

ACCOMMODATION GUIDEBOOK London

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# You should start looking for accommodation as soon as you accept the offer to study at York St John University in London.

There are no dedicated student living facilities in London so we have created this guide which will help you to find safe, secure, and legal accommodation.

It is important that you have accommodation secured, ready for you to move into upon arrival in the UK.

# Types of Accommodation

#### **Private House**

A house rented through an estate agent or private landlord where you and your flatmates/family have exclusive use of an individual property.

#### **Shared House**

A house rented through an estate agent or private landlord where you rent a single room in a house with other people you don't know. They may or may not be other students. This type of accommodation is not suitable if you are a student with dependents.



# Things to consider when choosing a rental property

#### **Dependents**

If you have dependents, you will need to rent a two or more bedroom flat or house, not shared accommodation. Shared accommodation is primarily rented by the room with shared bathrooms and kitchens so it will be inappropriate for those with dependants.

#### Number of people living in the property

There should be a maximum of two people sleeping in a double bedroom and one person in a single room. Overcrowding is illegal in the UK.

# Finding properties

To find a property you can use an online accommodation search portal that enables you to deal directly with the landlord, such as <a href="OpenRent">OpenRent</a>.

If you're looking for a single occupancy room, there is SpareRoom.

Alternatively, you can use a general property search engine and search under Rentals.

#### The main search portals are:

- Rightmove
- Zoopla
- · On The Market

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# Finding people to live with

The York St John Accommodation Team have a useful Find a YSJ housemate Facebook Group to help you meet fellow students looking for housemates.

The <u>Global Campus Connect App</u> is a great way to connect with students, prior to arrival, to find someone to live with, or just to connect in general. There is a dedicated London accommodation group within the app.

### Where to Live

London is divided into six main zones for the purposes of travel and cost of travel. Many people who work and study in Inner London live in areas and neighbourhoods in Outer London or further away because the cost of housing is so high.

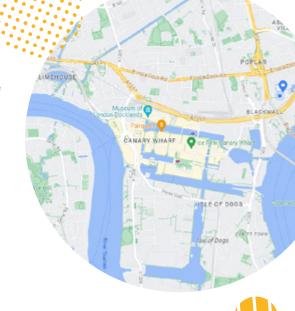
#### **Areas surrounding the London Campus**

The London campus is in Poplar which is situated in the Inner London Borough of Tower Hamlets in Travel Zone 2.

The closest station to the London Campus is East India on the DLR line. Canary Wharf station is a 15 minute walk away, which is on the Elizabeth, Jubilee, and DLR lines. Canning Town station is also about a 15 minute walk away and is also on the Jubilee and DLR lines.

Canning Town and Canary Wharf are about 15 minutes' walk from campus and therefore easily accessible via foot. However, the cost of rent can be high at £800 - £2,500 + a month so if this is outside your budget you should consider living further away.

Woolwich is on the DLR line and is easily commutable to campus. Abbey Wood is on the Elizabeth Line and takes you to Canary Wharf, close to campus. Plumstead has more affordable accommodation and the location is still very convenient to campus.



Greenwich, Lewisham, Deptford, and Stratford are all accessible on the DLR. Surrey Quays, Canada Water, and Bermondsey or North Greenwich are close to the Jubilee Line, which links to Canary Wharf.

Your timetable is designed so you only need to be on campus 2 days a week so if you want to live much further away and travel in for your attendance days, you can stay overnight in cheap hostels or rooms that you can find on AirBnB or other secure, approved accommodation search sites.

Use Google Maps to search these areas and plan your travel time and costs.

# **London Transport System**

To become familiar with the transport system, download <u>Mapway</u> or <u>Citymapper</u>. These apps will show you the available transport routes between various locations as well as all the travel zones.

# Tenancy Laws and Tips

# Rental laws and regulations in the UK

Strict laws and regulations exist for renting property in the UK. However, not all landlords follow those laws, so it is essential that you find a landlord or agent who is acting legally. We advise you to read the **How to Rent quidebook.** 

You should receive an **Assured Shorthold Tenancy (AST) Agreement** or, if you end up renting part of someone's house, a **Lodger Agreement**. These agreements should be for 6 or 12 months minimum.

#### How these sites are managed

These sites list properties that are usually managed by agents, or where landlords have asked agents to find tenants for them so you will deal with the agent first.

In the UK it is illegal for agents to charge a fee to find and arrange property rentals for you. If anyone asks for a fee to secure a tenancy/view a property do not pay it. When paying a legal deposit use PayPal or a credit card as this will protect your money in case anything goes wrong.

#### **Eligibility for properties**

As you are new to the UK, you will most likely have to undergo credit checks or have a guarantor for the rent. Alternatively, you may have to pay six months' rent in advance, but all that information and payment should be included in the tenancy agreement.



#### **Guarantors**

Most landlords or agents will ask you to provide details of a guarantor when applying for a private tenancy. A guarantor is someone who would be responsible for paying your rent if you are unable to pay it yourself. If you cannot find a guarantor there are services developed for students, graduates, and professionals, such as Housing Hand and UKGuarantor, who will act as your UK guarantor so that you can secure private accommodation. These services have associated fees.

If you cannot use a guarantor, you may need to take out Rent Insurance.

# Viewing a house

When you view a property, it is important to pay close attention to the facilities and structure. Keep an eye out for signs of dampness, mould, electrical faults etc.

#### You should also consider the following:

- Does the property include furnishings, such as bedroom furniture?
- Do you like the area and can you see yourself living there?
- · Is the street too noisy (or quiet) for you?
- Does the property feel safe? (Are there smoke alarms, carbon monoxide detectors, fire escapes?)

# Questions to ask when viewing a property:

- · Who is the main manager of the property?
- Who do you report repairs or faults to?
- · Are bills included?
- · What is the length of the contract?
- Is maintenance included for any outdoor spaces?
- Can you park your car at the property or is there bike storage?
- Where is the gas, electric, and water meter? (When you move in, always take pictures of the meter readings)



# Signing a contract/tenancy agreement

Before you sign anything, it is vital that you read through the contract thoroughly. It is also a good idea to ask a relative or friend to read through it as well. York St John University staff are unable to read contracts for you.

#### The most important things to look out for are:

- · Does the landlord own the property?
- Does the contract reflect what you verbally agreed with the landlord?
- Are there any unfair parts of the contract such as responsibility for cleaning chimneys?
- Do you understand all aspects of the contract?

#### **Contents of Agreements:**

- · Start date of the tenancy
- · Length of the tenancy
- Amount of notice both you and the landlord need to provide if you wish to end the tenancy early; (this should be a minimum of 1 month)
- · Exact monthly rent
- · Amount of security deposit you have paid

#### Additional information contained in the Tenancy Agreements:

- List of utility bills covered/provided in the rent, if any, for e.g., Council Tax, water, gas, electricity or a TV licence (if you are renting a whole flat or house then you usually have to pay these in addition to your rent so you should budget for these)
- · Responsibility for cleaning the property
- Responsibility for maintaining and repairing the property

#### Contract length

Most student contracts are a fixed 12-month contract; if you want a shorter contract, then you will need to negotiate this with the landlord and/or agency.

#### What is a break clause?

A break clause allows either the tenants or the landlord to end the tenancy by giving early notice before the tenancy officially ends. If your signed Tenancy Agreement includes a break clause, we would recommend you seek advice on this. Break clauses may be used unfairly and can give the landlord greater flexibility and rights.

Remember, as soon as you sign the contract it is legally binding, there is no going back!



#### Your rights as a tenant:

- Exclusive Possession your landlord cannot come into your home without permission, without giving at least 24 hours' notice.
- Tenancy Deposit Protection your deposit must be protected within 30 days and the landlord/agent must provide you with details of the scheme your money is held in.
- Protection from eviction your landlord must have issued you with a Tenancy Agreement that provides a notice period of minimum one month; they will need a court order before they can evict you from your home.
- Repairs your landlord will be responsible for carrying out repairs within a reasonable time frame

#### Your obligations as a tenant:

- · You must pay the rent on time
- You must keep the property clean and tidy
- You must report repairs to the agency or landlord
- You must replace light bulbs and smoke alarm batteries
- You must prevent the property from any damage

These obligations should be set out in your Tenancy Agreement. If they are not automatically included, then you must raise this with your landlord before signing the contract.

# **Deposits**

#### **Holding Deposits**

The landlord or letting agent will ask you to pay a holding deposit. This is equivalent to **one weeks' rent**. It is usual to pay one week's rent as this holding deposit to secure the property before signing any agreements and paying any security deposit or rent up front. Holding deposits are refundable if the tenancy does not proceed for any reason and you don't end up moving in.

#### **Security/Housing Deposits**

Your security deposit should be held in a Tenancy Deposit Scheme so it can be refunded at the end of your tenancy. The maximum amount you should pay as the security deposit is 5 weeks' worth of rent. It is illegal to charge any more than this.

Once the deposit is paid, the landlord or letting agency will stop advertising the property.

At the end of your tenancy, the landlord or agency will return your deposit. They can deduct money from your initial deposit if there are any repairs or cleaning that need to be done to the property.

If you pay the deposit and then decide not to rent the house or room, you may lose some or all of the deposit. However, if the landlord changes their mind, you will receive the deposit back in full.

#### **Top tips:**

- Make sure you keep copies of all paperwork that is given to you by the landlord or letting agency.
- Ask and clarify what bills are included and what you must pay in addition to the rent before you agree to rent the property
- Find out what regular maintenance is carried out and who to contact
  if something goes wrong in the property, such as the heating system
  breaking down
- Arrange to have contents insurance for your own individual property, especially high value items such as laptops, phones and tablets in case of theft or loss

# Moving In

After all the paperwork has been completed and you've been given the keys to your new home, there are still some things to bear in mind. Make sure you have:

- · A copy of the tenancy agreement
- Check-in inventory and schedule of condition of the property on the day you move in
- Photographs of the conditions of the rooms in the property as evidence of the state of the property on the day you move in
- · Gas safety certificate
- · Energy performance certificate (EPC)
- · How to Rent booklet
- Deposit Protection Certificate and information about the scheme



# Private Accommodation estimate costs

Rent	£800 - £2,500 depending on property size & location
Gas, Electricity, Water	£60 - £100 per month
Broadband	£25 - £35 per month
Travel	£200 - £500 per month depending on where you live
Food	£35 - £50 per week, per person
Stationery & Books	£35 per month

#### **TV Licence**

If you watch or record live television programmes on a TV or any other electronic device, you will need to have a TV Licence. It costs £159 for a colour TV Licence and £53.50 for a black and white TV Licence per year. In some cases, you may be entitled to a reduced fee TV Licence.

Please be aware that you can be heavily fined for having an unlicensed television. Visit the TV Licensing <u>website</u> for further information.

#### **Contents Insurance**

You should make sure that all of your personal property is insured in case of loss, damage or theft. You can look online for insurance quotes once you have secured your accommodation and you have a confirmed address.



#### **Council Tax**

Council Tax is a tax on residential properties which is paid to local authorities by residents who live in the properties.

If you live in a property occupied only by full-time students, the property is exempt from Council Tax. However, you and your housemates will need to apply for a **Council Tax Exemption**. You can do this online <a href="here">here</a>.

If not everyone in your house is a full-time student, then they will have to pay Council Tax. If they are the only person living in the house who is not a student in full-time education, then they will be entitled to a discount on Council Tax. More information can be found here.



# Advice – Issues and Repairs

If you have an issue in the property you are renting, you must report it. You can do this over the phone, in person or via email. It is important to keep a record of what was discussed and the date and time. It is also useful to send a follow-up email to check on progress and put everything in writing.

#### What details should I include in the report?

- · What is broken/faulty or not working
- · When the incident occurred
- · All the problems resulting from the issue
- · Provide evidence, photograph everything

Your landlord/agent should arrange to fix any problems as soon as possible. If you feel things are taking too long, then you should seek advice from your lettings agency.

#### **Repairs**

Your contract should outline what you are responsible for and what the landlord is responsible for. The law states that it is the landlord's responsibility to keep the property safe and in habitable condition. If you are unsure about who is responsible for certain repairs, then it is best to seek advice from the lettings agency.

#### Landlord's responsibilities:

- Heating, hot water and other water supplies
- · Basins, sinks, baths and toilets
- External structure of the property
- · Gas appliances
- · Fixed electrical installations

# What can I do if the problem does not get fixed?

If your landlord or lettings agency is not getting repairs or maintenance carried out within a reasonable time frame, they may be in breach of the tenancy agreement. It would be worth writing a follow-up letter/email to the landlord/letting agency. You can also reach out to your Local Authority Housing department for advice on such matters.

#### Am I allowed to carry out repairs myself?

It is extremely risky for you to carry out any repairs yourself. You would be responsible for any defects or further damage caused to the property. The landlord could also refuse to reimburse you for the money you have spent. You must not do any work that could endanger you or your housemates, such as electrical work.

# Am I allowed to stop paying my rent if this happens?

We would not advise you to stop paying rent if you are having maintenance problems; your obligation to pay rent is separate from the landlord's obligation to carry out repairs. If you decide to stop paying your rent, your landlord is entitled to evict you. They can also take you to court for rent arrears.

#### **Mould and damp**

If you have stale smells and discoloured walls or ceilings then these are signs that you could have mould in your house. Most dampness is caused by condensation which can be resolved by opening windows and ventilating the property better. If you experience any problems with dampness or mould, you should report it to your landlord or letting agency. Letting agencies and landlords are very quick to blame the growth of dampness and mould on students so make sure you keep the property ventilated and clean.

#### What causes dampness or mould?

- Condensation
- · Lack of insulation
- · Leaking pipes
- · Rainwater coming through external walls
- · Blocked guttering or overflowing drains

# Things you can do to prevent the growth of mould

- Wipe down any condensation that is on walls or windows
- · Check extractor fans are working properly
- Keep the property adequately heated and ventilated
- If you dry clothes on radiators, open the windows nearby to let moisture out
- · Open windows in bathrooms regularly

#### Handy tips

- You can buy mould cleaners and removers to use on windows and walls
- If mould keeps returning, take regular photos to show the landlord or letting agent
- Inform the landlord/letting agent about any changes or updates to the situation





# Contact

#### **York St John University London**

6th Floor Export Building, 1 Clove Crescent, East India, London E14 2BA

yorksj.ac.uk/london-campus

**J** 01904 876 944