

**BCUSU
Advice Team**

Students' Guide to Housing



Looking for your next student

accommodation? Our guide will take

you through all the essential steps

Hi!

At your Students' Union we know that there's a lot to consider when choosing where to live.

Our Advice Team have created this guide to help you make the right choice for your next student accommodation. It'll tell you everything you need to know from before you start looking, during and once you've found your next student home.

Our Advice Team are available throughout the year to talk through all aspects of house hunting and to read through any contracts you might be confused with.

If you need more specific guidance for anything that isn't covered in this guide, **get in touch!**

[Log an enquiry](#) to speak to our Advice Team or check our useful information at **bcusu.com/advice**



Victor Ukor
VP Equity and Inclusion



It's important to make the right decision, not a rushed decision.

MYTH

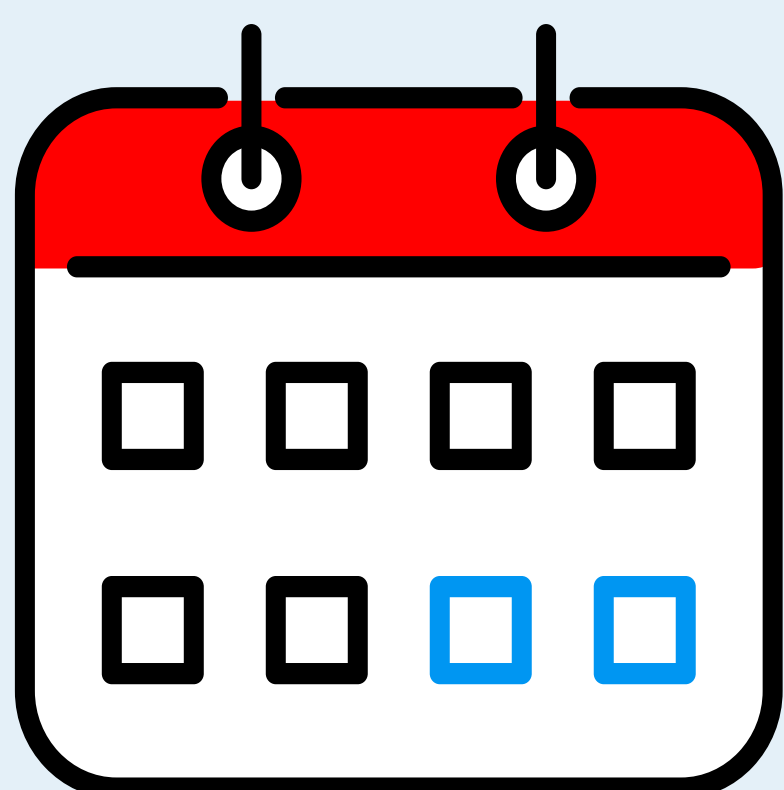
I need to sign-up for housing before Christmas or all the best accommodation will be booked up.

FACT

Highly unlikely! There's lots of student accommodation in Brum, it's really a students' market.

Accommodation providers want you to sign contracts now so their income is guaranteed next year.

Don't feel pressured into signing agreements or contracts before you've had the chance to consider all your options.



The best time to find a house is from January to April

Before you start looking...

Consider the location

Where do you want to live? Do you want to live near other students, or in a quieter area? Are you prepared to travel, and how much will public transport cost?



If you've never been to an area before, don't be afraid to check it out with your future housemates. Does it feel safe during the day, and at night?

Housemates – choose them wisely!

Important questions to consider:

What are your priorities?

What qualities will make you compatible housemates? Maybe you want to live with someone who is tidy, has similar hobbies, or is on the same course as you?

If you've only known some of your friends for a few months, taking the jump to live with them is a big decision and might change your relationship going forwards.

How many people do you want to live with?

Consider your personal boundaries and the boundaries of others. If you live in a house with over 4 people, are you going to have enough time for yourselves?

Are you the type of person who prefers to have your bedroom door closed, or are you up for spontaneous visitors?





Do you all want the same thing for the same price?

You might want something cheap, but the people you're living with might want something more upmarket. It's better to **have honest discussions before you start looking**. Don't feel forced to move into accommodation that you can't afford.

What are you signing up for?

A tenancy agreement is a legally binding contract, and you'll be responsible for adhering to it for the full length of the contract.

It's always better to know if someone is going to be reliable with rent payments or whether you'll need to chase them to pay.

Consider all options for next year...

You may decide you'd prefer to live on your own, *note that this will cost more than sharing.*



If you're happy living with people you've not met before we can help you find a flat mate!

Try your Students' Union's Room and Housemate Finder Facebook group >

Nail the numbers!

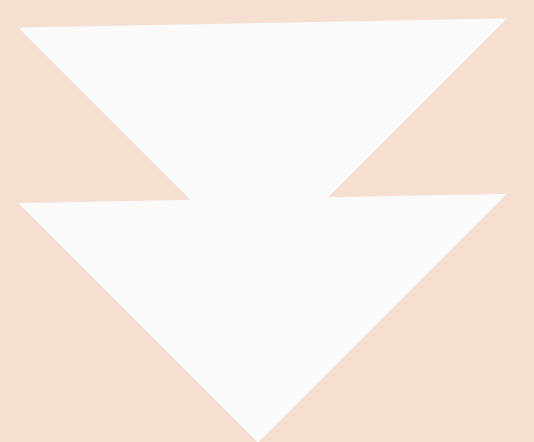
What's your budget? Factor in the utility bills (see average costs later in the guide) and any commuting costs to work out an affordable monthly or annual budget. Make sure everyone in your group can afford the rent and the deposit up-front. It's better to have these honest discussions before you start viewing properties.

If one of your housemates isn't a student, they'll have to pay Council Tax. They might expect you to contribute to the bill, it's good to get this cleared up in advance. Our Advice Team offers budgeting advice, so [log an enquiry](#) to speak with them.

Bills included?

We advise you to check the **fair usage policy** or **energy usage cap** carefully in your tenancy agreement, to see what's included or how you may be charged more. [Read the full article here: "Is your tenancy agreement bills inclusive?"](#)

When you've worked out budgets and the people you want to live with, you're fully equipped to go house-hunting!



Deciding where to live

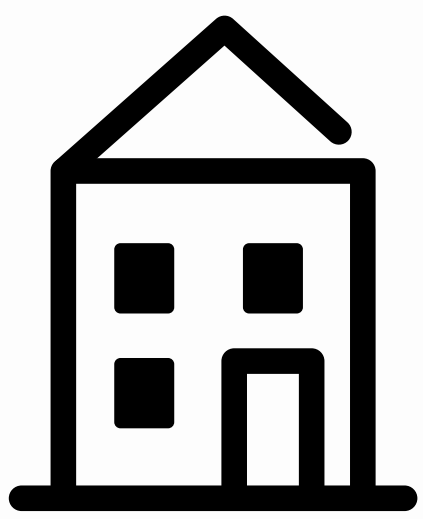
Halls vs Homes

Let us help you decide with some handy comparisons:



Halls Finance

- Contract length could be anywhere from 39-51 weeks
- Utility bills usually included in your rent
- Could be multiple payment plans available
- Average price for Halls room in city centre is £155 per week



Homes Finance

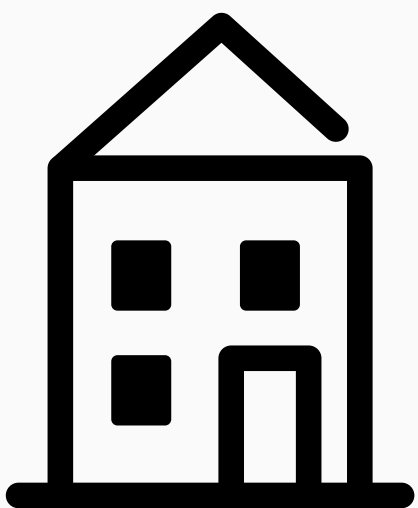
- Contracts usually around 51 or 52 weeks. This is a full year!
- Some landlords may offer [bills included](#), but usually you need to organise your own bills
- Payment plans will be set by your landlord
- Average price for a room in a student house in Birmingham is £122 per week without bills

Halls vs Homes



Halls Environment

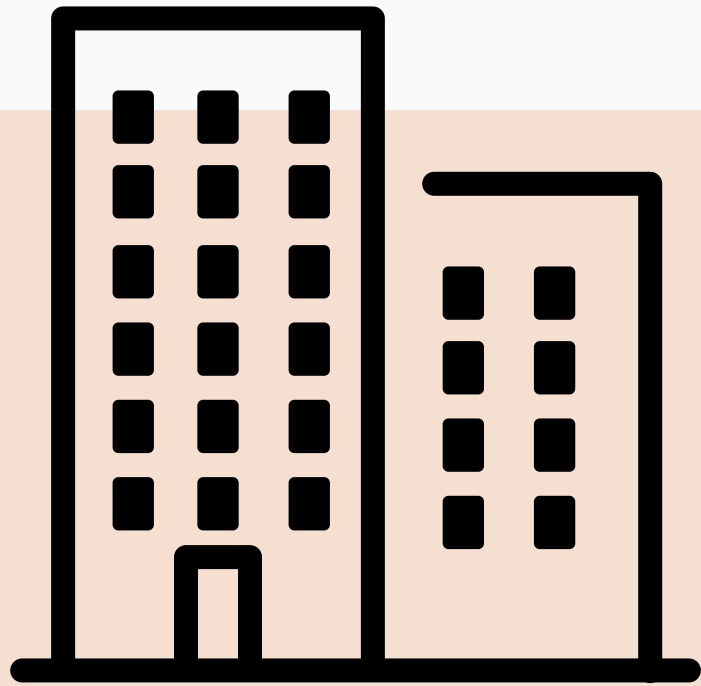
- Residents are likely to be students over 18
- Rubbish to be thrown in communal bin rooms
- You may live with students on a similar schedule
- Halls may have their own security
- Halls of Residence are usually close to campus and in the City Centre, might be in a busy area



Homes Environment

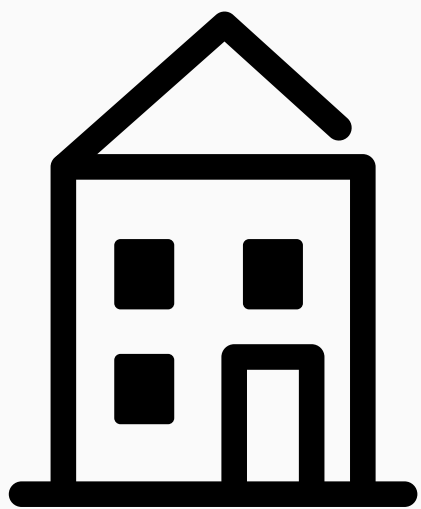
- Neighbours could be anyone, including families with young children or elderly people
- You'd have to take the bins out on a set day
- Neighbours might have different schedules
- No private security, but there could be local police patrols in your area or a Neighbourhood Watch system
- Houses are usually out of the City Centre, so you might need to commute via public transport

Halls vs Homes



Halls Facilities

- Most rooms are en-suite, so you won't need to share a bathroom
- You will likely share kitchen space, cleaning services may be available for communal areas
- Studio Rooms can be available, if you want to live isolated from other residents
- Your rent may include access to an on-site gym or common room
- Maintenance will usually be managed by the on-site accommodation team
- Parking can be hard to find, or charged as an extra
- Average deposit prices: £250



Homes Facilities

- Kitchen and bathrooms will usually be shared
- May have outdoor space or a nearby park
- May have a drive or street parking space, you may need a permit
- Maintenance will be managed by your landlord
- Average deposit prices: £400

Who to trust?

Do your research and find reviews if you can.

Make sure that you use a landlord or agent that is qualified by a known accreditation scheme such as [MLAS \(Midland Landlord Accreditation Scheme\)](#).

Check the agent is a member of a [redress scheme](#)

Choose an agent with a good reputation

Search forums and social media to see what other people say about them.

National Code is an assurance scheme that sets standards for large student developments and establishes a set of codes private accommodations should adhere to. Are the halls you're looking at a member of the [National Code? Check here.](#)



Where to look?

Useful websites to look on are [Rightmove](#) and [Zoopla](#). You can also find the [Halls of Residence partnered with the University.](#)

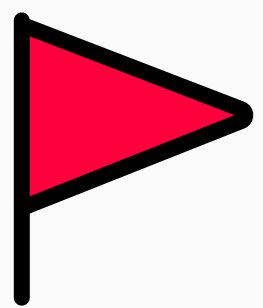


Once you've considered these factors, it's time to arrange some viewings!

Viewing properties...

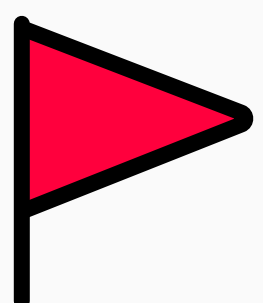
House hunting can be quite similar to dating, there's certain 'red flags' which really should put you off moving forward with a property...

House hunting red flags



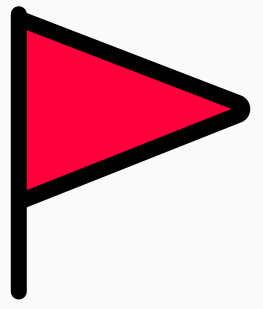
Does the agent or landlord not respond to your messages?

Of course, they might be busy. But does it take days for a response? This is usually a bad sign. Even a text to say they are busy and will reply as soon as possible would be enough! When you're living in the property and have an emergency, you deserve a prompt response!



Roads with poor lighting

You want to feel as safe as possible on the road you live. Try and visit a property in the evening and day. Sometimes, it can alter your perspective. If you can't view a property at night, look out for street lights and Neighbourhood Watch posters during the day.



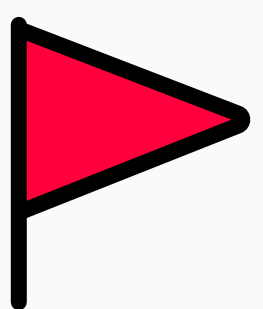
Are they mentioning additional fees?

From 1st June 2020, a ban was introduced to end most fees for private tenancies.

You can't be charged for things like:

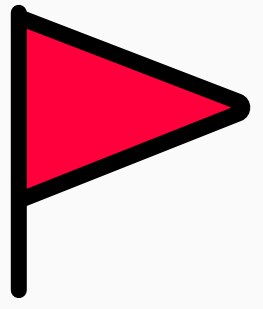
- Reference fees
- Administration fees
- Credit and immigration checks
- Renewing your tenancy when your fixed term contract ends

This covers fees charged to tenants and their guarantors.



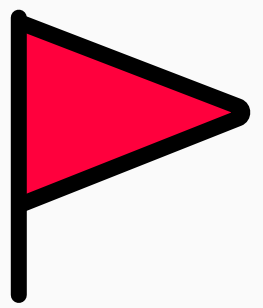
Insecure windows or doors

Most intruders get in through the windows; make sure that they are secure when closed. Also, check that the house has a working burglar alarm, for maximum security.



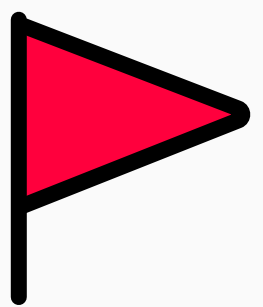
Unhappy tenants

If there are tenants in the property when you view, see what they have to say. Happy tenants are usually a good sign! Remember, it is you who has to live there so don't be afraid to ask questions about the landlord or property.



Something smelling funky?

Often if a property has a bad case of damp, you'll be able smell it. It's worth having a quick check of ceilings, and corners of rooms to see if the house has a damp or mould problem.



Overgrown gardens

If there is a front or back garden, it's usually a good sign if they've been well maintained. Ask the landlord or agent whether there is a lawnmower in the property or how regularly someone will be round to cut the grass.

MYTH

All deposits are fully refundable.

FACT

If you need to pay a holding fee for a property, to take it off the market- you will not get this back if you change your mind.

Your security deposit (the big sum of money) is refundable providing there is no damage to the property. Even then they can only deduct what is considered a reasonable amount.



Ready to make your move?

What are the terms?

Find out what steps you need to take to secure the property - make a checklist!

When do you need to **sign the contract** and **pay a deposit**?



Do you need to pay a **holding fee** to take the property off the market? Is this non-refundable?



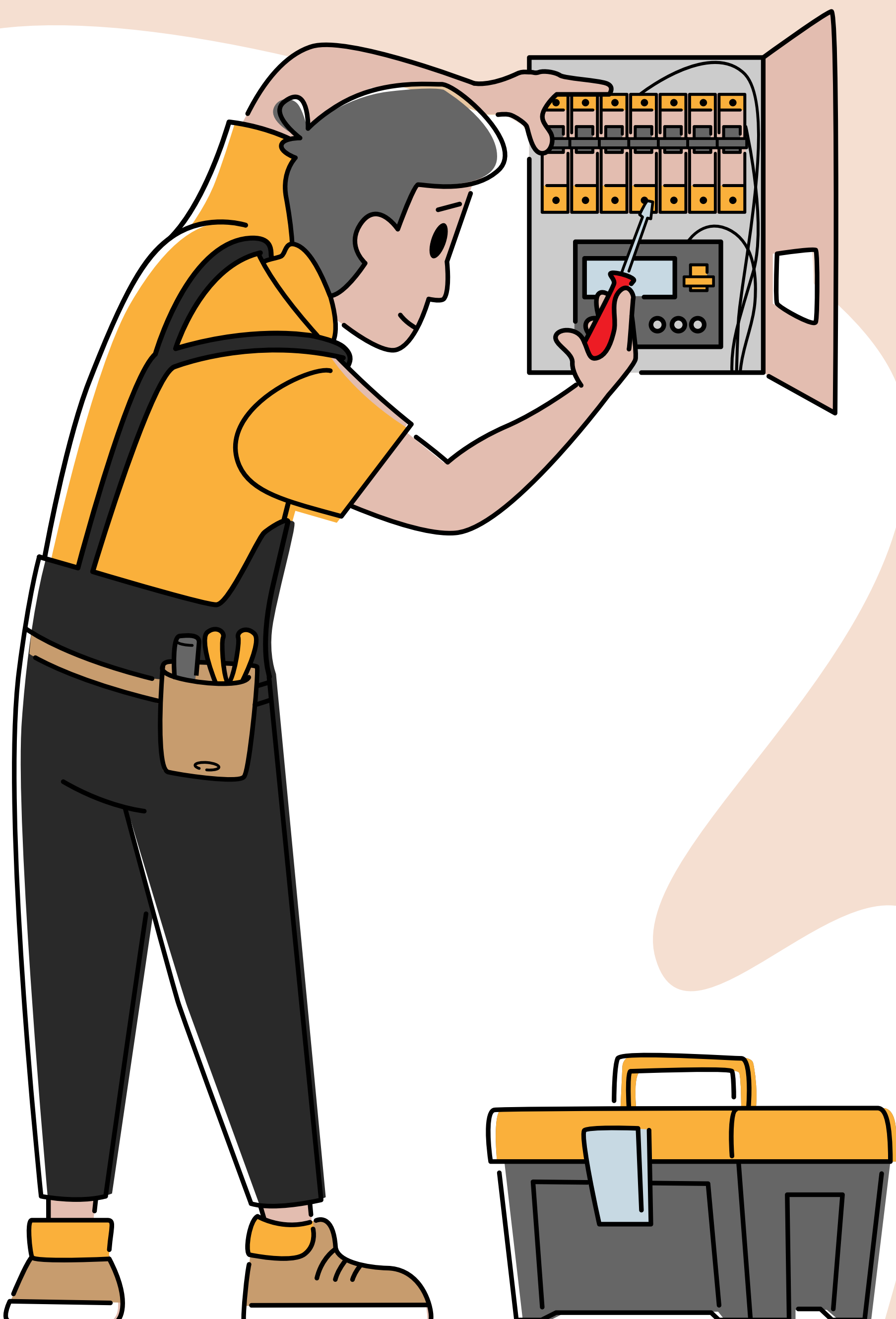
Have they provided a **move-in date**, and when the tenancy will start?



Is the accommodation ready for you to move in?

It may be that the landlord/agent has agreed to carry out renovations or repair work as part of the agreement. Will this affect your tenancy?

Make sure this is in writing and to ask for written confirmation of any consequences if the work is not completed (such as refund or reduction of rent, or cancellation of tenancy).



Guarantor - do you need one?

A guarantor is someone who agrees to pay your rent if you don't or can't pay it. Usually, this will be a parent or a close family member. If you're struggling to find a reliable guarantor, try housinghand.co.uk



Want someone to check your tenancy contract? Ask us!

Our Advice Team are here to look over your tenancy agreement before you sign and agree to any terms or conditions. Make sure you read through all contracts thoroughly!

[Ask our Advice Team to check!](#)

Moving in...

You've done all the preparation, but often moving in can be a stressful part of the process.

We've outlined some key points for you to refer to, giving you peace of mind when moving in.



Check your inventory

An inventory is a complete list of items within the property such as: furniture, kitchen equipment and household items. Usually these are the items the landlord owns and doesn't want you to remove from the property.

If the landlord doesn't provide an inventory, write your own and get an independent witness (a friend) to sign it. You can find

[inventory guidance at \[england.shelter.org.uk\]\(https://www.shelter.org.uk/inventory-guidance-at-england\)](https://www.shelter.org.uk/inventory-guidance-at-england)

MYTH

I won't need to take pictures of any damages, my landlord will be aware of the condition of the house.

FACT

Always take photos of the property before you fully move in. They may be needed to clear up any future disputes. Make sure to alert your landlord of any damage or issues at the very beginning (in writing) so that these can't be deducted from your deposit refund.



Keys

Make sure you have all the relevant keys you'll need for the property, for both the front and back doors, windows and garage (if applicable).



Appliances

Ask your landlord to show you how the heating and hot water works. The locations for fire/smoke alarms, fire safety equipment, fuse box, electricity mains, gas isolator and water stopcock. How to set the burglar alarm if there is one. Are there any relevant instruction booklets they should pass on?

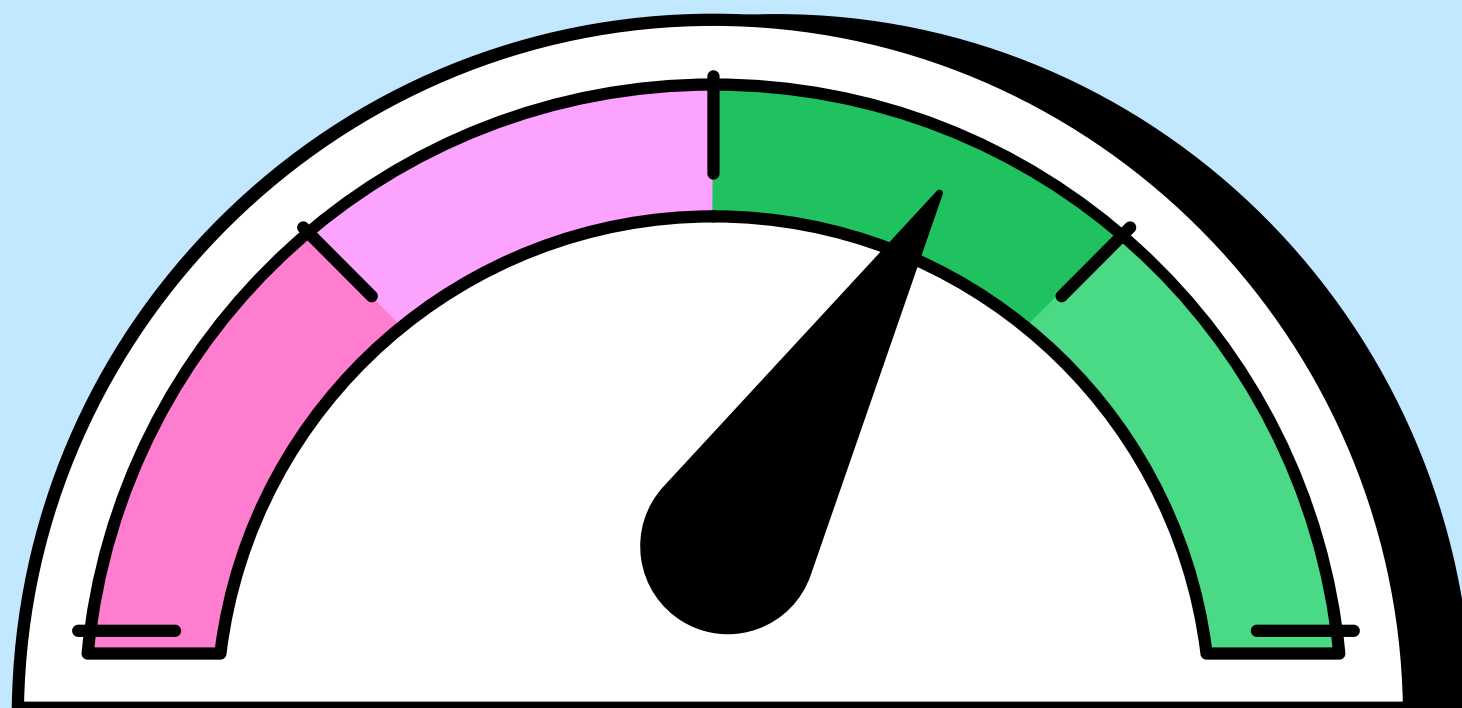
Bins

Ask your landlord about bin collection day so you can ensure you put your rubbish out on the right day. Make sure you have the right amount of bins especially if the local council operates recycling schemes and expects you to separate your waste.

Read your meters

As soon as you move in, make sure you take a reading, or a picture of your gas, electricity and water meters to ensure that you only pay for utilities you have used from the time you moved in.

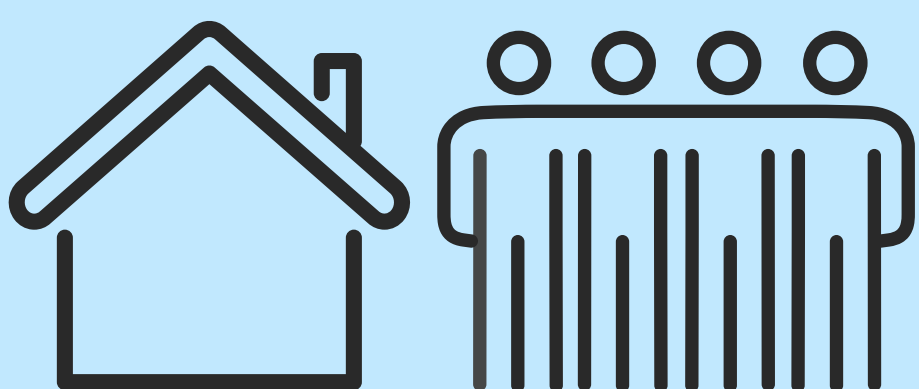
Your landlord/agent should make it clear where you will be able to find the meters, but if you aren't sure, ask.



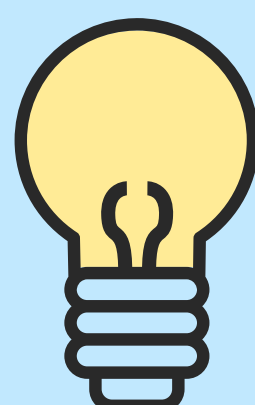
Sort your bills

Find out which companies supply your gas, electricity and water and check your contract to find out if it is your responsibility to contact them to register yourselves as new tenants. It is always advisable to give the utility companies the names of all housemates, so that everyone is responsible for paying bills. If you wish to change energy provider, it is worth checking with your landlord/agent first. Check out [uswitch.com](https://www.uswitch.com), to see if another provider will work out cheaper.

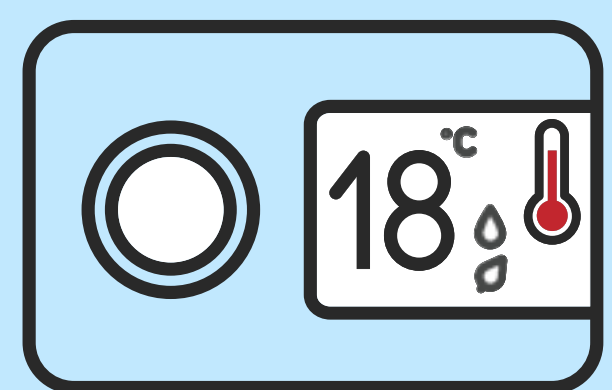
The cost of average monthly bills* are estimated as:



*Based on a house with a total of four people



Electricity
£20-£30



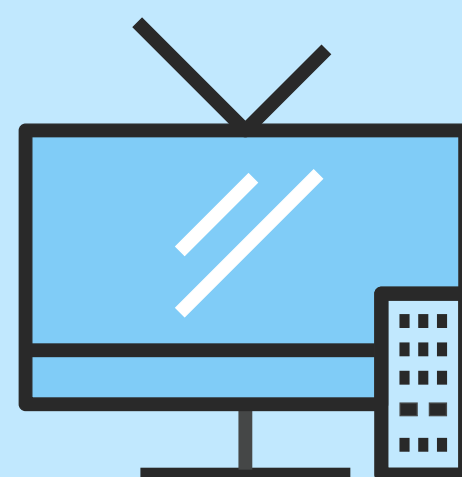
Gas
£20-£30



Water & sewerage
£8-£10



Broadband
£5-£8



TV Licence
£3.31



Contents Insurance
£5-£7

(please note these prices may change)

Contents Insurance

It's always advisable to arrange contents insurance for your own belongings. You do not need to insure items that are already in the house and which are owned by your landlord. You can compare [contents insurance quotes at comparethemarket.com](https://www.comparethemarket.com/contents-insurance)

Tenancy Deposit Protection (TDP)

Check with your landlord that your deposit has been protected and what TDP scheme they have used. Your landlord should provide this information to you within 30 days of getting your deposit. If you think your landlord hasn't used a scheme when they should have, you can apply to a county court. If the court finds that your landlord hasn't protected your deposit, it can order them to either repay it to you or pay it into a TDP scheme within 14 days.

Change of address

Inform the University, your medical centre, friends and family of your new term time address. **Register to vote** at this new address, if you are a student with a term time and home address, you can be registered at both.

Register and find out more at [gov.uk/register-to-vote](https://www.gov.uk/register-to-vote)

Student votes matter! Register now incase of a snap election...

A SECURITY MESSAGE FROM YOUR LOCAL POLICE



After you have moved in:

- Don't leave anything on display that is visible from outside!
- Don't forget to lock any gates to side alleyways!
- Don't forget to set your burglar alarm when you go out!
- Buy timer switches to use on radios and lights! This will make it appear that you are in when you are not and can be bought from most DIY or electrical shops
- Introduce yourself to your neighbours, especially if they are full time residents. They are more likely to look out for your property whilst you are away, and will get to know who should be visiting your house.

POLICE EMERGENCY CONTACT NUMBER: 999
POLICE NON-EMERGENCY CONTACT NUMBER: 101

Housing jargon

driving you mad?

Find the glossary here
at bcusu.com >



We understand that there is a lot of confusing terminology when renting a property, which is why we have put together a simple glossary to make it easier for you.

BCUSU Advice Team

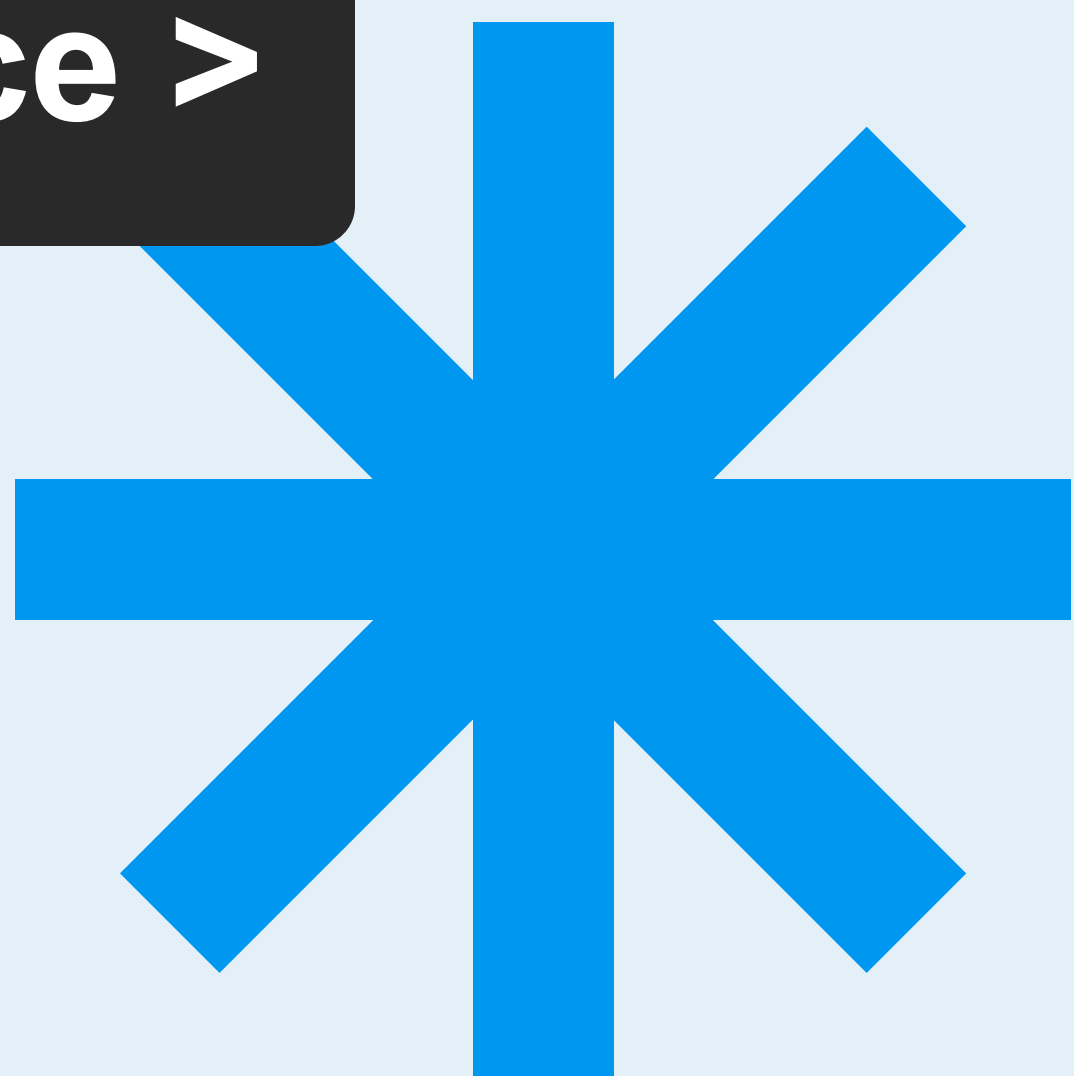
If you are not familiar with renting, or you just want to ask some questions, please speak to our Advice Team for some friendly, free and impartial advice before you commit to anything.

You can contact us directly by:

[Logging an enquiry >](#)

**We have a range of useful
information available online:**

[bcusu.com/advice >](https://bcusu.com/advice)



We can advise you on the many aspects of renting, including;

- ▶ Contract
- ▶ Fees
- ▶ Deposits
- ▶ Property condition
- ▶ Guarantors
- ▶ Disrepair



Our service also offers a contract review service where we can read through the contract for you before you sign and advise you on the contract terms and legal obligations, both you and the landlord have.

House Hunting Checklist

Paperwork

- ☐ Is the landlord accredited with MLAS?
- ☐ Is there a tenancy agreement?
- ☐ Do you understand the paperwork?
- ☐ Did you get a copy?

Money

- ☐ How much is the rent and how is it payable?
- ☐ What does the rent include (Bills? How many weeks?)
- ☐ Does the landlord use a Tenancy Deposit Protection scheme? This is a legal requirement for Assured Short Hold Tenancies.

Location

- ☐ Convenient to campus?
- ☐ Near a bus stop/train station?
- ☐ Near a supermarket, doctors, chemist?
- ☐ In an area familiar to students?

Outside

- ☐ Does the house have a front/back garden?
- ☐ Do you know who is responsible for maintenance?

Inside

- ☐ Any sign of damp?
- ☐ Enough furniture for all tenants?
- ☐ Fire safety logos on furniture/in good condition?
- ☐ Adequate space in kitchen for all tenants to store and prepare food?
- ☐ Any outstanding repairs/work to be done?

House Hunting Checklist

Gas, electricity & plumbing

- ☐ Plenty of electrical sockets?
- ☐ A current gas certificate?
- ☐ Hot and cold running water?
- ☐ Sufficient heating?

Fire safety

- ☐ Smoke detectors in working order?
- ☐ Adequate means of escape?
- ☐ Can the front and back doors be opened from inside without a key?

Security

- ☐ Does the property have a burglar alarm?
- ☐ Are there security locks on every window?

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top tips, news, what's on
and more...**



If you want to give any feedback about this guide,
please email it to union.website@bcu.ac.uk



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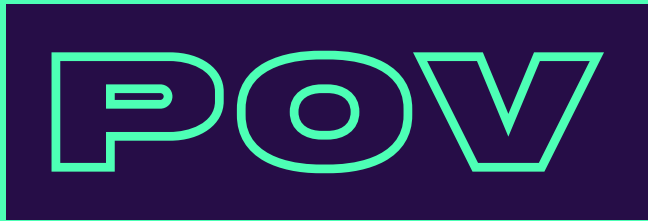
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