

Couples and Families

Finding Private Rented Accommodation

This factsheet is designed to provide a resource to couples and families looking for rented accommodation and for overseas students in particular, to give an overview of how private rental contracts work in the UK.

Avoiding fraud

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Unfortunately, fraud/scams in rented housing is becoming increasingly common in the UK. You can help protect yourself from losing money by:

- Not sending money to anyone advertising rental properties online until you are certain the advertiser is genuine.
- Checking that your agent is registered with one of the government approved redress schemes.
 https://england.shelter.org.uk/housing-advic-e/private-renting/letting-agent-redress-sch
- If you need to secure accommodation in the UK from overseas, get a friend, contact or relative to check the property exists and is available.
- Do not pay any money until you or a reliable contact has visited the property with an agent or the landlord.
- Ask for copies of essential documents eg tenancy agreement, gas safety certificate, EPC (Energy Efficiency Certificate) and HMO Licence.

For more information, read our Renting Safely factsheet

http://www.bristol.ac.uk/accommodation/media/docs/factsheets/renting-safely.pdf

Never transfer money unless you are **100%** sure that the situation is authentic. If you are in any doubt, **contact us for advice immediately**.

Looking for accommodation from overseas Because of the risk of fraud and in order that you can see a property before you decide on it, we do advise that where possible you shouldn't arrange long-term private rented accommodation from overseas. It is better to reserve a room in a local guesthouse while you look for suitable accommodation.

We would also advise that you consider not bringing your family over until you have secured accommodation. The University cannot provide temporary accommodation. A list of guesthouses is available at: https://visitbristol.co.uk/accommodation

Right to Rent

The UK Government has introduced law that requires all private landlords in England to check that prospective tenants have the right to live in the UK. This will apply to everyone renting private sector accommodation so please read our factsheet for more details: http://www.bristol.ac.uk/accommodation/media/docs/factsheets/right-to-rent-students.pdf

Areas to consider

You can look at popular student areas of Bristol on our website here: http://www.bristol.ac.uk/accommodation/privately-rented-accommodation/areas/ However we would suggest that couples and families consider living in areas further from the University as you may find more choice, better value for money, more of a community feel and better

Where to look

access to schools.

<u>Bristol SU Lettings</u> A lettings agency owned and run by the University of Bristol Students' Union. Offers a range of accommodation,

from rooms in shared houses to self-contained properties on short and long term lets. Mainly useful for couples but those with children could contact them to check availability. www.bristolsulettings.co.uk

Letting Agencies

A list of agencies serving the University area and beyond can be found on the <u>Rightmove</u> website. You can choose in the search criteria the 'location' which should be 'BS8' and the 'radius' within 1 mile or 3 miles. Many agencies will advertise their properties through:

- www.zoopla.co.uk
- www.rightmove.co.uk
- www.onthemarket.com
- www.primelocation.com

You may also find it helpful to contact agencies individually.

Commercial properties

In Bristol there are a number of large properties built or refurbished by private developers specifically for students. These are a bit like private halls of residence. They do not provide accommodation for families but some have limited accommodation for couples. They all require UK guarantors and expect the whole years' rent in advance if these are not available. They offer tenancies of a minimum of 43 – 51 weeks

<u>Almero</u> – Take couples for minimal extra charge whether partner is a student or not. If partner is NOT a student they will have to pay C/T

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<u>Collegiate</u> – take couples where one applicant is a student, the other does not need to be. There will be an additional charge of around £20 to stated rent. The non student will be liable for Council Tax

<u>Unite</u> - take couples at Blenheim, Studio 58 and Phoenix Court. Joint tenancies are subject to a £100 one off joint booking fee (in addition to the £250 deposit) but they are only able to

accept full time students, and that includes partners

<u>Vita</u> - Take couples but only where both tenants are enrolled at a UK educational establishment. A percentage charge is added to advertised fees.

<u>CRM</u> - Take couples but only where both tenants are students.

<u>Urban Creation</u> – On occasion accept couples whether partner is a student or not, contact them directly. They charge a premium for the second tenant of £30 pcm. Non-student partners are liable for Council Tax

Websites

www.bristol.gumtree.com www.findaflat.com

Please note that these are open websites and you must be especially wary of scams when using these sites. Ensure to read our Renting Safely factsheet

http://www.bristol.ac.uk/accommodation/media/docs/factsheets/renting-safely.pdf and if you are in any doubt at all about a property you MUST contact us for advice before sending any money!

Once you have found a property Contract/Tenancy agreement

Before signing the contract, you must read it and ensure to understand yours and the landlords responsibilities. You can get it checked by the Accommodation Office by emailing it to accom-office@bristol.ac.uk. We can also answer any queries you may have.

UK Guarantor

You will often be asked to provide the name and address of someone in the UK who will promise to pay your rent or for any damage if you are not able to. This person is known as a guarantor. If you don't have one then you may be asked for the full years rent upfront.

Housinghand.co.uk

This organisation will act as a guarantor for University of Bristol students for a fee of £225 or 8 monthly payments of £30. You will need to check that your landlord will accept their guarantee though.

http://www.bristol.ac.uk/accommodation/privatel y-rented/finding-privately-rentedaccommodation/guarantors/

Deposits

You will need to pay a damage deposit of upto 5 weeks rent if the annual rent is less than £50,000 or upto 6 weeks rent if the annual rent is higher than £50,000. This money must be returned to you at the end of the tenancy, minus any fair charges for damage, rent arrears or landlords costs, for example cleaning or redecorating the property.

The landlord must protect your deposit for the duration of your tenancy by using one of three government-approved schemes www.gov.uk/tenancy-deposit-protection and s/he must tell you which one s/he is using within 30 days from taking your money.

Holding fees

Landlords/agents often request a nonreturnable holding fee which must be no more than 1 weeks rent. Do not pay this unless you are sure you want the property as you will lose it if you pull out. You would normally get this back when you sign the tenancy agreement or when the tenancy is agreed.

Tenancy Contracts

Tenancies in the UK are usually Assured Shorthold tenancies for a fixed term of 6 or 12 months. There are limited ways in which the landlord can increase your rent and they cannot end the tenancy during the fixed term except in very limited circumstances:

- Not paying the rent or frequently paying it late
- Causing damage to the property or its contents
- Creating a nuisance or using the property for criminal activities
- Breaking another term of the agreement
- The landlord defaults on his mortgage, but only if there is a mortgage clause in contract.
- If there is a break clause (but not in the first 6 months)

The landlord must also follow a specific legal process.

At the same time, you cannot end the tenancy early unless:

- The landlord agrees to release you from the contract
- There is a break clause allowing you to give notice to end the tenancy before the end of the fixed term
- You find a suitable replacement tenant after having gained permission from the landlord (but it is best to get advice about this first)
- The property is declared uninhabitable by Environmental Health

If you sign the contract with another person, including your partner you will each be individually and jointly responsible for the whole of the rent and/or damage to the property. This means, for example, that if one of your co-tenants left the property and stopped paying rent, your landlord could choose to pursue you or any of the remaining tenants for the shortfall in rent. For more information on tenancy agreements see our Assured Shorthold Tenancy factsheet, http://www.bristol.ac.uk/accommodation/media/docs/factsheets/assured-shorthold-tenancy.pdf or contact the Accommodation Office

Tenants' rights

UK law gives tenants certain rights which cannot be changed by anything written in the contract. Some of the most important are:

- Right to Repair and for the property to be of a habitable standard – as long as you report any problems the landlord is responsible for repairs to:
 - The structure and exterior of the building, such as the walls, roof, external doors and windows
 - Sinks, baths, toilets and other sanitary fittings, including pipes and drains
 - Fixtures for heating and hot water
 - All gas appliances, pipes, flues and ventilation
 - Electrical wiring

Note that if you fail to report a repair you may become responsible for any damage that results.

 Right to quiet enjoyment – landlords, agents or contractors should not enter your property without reasonable notice, usually 24 hours. Tenants should be free from interruption or interference from landlords, for example, where the landlord deliberately and persistently attempts to drive a tenant out by intimidation or by cutting off the supply of utilities to the premises.

3. Right to a fair contract that is easy to understand – contracts should be written in plain English and not contain any clauses that, for example, mean that a tenant has to pay extra money unfairly.

Tenants' responsibilities

Tenants have a number of responsibilities that they are required to meet as part of their contract. The most important of these are:

- To pay the rent, utility bills and council tax bills when due
- To maintain the property in the same condition as it was in when they moved in except for fair wear and tear
- To inform the landlord of any disrepair promptly
- To protect the property from damage and this includes protecting it in freezing cold weather by leaving the heating on low while you are away
- To pay the bills associated with the property such as gas, electricity, water and council tax in full and on time
- Not to sublet or to allow other people to live in the property without the landlord's permission
- Not to cause a nuisance to your neighbours by e.g. excessive noise or failing to deal with your rubbish and recycling properly.

Bills

On top of your rent you will have to pay:

 Utilities – water, gas and electricity.
Many people are shocked by how high our utility bills are in the UK, expect to

- pay at least £1500 to cover these bills each year.
- TV & internet everyone who watches or records any live TV in the UK must have a TV licence. You also need one if you watch iPlayer on catch up. If you only watch catch up TV and not iPlayer then you currently do not need a license.
- Insurance Landlords will only insure the building and their belongings; you will be expected to insure your own belongings.

Council Tax

If you are a full time student you will be exempt from paying this tax. Bristol City Council student tenants can apply for exemption online:

https://www.bristol.gov.uk/forms/student-council-tax Other local authorities will have links on their websites. Please note that you should apply for your exemption within the first couple of weeks of your tenancy.

If your partner is not a student, they will be liable to pay Council Tax but will get a 25% single persons discount from the bill if there are no other liable people within your household.

If you have come to UK with a non-student spouse they will be exempt from paying if their visa prevents them from taking paid employment or claiming benefits. They will normally have 'no recourse to public funds' written on their visa. If the non-student spouse is a British citizen, a European Economic Area citizen or has been granted "indefinite leave to enter or remain", then they will not be exempt.

Please check our Council Tax factsheet http://www.bristol.ac.uk/accommodation/media/docs/factsheets/council-tax.pdf for more information about Council Tax or contact the Accommodation Office

The University of Bristol Accommodation Office runs a housing advice service for students, if you have any problems with your private rented accommodation please contact us.

Due to Coronavirus our office on campus is closed but our services are available remotely. Please contact us by email and an adviser will get back to you: accom-office@bris.ac.uk