



RICHMOND
THE AMERICAN INTERNATIONAL
UNIVERSITY
IN LONDON

**FAST
GUIDE TO
"OWN-
LIVING"**



Insurance.....

Make a list of your belongings and total up what they are worth.....you will be surprised! Your PC, stereo, CD player and collection, camera, clothes, television, sports equipment, glasses, books, bicycle; musical instruments etc. Cost hundreds and hundreds of pounds.

All full-time students are covered by Richmond, The American International University in London's insurance, which is provided by Endsleigh. Coverage includes emergency medical & personal possessions; copies of the Insurance policy are available in the Department of Student Affairs. Although you are covered you may want to take out extra cover to protect your personal belongings. **Unfortunately, part-time students are not covered and are advised strongly to take out their own insurance.**

We strongly recommend that you take out extra insurance during your stay in England. The Student Affairs Department also has leaflets from other companies, although we recommend Endsleigh insurance. If you have any queries about the forms, ask at the Student Affairs Department for assistance.

Help with Problems.....

Call the Citizen's Advice Bureau (CAB) Richmond Tel: 020 8940 2501, Kensington Tel: 0870 122 2313 or Richmond Legal Advice Services Tel: 020 8891 2105. Queries regarding immigration, off campus accommodation or transport, please see Student Affairs Office, Hill campus, extension 8214.



Privately owned accommodation is.....

Owned by the landlord or landlady and "let" to you, the tenant. The tenant is usually responsible for:

- prompt payment of rent, make sure you get a receipt for it
- keeping the accommodation clean
- providing sheets and towels
- own laundry
- utilities

There are 4 types of accommodation: houses, flats (apartments) bedsits and "digs"

1. Houses

Houses are usually, but not always, furnished. Sometimes 4, 5 or more will share a house. You usually have your own room and use of a share bathroom, kitchen. Responsibility of keeping the place clean will be yours. You pay rent to the landlord/lady or their agent and share the bills (water, heating, lighting and food).

2. Flats (Apartments)

These are usually in a block or a floor of a large house, which has been divided into several smaller flats. If the flat is large enough it is shared between students and is usually, but not always, furnished. Again bathroom, kitchen and cleaning are shared among the students. You pay rent to the landlord/lady or their agent and share the bills (water, heating, lighting and food).

3. Bedsits

This is a single room, in which you live and sleep. You may have cooking facilities in this room or you may share with other tenants. You may have your own bathroom or share with others. This lifestyle may suit some students, but may not offer the same companionship for new students to England unless they have friends in the same area.

4. Lodgings or "Digs"

Usually involves living with the landlord/lady as part of the family. Breakfast and/or evening meal is sometimes provided; and traditionally this is taken with the family in their dining area. You will usually have to share a bathroom with other members of the family. You may have access to the kitchen. This is a good option for anyone who hates cooking for themselves and wants to improve their spoken English.

How to find suitable accommodation.....

A good way to find accommodation is by word of mouth/recommendations from other students who are moving back home, or to Kensington campus. The Student Affairs Department keeps an updated list of accommodation in and around the Richmond area and a supply of maps. See the Department of Student Affairs.

1. *Advertisements:* Students wanting others to share with them will often put up notices around campus. You can also bring an advertisement to the Student Affairs Department to be added to the list and/or displayed.

2. Look in the local newspapers such as The Richmond & Twickenham Times; The Evening Standard, that give details of agents and private landlords looking for tenants.

3. Look online at www.loot.com

4. Newsagents have cards in the window offering accommodation or looking for people to share.

5. *Property Letting Agencies:* There are many estate agents located in Richmond. However, not all of them will let to students. Student Affairs has a list of Estate agents, who deal with letting properties to students. Come by and have a look. Property Agents charge you for their services only if you accept a property. *It is illegal for them to charge you for simply "going on their books".*

Your legal position – Agreements & Contracts.....

Before you sign any agreement or contract, read it carefully and make sure you understand it. The agreement is a legal document, which will bind you whether or not you have read it and understood it. If you don't understand something written in it, bring the contract to the Student Affairs Department where we will try to clear up any queries you have. The majority of contracts are under the "96 Housing Contract" and "Assured Shorthold Tenancies". However, even if you do not have a written contract and provided that your landlord/lady is not living with you, then you will be protected by the 1988 Housing Act. The law implies certain terms in any contract. For example, the landlord/lady is responsible for keeping the exterior of the building in repair and the installations for water, gas, electricity, heating of water and sanitation. The law also ensures that the tenants are allowed peaceable enjoyment of the property.

If a valid shorthold tenancy agreement is signed for a specific period (minimum 6 months) then it binds both the landlord and you for that period of time UNLESS there is specific provision in the contract which permits the tenant to give one month's notice, or conditions of the contract are broken. To terminate the agreement, the landlord will serve a notice to quit. You might be issued this at the same time that you sign the contract which is not a problem as long as the date is

the same as that of the end of the contract. It is possible that even if the contract does not permit it, the landlord/lady will accept one month's notice. Do not rely on this happening. However, the landlord/lady cannot give you one month's notice to leave your accommodation. If the landlord/lady wants you to leave, then he/she must proceed through the court. Any other course of action will be seen as harassment. Harassment of tenants is illegal.

Will I have to pay a deposit (bond).....

In addition to one month's rent in advance, you will probably be asked to pay a bond, usually the equivalent of one month's rent. This deposit is held by the landlord/lady until the end of the tenancy and its main purpose is to provide compensation to the landlord/lady if you cause unreasonable damage to the property or leave without paying bills. Do try to clear up all outstanding bills and leave the property in a clean condition otherwise it makes it difficult for other Richmond students trying to rent that property in the future. Ensure that you have an "inventory" of the property i.e. a detailed list of contents, to avoid arguments at the end of your tenancy about what should and should not be in the property.

Who pays the bills.....

This will be stated in your contract. Normally, in addition to the rent you will be responsible for paying your share of the bills for services such as water, electricity and gas. If you have a telephone, you should ensure that you receive itemised bills from the telephone company to help avoid arguments about how much each person's share will cost.

Council Tax.....

The majority of students are exempt from paying council tax while they are 'full time'. However, there are a small number of exceptions whereby students are not fully exempt from payment, so ensure that you are clear on this point. You may receive a form from the Council asking for payment of tax (this form is usually addressed to "The Occupier", not addressed to you personally). If this letter should drop through your letter box, bring it along to the Student Affairs Dept where you can request a council tax exemption letter which you should send along with the form back to the Council offices. **Do not delay in doing this, as the Council is very strict about prompt payment or receiving exemption letters.**

Useful Contact Numbers

Hill Campus

Student Affairs Office	020 8332 8214
Heather Lochtie, Student Affairs Coordinator	020 8332 8214
Jaclyn Hadjipieris, Assistant Dean of Student Activities	020 8332 8227
Stuart Mallen, Residence Life Coordinator	020 8332 8218

Kensington Campus

Student Affairs Office	020 7368 8506
Katharine Clark, Student Affairs Coordinator	020 7368 8506
Thomas Hague, Residence Life Coordinator	020 7368 8502

Or you can contact any of the above by email

General

Citizens Advice Bureau, Richmond Linfield House, 26 Kew Road, Richmond TW9 2NA (turn right at station) Ring to check for times for appointments	020 8940 2501 www.rcabs.org.uk
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Citizens Advice Bureau, Kensington Westway Information Centre 140 Ladbrooke Grove W10 5ND Ring to check for times for appointments	0870 122 2313 www.adviceguide.org.uk
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Richmond Legal Advice Services 1st Floor Richmond CVS 1 Princes Street Richmond TW9 1ED	020 8891 2105 Open Wednesday from 8pm until 9pm
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DON'T FORGET



To register
**Your new own-living address and/or
phone number**

Please come to

Student Affairs Department

Hill or Kensington campus