INTRODUCTION

London is a large cosmopolitan city and it’s hard to know where to start and who to trust when looking to find private accommodation. You don’t need to feel isolated or pressured, you are not alone.

If you have a problem, no matter how small, the team at the Student Hub are here to help.

Not only are we knowledgeable about finding accommodation in the private sector, but we also have our own dedicated property search engine, Imperial Home Solutions, exclusive to the Imperial community.

Keep this guide close as it will help you before, during and after your property search.
Who to Live With

Don’t rush into living with people you don’t know very well; even if you have been on the same course or lived in the same halls, living together in private accommodation can be very different. Contracts are binding and it can be hard to leave them.

Choose the right people to live with and you’ll have a great time. Making the right decisions at the outset could lead to one of the best experiences of your life.
WHERE TO LIVE

London’s diversity makes it an exciting place to live. Each area has a unique character so you’ll need to think about what’s important to you. Below are a few things to consider when deciding where to live in London.

Questions to ask yourself

☐ Think about the area you want to live in: do you like the hustle and bustle of the city or would a quieter, more suburban area suit you better?
☐ What’s your budget?
☐ Does the area feel safe?
☐ Is the house in a convenient location?
☐ How will you get to College and how long will it take?
☐ Is there good public transport nearby?
☐ Does your route involve a long walk? Would you be comfortable walking far at night/in bad weather?
☐ Does the area have good facilities such as bars, restaurants, takeaways, cinemas and supermarkets?

Useful tips

- Practice your commute from the areas you’re most interested in and time how long it takes to get to College.
- As a group visit the area when it’s dark to make sure you feel safe.
- Shopping at the local corner shop or mini supermarket can be expensive so it’s worth seeing which supermarkets are nearby.

Pick up our Area Guide from the Student Hub, for more detailed information about the areas of London popular with Imperial students.
TYPES OF ACCOMMODATION

Shared flat or house
You will have your own room and will share facilities with other housemates, e.g. the bathroom, kitchen, and maybe a living room. Sharing can be a less expensive living option, however, bear in mind that you will be jointly responsible in the contract*.

Living with a resident landlord
You will have your own room and share facilities with the landlord, e.g. the bathroom and kitchen. You will usually have a licence agreement instead of an Assured Shorthold Tenancy Agreement*.

Private halls
These are set up in a similar way to university halls of residence. Private halls are available through a range of companies; the majority will expect the full year’s rent payment in advance.

Bedsit/studio flats
You may prefer to live alone in either a bedsit or a studio. A bedsit is a one-room apartment typically consisting of a combined bedroom and sitting room with cooking facilities. You will expect to share bathroom facilities with other residents in the building. A studio flat is a self-contained space with your own kitchen and bathroom.

House of Multiple Occupation (HMO)
A landlord requires a HMO licence if their property:

- is rented to 5 or more people who are not in the same family
- is at least 3 storeys high
- tenants share facilities i.e. toilet, bathroom or kitchen

The licence ensures the property is fit for its purpose and that there are sufficient facilities for the number of people living there.

*See page 14 for more information about contracts.
VIEWING PROPERTIES

View a property before signing the contract; photographs are not a substitute for visiting a place yourself. If there are significant repairs to be made not all landlords will be prepared to carry them out. In most cases you take the property as seen. Listed below are things to think about when you’re viewing a property. You might also find it useful to make notes and take some photos while you are there.

Questions to ask the landlord or agent

- Who manages the property?
- Who do I pay my rent to? (The agent or the landlord?)
- Who do I report repairs to?
- Are bills included?
- How many people will be sharing bathroom and kitchen facilities?
- How is the house heated?

Condition of the property

- Is there enough furniture? E.g. beds, wardrobes, sofa, chairs and desks etc.
- Is the furniture in good order?
- Does the kitchen have enough cooking/laundry facilities?
- Are they in working order?
- Are there signs of damp, mould and draughts?
- Is the property clean and well maintained?
- Are there any repairs being carried out?
- Will they be complete when you move in? Get it in writing.
- Is the house free of pests? Mouse droppings are a giveaway.

Safety

- Is there a gas safe certificate?
- Are there working smoke or heat detectors?
- Is there any outside security lighting?
- Do the electrical appliances and fittings have a NICEIC safety certificate?
- Are there enough plug sockets? I.e. in bedrooms for computers, phones etc.
- Are there satisfactory exits if there was a fire?
- Are there sufficient locks on doors and windows?
- Does the furniture/mattress have either a fire resistant label or kitemark?
WHEN TO LOOK FOR ACCOMMODATION

The majority of private accommodation in London is advertised no more than one to two months before it is available for you to move in.

Most estate agents won’t know what properties are available for September/October until June, July or August. If you start looking earlier than this, estate agents may expect you to start paying rent immediately.

Some landlords registered on Imperial Home Solutions will advertise their properties earlier in the year and allow you to view the property. You won’t have to move in or pay rent until September/October. If you need to secure your accommodation before the summer, we recommend searching on the Imperial Home Solutions website.

**JANUARY FEBRUARY**
Start speaking to your friends about whether you want to live together. Think about where you want to live and what budget you have.

**MARCH APRIL MAY**
Attend our annual Housing Events.
Meet local estate agents, speak with accommodation experts and learn about house hunting dos and don’ts, contracts, deposits and much more.

**JUNE JULY AUGUST**
This is a good time to look at estate agents; they will have a better idea of what will be available in September and October.

Landlords begin to advertise properties on Imperial Home Solutions and take advanced bookings.

**SEPTEMBER**
Left it to the last minute? Don’t worry as there are still plenty of properties available!

**SEPTEMBER / OCTOBER**
MOVE IN!

**NOVEMBER DECEMBER**
Relax and enjoy your new home

Imperial Home Solutions
Landlords, estate agents and private halls providers use the Imperial Home Solutions website to advertise property vacancies. Visit the website to see what’s currently available:
www.imperialhomesolutions.co.uk
LANDLORDS AND AGENTS

The landlord
Landlords can rent their properties in many ways. Some will offer academic year/term-time only contracts; some will include a break clause, but not always and some may include bills in the rent. We advise you to get your contract checked by the Student Hub before signing.

Letting agents
A letting agent advertises properties on behalf of a landlord. Once all the paperwork has been completed and the tenant has moved in, the letting agent may then hand the paperwork and the security deposit to the landlord. The landlord would then collect the rent and deal with any problems or repairs that may arise.

Managing agents
Letting agents can manage properties in addition to simply putting prospective tenants in touch with landlords. If this is the case, you will find that the agent’s name and address appears on the tenancy agreement rather than the landlord. The agency will usually hold your deposit, collect rent and take responsibility for repairs to the property, although you still have the legal right to know the name and home address of your landlord.

Not all agencies have good reputations. Some pressure you into taking one of their properties by stating that you won’t find anything else or the rents will go up in September. Resist the pressure – there are plenty of properties to choose from.

Things to consider
- Is the landlord of reasonable character, e.g. friendly and flexible? If their attitude is “take it or leave it” avoid future problems and leave it!
- Will visitors be permitted? If so, for how long can they stay?
- Does the landlord/agency require notice of any visitors?
- If the landlord needs to visit the property, 24 hours notice should always be given.
- Ensure you are paying the advertised rent and not more than this.
TYPES OF COSTS

Central London tends to be more expensive than the outer boroughs so ensure you factor in the cost of transport and bills within your budget.

Utility bills

Water
If you do not have a water meter you will pay a set yearly charge, but this can be paid monthly.

Electricity and gas
In most cases, you will be billed by the utility company for gas and electricity, usually every 3 months. Ensure you provide actual meter readings so that you only pay for what you have used (see page 25 for how to read a meter). If you live in a large house the heating and electricity bills are likely to be more expensive. Can you afford to heat the house in winter?

Prepayment meters: If your property has a ‘pay as you go’ meter, you will have a key or card which tops up the meter with credit. You can top up at the Post Office or any local shop which displays the Payzone or PayPoint logo.

Broadband
Typically paid monthly; do look around for the best deal!

TV Licence
£150.50 per annum, see page 26 for further details.

Insurance
Typically paid monthly; do shop around for the best deal!
Endsleigh are responsible for insurance in Imperial halls of residence. Their website is www.endsleigh.co.uk.

Rent: things to think about

- Can you afford it?
- Will it include utility bills or not?
- How and when will you pay it?
- If you receive a student loan will these funds arrive before the date your rent is due?
- If the landlord asks for a deposit make sure you get a receipt.
- If you pay a ‘holding deposit’ ensure that you also get written terms and conditions attached to it, explaining in what circumstances you will not get the money back. See page 12 for an example.

You can set up a direct debit to pay most bills monthly, which can make it easier to budget. If you share a property you could also set up a joint account to pay the house bills.
Other costs

Travel
Order a student oyster card online and it will save you a lot of money. You might also want to use Santander bikes to get around or consider investing in your own.

Socialising
There are plenty of free things to do in London; you can pick up a free Time Out on Tuesdays outside most underground stations or look online on a variety of websites.

Food
Eating out is more expensive than cooking at home. Taking a packed lunch is also a good way of saving money. Shopping around for a bargain is essential; compare your local supermarkets – smaller ‘mini’ versions of shops can be more expensive. Check out supermarket own-brand ranges and bargain shelves.

Course costs
Pick up freebies at the Freshers’ Fair and save money by buying second hand books or using the library.

WEEKLY OUTGOINGS

This table gives an approximate cost of living in London (academic year 2018-19).

<table>
<thead>
<tr>
<th></th>
<th>weekly (£)</th>
<th>39 weeks (£)</th>
<th>52 weeks (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accommodation and utilities (private)</td>
<td>176</td>
<td>6,864</td>
<td>9,152</td>
</tr>
<tr>
<td>Food</td>
<td>58</td>
<td>2,262</td>
<td>3,016</td>
</tr>
<tr>
<td>Travel (zones 1-3 with 18+ Student Oyster)</td>
<td>28.80</td>
<td>995.40</td>
<td>1,152</td>
</tr>
<tr>
<td>Personal and leisure</td>
<td>43</td>
<td>1,677</td>
<td>2,236</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>305.80</strong></td>
<td><strong>11,798.40</strong></td>
<td><strong>15,556</strong></td>
</tr>
</tbody>
</table>

The weekly figures have been taken from:
www.imperial.ac.uk/study/pg/fees-and-funding/managing-your-money/living-costs

Please note that these figures can increase or decrease depending on the type of accommodation, number of people sharing, where the property is located and personal outgoings.
FEES

Letting agents typically charge fees. These can include a fee for preparing a contract, references, inventories and administration. This ranges from £50 to £500. Always check what the letting agent is charging you and make sure they give you a receipt.

DEPOSITS

There are two different types of deposits:

**Holding deposit**
A holding fee is paid if you agree to take the property, but have not signed the contract to take up the tenancy. Don’t pay it if you’re not absolutely sure. It will probably not be refundable. Ask for a receipt and a copy of the terms and conditions.

**Security deposit**
The security deposit is an amount of money, usually 4 to 8 weeks’ rent, that you pay to the agent/landlord for any damage and/or cleaning that may be required when you leave the property. The return of your deposit will rely on a number of conditions laid out in your contract. Most common causes of deductions relate to the state of the property when you leave, so ensure you read our guidance about inventories on page 19.

**WHAT A HOLDING DEPOSIT RECEIPT SHOULD INCLUDE**
- Amount of holding deposit
- Address of the property
- Proposed rent for the property
- Length of contract
- Tenancy start date
- Requests for the landlord (e.g cleaning or furniture to be provided)
- Conditions for refunding the deposit should you or the landlord change your mind or your references fail

**What is Tenancy Deposit Protection?**
It is designed to ensure:

- You get all or part of the deposit back when you are entitled to it.
- Disputes between you and your landlord will be easier to resolve as an independent third party is involved.
- Tenants and landlords/agents make a clear agreement from the start on the condition of the property.

Your deposit should be protected in one of the following schemes:

**The Deposit Protection Service**
0330 303 0030
www.depositprotection.com

**My Deposits**
0333 321 9401
www.mydeposits.co.uk

**The Tenancy Deposit Scheme**
0300 037 1000
www.tenancydepositscheme.com
Your landlord or agent is required to provide details about how your deposit is protected within 30 days of you making the payment. This is called prescribed information and should include:

- The address of the rented property
- How much deposit you’ve paid
- How the deposit is protected
- The name and contact details of the TDP scheme
- The landlord or agent’s name and contact details
- The name and contact details of any third party who is paid the deposit
- Why they would keep some or all of the deposit
- How to apply to get the deposit back
- What to do if you can’t get hold of the landlord at the end of the tenancy
- What to do if there’s a dispute over the deposit

You should be given a copy of the deposit protection certificate signed by the landlord. You may also be provided with a repayment ID number. Keep this safe as you will need it to claim your deposit when you leave.

Getting your deposit back
Your deposit should be returned within 10 days of you and your landlord agreeing how much you will get back. Your TDP scheme offers a free dispute resolution service if you disagree with the amount offered.

If your landlord hasn’t used a TDP scheme
you can apply to your local county court who can order the person holding the deposit to:
- Repay it to you
- Pay it into a custodial TDP scheme’s bank account within 14 days

The court may order the landlord to pay between one and three times the deposit.
Contracts are useful documents which ensure both parties are clear as to the others’ responsibilities. Most contracts are for a fixed term of 9 to 12 months. If you have a longer contract, you may wish to request that a “break clause” be inserted into the contract (see page 17 for definition of a break clause).

TYPES OF CONTRACTS

Assured Shorthold Tenancy Agreement (AST)
Is a fixed term agreement between the landlord and tenant either individually or as a group. There are various clauses within the contract that both the landlord and the tenant(s) must abide by. The main obligations are:

<table>
<thead>
<tr>
<th>Tenant</th>
<th>Landlord</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Pay the rent on time and in the manner specified.</td>
<td>1. Let you live in the property free from harassment (the landlord has to give reasonable (usually 24 hours) notice if he wishes to enter the property).</td>
</tr>
<tr>
<td>2. Keep the property clean and in good condition.</td>
<td>2. To protect the security deposit in one of the Government Schemes.</td>
</tr>
<tr>
<td>3. Not cause a noise nuisance.</td>
<td>3. To insure the building and the landlord’s contents (the landlord will not insure your belongings).</td>
</tr>
<tr>
<td>4. Report any repairs or damage as soon as they occur (the landlord cannot be held responsible until they are informed).</td>
<td>4. To carry out repairs within a reasonable time unless it is found to be the tenant’s neglect or misuse.</td>
</tr>
<tr>
<td>5. Return the property in the same condition as it was when you moved in (less fair wear and tear).</td>
<td></td>
</tr>
</tbody>
</table>

Joint vs individual tenancies
Often students with an AST sign one contract with everyone’s names included. This means you are individually and jointly liable for the cost and state of the property. In practice, this means that if one tenant stops paying rent, then the others are responsible for ensuring the full amount is paid. If you sign a group contract the landlord will charge a total rent and it is up to you to decide the proportionate share of rent for each room.

You could negotiate individual tenancies leaving you liable for the rent in your room only, but still jointly responsible for the shared rooms (e.g. kitchen) and all of the household bills.
REFERENCES AND GUARANTORS

It is likely that you will need a reference to let a property. Most students have yet to build up a credit history to provide the kind of references that agents prefer. Some agents may settle for a letter from a previous landlord or employer, or a bank statement showing proof of funds and written proof that you are an enrolled student. If not, the agent or landlord may well ask you if a parent will act as your guarantor (this person must be UK-based).

What is a guarantor?
A guarantor is someone willing to be responsible for payment of your rent or damage if you don’t pay it. Remember, you and your flatmates will be joint and severally liable as well as your guarantors.

If you do not have a UK-based guarantor, the agent or the landlord could ask you to pay more rent in advance. It is common to pay between 3 and 6 months rent in advance when you don’t have a guarantor. We would advise not to pay more than 6 months.

Our Guarantor Scheme
Imperial launched a guarantor scheme in Spring 2017 which allows students to use the College in rental agreements. The College can act as a legal guarantor for students renting in the private sector who are not able to provide a suitable UK guarantor.

The scheme, managed by the Student Hub, is open to all returning undergraduate students (first years already have guaranteed accommodation in halls of residence), and will allow successful applicants to rent any property up to the value of £250 a week per person.

Please visit our website to check if you are eligible and read our full terms and conditions.  
www.imperial.ac.uk/accommodation/rent-guarantor

Please note a £60 inc. VAT administration fee applies per submitted application.
WHAT SHOULD BE IN YOUR CONTRACT:

- Landlord’s name and address with telephone number
- Property address (of the house you are renting)
- The amount of rent to be paid
- Who the rent is paid to (the agent or landlord)
- When the rent is to be paid (weekly, monthly, quarterly)
- Name of every tenant (not just the spokesperson)
- Details of services offered by the landlord (e.g. cleaning, gardening and maintenance etc.)
- Who is responsible for the bills (are they included/excluded from rent?)
- Contact details in case of an emergency
- Length of notice (is there a notice period?)
- Landlord’s right of access
- Where the security deposit is protected or who is holding the deposit

If you have requested additional items or works to be carried out prior to the start of the tenancy, the above ‘addendum to contract’ is an example of how this should be done.

Questions to ask about the contract:

- Do you have a copy of the contract?
- Is it joint or individual?
- How long is it for?
- Will you need to pay a deposit?
- Can you leave before the contract ends?
- What if you want to leave before the contract ends?
- Are you allowed to have pets at the property?
BREAK CLAUSES

A break clause allows the tenant to give notice and leave the property prior to the end of the tenancy without any further obligation to the contract.

If you have a joint AST and one person in the group initiates a break clause, then you all have to leave; however, if only one person wants to leave it may be possible for that person to find another tenant to replace them in the contract. Permission from the agent or landlord would be required and this may incur a cost.

Example of a break clause

‘The Landlord or Tenant may give two months’ prior written notice to terminate the contract/agreement. Provided that such notice does not expire sooner than six months from the start of the tenancy.’

Please note that the time may change i.e. nine months, twelve months etc. The notice should be given on or prior to a rent payment date and the notice must end on a rent payment date.

CONTRACT CHECKING AT THE STUDENT HUB

Get your contract checked by the Student Hub, your parents or a solicitor. If the landlord/agent won’t let you take the contract away to get it checked first, think twice about signing it!

Do not pay any money to the landlord/agent until you are all happy with the contract. Some landlords or letting agents ask for a holding deposit while you look over the contract. Check this is refundable if you decide not to take the property. Make sure you get a receipt for any monies paid to the landlord/agent.

Next steps...

Make an appointment to see one of our advisors at the Hub:

☐ Read the full contract beforehand
☐ Prepare specific questions

Use the online contract checker, which can be found on the private accommodation page of the website: www.imperial.ac.uk/study/campus-life/accommodation/private-accommodation合同
THE LONDON RENTAL STANDARD

Is a voluntary accreditation scheme for landlords and agents that aims to raise professional standards in London's private rented sector.

To become London Rental Standard compliant, landlords must be accredited by one of seven licenced accreditation providers and meet a set of voluntary minimum standards, including:

- Transparent fees
- Property conditions that comply with legal requirements
- Better communication between landlords and tenants
- Minimum times for emergency and urgent repairs
- Deposit protection
- A written rental agreement

For more information about the London Rental Standard go to www.london.gov.uk

RIGHT TO RENT SCHEME

The ‘Right to Rent’ scheme puts a duty on landlords to ensure that the tenant they rent to has a right to be living in the UK; in practice, this means checking their identity and immigration documents.

A landlord will want to see an original copy of a UK or EU passport, or document demonstrating a legal right to live in the UK. If an individual is unable to provide such documentation because their application is in process or they are appealing a decision, the landlord can ask for a ‘right to rent’ check from the Home Office. See the website for more information: www.gov.uk/check-tenant-right-to-rent-documents

Landlords will get fined if it is found out that they have rented to someone without a right to rent. For the tenant, if proof cannot be provided, the landlord will most likely refuse their request to live in the property and can inform the Home Office who will investigate the matter.

Find out more:
Visit the Shelter website for more information: bit.ly/shelter-right-to-rent
INVENTORY

What is an inventory?
A detailed list of items in the property. It also includes comments on the cleanliness of the property.

What should the inventory contain?
The inventory should contain everything that is in the property, from whether the toilet seat is secured properly to whether the carpet is without holes. Ensure that the meter readings are also included (see page 25 for how to read an energy meter).

When you move in
You need to check the inventory thoroughly. Note any discrepancies and take photographs. You should then email the agent/landlord and state: “We moved into (address) today (date) and noted the following discrepancies.” Then list all of the changes.

If an inventory hasn’t been organised, you can create one yourself using a template and then send it to the landlord or agent within seven days of moving in.

Example of an inventory:

<table>
<thead>
<tr>
<th>Item</th>
<th>Condition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lounge sofa</td>
<td>Not new, a few years old, worn with coffee stain on the arm</td>
</tr>
<tr>
<td>Lounge carpet</td>
<td>Not new, general good condition</td>
</tr>
<tr>
<td>Lounge walls</td>
<td>Painted a few years ago, mark by the window, dent near door frame</td>
</tr>
</tbody>
</table>

At the end of the tenancy
Make sure you take all of your belongings and rubbish with you to avoid being charged. You also need to check the inventory and ensure that all items are back in their original rooms and that the property is clean. You might want to take pictures of how you left the property.

The inventory will be used to assess whether any deductions are made from your deposit. There is an allowance for ‘fair wear and tear’ which means any marks from normal everyday use is allowed. As long as the property is in the same condition as when you moved in, your deposit should be returned.
INSURANCE

Landlords should have building insurance and furniture may also be covered, but it is unlikely that your personal possessions will be insured so it is important that you purchase your own contents insurance.

Many companies offer student deals. Most companies have different exclusion clauses and limitations so read these carefully before you sign anything. Look out for clauses that mean your possessions are uninsured if the property is unattended for a specified period of time. Whatever you decide to do about your insurance policy, remember that no or low insurance is false economy.

SAFETY

Security

Check that windows and external doors are secure and that they have adequate locks. Entrance doors should have 5 lever mortice locks and, where possible, security chains and spy holes. Make sure the rear entrance is lockable and secure.

If your house has a burglar alarm check your contract to see what your responsibilities are regarding setting it. If you are concerned about the security of a property then talk to your landlord. It is in their interest as well as yours to ensure that the property is secure.

If the property needs any alterations to make it safe, ensure you have this written in the tenancy agreement with a specific date this work will be completed by. Please see the example addendum on page 16.

Burglaries and damage CAN happen, so rest easy by ensuring your possessions are covered by an appropriate insurance policy.
Gas safety
You should ask for a copy of the current Gas Safety Certificate. Landlords have a legal obligation to ensure that all gas appliances are checked each year by a registered Gas Safe Engineer.

This ensures that your appliances are working effectively and guard against the dangers of carbon monoxide poisoning which can be fatal. A carbon monoxide detector monitors and alerts us to unsafe amounts of carbon monoxide in the air. It is not a legal requirement for the property to have one, but you can ask your landlord for one to be installed or you can buy your own from around £20.

Danger signs of a faulty appliance
You should switch off the appliance immediately and notify your landlord or agent if you notice any of the following:

- Sooting around the appliance
- A yellow or orange flame
- Excessive condensation in the room where the appliance is installed

Look out for the following symptoms of carbon monoxide poisoning:
Invisible, odourless and tasteless — carbon monoxide (CO) can be a silent killer.

- Drowsiness
- Lethargy
- Headaches/migraines
- Sickness
- Chest pains/cough

If anyone in your house has these symptoms when using a gas appliance, stop using the appliance until an engineer has checked it. Consult a doctor and mention the possibility of carbon monoxide poisoning.

If you have a gas leak
DO:
- Call the National Grid phoneline: 0800 111 999
- Visit the National Grid website: www.nationalgrid.com/uk/safety-and-emergencies
- Turn off the gas supply at the meter
- Open all doors and windows

DO NOT:
- Smoke
- Use naked flames
- Turn electric switches on or off

Find out more:
Visit the Gas Safe Register website for more information:
www.gassaferegister.co.uk/help-and-advice/carbon-monoxide-poisoning/
Electrical safety
While the risk of electric shock or electrical fire is usually small, electricity can be dangerous.

Warning signs:
- Frayed, cut or damaged leads
- Cracked or damaged cases on plugs or appliances
- Burn marks on plugs, leads or appliances
- Blowing fuses
- Loose cord grips in plugs or appliances

Fire safety
The most common causes of fires in student accommodation are unattended cooking, the use of candles and smoking.

Signs to watch out for:
- Use your common sense when cooking your food and don’t leave it unattended.
- Deep fat fryers are one of the most serious fire risks.
- Don’t use candles or leave them unattended. Many landlords’ contracts insist that no candles are burnt in their property.
- Smoking is another danger. It is very easy to fall asleep on the sofa or in bed with a cigarette in your hand without thinking about the consequences. It is always advisable to go outside if you need to smoke. Your house will smell nicer too!

MOVING IN
If you are unsure about the safety of any electrical appliance in your property, contact your landlord or agent.
Asbestos

A building built before 2000 could contain asbestos materials. According to the Health and Safety Executive (HSE) asbestos is safe as long as it is maintained in a good condition. However, if it gets damaged it can produce tiny dust particles which, if inhaled, can cause asbestosis, lung cancer and mesothelioma. Asbestos is classified as a hazard under the Housing Health and Safety Rating System (HHSRS).

Where asbestos is found:
- Linings for walls, ceilings and doors
- Bath panels
- Insulation panels in some storage heaters
- Central heating flues
- Loose packing between floors and in partition walls
- Floor tiles
- Eaves, gutters and rainwater fall pipes
- Fire blankets
- Garage and shed roofs

It is essential that any materials containing asbestos are not damaged or disturbed. For example, if an asbestos warning label has been applied to a wall or a door, tenants should refrain from putting up posters with drawings pins or with ‘blu-tack’.

If you have any concerns, you should raise these with your landlord immediately.

The HSE or your local authority can give detailed advice about safe procedures and test for asbestos. If any work done on asbestos takes longer than 2 hours, it must be done by someone who is licensed by the HSE.

Landlord’s responsibilities:
The landlord has a legal responsibility to manage the risk associated with asbestos.

Depending on the condition of the asbestos, one or more of the following actions should be taken:
- Labelling the asbestos
- Sealing the asbestos
- Removing the asbestos

Example of an asbestos warning label
DURING THE TENANCY

PAYING THE BILLS

All residents are jointly responsible for paying utility bills. Some landlords insist that you do not switch utility companies. Please check before doing so and be aware of utility companies who try to persuade you to switch bills.

It is advisable to inform utility companies of the date you intend to move in to your property, and again when you move out. Make a note of your meter readings on the day you move in and on the day that you move out to avoid paying for the previous tenant’s bills.

Consider the following:

- Will you all pay the utility companies individually or will bills be split evenly?
- How will you let each other know when the bill arrives and who needs to pay what?

Useful tips:

- If you have a choice, you may prefer a monthly payment scheme so you do not receive large quarterly bills.
- Arrange an area where bills and correspondence can be left for each other to see.
- Keep records of all letters and correspondence that you have had with suppliers. When a bill comes in, pay your agreed share immediately.
- Open a joint bank account for bills only, and each set up a standing order.
- Start a money pot for household essentials, e.g. loo roll, washing powder.
Gas and electricity

How to read your gas and electricity meters
Gas meters record the volume of gas used in cubic metres or cubic feet, whilst electricity meters record units (kilowatt-hour). There are a number of different meters used to record gas and electricity usage.

Single Rate Meter
A single rate meter contains one row of numbers. You will submit the reading to a utility company. You do not need to submit the number in red.

258210

Dual Rate Meter
A dual or two-rate meter contains two rows. The rows are either marked ‘normal, high or day’ or ‘low or night’. Both these readings need to be recorded and submitted to your energy company. Record the numbers from left to right as they are read, ignoring the last red number.

258210 Day / Normal
905430 Night / Low

Smart Meters
Smart meters measure how much gas and electricity you’re using, as well as what it’s costing you, and display this in on a handy in-home display. The smart meter shows a digital meter reading and automatically sends the reading to your energy supplier at least once a month, so you will receive accurate, not estimated, bills.

Dial Meter
Dial or ‘clock’ type meters can be used to read both gas and electricity. Always note that when reading dial meters, dials next to each other rotate in opposite directions. If the pointer lies between 2 numbers, always record the number that the pointer has passed (i.e. the lower number, except when the pointer lies between 9 and 0, record 9). Do not pay attention to those dials which are red, or which don’t have numbers or a pointer.
Water rates
A meter records the amount of water used in your household for washing, drinking, watering your garden, flushing the toilet etc. Using a meter ensures that you only pay for the water you use as well as your set charges.

Some properties may be unmetered and therefore a set rate would be imposed, which can vary according to the size of the property. In some instances water rates may be included in your rent, but if not then you are responsible for paying these. Find out more about water rates from www.thameswater.co.uk.

TV licences
If you use or install television-receiving equipment to receive or record television programmes, you are required by law to have a valid TV Licence. This includes watching live shows, catchup and downloading programmes on the BBC iPlayer site.

If you are sharing accommodation with other students and use a TV in your room, and your room is a separately occupied place (a separate tenancy agreement would normally indicate that this is the case), then you will also require your own TV licence.

If you have a separate tenancy agreement but there is only one TV being used in a communal area, then only one licence is required.

Equally, if you are sharing a house with other students and more than one TV is being used by occupants, then only one TV Licence is required (a joint tenancy agreement would usually be evidence that the house is a single licensable place for this purpose).

Don’t forget, you could benefit from a refund on your TV licence over the summer period.

If caught without a TV Licence you could face prosecution and a fine of up to £1,000.

For more information go to:
www.tvlicensing.co.uk

*price correct as of 1st April 2018. Price will increase to £154.50 from 1st April 2019.
COUNCIL TAX

What is council tax?
It is a tax placed on domestic properties, which is collected by local authorities. The amount of council tax charged is dependent on the size of the property. Larger properties will therefore pay a higher tax rate.

Council tax exemption
Properties which are only inhabited by full-time students are exempt from paying council tax. This means that you will not have to pay council tax if all the residents in your property are full-time students.

You will need to obtain a council tax exemption letter from the Student Hub (Level 3, Sherfield Building). Along with this, you will need a copy of your tenancy agreement, which will need to be submitted (usually online) to the appropriate local council. Be sure to keep a copy for yourself. Similarly, all persons stated on the tenancy agreement will need to apply for the same council tax exemption certificate.

If you live with someone who is in full-time employment and not studying, then council tax will be imposed on the property. You may be asked to pay a percentage of the cost.

Remember, you are responsible for proving you are exempt from paying council tax.
REPAIRS

**Landlord responsibilities:**
- Heating and hot water supply
- Basins, sinks, baths and toilets
- Structure of the property, windows, external doors, drains and gutters
- Gas appliances and fixed electrical installations

**Tenants responsibilities:**
- Report repair issues to landlord or agent
- Change light bulbs
- Test smoke alarms and provide batteries for them
- Keep the property clean and in good order

1. Contact the landlord/agent immediately. They cannot be held responsible until they have been informed. Give details of what isn’t working, when it happened and if it affects anything else.

2. Follow up phone calls with an email or letter (and always keep a copy). This is proof that you reported the repair.

3. Check the ID of anyone who is called to your property e.g. an engineer.

4. Write to your landlord in the first instance if they haven’t undertaken the repairs within a reasonable period of time.

5. The law allows the landlord a ‘reasonable period of time’ to carry out repairs, but if you think that they are still taking too long to do them, you should contact the Student Hub.

6. Shelter has advice and template letters to help with reporting repairs: bit.ly/shelter-reporting-repairs
DAMP AND MOULD
Damp can cause mould on the walls and furniture, and make timber window frames rot. It can increase the risk of respiratory illness. It is not always the landlord’s responsibility to deal with damp. It depends on the tenancy agreement, the severity (e.g. if it is causing health problems) and the cause (e.g. disrepair to the exterior of the building).

If you are concerned, you should seek further advice from the Student Hub. If you are worried about your health, first contact the landlord, ideally in writing. However, if they fail to respond, you can contact the Environmental Health Department at the council and they should investigate.

Depending on the cause, heating and ventilation can remove damp and hiring or purchasing a dehumidifier can help. Avoiding excessive moisture helps e.g. by covering pans whilst cooking, opening windows after showering and drying clothes outside.

INFESTATIONS
Unfortunately, infestations can be a problem. Local councils often offer a service to treat or eliminate these problems.

What you can do
Regularly clean and take out rubbish and recycling. Do not leave anything edible or perishable out; use plastic containers for food. Follow the instructions from pest control professionals.

What can you ask the landlord to do
Block any holes that might be letting pests into the property. If the infestation was an existing problem before your tenancy, the landlord will be responsible for resolving the problem.

HARASSMENT
What is it?
Some examples are: your landlord visits the property uninvited and at unreasonable hours, your landlord refuses to allow you to use part of the property, your landlord refuses to complete repairs, your landlord offers you money to leave, your landlord threatens you into leaving. Landlords cannot force you to leave without a court order or formal notice being served.

If you think you are being harassed, you can seek support at the Student Hub.
GETTING ON WITH HOUSEMATES

Cleaning
Each tenant should do an equal share of the cleaning and other household chores. Some tenants are cleaner and tidier than others and some may have very different lifestyles to you. It is usual for people to feel like someone else is not ‘pulling their weight’ or even being too ‘picky’.

Friendship, fall outs and personality clashes
It is not unusual for people in a household to find that friendships can deteriorate. This can be particularly problematic during exams when emotions can be high and tempers short! Misunderstandings are more likely to happen when communication is solely through messaging; try to meet in person and perhaps hold regular house socials to spend time together and discuss issues face to face.

The most common disputes tend to start out very small. Someone eating your food, or using your frying pan for example. When communication breaks down it can then be hard to discuss what it is that has irritated you.

Whatever the reason, falling out with friends, housemates or neighbours can be incredibly upsetting but fortunately all relationships have the potential to be repaired. It is therefore important to focus on fixing the relationship to improve the situation for those concerned.

Tips for house sharing
Try to clean up after yourself. For example, a light clean of a bath after it has been used prevents it getting to the state where everybody refuses to touch it! Equally, washing up shortly after you have cooked and eaten, prevents a mountain of dishes that no one wants to tackle.
GETTING ON WITH NEIGHBOURS

You have a responsibility to be considerate towards the people you live with and to other members of your local community. People may have very different expectations of how they wish to live. They might be working as well as studying or may have small children or families to support. Most noise problems can be resolved by communicating effectively about how the noise is making you feel.

Of course, some noise is unavoidable, but there are lots of simple ways to avoid disturbing others. Try to keep the volume of your TV and music as low as possible – especially the bass on a hi-fi, that beat can be particularly irritating!

Warn your housemates and neighbours if you are going to make unavoidable noise, for example, having friends round. It’s considerate to inform them face-to-face, giving them plenty of notice and a number they can contact you on.

Remember that there is legislation which stipulates the times noise can be made and your Tenancy Agreement will include not being a nuisance to neighbours.

Respect your neighbours

Avoid advertising and publicising a party to people you don’t know. Using the internet or putting up posters can attract the wrong people and you could find huge numbers of strangers turning up which could prove difficult to manage. You are responsible for who you allow into your accommodation and how they behave whilst they are your guests.

Be aware of others when returning home late at night, close doors quietly, remove shoes, and refrain from playing music and from shouting to each other.
LEAVING EARLY

A landlord or agent may consider releasing you from your contract if you find a replacement tenant. If a new tenancy is not drawn up and the replacement tenant does not pay the rent or defaults on the agreement, then you will still be liable. In the past some considerate landlords and agents have released tenants if they have withdrawn from their course or have left university for health or financial reasons. If a landlord/agent won’t agree to release you, then, you will be responsible for the payment of rent for the rest of the tenancy period.

Inventory check out and deposit

Ensure you leave the property in the condition in which it was let to you - allowing for fair wear and tear - and check that you have paid your rent and any other expenses. Contact utility suppliers and give meter readings for your last day at the property, reminding them that you will be leaving on that date.

Attend the ‘check-out inventory’ and only sign the document if you agree with its contents; this will be used to assess any deductions from your deposit. Your landlord must return your deposit within 10 days of you both agreeing how much you’ll get back. If you’re in a dispute with your landlord, then your deposit will be protected in the TDP scheme until the issue is sorted out.

If you agree to deductions with the landlord, think carefully about the cost of certain items/services. A landlord or agent cannot charge for a new replacement item if the item was already old/used/worn when you moved in. For example, if a carpet is five years old at the start of your tenancy, but is subsequently damaged and requires replacement at the end of the tenancy, you will only be liable for a proportionate amount of the cost of a brand new carpet.
DISPUTES

It can take time to negotiate the release of a deposit. On some occasions, deductions from the deposit will be reasonable and justified. You can refer to your inventory to see the state of the property when you moved in. On other occasions, you may feel the deductions are unreasonable. Initially, try to negotiate with the landlord or agent. It can be a lot easier and quicker to resolve it yourselves – the Student Hub can provide support with this.

If your landlord is refusing to refund part or all of your deposit and you disagree with their reason, or if you cannot contact them or they deny responsibility, then you need to take further action.

What to do if your landlord doesn’t co-operate

If the landlord is refusing to co-operate with the scheme to resolve the dispute, it will be mandatory for the case to be referred to the scheme’s ADR service. The landlord must hand over the disputed amount to the scheme for safekeeping until the dispute is resolved. The scheme administrator will divide the disputed amount in accordance with the ADR services or the court’s decision.

More information can be found at: www.gov.uk/tenancy-deposit-protection
USEFUL INFORMATION

RENT RATES
Below is a map showing London postcodes colour-coded based on their median monthly rent rates. The rent data used comes from London Rents Map, a website that provides a useful overview of rent areas in Greater London. Visit their website at www.london.gov.uk/rents

Rents accurate as of January 2019
**CHECKLIST**

**DO’S**
- Check carefully where you want to live, and for how long, before you sign contracts.
- Make sure you can afford the total costs before you take the property.
- Check the property for basic safety. Remember, you take the property “as seen” don’t ask for a string of improvements unless they are safety related.
- Make sure you have the money for the deposit, advance rent and fees before you agree to take the property.
- Register for council tax, water, electricity, gas etc., and check meters when you move in.
- Get a council tax exemption letter from the Student Hub and forward to the Local Authority.
- Insure your possessions - your landlord’s policy won’t cover them.
- Check the inventory thoroughly, note any discrepancies.
- Take photographs when you move in and when you move out (this is proof of the condition of the property).
- Report anything that breaks down immediately, preferably in writing.
- Be reliable with your rent and keep a record of all payments.
- Replace anything that you have damaged or broken.
- Look after your landlord’s property - you are only renting its use.
- Make sure your guests behave.

**DON’T’S**
- Hand over any money unless you’re sure about the property.
- View properties alone unless absolutely unavoidable and never without telling someone else where you are going and when.
- Authorise builders, plumbers etc., to carry out work to the property without written permission from your landlord.
- Cause any damage and try to pretend you’re not liable.
- Give keys or copies of keys to anyone else.
- Invite your boy/girlfriend to live with you without your landlord’s or other tenants’ consent.
- Change who is living in the property without notifying the agent/landlord first. You may end up with no contract at all or paying additional rent.
USEFUL CONTACTS

EMERGENCY CONTACT NUMBERS
Police/Ambulance/Fire Brigade: 999
National Gas Emergency Service: 0800 111 999

POLICE NON-EMERGENCY CONTACT NUMBER
To report a crime that does not require an emergency response: 101

GAS
British Gas
www.britishgas.co.uk
General Enquiries: 0800 048 0202
Gas Pay As You Go Enquiries: 0800 048 0303

Npower
General Enquiries: 0800 073 3000

ELECTRICITY
London Energy
General Enquiries: 0800 096 9000

EDF Energy
New customers:
Sales Enquiries: 0800 096 4063
Existing customers:
Account queries: 0800 056 7777

E.ON
www.eonenergy.com
General enquiries 0345 052 0000

Npower
www.npower.com
General Enquiries: 0800 073 3000

WATER
Thames Water
www.thameswater.co.uk
General Enquiries: 0800 316 9800
Billing and Account Enquiries: 0800 980 8800

TELEPHONE AND BROADBAND
British Telecom
www.bt.com
General Enquiries: 020 7356 5000

Virgin Media
www.virginmedia.com
Contact number: 0800 052 0422

Sky
www.sky.com
General Enquiries: 0844 2411 653

TV LICENCE
TV Licensing
www.tvlicensing.co.uk
General Enquiries: 0300 790 6130
and 0300 790 6144
COUNCIL TAX
Please find below details of Local Authority Council Tax Departments:

General Information
www.gov.uk

Valuation Office Agency
www.voa.gov.uk
03000 501 501

Brent
www.brent.gov.uk
counciltax@brent.gov.uk
Enquiry Line: 020 8937 1234
Council Tax Line: 020 8937 1790

Camden
www.camden.gov.uk
Enquiry Line: 020 7974 4444
Council Tax Line: 020 7974 6470

Ealing
www.ealing.gov.uk
revenues@ealing.gov.uk
Enquiry Line: 020 8825 5000
Council Tax Line: 020 8825 7050

Hammersmith & Fulham
www.lbhf.gov.uk
counciltax@lbhf.gov.uk
Enquiry Line: 020 8748 3020
Council Tax Line: 020 8753 6681

Haringey
www.haringey.gov.uk
council.tax@haringey.gov.uk
Out of hours enquiry Line: 020 8489 0000
Council Tax Line: 020 8489 3557

Kensington & Chelsea
www.rbkc.gov.uk
counciltax@rbkc.gov.uk
Enquiry Line: 020 7361 3000
Council Tax line: 020 7361 3005

Lambeth
www.lambeth.gov.uk
counciltax@lambeth.gov.uk
Enquiry Line: 020 7926 1000
Council Tax Line: 0345 302 2312

Southwark
www.southwark.gov.uk
counciltax@southwark.gov.uk
Enquiry Line: 020 7525 5000
Council Tax Line: 020 7525 1850

Tower Hamlets
www.towerhamlets.gov.uk
counciltax@towerhamlets.gov.uk
Enquiry Line: 020 7364 5020
Council Tax Line: 020 7364 5002

Wandsworth Council
www.wandsworth.gov.uk
counciltax@wandsworth.gov.uk
Enquiry Line: 020 8871 6000
Council Tax Line: 020 8871 8081

Westminster
www.westminster.gov.uk
westminster.counciltax1@secure.capita.co.uk
Enquiry Line: 020 7641 6000
Council Tax Line: 0343 178 2743
So, you’ve found the perfect home, and the landlord/agent has given you a contract to sign. You’ll definitely want to look through it carefully. Use our contract checking glossary to help you understand key terms usually found in a tenancy contract.

<table>
<thead>
<tr>
<th>TERM</th>
<th>MEANING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agency fees</td>
<td>Money due to an Agency, agreed with a client, as payment for providing a service.</td>
</tr>
<tr>
<td>Agreement</td>
<td>The contract made between the parties governing a Letting, which should always be in writing.</td>
</tr>
<tr>
<td>Alterations</td>
<td>Physical changes to a property.</td>
</tr>
<tr>
<td>Arrears</td>
<td>Rent payments lawfully due that have not been paid.</td>
</tr>
<tr>
<td>Assignment</td>
<td>The disposal or transfer of a tenancy.</td>
</tr>
<tr>
<td>Assign</td>
<td>To transfer rights, interest or a title in a property to a third party.</td>
</tr>
<tr>
<td>Assured Shorthold Tenancy (AST)</td>
<td>A form of agreement that does not guarantee long term security but allows the landlord to reclaim a property at the end of the duration. At present, most private sector tenancies are in this form. See page 14 for more information on AST.</td>
</tr>
<tr>
<td>Breach of contract</td>
<td>Failure to carry out one’s obligation/s as set out in a formal agreement</td>
</tr>
<tr>
<td>Contract</td>
<td>A document setting out a formal agreement between two or more parties.</td>
</tr>
<tr>
<td>Data protection</td>
<td>The scope of protection afforded to individuals in law regarding data records held both electronically and physically by an organisation.</td>
</tr>
<tr>
<td>Deposit stakeholder</td>
<td>The person who holds the deposit and is responsible for its distribution at the end of the tenancy.</td>
</tr>
<tr>
<td>Dilapidation</td>
<td>Physical damage to a property caused by neglect or abuse.</td>
</tr>
<tr>
<td>Discrimination</td>
<td>Describes criminal offences which, for example, may be alleged with reference to gender, race, employment or disability laws.</td>
</tr>
<tr>
<td>Fair terms (see also unfair terms)</td>
<td>Terms that are not unreasonable to either party to an agreement and do not breach statutory regulations</td>
</tr>
<tr>
<td>TERM</td>
<td>MEANING</td>
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<td>-------------------------------------------</td>
<td>-------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Habitable</td>
<td>Clean, structurally stable, free from disrepair infestation and dampness prejudicial to health.</td>
</tr>
<tr>
<td>Harassment</td>
<td>The use of threats or violence to achieve an aim. It is a criminal offence for a landlord or agent to harass a tenant.</td>
</tr>
<tr>
<td>House of Multiple Occupancy (HMO)</td>
<td>A house occupied by persons who do not form a single household e.g. building converted into self-contained flats or bedsits; shared houses. Also see page 6 for more information on HMOs.</td>
</tr>
<tr>
<td>Implied obligation</td>
<td>An obligation prescribed by law not necessarily written and recorded in a tenancy agreement.</td>
</tr>
<tr>
<td>Inventory</td>
<td>Organised list of contents of a property – see schedules of condition/ dilapidation. See example of an inventory on page 19.</td>
</tr>
<tr>
<td>Joint and several liability</td>
<td>If you are sharing accommodation and all your names are on one tenancy agreement you are likely to be joint tenants and the liability for rent and damage will be shared jointly between you all. If one person leaves the house the landlord can expect remaining tenants to pay outstanding rent.</td>
</tr>
<tr>
<td>Landlord/lady</td>
<td>Owner of the freehold or lease of a property who lets the property to someone else.</td>
</tr>
<tr>
<td>Legal obligation</td>
<td>Legally bound duty that an individual is required to undertake in order to fulfil the rules as set in law.</td>
</tr>
<tr>
<td>Letting</td>
<td>Process of arrangement between landlord and tenant and commitment to a tenancy agreement.</td>
</tr>
<tr>
<td>Mediation</td>
<td>Informal attempts of a third party to bring about the settlement of a dispute between parties to a contract.</td>
</tr>
<tr>
<td>Plant</td>
<td>A general term of heavy equipment e.g. air conditioning systems, boilers.</td>
</tr>
<tr>
<td>Periodic tenancy</td>
<td>A legally binding document, issued at regular intervals, which creates a contract between landlord and tenant</td>
</tr>
<tr>
<td>Possession</td>
<td>The control of the property. Various factors will indicate who is in possession of a property at any given time.</td>
</tr>
<tr>
<td>Property inspection</td>
<td>A general visual tour of the property – not a survey.</td>
</tr>
</tbody>
</table>

**Disclaimer:**
This guide contains general information only. Nothing in this handbook should be construed as the giving of specific advice and it should not be relied on as a basis for any decision or action and is in no way intended as a substitute for professional advice specific to any individual case. Imperial College London does not accept any liability arising from its use. The Student Hub aims to ensure that the information is as up to date and accurate as possible, but please be warned that in certain areas, contact details are subject to change from time to time. Please note that the inclusion of named agencies, websites, companies, products, services or publications in this handbook do not constitute a recommendation or endorsement by the Student Hub.
GOT A QUESTION?

Get in touch with the Student Hub, the single point on campus for all your queries.

- accommodation
- admissions
- exam arrangements
- exchange programmes
- student financial support
- student records
- tuition fees
- other College services

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020 7594 9444
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@icstudenthub

www.imperial.ac.uk/student-hub