

## House Hunting: A Guide to the UK Private Rental Market

### Budget

Decide how much you can afford to spend on housing and utilities - as these are often paid separately to rent - before you start your search. Don't forget to budget for food, toiletries, cleaning materials, travel, books, clothing... if you need some help with budgeting then a Money Advisers within the Advice Service can provide you with some support in creating a budget.

### Where to look for a property

There are different place to find properties.

- Like using the internet to find local agents in the area. More information can be found on: <https://www.rusu.co.uk/pageassets/advice/housing/finding-accommodation/Searching-for-Accommodation-May-2021.pdf>
- The 'Find a Housemate' and 'Find a Landlord' notice boards, located in the RUSU reception;
- Asking fellow students if already local and/or on campus;
- If looking for sole occupancy you may wish to join the RUSU Facebook group 'Find a Housemate'. This is where students advertise any room(s) available in their current properties, so you would be joining a 'ready formed' house.
- Internet sites such as spareroom.com or local free add internet directories (but - be aware of scams on these sites – check with the Advice Service is you are worried about scams)

You may wish to read through RUSU'S your guide to house hunting that can be found here: <https://www.rusu.co.uk/pageassets/advice/housing/advice-booklet-house-hunting-2019.pdf>

### What happens once I have found a property that I like and can afford?

#### Step 1:

View the property – you don't have to take the first property that you see, you can look at more than one property. If you are overseas when you start your search, you might want to ask the landlord or agent for a virtual tour of the property.

#### Step 2:

If you wish to take the property (as part of a group) you will be asked to nominate a lead tenant.

This doesn't mean the lead tenant takes responsibility for all rental payments – as a joint tenancy you are **all equally liable**. It really refers to a point of contact for the agent or landlord.

If you are occupying on your own – you will be the lead (and only) tenant.

You (or the group) will be asked for a Holding Deposit, equivalent to 1 week's rental cost. This holding deposit will become part of the deposit for the property. This is often non-refundable, so be sure you want to take the property before you pay it, because it is unlikely it will be repaid if

you change your mind about the property. The agent will ask the lead or sole tenant to sign a reservation form to confirm that the group has accepted the property and have paid the Holding Deposit.

More information on holding deposits can be found here:

[https://england.shelter.org.uk/housing\\_advice/tenancy\\_deposits/holding\\_deposits](https://england.shelter.org.uk/housing_advice/tenancy_deposits/holding_deposits)

**However, before you sign this documentation, it is important that you know that can meet the criteria in Steps 3 & 4 below – if you aren't sure seek advice from the Advice Service.**

### Step 3:

You will be asked to complete the following paperwork.

- An application form;
- Provide a copy of your student ID;
- Passport.

If you are an international student, in addition you will also be asked for:

- A copy of your visa

The landlord and/or agent is bound by law to carry out a 'Right to Rent' check on **all** tenants, and some of this information is required for this check. More information about the Right to Rent checks can be found here:

[https://england.shelter.org.uk/housing\\_advice/private\\_renting/right\\_to\\_rent\\_immigration\\_checks](https://england.shelter.org.uk/housing_advice/private_renting/right_to_rent_immigration_checks)

### Step 4:

As a student you will be asked to provide a UK guarantor. This means finding a UK person whom is employed, earning a salary and is a home owner who will sign a legal document to say that they will underwrite the costs of the rental payments or any damage caused to the property should you as the tenant do not – or refuse to - pay.

If you do not have any persons in the UK willing to be a guarantor for you or you are unable to get a UK based guarantor, then your options would depend on the landlord. The most likely alternatives to a UK based guarantor are:

- Pay the full 12 months' rent upfront;
- Pay 2 instalments 6 months at a time (at month 5 they are required to pay instalment 2);
- Pay the last 6 months upfront and then the rent month by month for the first 6 months;
- Find a UK based guarantor company.

There are also student guarantor companies, who for a fee will under write the costs. However, not all landlords and/or agents will accept these – it is best to speak with your landlord or agent to check.

More information about guarantors can be found here: <http://www.reading.ac.uk/Ready-to-Study/accommodation/private-accommodation/your-guarantor.aspx>

**The next steps - steps 5, 6 and 7 - are often completed on the same day. We would recommend that you look at page 7 of the Advice Services booklet “Your Guide to Housing Contracts”, which can be found here:**

**<https://www.rusu.co.uk/pageassets/advice/housing/advice-booklet-housing-contracts-2019.pdf>. This contains a really helpful check list that you may take with you to the agent and/or landlord and go through the contract with them!**

### **Step 5:**

Once you have returned all the paperwork in a timely manner you will be asked to sign the tenancy agreement. You must always read this agreement in full. As it is a legal document and by signing you are agreeing to the terms and conditions states in the contract.

More information about tenancy agreements can be found here:

<https://www.rusu.co.uk/pageassets/advice/housing/advice-booklet-housing-contracts-2019.pdf>

### **Step 6:**

You will be asked to pay the remaining amount of the deposit for the property (minus your holding deposit - this will be deducted from the deposit as already paid). The maximum charge is 5 weeks' rental cost.

The deposit must be put into one of 3 UK government back deposit schemes within 30 days of you paying the money, and 'prescribed information' **must** be given to the tenant. More information about the 'prescribed information' can be found here:

[https://england.shelter.org.uk/legal/housing\\_options/deposits/prescribed\\_information](https://england.shelter.org.uk/legal/housing_options/deposits/prescribed_information)

You will be notified by email of your deposit certificate. It is important to keep this safe, as you may need it if you want to challenge any deductions to the deposit at the end of the tenancy. If you do not receive a deposit certificate or the 'prescribed information' within 30 days of paying your deposit, then please get in contact with the Advice Service.

Most agents/landlords will provide the tenants with a welcome pack with all relevant paperwork. It is important that you keep this information safe. More information can be found here:

[https://england.shelter.org.uk/housing\\_advice/tenancy\\_deposits/check\\_your\\_tenancy\\_deposit\\_is\\_protected](https://england.shelter.org.uk/housing_advice/tenancy_deposits/check_your_tenancy_deposit_is_protected)

### **Step 7:**

There is some information which the landlord or agent must provide you with called prescribed information, which includes:

- The governments “How to Rent” guide,
- A copy of the Energy Performance Certificate (as soon as they are able to),
- A copy of the gas safety certificate (this should be provided before you move in), and
- A copy of the electrical safety certificate.

More information about the landlords requirements can be found on page 8-9 the “How to Let” guide, from the gov.uk website: <https://www.gov.uk/government/publications/how-to-let>

### Step 8:

You will be asked to pay the first month's rent before you move into your new property. Rent is paid in advance: if you pay your rent on 1<sup>st</sup> of every month, you have paid to live in your property for that month. You would not live in the property and then pay at the end of the month for living there: it is little like buying items in a shop, you have to pay for them before you use them, not take them and return to the store to pay for the items you have used at the end of that month. That is why most rental payment dates are on the 1<sup>st</sup> of each month.

You may find it helpful to read RUSU's Your Guide to Living Off Campus that can be found here: <https://www.rusu.co.uk/pageassets/advice/housing/living-off-campus.pdf>

### Step 9:

Moving in you should receive an inventory.

An inventory is a document made up of pictures and words describing the condition of the property and the items in the property. It is really important that you check this document **very carefully** to ensure that the descriptions are accurate. You have 7 days from the start of the tenancy to make any amendments at return to your landlord and/or agent.

The inventory taken when you become responsible for the property help keeps your deposit safe and secure.

When you leave the property another inventory will be taken. The moving out inventory can be compared with the moving in inventory, and used to highlight any damage caused by the tenants to the property, and the landlord can seek to remove funds from your deposit for the damage caused by the tenant.

### Step 10:

You will need to sort out any bills that you will need to pay whilst living in the property. This includes the utilities such as gas, electric and water, and also any internet you wish to have, and the TV Licence.

If your utilities are not included in your monthly rental income, you will be responsible for paying for these services for the length of the tenancy. Many agents or landlords would notify the current providers of the new tenants and the date they move in. However, you can change providers in most cases. Should your landlord not allow you too, please speak with a RUSU Adviser.

Utilities can be a large expense so it can be good to shop around for the best deals available.

Some useful website can be found here:

<https://energycompare.citizensadvice.org.uk/>

<https://www.uswitch.com/>

<https://www.moneysavingexpert.com/utilities/>

## Council Tax

Council Tax is a local tax paid by residents to the local council. It contributes towards things like refuse collection, policing, fire services and the maintenance of outdoor areas such as public garden and parks in the local area.

As a student you will be except from this, if everyone in your house hold is a student. However, there may also be periods, when - even as a student - you may be liable for Council Tax payments such as the weeks/months outside your registered course dates. As an example if you arrive in the UK and rent a property from 1st of August and your course doesn't start official until 20th of September the period between 1st of August and 19th of September, you are not a student – so will be liable for Council Tax. The same applies to the period when your course ends but you are still in a tenancy agreement for a private rented property.

If you are family and a spouse is undertaking employment in the UK, even though you are a student then Council Tax is likely to still be applicable.

The money pages of the RUSU website host lots more useful information on this and other money related topics. More information can be found here:

<https://www.rusu.co.uk/advice/money/>

## School Placements

If you are coming to the UK with your family and will be requiring school placements for children, it is the local council that you will need to contact for further information.

For more information and the contact details of Brighter Futures for Children School Admissions go to: <https://servicesguide.reading.gov.uk/kb5/reading/directory/service.page?id=lhc5l3m2Zm4>

## University of Reading International Student Advisory Service

If you are an international student studying at the University of Reading, then you may find some useful support and resources from the International Student Advisory Team. Further details can be found at: <https://www.reading.ac.uk/essentials/International/International-advice>

## RUSU Advice

If you have further questions or would like specific advice, please get in touch with the RUSU Advice Service. The specialist Advisers offer a confidential service, independent from the University so they can discuss your case with you in private.

Contact us by email at [advice@rusu.co.uk](mailto:advice@rusu.co.uk) or complete an online client form at [www.rusu.co.uk/getadvice](http://www.rusu.co.uk/getadvice).