

# Getting your foot in the door



# Introduction

Choosing accommodation is a big decision and making an informed choice can help enhance your time at Greenwich.

Whether you're renting for the first time or have rented before this guide will help guide you when looking for and renting. We'll also cover the main issues that most commonly impact students when renting.

In this guide you'll find advice on choosing accommodation and where to go for support and advice if you need help.

This guide isn't definitive, but it is a good place to start with lots of helpful links to further information and services where you can seek support.







# Finding somewhere to live



Most students rent in either university halls or from a private landlord/estate agents.

## **University halls**

The University of Greenwich have halls where students can stay whilst they study here on or near our campuses at Greenwich, Avery Hill and Medway. They also run bus services between campuses, including a free shuttle bus between Greenwich and Avery Hill.

The rent in halls can be more expensive than renting privately but the amount of deposit you pay is often less, and you don't have to pay extra for heating, water or electric. It's usually easier to address problems if things go wrong.

You can apply for halls on the university website. Halls often fill up quickly so the sooner you apply the better.

## **Renting privately**

Most students rent privately under an agreement called an 'assured shorthold tenancy' either directly with a landlord or through an estate agent.

Some students live with their landlord as a 'lodger' or live in a property under a 'licence'. Lodgers and licences have fewer legal rights than those renting under an assured shorthold tenancy.

In this guide we'll focus on those renting privately under an 'assured shorthold tenancy' but the GSU Advice Service can offer support to all types of renters.

## Where should I look?

These websites can help you find a room or a whole property depending on your needs.

Search online for:

StudentPad - Medway

Student Pad - Greenwich

Spareroom

Right Move

Zoopla

On the Market

The properties on these sites have not been checked by us, so you should be cautious about handing over any money until you have seen the property or know it is legitimate.

## Looking for reputable estate agents?

Search for estate agents who are registered with a professional body. You may pay more renting through an estate agent, but good ones know their legal duties, and you may have fewer problems.

Professional schemes include the Guild of Property Professionals, Propertymark, Safeagent, the Royal Institution of Chartered Surveyors or the UK Association of Letting Agents.

## A checklist to think about before you start

- ◆ Decide if you want to apply for halls or rent privately.
- ◆ Consider your commute to the main campus you'll study on.
- ◆ Set some money aside for a deposit which can't usually be more than 5 weeks rent.
- ◆ Prepare documents to prove your immigration status.
- ◆ You might be asked to consent to a credit history and employment status check.
- ◆ You might need to arrange a UK based guarantor.
- ◆ Consider if you are entitled to Housing Benefit, Universal credit or Personal Independence payments.
- ◆ If you have accessibility needs is the property appropriate for you.



# Our tips



## **Deciding where to live**

Use city mapper or google maps to check how long your commute to campus would be.

The university has a bus service running between campus too

[gre.ac.uk/about-us/travel/bus](https://www.gre.ac.uk/about-us/travel/bus)

## **What if I don't have a UK based guarantor?**

The University have a partnership with YourGuarantor to help International and EU students who need a UK rent guarantor for renting in the private sector. This is not available to students in their first year of study at the university.

Find out more about this scheme at [gresu.uk/renting-privately](https://www.gresu.uk/renting-privately)

## **Give yourself at least 2 – 4 weeks to find somewhere to live**

Ideally, a couple of months to find something suitable. Visit the property or arrange a video tour– check it's suitable for you and in good condition.

## **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.





# Paying your rent

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.





### **How much should rent cost?**

Once you have found a property you should consider if it's affordable and good value for money.

If you're renting in London search for London Rents Map online for average rents per area.

Remember to check which bills are and are not included.

### **Start-up costs**

You'll need to budget for rent, and you will probably have to pay 5 weeks rent as a deposit, and perhaps the first month's rent in advance.

### **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. You might want to change your energy provider, useful links at the end on where to look.

### **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, the rest of you are still obligated to pay their share, even after you move out.



# Before you sign your agreement



A checklist to think about before you sign your agreement:

- ◆ Are pets allowed?
- ◆ Who is responsible for which bills?
- ◆ Are smoke alarms and carbon monoxide detectors fitted?
- ◆ Think about what repairs need done.
- ◆ Negotiate the length of your tenancy.
- ◆ Negotiate a break clause.
- ◆ Check if the property's at risk of flooding.
- ◆ Fees.



### **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.

### **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.

### **How long do you rent for?**

Most people rent a property for 1 year. If you think you want to stay longer you could try to negotiate a longer tenancy. You might be able to negotiate a lower rent if you stay for a longer period of time.

### **Flood risk**

Your area may be at risk of flooding. Check the long-term flood risk by searching 'flood risk England .go' online.

### **Smoke alarms and carbon monoxide detectors**

Landlords must make sure there is at least one smoke alarm on every floor used as living accommodation, and carbon monoxide alarms in all rooms that have a fixed combustion appliance and are used as living accommodation.

### **Break clause**

You can try to negotiate a break clause be written into your rental agreement allowing you to leave the property after a defined period if things aren't working out. People might negotiate this for half way through their tenancy. You should try to negotiate that only the tenant can use this clause.

### **Fees**

The landlord can't charge you to view a property, but they can charge a fee to take the property off the market.

# Before you move in

A checklist to think about before you move in:

- ♦ Am I getting the best electric or gas deal?
- ♦ Tenancy agreement.
- ♦ Prepare an inventory.
- ♦ Take meter readings.

The landlord must provide you with:

- ♦ A copy of the How to rent: the checklist for Renting in England.
- ♦ A gas safety certificate.
- ♦ Deposit protection paperwork.
- ♦ An Energy Performance Certificate.
- ♦ A report on the condition of the properties electrics.
- ♦ Evidence that the smoke and carbon monoxide alarms are working.





### **Inventory**

Make an inventory with your landlord of all items in the house and note any damage. Take photos and send the list and photos to your landlord.

### **Repairs**

Make note of any repairs that need to be completed before you move in. Agree a date for them to be completed by and send the landlord an email so you have it in writing.

### **Meter readings**

You should take gas and electric meter readings when you move in, take a photo including the date and time if possible. This will ensure you don't pay for the previous tenant's bills.

# Living in your new home

A checklist to think about when you move in:

- ♦ Paying your rent & bills on time
- ♦ Register to vote
- ♦ Consider if you need insurance

## **Paying your rent & bills**

You need to pay your rent on time. If you pay more than 14 days late you could be liable for a fee.

Pay your other bills on time too or your supply might be cut off. Consider setting up a direct debit to ensure the money goes out on time.

## **Noise complaints**

If you've got noisy neighbours, you can report problems to the local Council's Environmental Health department.

If you or your guest are too loud you could be fined.

## **Lodgers**

Don't rent your room to someone else without the landlords permission.

## **Getting insurance**

It's likely that the landlords insurance will not cover your property in the house. You could consider getting contents insurance to cover your phone, laptop and other personal possession.

## **Register to vote**

Get on the electoral register so you can vote in elections or referendums. Search 'Register to Vote' online.





### **Repairs**

The landlord needs to carry out most repairs and ensure the place is safe and hazard free. You should report damage as soon as you can in writing.

### **Visits by your landlord**

Your landlord can't access your house without at least 24 hours notice in most circumstances.

### **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.

### **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.

### **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.



# At the end of your tenancy

Checklist:

- ◆ Decide if you want to stay at the end of your tenancy.
- ◆ Ensure your rent and bills are paid.
- ◆ Clean the property.
- ◆ Return keys.
- ◆ Attend the inspection.
- ◆ Getting your deposit back.



## **Do you want to sign up to a new fixed term?**

You can agree a set period of time to live in the property under a new agreement.

If you don't formally agree anything you'll automatically be on a 'rolling periodic tenancy'. This means the terms of your agreement will carry on as before but with no end date. Your tenancy agreement should say how much notice you must give the landlord if you want to leave the property – usually one month's notice.

## **Your landlord might want to increase your rent**

Your landlord might suggest an increase to your rent which you can agree to or there might be a term in your tenancy agreement setting out how much the rent will increase by.

Your landlord can also serve you with a notice proposing a new rent, which you can submit an application to challenge in a tribunal.

## **If you or the landlord want to end the tenancy**

You will usually need to give notice.

The landlord wants you to move out they must follow a procedure, issuing you with a section 21 notice. Seek advice if this happens and you don't want to leave.

## **Getting your deposit back**

At the end of your tenancy you should expect to get your deposit back within a reasonable time period ie 10 days.

You should agree any deduction with your landlord when you check out. You should take photos of the whole property upon moving out and dispute any charges you don't agree with.

## **Rent repayment orders**

Rent repayment orders can require a landlord to repay a specified amount of rent to a tenant where there has been an illegal eviction or if a landlord rents a property that should have an HMO licence without one or is banned from renting property but does so anyway.

They can also be issued if tenants aren't given the prescribed information required at the start of the tenancy or if they don't protect your deposit.

More information on how to apply for a rent repayment order is available on [GOV.UK](https://www.gov.uk).

# Advice and Support

This guide isn't definitive but it's a good starting point to help you make informed choices when renting.

## Advice Services

### GSU Advice

If you need advice and support you can contact the GSU Advice Service. We can help if you encounter issues whilst renting in the private sector and support you to complain about University Accommodation.

[greenwichsu.co.uk/advice](https://www.greenwichsu.co.uk/advice)

### University Accommodation Service

You can contact the University Accommodation Service for information about staying in halls and to raise any

issues if you live there at the moment.

[gre.ac.uk/accommodation](https://www.gre.ac.uk/accommodation)

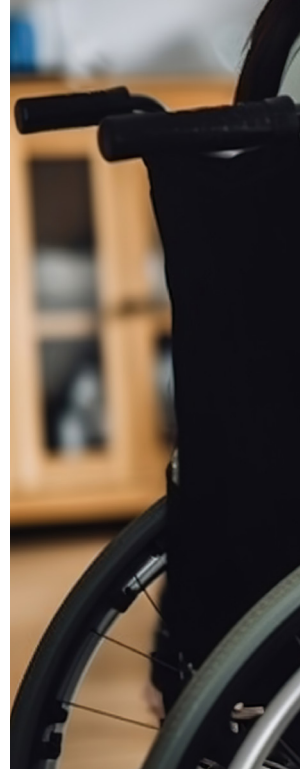
You might also find the external services below useful.

For the Government Guide to Renting search online for 'How to rent The checklist for renting in England'.

For the Government Guide to Property Guardianships search online for 'Property guardians: guidance.gov'.

Find who your gas and electricity supplier is by searching online for 'ofgem - Find your energy supplier'.

Find the best deals of energy supplier and search online for 'MoneySavingExpert.com' to find price comparison tools.





Find out if your property is registered as a HMO. Search online for 'HMO Licence' and your local areas name. You should find a list on your council website.

Find up to date advice on property rights from Shelter, a UK based housing charity. Search online for 'Shelter'.

To find a legal gas safety engineer search online for 'Gas Safety Register'.



[greenwichsu.co.uk/advice](https://greenwichsu.co.uk/advice)