Student Money and Accommodation Advice

# Accommodation: Private Rented

## What is private rented accommodation?

Private rented accommodation refers to privately owned rooms, flats, and houses being let out by their owners for residential purposes. It is generally cheaper than halls of residence but remember that prices advertised for rent are usually exclusive of bills. This means you will have to pay for utility bills (water, gas, electricity, Internet etc) as well as the rent. The rent is usually paid weekly or monthly and you would normally sign a tenancy agreement with the owner.

## How much should I spend on my accommodation?

The maximum Maintenance Loan for a single student living away from home averages out at £250 per week across the calendar year, so you should keep this figure in mind when choosing your accommodation.

The Mayor of London has classified as affordable, accommodation that is provided at a rental cost equal to or below 55 per cent of the maximum Maintenance Loan. Across a calendar year that works out at £138 per week.

## Where to look for private rented accommodation?

Studentpad is the University’s private rental website which you can use to search for accommodation – [www.londonmetstudentpad.co.uk/accommodation](http://www.londonmetstudentpad.co.uk/accommodation)
It also contains detailed housing advice and information you need to know when renting from a landlord or agent. You need to be a London Metropolitan University student or prospective student to register on the site. The password for the property search is Londonmet

You can also find private rented accommodation on Uniplaces – [www.uniplaces.com/accommodation/london](http://www.uniplaces.com/accommodation/london)

## Rogue landlords

Information about private landlords and letting agents who have been prosecuted or fined by the London Boroughs of Brent, Camden, Greenwich, Islington, Kingston, Newham, Southwark, Sutton, Waltham Forest and Westminster: [www.london.gov.uk/rogue-landlord-checker](http://www.london.gov.uk/rogue-landlord-checker)

When considering properties:

* Be especially careful if using social media to search for properties as many scams are broadcast via social media platforms.
* Avoid adverts with no photographs of the property, or where multiple adverts have the same photographs.
* Look for telephone numbers that are based in the UK and check that landline numbers work.
* Don’t pay a holding deposit, rent, or any money without visiting the property in person.
* A contract should be signed before any money changes hands.
* Obtain a receipt for any money paid.
* Be aware what fees letting agents can/can’t charge: <https://england.shelter.org.uk/housing_advice/private_renting/letting_agent_fees_for_tenants>

## Tenancy deposit law

You will normally be required to pay a deposit to the agent/landlord as security in case you damage the property or furnishings. It can also be used to cover unpaid bills, rent, or missing items. Most agents/landlords will ask for a sum equivalent to a month’s rent but the maximum an agent/landlord can charge by law is five weeks’ rent or six weeks’ rent depending on the total annual rent. This deposit must be protected in a tenancy deposit protection scheme. A landlord must provide evidence that a deposit has been protected within 30 days of them receiving it. If any disputes arise between you and your landlord/letting agent at the end of your tenancy over how much should be returned, an Alternative Dispute Resolution service (ADR) will be in place to mediate and resolve the matter. This is an impartial body that will attempt to ascertain to whom the money should be returned. Once it has been agreed the money should be returned within 10 days.

## Guarantors

When applying for accommodation you may be required to have a UK-based guarantor. This is a person who can guarantee your rental payments in case you fall behind with them. If you do not have one there are companies that offer a guarantor service such as Housing Hand – [www.housinghand.co.uk/guarantor-service/](http://www.housinghand.co.uk/guarantor-service/) and UK Guarantor – <https://ukguarantor.com/>. Please note there are fees for these services.

## Gas and electricity safety

Gas Safe Register is the official list of gas engineers who are qualified to work safely and legally on gas appliances. Only a Gas Safe registered engineer should fit, fix or service gas appliances. Landlords have responsibilities for gas safety; by law your landlord must keep all gas appliances supplied for you to use in good condition. They must arrange for a Gas Safe registered engineer to carry out a gas safety check every 12 months and provide you with a copy of the landlord’s gas safety record. Always:

* Ask for a copy of the landlord’s current gas safety record before you move in.
* Cooperate with your landlord and let a registered engineer in when a gas safety check or servicing has to be done.
* Check the ID card of any gas engineer that comes to do work in your home. The engineer must be Gas Safe registered.

Badly fitted and poorly serviced appliances can cause gas leaks, fires, explosions and carbon monoxide poisoning. Carbon monoxide is a poisonous gas which can kill quickly with no warning. Know the six main signs and symptoms of carbon monoxide poisoning – headaches, dizziness, nausea, breathlessness, collapse, and loss of consciousness.

If you think a gas appliance is faulty turn it off and let your landlord know immediately. In an emergency, call the gas emergency helpline on 0800 111 999. If you feel unwell, seek medical help immediately.

Regulations require landlords to have the electrical installations in their properties inspected and tested by a person who is qualified and competent, at an interval of at least every 5 years. Landlords have to provide a copy of the electrical safety report to their tenants, and to their local authority if requested.

## Bills

Utility bills (gas, electricity, water and Wi-Fi) will usually not be included in the rental price, therefore if you are sharing accommodation it is important to set out clearly how each bill is going to be paid. Full-time students are not liable to pay council tax. You can download a council tax exemption letter from your eVision account once you have enrolled.

## TV licences

You must buy a TV Licence if you:

* Watch or record programmes as they’re being shown on TV or live on an online TV service.
* Download or watch BBC programmes on iPlayer – live, catch up or on demand.

This applies no matter what device you use, whether it’s a TV, desktop computer, laptop, mobile phone, tablet, games console, digital box or Blu-ray/DVD/VHS recorder. For further information see

[www.tvlicensing.co.uk/check-if-you-need-one/for-your-home/students-aud1](http://www.tvlicensing.co.uk/check-if-you-need-one/for-your-home/students-aud1)

or watch this short animated video:

[www.youtube.com/watch?v=RHLEcIp2\_cU](http://www.youtube.com/watch?v=RHLEcIp2_cU)

## Landlord responsibilities

Your landlord must:

* Keep the rented property safe and free from health hazards.
* Make sure all gas and electrical equipment is safely installed and maintained.
* Provide an Energy Performance Certificate and Gas Safe certificate for the property.
* Protect the tenant’s deposit in a government-approved scheme.

## Insurance

Your landlord must insure the building you’re renting. This covers the structure in case of any damage, but not your belongings. It is your responsibility to insure your possessions against theft, damage and accidents. Family contents policies can often be extended as well as new individual policies being taken out. Endsleigh is a well-known student insurance company, however, you can compare other insurers through comparison websites such as [www.moneysupermarket.com](http://www.moneysupermarket.com)

## How to contact us

Visit [www.londonmet.ac.uk/advice](http://www.londonmet.ac.uk/advice) for up-to-date appointment and drop-in times.

Further information: [www.londonmet.ac.uk/accommodation](http://www.londonmet.ac.uk/accommodation)

Watch our [student accommodation film](https://londonmet.cloud.panopto.eu/Panopto/Pages/Viewer.aspx?id=43cae75a-f89f-4e3a-8c83-afe200912496&start=0).

The content of this information sheet has been compiled using information from external sources, as well as University data. The content has been carefully checked and is given in good faith. However, the University cannot accept responsibility for the consequences of any inaccuracy. May 2023