT YOURSELF & YOUR MONEY.

GAS SAFETY AND ELECTRICAL CERTIFICATES

Ask to see a valid Gas Safety Certificate and evidence of recent inspection by a qualified electrician. Badly fitted gas appliances or electrics can be deadly, causing fire, explosion and death by carbon monoxide poisoning. Don't take chances - your life may depend on this.



HOUSES IN MULTIPLE OCCUPATION (HMO)

Details of HMO licences vary according to local authority, search HMO licence and your town to find out what is needed in your area. Without a licence the property may not be safe or have enough working smoke alarms and fire escapes.

WHAT IF YOU HAVE A SERIOUS PROBLEM WITH THE HOUSE?

All letting agents are required to sign up to a property redress scheme. ARLA Licensed members will belong to either **The Property Ombudsman, Ombudsman Services Property** or the **Property Redress Scheme**. Membership means that if you have a dispute with your landlord, the case can be referred to a neutral expert for independent redress - note which scheme your agent is signed up to.

PROTECTION FOR YOUR MONEY (CLIENT MONEY PROTECTION)

All ARLA Licensed agents have to pay into a Client Money Protection scheme. This is one of several additional measures that agents have to satisfy in order to become an ARLA Licensed member.

SIGNING THE CONTRACT.

THE CONTRACT

Read the contract carefully before signing. If you have any doubts, your Students' Union will go through it with you. The contract will include the address of the property, the landlord and tenants' names, relevant contact details, rental amount and date on which it is due. You might agree with a landlord that they will repair something before you move in - make sure this is added to the contract before you sign.

The most common type of contract for students is an Assured Shorthold Tenancy (AST), including the names of all tenants which will be held "jointly and severally liable". This means that if one housemate leaves the house, the others are still responsible for paying that person's rent; you are all legally responsible for all of the rent, not just your own. Parents will also be asked to act as guarantors and accept legal and financial responsibility should you fail to pay your rent.

THE FEES

Holding fee - You may need to pay a deposit to reserve the property. This is refundable but reasonable costs can be deducted. Make sure that you understand the cost and terms of this and have details recorded for the end of the tenancy.

Agency charges - Letting agents may charge you for their service. Fees vary and should be transparent. Ask for details of all fees that will or could be incurred.

Deposit - You will need to pay a deposit, which will be approximately six weeks' rent. Your landlord is required by law to register the deposit with a government approved scheme within 30 days of you paying it. They must also give you the details of where the money is being held. Find out more here:

www.direct.gov.uk/en/TenancyDeposit/index.htm

The deposit is refundable unless you have damaged the house or it's contents. Make sure an inventory is completed and take dated photos of damage before you move in. Get the agent to date and sign copies of the photos - this could save your deposit at the end of the tenancy!



FILL IN THE INVENTORY

Be prepared to make notes on the inventory, from small carpet holes to marks on walls. Get these amended agreed and keep a dated copy signed by the agent. If you don't, expect to lose your deposit!

CHANGE UTILITIES TO YOUR NAME AND BANK DETAILS, READ THE METERS

Read your gas and electricity meters when you first move in, notify the utility companies of the change - give them the meter reading, your move in date and ideally the names of all the tenants. This ensures that you share responsibility for the payments.

BUY A TV LICENCE

If you have a television in your house then you need to buy a TV licence, more information can be found here: www.tvlicensing.co.uk

THROUGHOUT THE TENANCY

Report any problems/damage as they happen and keep copies to prove that you reported it.

When you leave for breaks consider leaving heating on low to ensure that pipes don't freeze - you will be liable for the repairs if they do.

Carry your key on a lanyard around your neck, it reduces the chances of getting locked out.

Don't chain your bike to a fire escape - it may stop you getting out in an emergency.

Back up your work to a safe place - if there is a break in you will not need to deal with having lost all of your studies as well.

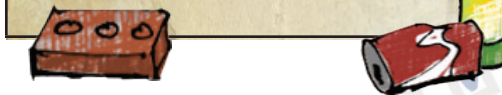
ARRANGE INSURANCE

According to moneysupermarket.com, one in three university students are victims of crime each year. Gadgets such as laptops are essential for university life, so it is important to get insurance cover. Some students may be covered by their parents' contents policy however don't assume this is the case.

MOVING OUT

It is recommended that you contact your letting agent a month prior to your moving out date. They will be able to guide you through the process and suggest what action to take in order to reclaim your deposit.

Make sure you leave the property in the same condition as the day you arrived. Club together to pay for a cleaner especially if you don't have time to do this yourselves.



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for further advice call

0844 387 0555

or email: public@nfopp-regulation.co.uk



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