

## Guide to living off-campus

If you wish to find accommodation off-campus when studying at Richmond University, you'll need to be aware of a few things, especially if you're new to renting and London. Don't forget – if you do opt for living off-campus, please register your new address and phone number with Student Affairs at the Richmond or Kensington campus.

### Non-university accommodation

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 receipts)
- Utilities
- Keeping the accommodation clean
- Providing your own things like sheets, towels and doing your own laundry

There are four types of accommodation: houses, flats (apartments), bedsits and 'digs':

1. Houses – usually, but not always, furnished. Sometimes four people or more will share a house. You usually have your own room and use of a shared bathroom and 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 or apartments – usually in a block, or 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. You pay rent to the landlord/lady or their agent and share the bills (water, heating, lighting and food)
3. Bedsits – a single room in which you live and sleep. You may have cooking facilities in the room or you may have use of a shared kitchen. You may have your own bathroom or have the use of a shared bathroom. 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

### Viewing accommodation

It is always advisable to bring someone else along when you're viewing potential accommodation. If you can't bring anyone else along, at least try to give detailed information to someone else regarding where you are going and who you are meeting there.

It's also best to view the flat during the day, and if you can view it another time, you may wish to view it at night to get a feel for the safety of the area after dark. Also, if you are working through letting agents, it is best to meet them at a property as opposed to meeting somewhere beforehand and travelling there together in a car.

Finally, follow your instincts. If something doesn't feel right while you're contacting landlords or agents, or while viewing a flat, then leave the situation. Feel free to contact student affairs if you have any questions about a lettings situation you don't feel comfortable with.

## Scams

Know what your rights are and know what the scams are! Please visit [rentalscams.org](https://rentalscams.org) and [Shelter.org.uk](https://Shelter.org.uk) for information on common landlord scams.

One of the most common scams for flat seekers involves landlords asking for money before viewings or lettings. There are several people out there who will use online accommodation sites like Gumtree or Craigslist to try and trick flat seekers into sending them money in advance of viewing or letting a flat. They act as a potential landlord and advertise properties, usually listing very nice flats for bargain prices.

They'll usually ask the flat seeker to wire money to them or a friend or relative of theirs, or they will ask the flat seeker to send bank details or receipts of transfer, from which they can obtain your financial information and withdraw money from your account. Anyone who asks you to transfer money or bank details straight away is probably a scam landlord.

## Accommodation checklist

When looking for accommodation, refer to this checklist for a bit of extra help:

- Ensure you know how long your tenancy agreement lasts and if there are any break clauses
- Agree on an inventory in your new flat, to record the condition of everything. Taking photos and descriptive notes will help ensure you are not fined for damages that weren't your fault
- Ensure your deposit is registered within a tenancy deposit scheme. Before you move, you will mostly likely be asked to submit a housing deposit equal to one or one and half month's rent. This will be held by your landlord until you move-out, when it will be returned in full, minus any damages/repairs/replacement or unpaid rent. Make sure you understand what criteria is involved in the decision making of deposit return. To look into the tenancy deposit scheme to ensure safekeeping of your deposit, visit the [Direct.gov.uk](https://www.direct.gov.uk) website
- Look into the travel costs of commuting from the area you wish to move to, before committing to a property in that area. A good resource for travel costs is the [Transport for London website](https://www.transportforlondon.com)
- Investigate contents insurance options for your goods. It's best to obtain contents insurance that will cover your computer. To see more on contents insurance, have a look at the Contents Insurance section on the [Shelter](https://www.shelter.org.uk) website
- Ensure you know what is and what is not included in your rent. Extras to consider are council tax, internet, gas, electricity, water bills. If bills are included, make sure it is written in the contract. If you are responsible for paying any bills on your own, ensure before you move in that you do not become responsible for outstanding debt from previous tenants
- Make note of any specific housing rules regarding overnight guests, parties, potential off-limits areas of the flat etc., before signing contracts. It's best to live in housing that is suitable to your lifestyle

- Obtain a council tax exemption letter from Student Affairs if you are a full-time student. Please note that if you live with anyone who is not a full-time student, there will be a council tax charge to the accommodation that you may be expected to contribute to
- Purchase a TV licence if you watch TV on a set or computer at home. You could be liable for large fines if you are found watching television without the proper licence. For more information visit [www.tvlicensing.co.uk](http://www.tvlicensing.co.uk)
- Ensure the flat has proper fire/carbon monoxide detectors and a sufficient fire escape route
- Ensure that everything is in working order. Ensure that all flat facilities, electrical fittings, bathroom fixtures are in working order, that the security of the doors and windows is sufficient, that windows open, that lighting is sufficient and that there are enough toilets for the number of residents (the minimum is one bathroom to five residents)
- Ensure that if you share with other tenants, you are all in agreement regarding what will happen if somebody moves out early. You may have to be a very good judge of the people you are entering into an agreement with if the contract states that all tenants are liable no matter what
- Ensure you have a proper tenancy agreement. If you have an agreement called a 'licence' or 'holiday let' your rights as a tenant may be in jeopardy

## Insurance

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 and 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.

## Your legal position – agreements and contracts

Property, or letting 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'.

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 six 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.

### Deposits/bonds

In addition to one month's rent in advance, you will probably be asked to pay a deposit/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 University 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.

### Paying bills

This should 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 where 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 letterbox, bring it along to the Student Affairs Department, 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.

## Contacts

### Richmond campus

Student Affairs Office  
020 8332 8214

### Kensington campus

Student Affairs Office  
020 7368 8506

Citizen's Advice Bureau

Richmond  
020 8940 2501  
[www.rcabs.org.uk](http://www.rcabs.org.uk)

Linfield House  
26 Kew Road  
Richmond  
TW9 2NA (turn right at station)  
Ring to check for times for appointments

Kensington

0870 122 2313  
[www.adviceguide.org.uk](http://www.adviceguide.org.uk)

Westway Information Centre  
140 Ladbroke Grove  
W10 5ND  
Ring to check for times for appointments

Richmond Legal Advice Services

020 8891 2105  
1st Floor  
Richmond CVS  
1 Princes Street  
Richmond  
TW9 1ED  
Open Wednesday from 8pm until 9pm