

Guide to Private Rented Accommodation

2021-22

Following the completion of their first year, many students progress to living with fellow students or friends in privately rented accommodation. This guide deals primarily with finding a whole property (i.e., not a house share or lodgings), and the issues that most commonly arise when looking for private rented accommodation. A lot of the information here may not be new for some students, however we hope this will be a useful reference, especially for those not familiar with the British system.

There are various ways to go about finding somewhere to live privately. Most properties are found through an *Estate Agency* (also known as a *Lettings Agency*) – this is a business which advertises properties on behalf of landlords and finds tenants to fill them. Usually, an agency will also make any necessary arrangements before you move into the property, and will often (although not always) manage the property – carrying out repairs etc.

Some landlords choose not to pay for the services of an estate agency and will choose to advertise their property themselves using classified adverts, online, in newspapers, or in shop windows and notice boards. They will carry out any arrangements before you move in and manage the property themselves.

Often people find properties through word of mouth when other people move out – particularly in student properties. If you are happy with taking over the property from another party, there is usually no harm in doing so, although it would be advisable that you look through this guide and the [University of London Private Housing Guide](#) before agreeing to anything, to make sure that you will not run into any issues later on. The link to the UoL guide is also here.

<https://housing.london.ac.uk/housing-guide/private-housing-guide>

If you notice anything that you think should also be covered in this guide, please contact the Central Administration & Accommodation Officer (see below for contact details.)

Searching for a property

Previously, properties were mainly advertised in estate agents' windows, and this is still a good way to see what is available. Increasingly nowadays, properties are found online either through property portals or classified sites – the former being used by estate agents and the latter being used by landlords themselves.

Property portals are a form of search engine, focussing solely on property. They can be enormously useful in researching the prices and availability in each area, as well as finding suitable properties. By entering what you are looking for (size, price, area etc.), the site will display all the properties in a particular area. Almost all estate agents are members of the main sites (below), meaning that you will always get many results.

www.rightmove.co.uk

www.zoopla.co.uk

Gumtree (www.gumtree.co.uk) is a useful tool to find low priced accommodation, mainly featuring advertisements from landlords themselves, as well as some estate agents.

Estate Agents

Having found a property you are interested in (either seeing an ad in the agent's window, their website, or a third-party portal such as Rightmove or Gumtree), you will need to contact the agency to make sure that it is still available. Often, the agency will take down your details, including what you are looking for and for what price, and will also let you know about any other similar properties you might be interested in. Provided the property is still available, they will book you in for a viewing, where they will meet you either at their office or at the property to show you around.

Go round as many different places as you wish, until you find what you are looking for. Once you do find somewhere you like, do not be afraid to ask for a second viewing the next day to make sure it is right for you. If you are feeling pressured by the agent to make an offer on somewhere you are not sure about, politely decline and leave the viewing.

When looking for somewhere to live, do not be tempted to pay an agency to find somewhere for you. This is illegal and is a scam. Often these companies will charge £100+ which is non-refundable. Any company that tries to charge you *before* a viewing is breaking the law.

Having found somewhere you like, make an offer. Most properties are agreed at a price less than the 'asking price', although occasionally they will go for a higher amount if other parties are involved. Be reasonable; for example, on a 3-bedroom flat advertised at £1400 per month, do not offer £1000 – people making unreasonably low offers will often be rejected instantly by the landlord, even if they subsequently increase to a reasonable amount. Before making an offer, decide on your limit; if you can only afford £1300 between 3 of you, offer £1250 and increase to £1300 if the landlord rejects your initial offer. If it goes above this – for example, if there are other people also making offers - stay level-headed and back out when you reach your agreed limit. There will always be other properties.

At the same time as making an offer, agree with the agent or landlord on any works that may need to be carried out before you move in. For example, repairing a broken bed or repainting a bedroom. Make sure this is written down before money changes hands, so that the agent or landlord cannot back out.

New legislation is in effect from **1st June 2019**, known as the **Tenant Fees Act 2019**. Prior to this date, agencies could charge fees to tenants once they have found them a property. These varied from agent to agent, fees could be charged for drawing up the contract, or for producing an inventory. Some agencies also charged for referencing and/or 'admin'. However, with the introduction of this new act most fees will be banned. This ban applies to both landlords renting property directly to tenants and agents. This legislation is enforceable by local trading standards.

Examples of fees that will be banned, are charging for a guarantor form, credit checks, inventories, cleaning services, referencing, professional cleaning, admin charges, the requirement to have a specific insurance provider, gardening services.

Examples of charges landlords and agents are still allowed to make are as follows; rent(!), a holding deposit (explained further below), a deposit, for loss of keys (they must be able to evidence the actual cost with a receipt), interest on the late payment of rent (maximum 3% above the Bank of England base rate), for changes to tenancy e.g. for a change of tenants (capped at £50 charge, or need to provide evidence of why it is over £50), for surrender of tenancy (can charge for loss of rent).

Private Landlords

Private landlords use sites such as www.gumtree.co.uk to advertise their property. They do the work of an estate agency themselves, such as advertising the property, conducting viewings, and issuing contracts. Because they do this themselves, rents are sometimes cheaper as the landlord does not have to pay fees to an agent.

Please be vigilant, as many scams involve people posing as landlords advertising privately, taking a deposit and disappearing. If you are unsure about how legitimate the person you meeting are, follow your gut instinct – there will always be other properties on the market.

Deposits

A landlord or agent will normally charge you a deposit, usually the equivalent of one month's rent, although it can be higher. Under the new Tenant Fees Acts 2019 deposits are capped at 5 weeks' rent unless the annual rent is over £50,000 when it can be 6 weeks. When you make an offer to move into a property the landlord or agent will usually require you to pay a 'holding deposit.' This is usually equivalent to one weeks' rent and is to secure the property initially whilst credit checks and referencing take place. If the tenancy goes ahead, then the one weeks' holding deposit is usually deducted from the total balance of costs you will need to pay before moving in. If the landlord decides to not go ahead with the tenancy after you have paid the holding deposit, then they must refund it to you within 7 days. If you decide not to go ahead with the tenancy after paying the holding deposit, then the landlord or agent is entitled to retain

their costs. The total deposit is returnable at the end of your time at the property, subject to the contract you sign.

All deposits taken by landlords for Assured Shorthold Tenancies in England and Wales must be protected by a tenancy deposit scheme. This applies to most tenancies. This means that the deposit that you give to the landlord is held in trust by another impartial company that will negotiate the swift and safe return of deposits to tenants minus any charges incurred during the tenancy. **Always make sure you find out which tenancy deposit scheme the landlord or agent will be registering your deposit with.** There are only three schemes to choose from – details of these can be found using the links under 'deposit schemes' below. Once the tenancy agreement is signed, the landlord or agent should provide each tenant with a certificate from the relevant scheme shortly after moving in, to prove this.

Some students have unfortunately lost their deposits to dishonest landlords because they did not follow this advice. Please see the links at the end of this guide for more information.

Right to Rent

From the 1st of February 2016, landlords and letting agents have been required to carry out new checks relating to the immigration status of their tenants. These checks will be asked of everybody, regardless of nationality (including British students). Please see the separate document provided by the University of London on our website at www.ram.ac.uk/accommodation for more details on what will be required.

References

Agencies will always take references from their tenants on behalf of their landlords. Although these vary widely across agencies, these will usually consist of a letter from the Academy to confirm your student status, a letter from your bank or a copy of your bank statements (to prove that you have the means to cover the rent) a letter from a previous landlord or halls of residence (if applicable), or a letter from your next of kin to provide an alternative contact address. It is unlikely that an agency will ask for all of these but will quite possibly request two or three. Please make sure you have these details to hand, in order that there is no delay when moving. Many landlords and agencies will not hand over keys until these have been received, so being cooperative will make sure you start the tenancy on a good footing and on time.

Along with the references, most agencies will ask for a *guarantor* for student tenants. This is a close relative of one of the tenants and who is in full time employment and resident in the UK, who can also sign the contract to state that they will be responsible for the tenants. For example, if rent is not paid by the occupants then the guarantor will be legally responsible for any shortfall or excess damage. A guarantor will also need to provide references to the agency, so please make sure that they are happy to do so and understand their liability. Again, there is no set rule here; some agencies require one guarantor for the whole property, and others require each tenant to have their own guarantor.

In the case of overseas students with no UK based guarantor, many agencies ask for at least six months' rent paid in advance, although this is occasionally up to the whole year paid in

advance. This will be a large amount, so please consider your financial situation before paying large sums – once you have signed a contract and paid, agencies/landlords are under no obligation to pay any of this back – either in full or in part – if you subsequently change your mind or wish to move out early.

Rent

Rent is normally payable in advance and usually monthly. Costs can vary greatly from area to area and will also depend on if you are sharing or renting a whole property for yourself. Current students pay anywhere from £100 - £300 per person per week. It is important to balance the cost of the rent with the travel expenses and remember that bills (gas, electric and phone/broadband) are usually payable *in addition* to the rent. Generally, the more people there are in a house and the further out of the centre you live, the cheaper it will be.

Contracts

AST or Assured Shorthold Tenancy contracts are provided by the agent or landlord for both tenant and landlord to sign. **Please make sure you always keep a signed copy to refer to.** These set out the rules and obligations for both the tenant and the landlord, such as whether you can smoke in the property and when and how the rent shall be paid. Other items, such as who is responsible for maintaining the outside areas or how long the property can remain unoccupied for will also be in there. It is always recommended that before you sign, you check through the contract thoroughly, and if there is anything you do not understand or you think is unfair, please make sure you ask the landlord/agent for clarification or check with the Central Administration & Accommodation Officer or contact the University of London Housing Services (ULHS).

Follow this link for the ULHS Housing Contract Guide <https://housing.london.ac.uk/housing-guide/contract-checking-guide> you can also book an appointment with ULHS to check your contract for you. See <https://housing.london.ac.uk/housing-advice/contract-checking-service-0> for more details.

As an example, if the contract states that you are not to smoke in the property and are caught doing so, you will be found to be *in breach of contract* and the landlord may terminate the contract – potentially leaving you without accommodation. Likewise, if you feel the landlord is breaching the contract (for example, by turning up without giving 24 hours' notice), steps can be taken to resolve the situation – again, ask at the Academy or the University of London Housing Services for advice. Please make sure you understand everything in the contract before you sign, to avoid any situations such as these.

When discussing the contract with the landlord or agent, many people request a 'break clause', this usually comes into effect at six months, allowing you to 'break' the contract with either

one- or two-months' notice. This can be very useful if you are intending to return home for the summer and would like to move out early. Landlords are under no obligation to include this clause, and if they do, they will also have the same right to terminate the contract as you.

Renting a house in multiple occupation (HMO)

If you are renting a property and there are 5 or more of you sharing facilities (e.g., bathroom, kitchen, living room), then your landlord needs to ensure that they have an appropriate HMO licence. This has been a requirement since 1st October 2018. If you are renting a large property such as this, ask the landlord for a copy of their licence.

Useful links

Further information:

[NUS Housing Advice](#)

[Citizens Advice – Private Rented Accommodation](#)

Tenancy deposit schemes:

[UK Government – Tenancy Deposit Overview](#)

[Shelter England – Deposit Protection Schemes](#)

General advice

These are some of the main points to consider when looking for private accommodation:

- Decide carefully who you want to share with.
- Decide which the most suitable area is for you but be realistic - walking distance from the Academy is one of the most expensive areas of London.
- Remember London is a huge city, so try to view properties in the same area on the same day. Get to know the area and check out the local facilities, e.g., Shops, pubs etc.
- Do not be afraid to ask the landlord/agent lots of questions. If it helps, take along a checklist of the items you expect to find in the accommodation. If the landlord promises additional items, make sure you get it in writing.
- Always make sure you get an inventory of all the items in property (including photos and condition). Also take your own photos and keep them safe for future reference if any disputes emerge regarding the condition of furniture in the property later.
- Always make sure you find out which tenancy deposit scheme the landlord or agent will be registering your deposit with. They should provide each tenant with a certificate from the relevant scheme shortly after moving in to prove this.
- Make a note of the general cleanliness and condition of the property. Take photos on the day you move in.
- Be aware of the damage parties can cause!
- Make sure your budget includes money for food and bills. There is no point in being able to pay the rent if you cannot afford to eat!
- Always read the contract before signing. If there is anything you do not understand then speak to Central Administration & Accommodation Officer or the University of London Housing Services for assistance.
- Make sure you know who is responsible for repairs, etc.
- The landlord must have a gas safety certificate, ask for a copy of this and make sure it is up to date. This needs to be renewed yearly.
- Once you have moved in, locate the mains switches for the water, gas, and electricity.

Contacts

Royal Academy of Music

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If you find yourself stuck or bewildered by the options available, the Accommodation team will be happy to assist. We can give confidential impartial advice or guidance on how to go about finding somewhere to live, using estate agents, and can look through contracts before you sign them, clarifying any unfamiliar terms. Available throughout the year (including various academic holidays), he is also able to help those who are already in any form of accommodation with any issues or problems they might be experiencing.

University of London Housing Services

As a member institution of the University of London, all current and future students at RAM can make use of the free services offered by the University of London Housing Services department. These include advice and guidance on private accommodation and house hunting, as well as a large database of available accommodation – both whole properties and individual rooms. In addition, ULHS can offer free legal advice from qualified Solicitors should you run into any serious housing-related difficulties during your time at the Academy.

The ULHS department is in Student Central, in Bloomsbury, a 25-minute walk from the Academy. They offer drop-in sessions; however, appointments are preferred. You can make an appointment by contacting them using the details below:

University of London Housing Services
Student Central
Malet Street
WC1E 7HY

Tel: 020 7862 8880
housing@london.ac.uk
www.housing.london.ac.uk
10am-5pm Mon, Weds, Thurs, Fri
11am-5pm Tues