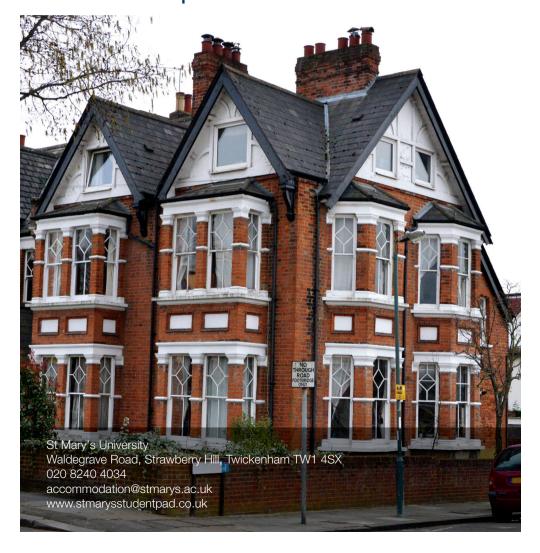


# Guide to Off Campus Accommodation



## Important Notice

The information contained in this booklet is provided to assist and guide students looking for off-campus (external) accommodation. Every effort has been made to ensure that the information is correct at the time of publication. St Mary's University accepts no responsibility for any inaccuracies.

Details of the accommodation advertised on the 'Property Lists' have been provided to St Mary's University for the purpose of advertisement to students seeking accommodation. These properties have not been inspected by any member of University staff.

Students are advised to carry out a thorough inspection of the property they are considering for rental purposes by following the guidance within this booklet.

The University does not accept any liability for the accuracy of the information received, the condition of the property as described, or its suitability as a property for rental purposes.

Any arrangements, contracts or tenancy agreements entered into between students and those offering the properties for rent are entirely the responsibility of the parties involved and the University accepts no liability under the terms of any rental agreement.

Students are advised to seek assistance from legal services, such as the Citizens Advice Bureau or Local Authority with any concerns regarding contracts or tenancy agreements before they are signed.

## Contents

## Section

1	Introduction	4
2	When and Where to Start	4
3	Lodgings	4
4	Accepting Lodgings	4
5	Moving Into Lodgings	5
6	Flats and Houses	6
7	Estate and Letting Agents	6
8	Advertisements	7
9	When to Start Looking and References	7
10	Viewing a Property	8
11	Tenancy Agreements	10
12	Once You Have Moved Into a Property	12
13	Living in the community	12
14	Return of Damage Deposits	13
15	Additional Information	15
16	Planning Your Finances	17
17	List of Local Letting Agents	18
18	Useful Addresses and Telephone Numbers	19
19	Bed and Breakfasts, and Hotels	20
20	Moving in Checklist	22

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## 1. Introduction

Accommodation at St Mary's University is split into two sections:

- Campus Accommodation (Halls of Residence) – mainly for first year students
- Off-Campus accommodation for continuing students, PGCE's and others

#### Halls of Residence

Campus accommodation is allocated by the Accommodation Office in room J208 within the Student Services Centre.

#### External Accommodation

We aim to keep a database of lodgings (rooms for rent in private homes) available locally for continuing students, postgraduates and any other students with a preference for this type of accommodation. Our properties are updated on a regular basis, giving brief details of houses, flats and lodgings for rent. They are available on www.stmarysstudentpad.co.uk.

## 2. When and Where to Start

Looking for accommodation is very time consuming so you and your friends should try to find a suitable house or flat before you all go home for the summer if possible. Don't wait until September to start looking and risk making a big mistake because you're desperate to find somewhere to live.

First of all, decide whether you would prefer lodgings, which tend to be cheaper than a flat or house share. Houses and flats within students' budgets are difficult to find close to the University. However, if you really want to look for a home with your friends, you'll find loads of helpful information in this booklet.

## 3. Lodgings

This is really the most economical way of living off-campus. Rents quoted by the landlord or landlady are normally inclusive of bills (apart from the telephone).

Details of any lodgings available will be included on the Property List, which you can find on Studentpad (www.stmarysstudentpad .co.uk) (see section 1 above).

If you know you would like to live with a family in lodgings or with a professional person looking for a flatmate, it may be possible to 'reserve' your accommodation in advance. It is a good idea to arrange to view the room and meet your potential landlord with the rest of their family. You can then agree the rent, any summer retainer fee and a date for moving in. Booking your accommodation like this saves you time and worry over the summer and, of course, you do have a wider choice of lodgings to choose from. It may also be possible to speak to the student currently living there to hear about their experience of the host/s and accommodation. Some landlords ask for a reference so it may be a good idea to have a reference from your personal tutor or employer ready just in case this situation arises.

## 4. Accepting Lodgings

Once you have decided to accept a lodging, it is essential that prior to moving in you agree with the landlord the following:

## The Rent

Although the Accommodation Officer will be able to give you a rough idea of weekly rents, you must agree the final figure with the landlord. If you feel that the rent asked is too high, it is worth negotiating to try to secure a reduction. It is also advisable to check that the rent will stay the same throughout your stay and, if you are asked for a deposit, how and when it will be refunded.

When you pay rent or the deposit always ask for a receipt.

At the same time, agree when your rent is due i.e. weekly, fortnightly or monthly; on which day it is due; if payment is required by cash, cheque or standing order, and what payments are required for the Christmas and Easter vacations. Some landlords will allow you to pay a 'retainer' for these periods but this must be agreed between yourselves and does not involve the Accommodation Office.

#### **Notice**

Once you have found lodgings it is hoped that you will stay there for the whole academic year. Please do not accept accommodation on a temporary basis unless you have agreed this with your landlord in advance as it is sometimes difficult to fill your place once lectures have recommenced. Remember that many of our landlords depend on your rent to supplement their income.

However, should you be truly dissatisfied and wish to leave, both you and the landlord must agree on the period of notice i.e. a week or month and whether it is required verbally or in writing. Again, this should be agreed prior to moving in. If you do move out, please inform the Accommodation Officer, especially if you feel the accommodation is sub-standard.

ALL OF THE ABOVE SHOULD BE AGREED BEFORE MOVING IN TO SAVE POSSIBLE CONFUSION LATER.

## 5. Moving In

Once you have moved into lodgings it is advisable to remember the following:
Please be considerate. You are paying to stay there but do remember that it is the landlord's home.

Discuss the best time for you to use the kitchen and bathroom. Early morning is obviously the busiest time for both so do your best to be flexible if you don't have an early lecture. Please leave both rooms in the condition you found them in.

Come to an agreement with the landlord regarding the use of the phone. Most landlords will allow incoming calls but please remember there is usually only one telephone line in the house, so keep your calls brief.

If you are able to use the family washing machine, ask the landlord for operating instructions. It is also a good idea to ask where to dry your washing.

Do not expect to have friends to stay unless this has been agreed with the landlord well in advance.

Keep general noise and the volume on your music system at a reasonable level, especially late at night, and lock up securely if you are the last one home.

As a full-time student you are exempt from Council Tax (with a valid exemption certificate available from Registry) so your landlord should not expect you to contribute. They will be entitled to a 25% reduction if they are the only other person in the house.

PLEASE PAY YOUR RENT ON TIME!

### 6. Flats and Houses

Please remember that not only do you have to pay the rent on a property but also the utility bills i.e. gas, electricity and perhaps water if your landlord doesn't pay them on your behalf. There are also possibly the added expenses of travel costs and the house telephone / internet connection.

Students are not liable to pay Council Tax provided they submit a Council Tax Exemption Form showing that they are studying full-time at University. However, if they live with one or more person who is employed they may be asked to contribute as the property will be liable for council tax.

Initially it may seem a good idea to look for a large house to accommodate say six or eight students. However houses and flats with more than four bedrooms are not the 'norm' and may require a special licence if spread over three floors. Also many landlords will state that a four bedroom house will only accommodate five people and not the eight you were hoping to squeeze in to help reduce the rent! On the other hand, some landlords will happily allow bedrooms to be shared and reception rooms to be changed into bedrooms. Please remember that you will be living close together for a long period of time and if a house is too crowded, it is easy to get on each other's' nerves. Consider who you are sharing with very carefully. If a large group of you are hoping to share and can't find a property, split into two smaller groups and find two houses or flats instead.

The Local Authority must licence any property which accommodates five or more people and is spread over three floors. (In the case of a flat above a shop, the shop counts as one floor.) It is termed a 'House in Multiple Occupation'. If this applies please ask the landlord to see a copy of the Licence before you sign an agreement.

The Accommodation Office has details of flats and houses to rent which are registered by landlords on Studentpad. Please note that they have not been inspected by us.

Other avenues to pursue are as follows:

## 7. Estate and Letting Agents

You will find a short list of local companies in section 16 of this booklet. These are mainly Estate Agents who have agreed, if able, to help St Mary's students find off-campus accommodation.

Please bear in mind that the supply of accommodation in a student's price bracket is limited (particularly close to the University) and it may be worth trying a little further afield in order to get value for money. Many areas such as Whitton, Isleworth, St Margaret's and Hounslow are perfectly acceptable if they are on a main bus route to St Mary's. Even taking into account the cost of travel, renting in a cheaper area is worth considering.

There is usually a charge for Estate Agents' services if they find you a suitable property. Find out from the agent exactly how much they charge as rates can vary. They cannot charge you for simply putting your name on a register. Not all agencies are willing to rent houses to students so do be warned!

If you wish to register with an Agent you are advised not to 'descend' on the agency in droves! It is far better to go into an Agent's office in ones or twos rather than six or eight of you crowding in together. You will find that you will get a better response this way and cover far more ground by dividing up the Estate Agents between you.

## 8. Advertisements Newsagents, Post Offices, Etc

When you are out and about, read the window ads in the local newsagents, post offices, etc, especially in Twickenham and Teddington.

These are a good source of information but should be checked on a regular basis as demand for accommodation is high and therefore houses and flats for rent are 'snapped up' quickly. It may be worth asking the shop owner if the advertisements are changed on a particular day so that you are able to respond quickly to any new ones.

## Newspapers

Check out the 'Accommodation to Let' sections of newspapers. Here are a few possibilities:

## The Richmond Informer 'Property'

- published Thursday

Copies available from the Informer Office (on the bridge at the end of Waldegrave Road, Teddington) and often outside Estate Agents' offices.

#### Richmond and Twickenham Times

published Friday

www.richmondandtwickenhamtimes.co.uk

**Surrey Comet** – published Friday www.surreycomet.co.uk/homes

Loot – published Wednesday/Saturday www.loot.com

Try to pick up a copy of the newspaper first thing in the morning on the day of publication to look through it and immediately arrange appointments to view any property that you think may be suitable. Remember, anything that is 'good value' goes very quickly.

Alternatively, you can advertise in the 'Accommodation Wanted' section. Prices for placing an advertisement can be obtained from the newspaper concerned.

## 9. When to Start Looking and References

Firstly, please remember that if you do not have a term-time address when you return to St Mary's in September, you will not be allowed to register, so you must sort out your accommodation before the beginning of the first semester.

Most properties are rented through an 'Assured Shorthold Tenancy'. This agreement usually runs for a period of one year with one or two months' notice being required on either side at the end of the tenancy. Therefore a landlord should know if their property is available for reletting approximately two months before it becomes vacant. If there is a 'break clause' in the contract you may be able to give notice halfway through the tenancy, i.e. at month 4 to leave at month 6.

You can do a certain amount of ground work prior to viewing properties by visiting various areas, e.g., Hampton Wick, Hanworth, Feltham, Isleworth, St Margaret's, Whitton or Hounslow to see how long the journey to the University would take and to get a general feel for the locality. It might also be a good idea to visit some local estate agents to pick up a copy of their property lists and look at the outside of the houses they are offering. This will help you to compare prices with houses in the Twickenham and Teddington area.

As accommodation in this area is in short supply, it's likely you will have to take up your tenancy in June or July but at least you will have a worry-free summer and avoid any last minute rush in September. Some landlords (but they are very few and far between!) allow students to pay a retainer fee (i.e. a reduced rent) over the summer period if you're not going to be there. Most landlords do require the full rent but it's worth asking.

As a tenancy agreement is almost always for a year, you will have to pay for the summer period either this year or next! If you do find a property you like and it is available from July it may be worth considering working locally over the summer to earn some money to avoid losing it.

Another point to consider is that if you delay looking until the summer break your group will have to travel to the Twickenham area during the holidays in order to view any potentially suitable accommodation.

As a general rule, if you require accommodation from June/July you should start looking after Easter, or for the start of the academic year in September, begin looking as the University year draws to a close in June.

#### References

It is a good idea to obtain two references before you begin looking seriously. The majority of properties taken with Tenancy Agreements will require personal, financial and/or business references. These can be obtained from people at home who have known you for years, any past or current employer or possibly your Personal Tutor. Please note that it cannot be a family member.

The Accommodation Office unfortunately cannot provide personal references. Having your references ready will speed up the paperwork process once you find a property you feel you would like to take.

### Guarantors

In addition to references, most landlords (and certainly all lettings agents) will also ask for a Guarantor. This provides the landlord with a 'safety net' should you fail to pay the rent. It might, therefore, be a good idea to check in advance if one of your parents will be a guarantor. Each person in a household should have their own guarantor otherwise one guarantor could potentially be liable for the non-payment of everyone's rent. An estate agent will charge you for credit checks on all tenants and also for contacting your guarantors

to set up an agreement. They may also charge you for drawing up the Tenancy Agreement. A guarantor generally has to be a UK based home owner. International students may have to pay 6 months' rent in advance if they cannot provide a guarantor.

## 10. Viewing A Property

When you go to view a house or flat, try to take someone with you so you can really check the property thoroughly. Take a pen and paper with you and make a note of any queries or concerns you may have. The following information may be of use to you as well as the Moving In Checklist (see Section 19 at the back of this booklet).

## Fixtures and Fittings

If the property is furnished, check that the supply of crockery etc is adequate and that beds and easy chairs have the fire regulations symbol on them.

## Damp

This is sometimes difficult to detect initially as stains resulting from dampness can easily be camouflaged by landlords. A musty smell, peeling wallpaper, flaky paint and a cold, damp feel to furniture are all tell-tale signs. Look in 'out of sight' places for damp such as behind furniture that is not moved often and under window sills. If you view a property in the summer and damp is obviously prevalent, remember that it will probably get worse during the winter months. NB: There is a difference between damp and condensation. Both can cause black mould to form, but damp results from structural problems which the landlord should put right. Condensation often results from the lifestyle of tenants. The Scottish Government website has a lot of information relevant to heating, ventilation and prevention of condensation and associated mould growth.

#### Gas

The law requires all landlords to have a current LANDLORD GAS SAFETY CERTIFICATE for any gas appliance. This covers boilers, hobs, fires and cookers. They must provide a copy before you move in. Also please check that all gas appliances are serviced regularly. There have been many cases in the news of carbon monoxide poisoning which has been caused by faulty or poorly installed gas appliances. The emission of carbon monoxide is difficult to detect because it has no colour, smell or taste. It is, however, highly toxic and leaves the body's organs starved of oxygen. Symptoms of carbon monoxide poisoning can be similar to colds and flu and include headaches, diarrhoea, stomach or chest pains, nausea, dizziness, lethargy and weakness. Therefore check the outside casings of gas boilers and water heaters regularly for black, smoky marks and also ensure that once a gas appliance is lit that the flame is blue and not yellow or orange. Have a look at the following website for more useful information: www.gassaferegister.co.uk.

## Energy Performance Certificates (FPC)

Energy Performance Certificates include:

- a rating for the energy efficiency of a home

   applying a standard energy and carbon
   emission efficiency grade from A to G,
   where A is the most efficient (the average efficiency grade to date is D);
- a non-enforceable recommendation report

   including advice and suggestions on
   improvements that home owners could
   make to save money and energy; and
- the rating that could be achieved if all the recommendations are followed.
- An EPC for a rented property is valid for 10 years.

As of 1st October 2008, it is mandatory to have an EPC and a recommendation report available for any new tenancy agreement. These must be made available free of charge by a landlord to a prospective tenant at the earliest opportunity and no later than either when the property is advertised, viewed or before entering into a contract to let. (An EPC isn't required with resident landlord/family home properties.)

It is in your interest to view the report as a poor energy performance rating can have an effect on your heating bills during the winter months.

#### **Electrics**

It's worth checking that there are enough power points throughout the property and also that all electrical appliances are in working order (including cookers, electric fires, etc.) before you move in. If you are in any doubt about the wiring within the property, ask if it can be checked by a qualified electrician.

## Plumbing

Check both hot and cold water taps for sounds of air locks or weak flow and also check how the water is heated. Is there an immersion heater as a back-up if the boiler breaks down? Check for any signs of leakage in and around the sink, bath and toilet areas to the best of your ability. Also check that the toilet flushes properly.

#### **Smoke Detectors**

Look to see if there are any smoke detectors in the hall or landing areas and if they are working. All new homes (i.e., built after June 1992) must be fitted with mains operated smoke detectors but there are no specific regulations governing older buildings. Fire and Safety Officers recommend the installation of at least battery-operated devices and if there are none at the property, it may be worthwhile asking the landlord if they could be installed. They only cost about £5 each and are easily fitted.

## Uninvited Guests

Check for any signs of pests – these are usually impossible to hide. Tell-tale signs are mouse droppings (generally in the kitchen), wood lice (under sink units/wash hand basins) and slug trails. Any of these pests can potentially lead to major health or damp problems and should be pointed out to the landlord, who should arrange for pest control.

#### Council Tax

All full time students are exempt from Council Tax, but you must each obtain an Exemption Form from Registry, with the University stamp on it and send it to the Council Tax department of the Local Authority of the area in which you live.

DON'T IGNORE LETTERS FROM THE COUNCIL TAX OFFICE. They have the power to send in the bailiffs or take you to Court if they think you owe them money.

## Security

Make sure you know who has keys to the property. Ask the landlord if the previous tenants have returned their keys and also if the locks have been changed recently. If you would like to have the lock barrel changed (for peace of mind) discuss this with the landlord and come to an agreement over who is responsible for payment.

Insecure windows can be a major problem, particularly on the ground floor. Check to see that they fasten properly and if not, speak to the landlord. Not only do they pose a security threat but heat can also be lost.

## Exterior of the Property

Check that the woodwork is adequately painted and, if you can, that pipes/drains are free from blockages. If you are taking over a house or top floor flat, stand across the road from the property and check the roof for signs of loose or missing tiles or slates.

## Garden

If there is a garden attached to the property check with the landlord whether the upkeep is his responsibility, or yours. If it is yours, find out where the garden tools are kept for maintenance and what, exactly, you are expected to do.

## Repairs

Find out who is responsible for repairs should they become necessary. As a general rule, the landlord is responsible for repairs to the 'fabric' of the building, drains, guttering, etc., but should they fail to carry out any necessary repairs, you can take the matter up with the Local Authority or have the repairs done yourself and then deduct the cost of this from vour rent. If you do decide to do the work yourself as a last resort, you must notify your landlord of your intentions and of three estimates obtained for the required work. You must give the landlord reasonable time to respond before arranging for the work to be carried out. Always keep copies of estimates, receipts and letters sent to the landlord. For letter examples please see here: http://england.shelter.org.uk/get advice/repairs

http://england.shelter.org.uk/get\_advice/repairs \_and\_bad\_conditions/repairs\_in\_private\_lets/re porting\_repairs\_to\_a\_landlord

## Right of Entry

Landlords do not have the right to enter the property without permission and prior notice unless there is an emergency. They should only enter using their keys if the situation is deemed to be an emergency. In general landlords must send you a letter giving 24 hours' notice of the intention to visit at a mutually convenient time and a reason for the visit. If urgent repairs need to be carried out, however, you may have to waive your right to notice so that the work can be done quickly.

## 11. Tenancy Agreements

If you are renting a property for the first time, any tenancy agreement shown to you can be confusing.

The absolute golden rule is: Read, understand and, if necessary, have the document checked thoroughly BEFORE SIGNING. A Tenancy Agreement is a legally binding document.

There are two main types of tenancy agreements, Assured and Assured Shorthold Tenancy Agreements. In brief the differences are detailed below. However, should you want further information you can use the CAB advice website: www.adviceguide.org.uk. Click on 'Housing' along the top ribbon, then click on 'Tenancy agreements' which is in the "Renting a home" section.

## **Assured Tenancy**

This is any agreement to rent a house other than an Assured Shorthold Tenancy. If the agreement specifies a period of time for occupancy, it is a Fixed Term Assured Tenancy. Under a Fixed Term Assured Tenancy, once the term in question has expired, the landlord is able to change the terms and conditions (e.g. rent, etc.).

## Assured Shorthold Tenancy

This is the most common type of agreement that students will be asked to sign. This allows you to stay in a property for the period of time stated in the agreement (usually one year). Six months is the minimum period of time that can be stipulated with no maximum period.

## Joint Tenancy

You must ensure that each tenant is named on the tenancy agreement. If a group of students signs one agreement to rent an entire house, the rent quoted has to be maintained regardless of the number of tenants in occupation. For example, if one of the original tenants leaves the property, the remaining tenants are still liable for the full rent and bills. This has to be divided accordingly. Under these circumstances, it is financially better to find a replacement for the outgoing tenant but please ask the landlord's permission. They should produce a new agreement with the replacement tenant's name on it or at least amend the original one.

Before signing an agreement, please ensure you have answers to the following questions:

- a) The duration of the tenancy, i.e., start and end dates?
- b) The amount of rent payable?
- c) The date or day fon which the rent is due?
- d) The amount of deposit required and who is administering the deposit protection scheme?
- e) The length of notice required before leaving or being asked to leave?
- f) Who pays which bills e.g., does the landlord pay the water costs?
- g) Who is responsible for repairs being carried out and paid for?
- h) Is there a break clause (or can one be negotiated)?

Remember that once you have signed an agreement if, for any reason, one member of your group has to leave the property, it is up to the remainder of the group to find a replacement (with the permission of the landlord) or face paying all the rent and bills between you. You are what is termed 'jointly and severally liable'.

ALWAYS take a photocopy of the contract before returning it to your landlord. If there are any problems it is the first thing an advisor at the Citizens Advice Bureau or Local Authority will ask to see.

## 12. Once You Have Moved into a Property

#### **Bills**

You will be responsible for your own gas, electricity and telephone bills. You may also be responsible for the water costs so you need to check with the landlord to find out who is expected to pay this bill. When you move in make sure that meter readings for gas and electricity are taken either by yourself, the landlord or their managing agent. Inform the power suppliers immediately of the billing name(s) and of the date your contract started. If you can, have the bill put into all names so that everyone takes equal responsibility. Also, try to get a forwarding address for the previous tenants so, if necessary, their final bill can be sent on. Your contract is proof of the beginning of your tenancy should a dispute arise over non-payment of previous bills.

## **Deposits**

(See section 13 for more information on the legislation)

All landlords/agents require a deposit so agree exactly how much before accepting a property as this will help you to budget. Always obtain a signed and dated receipt for your deposit and written confirmation of the Protection Scheme Administrator's contact details. An 'Alternative Dispute Resolution' Service will investigate any disputes over the refund of your deposit. You should be given those contact details too. Please read section 13 carefully so you know your rights and the landlord's responsibilities in this respect.

## Inventory

This is a check-list of contents and condition. The inventory should include fixtures, fittings and furnishings at the property. Check this thoroughly before signing it and detail (and/or photograph) any existing damage. Both parties are required to sign and it is essential that you keep a copy for the period of your tenancy. Should there be any dispute regarding the refund of your deposit, this inventory provides proof of the existence and state of fixtures,

fittings and furnishings at the beginning of your tenancy. Please remember that the landlord cannot charge you for 'fair wear and tear'. If there is no inventory, you would be well advised to draw one up and ask the landlord to sign it. (See example at the end of section 13.)

#### Television Licences

You are responsible for obtaining one television licence for the flat or house once you commence your tenancy providing you are on an Assured Shorthold Tenancy. If you have moved into a House of Multiple Occupation which has got individual contracts you will need one TV licence per room. Application forms are available from the Post Office or online at www.tvlicensing.co.uk.

#### **Medical Care**

It is worth checking with the Health Centre when you move into a property to ensure you are still within their 'call-out' area. If not, you are advised to register with a local doctor in case of an emergency.

## 13. Living in the Community

Students living in off-campus house and flatshares should be aware of the potential effects of their behaviour on neighbours.

In quiet residential streets neighbours can easily become upset and annoyed by noisy late night returns from pubs and clubs. Loud parties are also often a source of annoyance, particularly if these are a regular occurrence and the neighbours have not been warned in advance. Please bear in mind that they probably have to go to work in the morning and will not appreciate having to do so after a sleepless night. There may also be babies or young children trying to sleep.

Failure to keep the outside areas of the property clean and tidy is also often an issue with neighbours, who may feel that their properties are being devalued by a garden which is an eyesore uncut grass and items dumped outside the house, etc.

Please try to keep any property you rent in good condition and respect other residents in the area.

If landlords receive complaints about a group of students they are unlikely either to extend the tenancy into year three (where students would like to do this), or to provide a good reference which will be required by a future landlord. The landlord may be able to terminate a contract at any time if there is a breach of the contract by serving a Notice To Quit.

The Environmental Health department at the local authority can also serve notices on tenants for noise nuisance or for areas which have been allowed to become a health hazard. They have the power to impose significant fines for repeated breaches and can also confiscate music equipment if there is a significant disturbance.

## General Tips:

- Try to keep your noise levels down when entering and leaving your house (particularly between 11pm and 7am).
- If you have friends over, ask them to leave and arrive quietly, particularly late in the evening or early in the morning.
- Don't play your music or TV loudly after 11pm.
- If you do have a party, then you should contact your neighbours and tell them that you will try to keep the noise down after 11pm.
- Many pubs which are in close proximity to residential housing close their garden areas from 10.30pm onwards so as not to annoy the neighbours. If you and/or your friends are in the garden, you should aim to move back into the house at a reasonable time.
- Don't put out your rubbish until the night before your collection day and make sure all rubbish is bagged securely. This will help prevent it from attracting pests.

If landlords receive complaints about a group of students they are unlikely either to extend the tenancy into year three (where students would like to do this), or to provide a good reference which will be required by a future landlord. The landlord may be able to terminate a contract at any time if there is a breach of the contract by serving a Notice To Quit.

The Environmental Health department at the local authority can also serve notices on tenants for noise nuisance or for areas which have been allowed to become a health hazard. They have the power to impose significant fines for repeated breaches and can also confiscate music equipment if there is a significant disturbance.

## 14. Return of Damage Deposits

Please read this section carefully as it concerns legislation protecting your damage deposit.

In the past many students have complained that they have experienced problems getting landlords to return their damage deposits at the end of their tenancies. In April 2007 a Tenancy Deposit Protection Scheme, introduced by the Government, came into force. Landlords are now legally required to sign up to this scheme. Even if they call your deposit a 'key charge' or something similar it is still a deposit and is covered by the legislation. NB: Each tenant should pay their deposit separately.

You must be given the name and address of the Protection Scheme Administrator within 30 days of paying your deposit. This will either be a single custodial deposit scheme run by The Deposit Protection Service, or one of two insurance based schemes; Tenancy Deposit Solutions Ltd or The Tenancy Deposit Scheme. The TDPS claims you will get your deposit back within 10 days of the end of your tenancy. If there is a dispute about damages there will be a quick way of settling without going to Court.

The 'Alternative Dispute Resolution Service' (ADRS) is free and operated by the Chartered Institute of Arbitrators.

If, for instance, the landlord wants to keep  $\mathfrak{L}75$  of your initial deposit of  $\mathfrak{L}525$  for damages he must return the remainder (i.e.  $\mathfrak{L}450$ ). The ADRS will then investigate the landlord's claim for  $\mathfrak{L}75$  damages and have the final say over whether he is entitled to keep the whole  $\mathfrak{L}75$ , part, or none of it.

You may also get an interest payment on your deposit. Any interest on the money held by the scheme on your behalf will first be used to pay for the costs of running the scheme and any leftover will be added to your deposit. You will only be paid interest for the part of the deposit you get back. So, if you get 75% of your deposit back you will only be entitled to interest on that 75%.

Please make sure you have an inventory. It should list all the contents of the property (furniture, fixtures, fittings and kitchen items – crockery, etc) as well as their condition. A good inventory will also detail the replacement cost of items at the beginning of the tenancy. Any changes or missing/additional items should be noted and both the tenants and landlord should sign and date it. You should keep a copy. If a landlord (or his agent) does not supply an inventory you should write your own and ask the landlord to sign it. If he does not want to co-operate then ask an independent witness to sign and date the list as a true record of the contents and their condition.

Take photos of anything which is already damaged, stained or worn and put the date on the back. An inventory is vital evidence for the ADR service in any dispute.

nventory of: (name of flat or house)	
Date Inspected: (dd/mm/yy)	

Item	Location	Condition	Replacement Cost (second hand?)
3 piece suite	Living room	Sofa arms worn, stain on seat (photo taken)	£200 or more for whole suite
Coffee table	Living room	Deep scratch on glass top	£50 approx.
22" Sony TV	Living room	Remote control missing	£20 to replace remote
3ft Single bed	Bedroom 2	Mattress sags in middle	£75-£100
Walls	Lounge	Newly painted – no visible marks/dents/ plaster/paint missing	Will depend on extent of damage. No fee for wear and tear
Floors/Work tops/ Curtains/Blinds/Sinks/ Showers/Toilets	Whole property	Professional Cleaners have been in prior to start of tenancy	£600

Signed (by Tenants)	 	 					 ٠.											٠.	
Signed (by Landlord)	 	 					 				 						 	 	

As most disputes relate to the fact that the landlord claims you have damaged the furniture or decor, it really is important to record the condition of the furniture etc when you move in because you then have proof. The landlord cannot claim for what amounts to 'fair wear and tear'. The ADR service will assess a reasonable amount for replacing any damaged item(s) on a 'like for like' basis or for the cost of repairs but not 'new for old'.

About a month before moving out you are advised to ask the landlord to view and check the property. This will provide you with an opportunity to make good anything they are not happy with, which in turn will help secure the return of your deposit.

Sometimes students withhold their last month's rent in anticipation of the non-refund of their deposits. Taking this step is a breach of the tenancy agreement and could potentially cause you serious problems, especially now that the new legislation is there to protect your deposit and facilitate its prompt repayment.

For more information about the Tenancy Deposit Protections Schemes visit:

The Deposit Protection Service: www.depositprotection.com

Tenancy Deposit Solutions Ltd: www.mydeposits.co.uk

The Tenancy Deposit Scheme: www.thedisputeservice.co.uk

## 15. Additional Information

### **Eviction**

Contrary to anything you may have heard, you can only be evicted from a property by the landlord after they have obtained a Court Order. Should you be threatened at any time with eviction, you must seek advice immediately either from the Police, the Citizens Advice Bureau, an independent advisor or a solicitor.

#### Harassment

In general, harassment can include anything done by the landlord or someone instructed by them which prevents you living safely and quietly in your home. It can take many forms so if you feel at any time you are being harassed, please make a careful note of what happened, when it happened and who was there at the time. Always put your complaint in writing to the landlord and keep a copy. Should you need to take matters further, seek advice either through the Citizens Advice Bureau, Shelter, the Police or The Housing Advice Service at the relevant Local Authority. Contact details are in Section 17.

## Council Tax

Students are exempt from Council Tax during term time. Council Tax Exemption certificates are available from the Registry.

#### Conclusion

Finding the right property can be a time consuming exercise but is usually worthwhile in the end. Please don't take just any property out of sheer desperation as this can sometimes be a costly mistake. In September, if you are still 'homeless', don't despair.

Remember the Accommodation Office has details of flats and houses available to rent which are registered by landlords on Studentpad (www.stmarysstudentpad.co.uk) who may be willing to accept a student on a short term basis until more permanent accommodation is found.

Don't take on a property which is too expensive as a year is a long time to be committed to it. Properties become available all the time and, after the rush in September, you may find just what you are looking for and at an affordable price.

Please remember that the Accommodation Office can offer help and advice. Good luck!

## 16. Planning Your Finances

If you have been living at home or in halls of residence you will need to take account of the extra expenditure you will incur when you move into a shared house.

Take the time to draw up a budget plan before you sign a contract. You need to be sure that you are able to pay your share of the rent, gas and electricity bills, water rates and telephone charges. Don't be tempted to take on a property that has a high rent. The range of rents for properties in Twickenham and the surrounding areas is currently between £450.00 and £500.00 per person per month.

Draw up your plan and try to stick to it! If you need any help in drawing up your budget plan, or if you need any advice on your finances, please call and see the Student Funding Officer in Room J207, Student Services (020 8240 4048) or studentfundingservice@stmarys.ac.uk.

#### Please DO:

- Renew your application for support before the end of April to ensure you receive your student loan/grant after your register in September.
- Ask the previous tenants, if possible, to give you a rough idea of the cost of gas, electricity and water rates per person per week/month.
- Try to make sure that your housemates are reliable if you intend to house-share as any unpaid rent may fall back on the other tenants.
- Remember, when budgeting, that you may need about £1,500 to cover your deposit and your first month's rent.
- Ensure you pay your rent on time as you can be evicted for non-payment.
- Ensure you pay your utility bills etc. as your gas/electricity supplies could be disconnected.
- Set up monthly direct debit with your bank to pay the utility bills
- Save on your utility bills by being economical with the gas and electricity supply.

#### Please DON'T:

- Overstretch your income by taking up accommodation that is too costly.
- Leave your TV on standby instead of switching it off! By doing this you will be using the same amount of electricity as you would if the TV was switched on.
- Leave lights on in rooms you are not using.
- Be afraid to seek advice if you have financial difficulties.

Leaflets and brochures on managing your money and dealing with debt are available in the Student Services Centre.

## 17. Estate and Letting Agents

#### **Prestige Realty**

70 London Road Twickenham TW1 3SX 020 8892 5656

#### **Abode Property**

(Flats/bedsits/rooms only) Contact: Jean Burnam 07973 183291

#### **Hounslow Accommodation**

Contact: Maureen (works from home) 01344 297016

#### **Dexters**

84 Heath Road Twickenham TW1 4BW 020 8744 2233

#### **Dunlop & Co**

122 Nelson Road Whitton TW2 7AY 020 8898 4242

#### Coopers

139 High Street Hampton Hill TW12 1NJ 020 8979 5000

#### **Anthony James Manser**

542 London Road Isleworth TW7 4EP 020 8568 2992

#### Your Move

64-66 Heath Road Twickenham TW1 4BX 020 8744 0200

#### Fitz-Gibbon

127 St Margarets Road St Margarets TW1 1RG 020 8892 8921

#### Featherstone Leigh

46-48 Heath Road Twickenham TW1 4BY 020 8744 0755

#### Milestone & Collis

38 Church Street Twickenham TW1 3NR 020 8744 9383

#### Jackson, Stops & Staff

36 High Street Teddington TW11 8EW 020 8943 9955

#### Fielding Gould

Teddington 020 8973 1070

#### Chase Buchanan

101 High Street Hampton Hill TW12 1NJ 020 8941 7576

## Remember that this is only a shortlist of the estate and letting agents in the area.

Other names and numbers can be found in the phone book, on the internet and in local papers.

Agents charge a fee for running credit checks and authorising guarantors on behalf of the landlord. Some will charge a holding fee whilst they are carrying out these checks. You should ask whether this is deducted from your first month's rent or if it is refunded to you separately. Some agents will also charge for drawing up the Tenancy Agreement. They cannot charge you just to register with them. When you are given an invoice listing the charges, make sure you understand what they are all for and also ask who is responsible for checking/paying for the inventory when you move in and also when you move out. Please note that Holding Deposits are non-refundable if you decide not to go ahead with the property or if you fail your references.

## Try these websites too: www.zoopla.co.uk

#### www.rightmove.co.uk

(This website is of limited use for houses but has a very useful 'renting guide')

#### www.gumtree.com

#### http://property.adzuna.co.uk/

For useful advice about various issues and problems which may arise during your tenancy try the following website:

#### www.housingguideonline.co.uk

For free legal advice on tenancy agreements and disputes you can call 0845 345 4345.

Some solicitors are prepared to offer a 20 minute free advisory service and judge from that what the next step should be. The local branch of the CAB is also worth approaching (See section below for contact details and opening times).

#### www.shelter.org.uk/home

## Van Hire

If you need to hire a van to transport your possessions you might like to look at the following website, which has a section for students:

#### www.vanrental.co.uk

There are, of course, many other similar companies.

## 18. Useful Addresses and Telephone Numbers

#### Citizens Advice Bureau

5th Floor, Regal House 70 London Road, Twickenham TW1 3QS 020 8712 7800

Phone lines open Mon-Thurs 10am-3pm Open for drop-ins Mon/Wed/Thurs/Fri 10am-12.30pm and Tuesdays 5.30pm until 7.30pm.

#### Twickenham Police Station

41 London Road, Twickenham TW1 3SY 020 8607 9199 (non-emergency calls) 020 8721 2910 - Crime Prevention/Safer Neighbourhood Team (dealing with anti-social behaviour and graffiti amongst other things) Email: southtwickenham.snt@met.police.uk

#### Richmond Council

Civic Centre, 44 York Street
Twickenham TW1 3BZ
020 8891 7409 (Housing Advice Team – Advice
on disputes with landlords, tenancy
agreements, problems with getting deposits
refunded, etc)
020 88911411 (Council Tax Helpline)
020 8487 5123 (Residential Team /
Environmental Health) – Advice on landlords
failing to repair, noise nuisance, pest control,
etc)

#### Gas Leaks - Emergency Service

0800 111 999

(Remember to turn off the gas at the mains immediately if you smell gas)

#### Gas Safe Register

PO Box 6804, Basingstoke RG24 4NB 0800 408 5500

Gas Safety Advice Line (Health & Safety Executive)

0800 300 363

(To report non-compliance by landlords)

## 19. Local Bed & Breakfasts and Hotels

Listed below are a selection of local bed and breakfasts, guest houses and hotels which may be of use either for visiting families or friends, Open Days or even in an emergency.

## Bed and Breakfast

#### **Abigails**

7 Haggard Road, Twickenham TW1 3AL 020 8892 6223

#### Mrs Berg

27 King Edwards Grove, Teddington TW11 9LY 020 8977 7251 peter.midgley@blueyonder.co.uk

#### Mrs Joan Byrne

35 Grange Ávenue, Twickenham TW2 5TW 020 8744 8150 or 07970 317125 stay@byrnestwickenhamaccommodation.co.uk www.byrnestwickenhamaccommodation.co.uk

#### Mrs Frances Campbell-Colguhoun

(pronounced "Cohoon") 18 Elmers Drive, Teddington TW11 9JB 020 8943 3773 or 07762 233463 frances18ed@gmail.com

#### Mrs Susan Duff

11 Spencer Road, Strawberry Hill Twickenham TW2 5TH 020 8894 5271 susan.duff@hotmail.co.uk

#### Mrs Lynda Norman

6 Grove Gardens, Teddington TW11 8AP 020 8977 6066 or 07793 672607 lyndano21@yahoo.com

#### The Old Stables

1 Bridle Lane, St Margarets Twickenham TW1 3EG 020 8892 4507 or 07966 549515 jenny@oldestables.com www.oldestables.com

#### Mrs Yvonne Rodgers

25 Walpole Road, Twickenham TW2 5SN 020 8894 1673 rodgers.cpy@blueyonder.co.uk

#### The Wright Residence

39 Grange Avenue, Twickenham TW2 5TW 020 8894 1055 mail@wrightresidence.plus.com www.thewrightresidence.co.uk

For more locations please visit: www.visitrichmond.co.uk/accommodation

Details of guest houses on this list have been taken in good faith but not inspected by the staff at St Mary's University (last updated February 2015).

#### Local Hotels

The Premier Inn (Twickenham Stadium)
Chertsey Road, Whitton, Twickenham TW2 6LS
0870 990 6416
www.premierinn.com

#### The Premier Inn (Twickenham East)

Corner Sixth Cross/Staines Rd Twickenham TW2 5PE 0870 111 2818 www.premierinn.com

The Alexander Pope (formerly Pope's Grotto) Cross Deep, Twickenham TW1 4RB 020 8892 3050

Alexanderpope@youngs.co.uk www.Alexanderpope.co.uk

#### The Park Hotel

19 Park Road, Teddington TW11 0AB 020 8614 9700 res.park@galleonhotels.com http://parkhotelteddington.com/

#### Travelodge, Twickenham

70 London Road Twickenham TW1 3QS 08719 846503 www.travelodge.co.uk



## 20. Moving In Checklist

Check each item and tick the box when you are satisfied you have the answer. It may seem time consuming but it could save you time, money and trouble once you have moved in.

Do you have the landlord's home address and telephone number? (Not just their		Does the landlord have insurance on the property itself or any of the appliances?
mobile number, which they can change at any time.)		Do you have contents insurance for your own belongings?
Do you have a copy of the tenancy agreement? If not, get one immediately.		Does water run freely from the taps and does the loo flush? Are there any signs of
Do you understand your written tenancy agreement?		leaks or dampness in any of the rooms? Do the taps drip?
Have all tenants signed the agreement?		Is the heating system in good repair?
Is there a 'break clause'? i.e. can you leave before the end of the tenancy?		Is a current gas safety certificate supplied for the boiler and/or cooker, gas fires, etc?
How much is the rent and when is it payable?		Are there any danger signs near gas appliances or a number to call in case of leaks or breakdown?
Do you have to pay a retainer or full rent over the summer period?		Are there any smoke detectors? Do they
How much is the deposit? Have you got a receipt for it? How and when will it be		work? If not, you should consider buying some – available from hardware stores.
returned to you? Is the landlord registered with the Tenancy Deposit Scheme? Is there an inventory to protect the deposit? If not, make your own and ask the landlord or an independent witness to sign it as soon as		Are there any carbon monoxide detectors? Do they work? If not provided with the Property consider buying your own – available from British Gas or hardware stores.
you move in.  Have all tenants and the landlord or agent signed and agreed the inventory?		Is any fire-fighting equipment provided? Wil the landlord provide an extinguisher/blanket to use in case of fire?
Do you have a copy of the inventory? If not, get one.		Are all soft furnishings fire retardant? Check beds and easy chairs, sofas for the label
Who pays the water and sewerage charges – you or the landlord?		confirming that they comply with the regulations.

Are there escape routes in the event of a fire (especially if you are renting a flat)?
Has the wiring been checked in the last five years?
Do all the windows and doors have good locks (especially on the ground floor)?
Have the previous tenants returned their keys and left a forwarding address?
Have you read the gas and electricity meters and notified the relevant suppliers of the change of names on the tenancy agreement?
Do you have a written agreement confirming any repairs the landlord has agreed to carry out either within a certain time scale or before you move in?
What do you do if you need a repair when something breaks down? Who will pay? You/the landlord? Or do you have to deduct the cost from the next month's rent (with their approval)?
Does all the kitchen equipment work? Do you know how to programme the washing machine, etc?
Are there buses to the University, shops, launderette, etc., close by?











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