

St Mary's
University
Twickenham
London



House hunting

**Your Guide to Private
Student Accommodation**



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Moving into the private sector for the first time can be daunting, but we hope with the help from this guide it won't be. When searching for accommodation you should make sure you know what you need and how to start your search, so that you don't end up renting over-priced or substandard accommodation just because you need somewhere to live.

What type of accommodation is best for you?

Shared houses and flats

Renting a room in a house or flat shared with other students, typically sharing bathroom, kitchen and communal facilities with your housemates. These can be available to let as whole, where the house is let to a group, or on an individual basis, where the owner is willing to let rooms in their property one at a time.

When choosing the right accommodation for you consider the cost, who you will be living with, and the living experience that comes with it.



TIP

Self-contained accommodation

Smaller houses or flats can be ideal for couples or students with families. Please note that if you're sharing with non-students you may be required to pay council tax.

Studio flats may also be available where the sleeping, living and kitchen areas are all in one room with en-suite bathroom facilities. Bedsits are similar to a studio flat, but the bathroom is usually shared with other residents.



Lodgings

Renting a room in a house or flat and living with the owner. This is generally slightly cheaper, with bills included in the rent. This can range from renting a bedroom to a self-contained loft conversion or 'granny' flat and can involve living with an individual, couple or family. Some lodgings will have more than one room available to rent so you may also be sharing with other tenants or with a friend. In some cases, properties might be offered at a reduced rent in return for childcare, housework, etc.

Private halls of residence

This option is often more expensive but will generally include all bills. There are a number of private halls of residences in surrounding areas, with accommodation ranging from cluster flats to studios.

You should always try to use a provider who is signed up to the National Code (Assured Accommodation) or similar.

Deciding who to live with

Choosing the right people to live with is very important, you should try to find people with a similar lifestyle to you. Choosing how many people to share with is also an important decision, too few or too many and you could limit your choice of properties. If you have a large group and are struggling to find a suitable property, you should consider splitting into two smaller groups.

If you decide to look for accommodation with a group, remember that you will be signing a legally binding agreement, these can be very difficult to get out of if you're unhappy. Common causes of disagreements in shared properties are tidiness, noise and money (if one member of the group does not pay the rent/bills on time, this could have an impact on other housemates), so consider these things carefully before signing a contract.

Don't worry if you do not have a group as there are landlords who will let the rooms in their properties out on an individual basis. The message board on www.stmarysstudentpad.co.uk and www.facebook.com/groups/stmarysflatmate are a good place to look for other students in the same situation, or for a group of students that need to make up their numbers. During the summer there may also be students looking to replace a housemate who has dropped out.



Rent

Before you sign a contract, draw up a budget plan to make sure that you're able to pay your rent, bills and any other related costs. Renting accommodation can vary in cost depending on type of accommodation, the area and size of the property, as well as how many of you are living there. You may be expected to pay your rent monthly or termly, if paying termly check that you will have received your student loan instalments before the date your rent is due.

If your tenancy agreement starts during the summer and you and any other students you may be sharing with will not be living there, try to negotiate a reduced rent during this period (particularly if the landlord will be using this time to complete any repairs).

Do NOT be tempted to take on a property that you cannot afford.



TIP

Household bills

You may be responsible for paying for the bills in your rented property, particularly if you are renting a shared house or flat. You should clarify what is included in your rent before signing a tenancy agreement.

The average cost for student household bills is £64 per month. However, bills are increasing due to the current cost of living crisis, so make sure you're prepared for any increases in costs.

Gas, electricity and water

Most shared houses will have an Energy Performance Certificate, which addresses how energy efficient a particular property is and will give you an idea of the energy required by the property. To find out if a property has an EPC, check www.epcregister.com.

- If possible, ask the previous tenants for the rough costs of these bills.
- Take meter readings as soon as the contract starts
- Change the bills to your name(s)

Phone, Internet and TV

If internet is not included in your rent you may decide to sign up to a package. Shop around as there are many different packages available, some will include a phone line or extra TV channels.

A TV Licence will be needed for all students living in halls. If you live in a shared house, one licence is needed per house as long as you have a joint tenancy. If you move out during the summer, you could be entitled to a refund. See www.tvlicensing.co.uk/Students for more details.

Insurance

The average student has around £3,000 worth of belongings, including laptops, smart phones, etc., with them in their student accommodation. To cover these items in the event of theft, accidental damage, loss or fire, it is advisable for students to have contents insurance. You may be able to get cover via your parents' existing home contents policy, or you may want to buy your own specialist student policy. There are plenty of specialist student policies available, so be sure to shop around.

**If you need any help drawing up a budget plan or advice regarding your finances, please contact the Student Funding Officer at Student Services in J block:
020 8240 4386**

studentfundingservice@stmarys.ac.uk

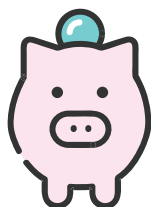


TIP

Council Tax

If only full-time students occupy a property, you will usually be exempt from paying Council Tax. If one or more of the occupants are not full-time students, the house would be taxable. You should clarify whether you will be expected to pay anything towards the cost.

Remember, it is your responsibility to inform your council that you're a full-time student. You may need to provide them with a council tax exemption certificate which is obtainable from the Registry. To find out more visit www.gov.uk/government/publications/students-and-council-tax-guidance.



Holding Deposits and Tenancy Deposits

What is the difference between a holding deposit and a tenancy deposit?

A holding deposit is taken as an expression of interest in the property and this 'holds' the property for you until you sign the tenancy agreement. If you pull out, then you will lose this money.

The tenancy deposit is paid to the landlord as security against you breaking the terms of your agreement, i.e., damage or failure to pay rent. Tenancy deposits cannot usually be more than five weeks' rent.

Since 6th April 2007, all landlords who take a deposit from their tenant in England and Wales on an assured shorthold tenancy (AST) agreement must comply with the tenancy deposit protection legislation by:

- Protecting the deposit with a government-authorised tenancy deposit protection scheme within 30 days of receiving it from the tenant
- Providing the tenant with proof of the deposit protection (known as the Prescribed Information) within the same 30-day timeframe.

In England and Wales your deposit can be registered with Deposit Protection Service, MyDeposits or Tenancy Deposit Scheme.

Other Agency Fees

If your tenancy started on or after 1st June 2019, these fees below are banned. This includes tenancy renewals on or after this date. Landlords and letting agents cannot charge for things like:

- References
- Administration
- Credit and immigration checks
- Renewing your tenancy when your fixed term contract ends



The tenancy ban covers fees charged to:

- Assured shorthold tenants (ASTs)
- Property guardians
- Student lettings
- People with a room in a shared house
- Lodgers living with a private landlord

The tenancy fees ban also covers fees charged to guarantors.



Guarantor

Do I need a guarantor and what are they?

Most landlords and letting agents require student tenants to provide guarantors. A guarantor is someone who you nominate (and they agree to it) to be the backup for your payments. This means if you miss a payment or can no longer afford it, the rent charges will become the guarantor's responsibility and your landlord may start chasing them for the money instead of you. The guarantor will sign a legally binding document, called the 'guarantor agreement' and return it to the landlord or agent before you move in. This confirms they are responsible for any missed or late rent payments.

Who can be a guarantor?

You will need to check with your specific accommodation provider to see who they will accept as your guarantor. Guarantors are usually a third party, and this can be a family member or friend. There are also companies that provide a guarantor service, however, there is usually a charge with this service. One company who provide this service are Housing Hand and you can find further information on their website: housinghand.co.uk/guarantor-service.



Looking for accommodation

If you're looking for housing for the next academic year, then you should start thinking about your options from January onwards. Students can look for accommodation later in the year, but this could limit your viewing opportunities, leaving you open to expensive contracts and the possibility of living with housemates who weren't your first choice!

Where to start your search?

For St Mary's Students Only

St Mary's StudentPad

Private Facebook Page

St Mary's find a flatmate

Private Student Accommodation

IQ Kingston, Quebec House, Kingston, Arbury Court, Kingston and Gravity, Hounslow

Postgraduate Only Accommodation

GradPad, Clapham

Online Letting Agents

Spare Room, Open Rent, Rightmove and Zoopla

Local Estate Agents

Dexters, Twickenham

Snellers, Twickenham

Martin&Co, Twickenham

ChaseBuchanan, Twickenham

St Mary's University has no direct association with any of the websites listed in this guide, nor has it vetted any of the landlords or letting agents that advertise on these websites, and accepts no liability or responsibility for any of the external websites or accommodation providers mentioned in this booklet.

Finally, we hope that the information provided in this guide is useful for your house hunting. Should you need any further assistance with your search for accommodation, or have any queries once you are moved in, please don't hesitate to contact the Accommodation Service for advice. We are available Monday to Friday 9am-5pm and located in the Student Services building (J block).

accommodation@stmarys.ac.uk

020 8240 4034



**Happy
House Hunting!**



St Mary's
University
Twickenham
London

St Mary's University
Waldegrave Road, Strawberry Hill
Twickenham TW1 4SX
020 8420 4000 www.stmarys.ac.uk