



HOUSE HUNTING GUIDE 2021/2022

Dear Student,

Looking for accommodation can be a nerve-racking experience, with many things to take into consideration and many questions to be answered. The aim of this information booklet is to assist you through the process of looking for accommodation in the private rented sector.

It can sometimes be a bit difficult to find a place to stay that suits you and your needs, which is why the Private Rented Accommodation team is here to help you. Please be reminded that accommodation options available becomes very limited towards the start of each academic year, so it is very important that your start looking as soon as possible.

If after reading this booklet you still have some questions or concerns, please feel free to contact us.

Accommodation Office

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Telephone: 0208 411 6121

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Short stay

Should you wish to arrange some temporary accommodation whilst you search for a permanent one, a selective list of short stay accommodation including hotels, guest houses, bed & breakfast and hostels is available at www.middlesexstudentpad.co.uk . Prices per person per night usually vary from approximately £30 to £90 for guest houses; £20 to £40 for hostels and £35 to £130 for hotels. **Please contact the establishment directly for individual rates, availability and to book your accommodation.**

Some of our halls of residences are also open during July to September. Further details are available at www.optivo.org.uk . You can also contact us for more information on these.

It is crucial that you do not arrive in London without the necessary funds and without at least arranging some form of temporary accommodation.

Lodgings

Lodgings are properties shared with the landlords and possibly their family. This type of accommodation is especially suited for postgraduate students who are looking for a quiet place to live and students who do not wish to commit themselves to a fixed term tenancy agreement for the entire academic year.

You should have a room of your own and expect to share the other facilities with the household. You should be provided with your own set of keys to the front door of the property as well as to your room.

Lodgings are usually let on a self-catering basis, meaning that you will have to cook your own food, although some landlords may provide you with meals for an additional charge. If you wish to change your accommodation you must give reasonable notice – most landlords will accept 2-4 weeks' notice but this must be agreed between yourselves at the time of moving in.

Types of accommodation

Shared flat/house

Shared flats/houses have bedrooms that are rented out individually. This type of accommodation is particularly suitable for individual students wishing to share a property with other students. You should have your own bedroom and expect to share the other facilities, such as the living room, kitchen and bathroom. Ideally, you should have an individual tenancy agreement for your room which means that you are not responsible for the other tenants.

Whole flat/house

This type of accommodation is popular with students who have already formed a group to rent a place together. A joint agreement will be signed by all the tenants and only one rent is collected for the whole property. If you are joint tenants, you are 'jointly and severally liable', meaning that all tenants are legally responsible for each other's obligations (e.g. paying someone else's share of the rent).

Bedsits and studio flats

These are properties that have been converted into smaller self-contained units, usually popular with students who want more independence and privacy and have a larger budget. Each unit is let separately and consists of a single bedroom with a kitchen area and a shared bathroom, in bedsits, or a private one, in studio flats.

Before you start your search

Here are some things to think about before you start looking

- Where do you want to live?** – Take into consideration the distance from campus, transport links, local amenities; is it near to your friends and social activities? Make a list of the things that are important to you, so that you can compare one rental property with another. See page 18 for campus locations, nearby towns and travel information.
- Who do you want to live with?** – If you are moving into a room in a shared property or you are thinking of renting a whole property with a group of friends, you need to consider if you are all well-suited before committing to enter a joint contract. Each person needs to be responsible for their share of the rent and bills, but it is everyone's responsibility to keep the property in good condition.
- What can you afford?** – Make sure that you have a reasonable idea of what you can afford to pay on rent, utility bills, food and transport. Rents vary according to the type of property and its localization. For reference:
Lodgings: £90 - £125 weekly (with bills)
Flats/houses: £100 - £180 (without bills)

Most lodgings should include gas, electric and water charges, however it is important that you and your landlord agree on what exactly is included in the rent and get this in writing.

Try to always get a receipt for any amount you pay clearly stating what it was for.

Where to look

In addition to our private rented accommodation website and our Facebook group, letting agents, newsagent shop windows and newspapers can help you find a place to stay. Accommodation which is advertised in newspapers is let very quickly, so it is important to obtain them as soon as they are published, enquire about them and be prepared to visit the property all in the same day.

□ Middlesex Student Pad

You can access the details of private rented accommodation registered with the University and make contact directly with the landlords by using the search tab on our website www.middlesexstudentpad.co.uk.

□ MDX Housing Hub

In this Facebook group, also managed by the Private Rented Accommodation team, students can advertise spare rooms that they might have in a flat with their friends, find a replacement if they are leaving their shared house or generally enquire other students about accommodation.

□ Newspapers

Hendon & Finchley Times – www.times-series.co.uk

Loot – www.loot.com

London Evening Standard – www.standard.co.uk or www.homesandproperty.co.uk

Where to look

□ Letting Agencies

These agencies provide an alternative source of finding accommodation in the private rented sector. A selective list of local letting agencies is available on www.middlesexstudentpad.co.uk.

When choosing what agency to go for, it might be worth checking if they are members of a professional body. Three of the most reputable are ARLA (Association of Residential Letting Agents), NALS (National Approved Letting Scheme) and the NAEA (National Association of Estate Agents). Details of their members can be found on the following websites: ARLA www.arla.co.uk; NALS www.nalscheme.co.uk and NAEA www.naea.co.uk.

By law, agencies **cannot** charge you a fee just for providing with the details of available accommodation. They can only make a charge for drawing up contracts, taking up references etc. once they have found you a flat/house that you accept. **You are advised to enquire about agency fees and what they cover before accepting their services.**

Be aware that the services provided by different agencies can vary. Whilst some agencies only introduce prospective tenants to landlords, others have a property management role, which continues throughout your tenancy (the agency is responsible for any repairs/maintenance issues, rent collection etc.). It is important for you to know who will be managing your accommodation before you sign a contract. You also have the right to know the identity of the owner/landlord of your accommodation once the contract has been signed.

House hunting tips

- Get** organised before you start. It will be helpful to have a London A-Z street map (approx. £5 at most newsagents) to help you find your way around.
- Do not** hold unrealistic expectations. Know what you can afford and which areas you like to live in before you start looking at properties.
- If** you are unable to make an appointment it is courteous to call to cancel.
- Always** tell someone when you are going to a viewing, if possible don't go alone as a second opinion is always helpful.
- If** there is a group of you going to be sharing, make sure you all get a chance to view the property.
- It** is advisable to view as many properties as possible.
- Although** most of the properties on our lists have been successfully let to students in the past many of them have not been inspected by us. Be thorough when you are inspecting properties. Take time to look. Look at the condition of the property, pay attention to the safety features and check that there are enough furnishings for all the occupants.
- Make** sure that you take notes, especially if you are viewing many properties. It may also be useful to take photographs.
- Don't** be afraid to ask questions concerning the property and tenancy agreement. Get details of what the rent includes i.e. bills etc.
- If** you notice anything that is broken or needs fixing bring it to the landlord's attention and make sure it is sorted **before** you move in. You should think very hard before accepting accommodation that requires several essential repairs and be cautious of owners who promise that a lengthy list of repairs will be carried out before you move in. It is advisable that no tenancy agreement is signed until such repairs have been completed.
- Don't** sign anything in haste – ask the landlord if you can take a copy of the tenancy agreement away with you to read before signing. Take time to read all documentation and only sign if you fully understand and accept the terms and conditions. Once signed, it is legally binding and can be very difficult to get out of.

What next.....?

When you have found the right place to live, make sure you reach an agreement with the owner before you agree to move in, on issues such as:

- Is there a written contract to sign and, if so what period does it cover?
- Is there a returnable deposit and, if so how much and what does it cover?
- Is the rent as quoted in the advert and when are payments due?
- Are there any charges or bills in addition to the rent e.g. gas, electricity, water rates etc?

These additional points apply to lodgings accommodation:

- Is bedding supplied or laundered?
- What are the rental arrangements during holidays?
- What are the arrangements for visitors/overnight guests?
- Is the telephone available for your use and, if so what are the arrangements for paying for calls?

Inventory: It is in your interest to agree an inventory of the contents of the room/property at the start of your tenancy as this will avoid any disputes at the end of your tenancy. A signed copy of the inventory should be given to you along with the signed tenancy agreement. This should list all the furnishings and their condition, any damaged items, such as stained carpets, marks on walls etc. At the end of your tenancy, invite your landlord to inspect the room/property and highlight any damage before you leave. This gives you the opportunity to rectify any problems thus preventing deductions being made from your deposit. An itemised bill from the owner must support any deductions your landlord/agent wishes to make. **Always keep a copy of the signed and dated inventory.**

Tenancy Agreements / Contracts

A tenancy agreement is a legally binding contract between a landlord and tenant that sets out both the legal and contractual responsibilities and obligations of the two parties. Tenancy agreements can be either written or verbal. A written tenancy agreement is advisable wherever possible. This will avoid any disputes at a later date as all the tenancy information will be in writing.

Most students who rent rooms in shared or whole properties will be required to sign an **Assured Shorthold Tenancy (AST)** agreement with the owner. With an AST agreement you will either be an individual tenant or a joint tenant.

For **whole properties** there is usually **one joint agreement** signed by **all** the sharers and only one rent to collect for the whole property. If you are joint tenant you should be aware that you would be **'jointly and severally liable'**, meaning that all sharers are jointly legally responsible for each other's obligations (for instance, if one or more sharers default on their rent or leave before the expiry date of the tenancy agreement without the owner's permission, then the remaining sharers would be expected to make up the difference on the rent until you find a replacement (usually with the owner's permission).

For **shared flats/houses** most tenants will have an **individual tenancy agreement**, which means that they are only liable for their own room (for instance, if one or more sharers fail to pay their rent or leave before the expiry date of the tenancy without the permission of the owner, the owner can only take action against the defaulting tenant(s).

The usual tenancy period for students is either 6 months or an academic year (i.e. 9/10 months). **Try to avoid signing for 12 months unless you intend staying in the property over the summer holidays.** Once the Tenancy Agreement is signed the students are responsible for the rent for the duration of the contract period, unless there is a break clause which allows students to give notice and move out earlier. In some cases if you wish to leave the accommodation before the end of the contract period the owner may be prepared to release you from your contract providing you can find a replacement for your room.

When signing such a fixed term agreement, it is important to find out what will happen if you wish to leave before the fixed term expires as you could be liable for the rent for the whole period.

Tenancy deposit protection (TDP)

Since April 2007, all deposits taken by landlords and letting agents in respect of Assured Shorthold Tenancies in England and Wales must be protected by a tenancy deposit protection scheme.

How does the TDP scheme work?

- TDP only applies to Assured Shorthold Tenancies. Deposits paid in respect of lodgings accommodation where tenants share their accommodation with a resident landlord are **not** covered by the scheme.
- Any money that is taken at the beginning of a tenancy agreement on the understanding that it will be returned to you at the end of the tenancy needs to be safeguarded, whether it is called a 'deposit' or not.
- Tenancy deposit protection is totally free for tenants.
- At the beginning of a new tenancy agreement, pay your deposit to your landlord or agent as usual.
- Within 30 days of taking the deposit, you must be provided with details of how the deposit is being protected including: the contact details of the tenancy deposit scheme, the landlords contact details, how to apply for the release of the deposit, information explaining the purpose of the deposit and what to do if there is a dispute about the deposit. In turn, you have a responsibility to return the property in the same condition you took it in (except fair wear and tear).
- At the end of tenancy the condition and contents of the property should be checked against the agreement made at the start of the tenancy. The landlord or agent then agree with you how much of the deposit will be returned to you and the amount is returned within 10 days. If no agreement can be reached about how much of the deposit should be returned, the scheme protecting the deposit will offer a free service to resolve the dispute.

What if your landlord has not protected your deposit?

You can apply to your local county court. The court can order the landlord or agent to either repay the deposit to you or protect it in a scheme. If your landlord or agent has not protected your deposit, they may be ordered to repay up to three times the amount of the deposit to you.

Safety in your accommodation

Gas Safety

Every year at least 30 people die of carbon monoxide poisoning caused by gas appliances that have not been properly installed or serviced. Carbon monoxide (CO) is a poisonous gas which can kill quickly with no warning. CO is difficult to detect because it is, colourless, odourless and tasteless. The symptoms of CO poisoning include headaches, dizziness, nausea, breathlessness, collapse and loss of consciousness. The danger signs to look out for include soot/staining marks on or around the appliance, a yellow or orange lazy flame instead of crisp and blue and condensation in the room where the appliance is installed.

By law landlords/agents must ensure that all gas appliances, flues, meters and pipe-work are fitted professionally and maintained in good order by a Gas Safe registered engineer – www.gassafe.co.uk. **All new tenants must be provided with a copy of the annual safety check record or certificate BEFORE they move in. Also a copy of the new record must be issued to existing tenants within 28 days of each annual check. Alternatively the record must be permanently displayed on the premises.**

Should you suspect any carbon monoxide problems or smell gas, turn off the gas meter, extinguish naked flames, open windows, leave the property and contact the Gas Emergency Services free on 0800 111 999

Electrical Safety

Dangerous electrical appliances or damaged sockets can cause fire or serious injury. Although there is no legal requirement for the landlord/agent to carry out regular checks they are responsible for ensuring that the installations and appliances are safe to use. Warning signs to look out for include broken plug sockets, plugs that get hot when they are used, sparks from electrical appliances/sockets and exposed wiring.

Fire Safety

Ensure that all furniture and furnishings including sofas, armchairs, cushions, mattresses and pillows have their fire resistant label attached. Take extra care with cigarettes and smoking materials and never smoke in bed. Plan and practice an escape route with your housemates.

Checklist

- Ensure that each tenant knows the name and address of your landlord or agent.** You have a legal right to know this and you should request the information in writing from the person to whom you last paid rent.
- Know the type of tenancy agreement you have.** Is the length adequate? If it is for the year, do you really want to stay for the summer vacation and pay for it? **Do not sign anything you feel unsure of and always keep a copy of your signed agreement.**
- Get receipts for any deposits paid.** For ASTs ask how your deposit will be protected. Your landlord/letting agent **must** provide you with the details of the government-approved scheme protecting your deposit.
- Are there any gas appliances in the property?** If so does the landlord have a landlord's gas safety certificate to prove that they have been serviced in the last year? **It is a legal requirement so ask to see a copy.**
- Agree a written inventory with your landlord or agent.** It is essential that you have an accurate record of property when you move in, this should list all the furnishings and fittings and their condition. If you don't, you could run into problems at the end of the tenancy with getting your deposit back.
- Confirm all verbal agreements in writing.** For example, if your landlord agrees that it is acceptable for you to move out of your accommodation early, get the landlord to sign a statement to that effect.
- Make sure you only get charged for what you have used.** Take readings of gas, electric and water meters when you move in.
- Don't lose out.** Make sure you take out insurance when you move in.
- Finally, get receipts or a rent book signed by the landlord or agent every time rent is paid.** This is essential if paying cash. The receipt should state the amount and the period the rent covers.

Additional things to think about.....

WILL YOU BE COMFORTABLE?

- Is the rent affordable?
- Damp can make you ill. If there are signs of damp e.g. loose wallpaper, flaky paint, a musty smell and damp patches on walls ...Don't accept the property!
- Is there adequate heating?
- Is there adequate furniture?

WILL YOU BE SAFE?

- Is the property in serious disrepair?..Don't accept it!
- Are there any loose fixtures (e.g. exposed wires)? Get them put right before you move in.
- Does the property have a current gas safety certificate?
- Is there adequate escape in the case of a fire?
- Are there any fitted smoke alarms? Remember to check the batteries regularly!

KNOW YOUR RIGHTS, YOU ARE ENTITLED TO...

- Accommodation/amenities of a basic standard
- A responsive attitude from your landlord on issues of disrepair to the property
- Quiet enjoyment of your accommodation

WILL YOU BE SECURE?

- Are there secure locks on the doors?
- Are there properly fitting windows?
- Remember to take out contents insurance for your belongings – a popular insurer of students is Endsleigh Insurance www.endsleigh.co.uk

KNOW YOUR LANDLORDS DUTIES TO YOU...

- To protect your deposit in a government authorised tenancy deposit scheme
- To make reasonably prompt repairs and undertake maintenance to the property if required
- To respect you right to quiet enjoyment of your accommodation

KNOW YOUR DUTIES TO YOUR LANDLORD...

- To pay your rent and other bills on time
- Not to cause a nuisance to others
- To take care not to endanger others

Frequently asked questions

Q Where can I stay during the summer?

A Some of our halls of residences are open during July to September. Further details are available at www.optivo.org.uk. You can also contact the MDX Accommodation Team on 0208 411 6121 for more information.

Q When should I start looking for private rented accommodation?

A It is essential to start looking early for private rented accommodation as soon as you have firmly accepted a place on a course. Demand is highest in the summer so if you are coming to London for the first time, you should be prepared to spend some time and effort in finding somewhere to live.

Please remember that the choice of accommodation available becomes very limited towards the start of term and although the private rented team is here to help you, the final responsibility for finding somewhere to live rests with you. Do not hold unrealistic expectations and make sure you can afford what you are renting.

Q What is the difference between "home stay" and "lodgings" accommodation?

A In both home stay and lodgings the accommodation is shared with the owner and possibly their family. The main difference is that meals are provided in home stays whereas most lodgings are self-catering with use of the household kitchen facilities and this is reflected in the cost of rent. Home stay accommodation is provided by Britannia www.britanniatravel.com/homestay.html; Tel: +44 (0) 207 436 7738 and UKguests www.ukquests.co.uk; Tel: +44 (0) 208 558 4466

Q Do you offer accommodation for couples or students with families?

A Typically, student accommodation is available to single people, so look in newspapers and use local estate/letting agents to help you in your search. You may also wish to contact Nansen Village, a Housing Association which provides accommodation for postgraduate students and their families Website: <https://nansenvillage.org/> Tel: +44 (0)20 8445 8644; Email: nansenvillage@btconnect.com

Q Are there any large properties available for five, six or more students?

A Most students live in properties suitable for groups of three or four. Larger properties are difficult to find particularly houses for 6 or more students. Also larger properties may have to be registered with the Local Authority and can be subject to strict safety regulations and as some properties may not comply with these regulations it is therefore better to split up into smaller groups in smaller properties.

Q Will I have to pay rent during the Summer vacation period to hold my accommodation for the next academic year?

A Wherever possible avoid paying rent over the summer vacation unless you intend moving in during the summer. Most owners will however expect some money 'up front' (**a holding deposit**) at the time of you agreeing to take the property to indicate that you are committed. Be aware that you could lose the deposit if you change your mind about renting the property. **It is essential that you get a receipt for any monies paid, clearly indicating what that amount covers.**

Q Will I be expected to pay a deposit or any rent in advance?

A Most landlords ask new tenants to pay a deposit ranging from one week to one month's rent which is held against any damage or loss to the property, rent arrears, outstanding household bills or lack of adequate notice to terminate the tenancy.

In addition a similar amount may be paid as rent in advance, to prevent students from using the final weeks/month's rent to offset the deposit. It is important to obtain in writing the amount paid, exactly what it covers, that it is returnable and the circumstances under which part or all of the deposit may be withheld, and arrangements for getting your money back at the end of the tenancy. **Generally your landlord should not keep your deposit because you did something s/he didn't approve of or to pay for putting right normal wear and tear. Similarly, you will be in breach of your contract if you withhold your last month's rent in lieu of return of your deposit unless the landlord gives you permission to do so.**

Q Will I need a guarantor/reference?

A Increasingly, owners are requesting students to provide a UK guarantor and some form of personal or financial reference. The guarantor, who is usually a parent or member of your family, will be called upon to cover the rent should the student default on their payments. For overseas students it may be difficult to provide a UK guarantor and in these circumstances owners may be prepared to accept 3-6 months' rent in advance as an alternative.

Q What about insurance?

A Insurance to cover your personal possessions is advisable wherever you are living as it is unlikely that the owner's insurance will cover any loss of or damage to your belongings. A popular insurer of students is Endsleigh Insurance, www.endsleigh.co.uk

Q What is council tax and do I have to pay it?

A Council Tax is a charge made by Local Authorities (Councils) on residential properties to pay for local services that they provide such as rubbish collection, the police and the fire brigade.

Only properties occupied **exclusively** by full-time students are exempt. If you are a full-time student and you share a property with part-time students or non-students there will be a bill for the property but you should be disregarded for the purposes of calculating the bill. It is up to the other members of the household to decide how the bill should be apportioned and paid. Confirmation of your student status to the landlord or Local Authority is required to obtain an exemption or reduction in your bill. You can order an exemption letter through your myUniHub account. You must be enrolled and attending a full-time programme.

If you share a property with the owner (i.e. lodgings) then the owner will be liable. Part of the cost may be passed on to you through your rent, but the local authority cannot make you pay the bill.

Q Do I have to pay rent during the Christmas and Easter vacations?

A Yes. Most property owners will expect you to sign a tenancy agreement for a specified period and rent is payable irrespective of holiday periods.

Useful contacts, publications & websites

- **Middlesex University Private Rented Accommodation Office:**
• Tel: 0208 411 6121; Email: pra@mdx.ac.uk
- **Middlesex University Student Welfare Advice Team:**
Hendon: 0208 411 3008
- **Barnet Council Housing Advice Team** - Tel: 0208 446 2504
- **Enfield Council Housing Advice Centre** - Tel: 0208 379 1000
- **Citizens Advice Bureau** - www.adviceguide.org.uk
- **Health & Safety Executive** - www.hse.gov.uk
- **Gas Emergency Services:**
Tel: 0800 111 999 or www.nationalgrid.com/uk/Gas/Safety/Emergency
- **Gas Safe Register** - Tel: 0800 408 5500 or www.gassaferegister.co.uk
- **National Inspection Council for Electrical Installation Contracting (NICEIC):** Tel: 0870 013 0382 or www.niceic.org.uk
- **Trading Standards Institute** – Tel: 08454 040506 or www.tradingstandards.gov.uk
- **Environmental Health (Barnet Council)** - Tel: 0208 359 7995
- **Environmental Health (Enfield Council)** - Tel: 0208 379 5422
- **The Dispute Service** – Tel: 0845 226 7837 or www.thedisputeservice.co.uk
- **The Deposit Protection Service (DPS)** - Tel: 0844 472 7000 or www.depositprotection.com
- **My Deposits** – Tel: 0844 980 0290 or www.mydeposits.co.uk
- **The Tenancy Deposit Scheme (TDS)** - Tel: 0845 226 7837 or www.tds.gb.com
- **Barnet Civil & Family Courts Centre:**
Tel: 020 8343 4272 or www.hmcourts-service.gov.uk
- **Edmonton County Court** - Tel 020 8884 6500 or www.hmcourts-service.gov.uk
- **Endsleigh Insurance:** www.endsleigh.co.uk
- **T.V Licensing:** www.tvlicensing.co.uk

The following publications can be obtained free of charge:

"Guidance on Unfair Terms in Tenancy Agreements" available from: The Office of Fair Trading Tel: 08457 224499 or www.oft.gov.uk

"Assured & Assured Shorthold Tenancies: A guide for tenants" available from: www.communities.gov.uk/publications/housing/assuredassuredtenants

"Do you rent or are you thinking of renting from a private landlord" available from: www.communities.gov.uk/publications/housing/doyourent

Useful Websites

www.communities.gov.uk

www.gov.uk

www.shelter.org.uk

Campus locations, nearby towns & travel information

Hendon Campus

Address: Middlesex University, The Burroughs, Hendon, London NW4 4BT

London postal code: NW4 (Hendon)

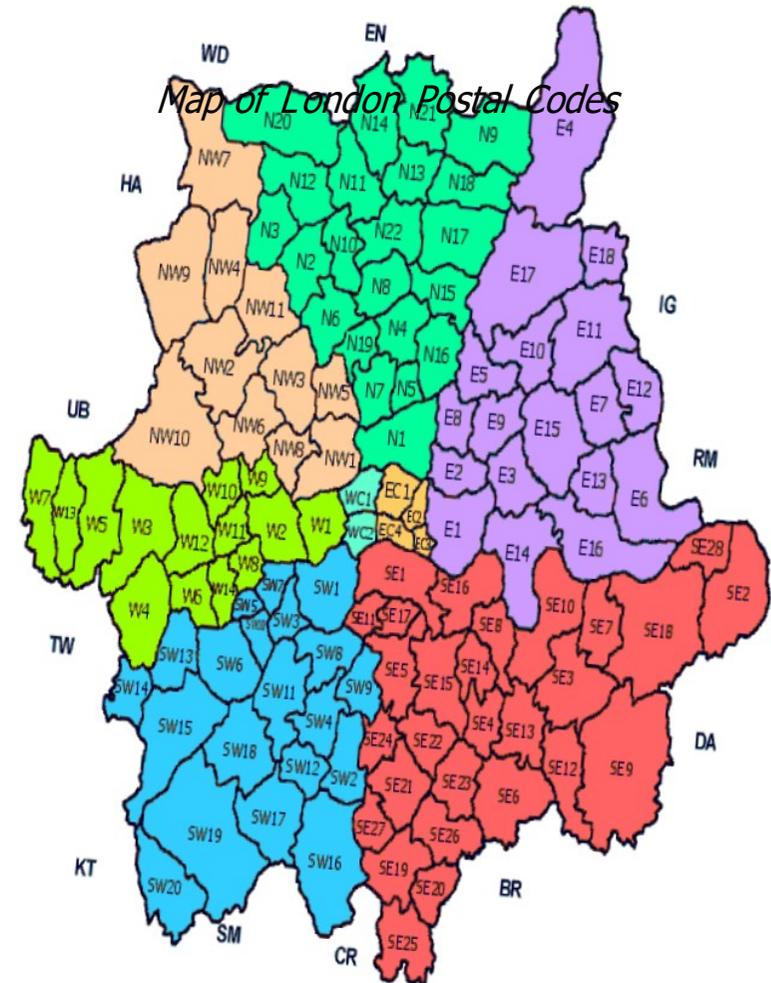
Nearby towns: NW4 (Hendon, Brent Cross), NW2 (Cricklewood), NW7 (Mill Hill), NW9 (Colindale, Kingsbury), NW8 (St. Johns Wood), NW11 (Golders Green, Hampstead Garden Suburb), NW10 (Willesden, Harlesden, Kensal Green), N2 (East Finchley), N3 (Finchley Central), N12 (North Finchley, Woodside Park), HA8 (Edgware), HA2 (Harrow), HA7 (Stanmore), HA9 (Brent)

Travelling to the campus:

Nearest Underground/Tube station: Hendon Central (Northern line), then 10 mins walk to The Burroughs

Nearest Railway station: Hendon, then 10 mins walk or 183 bus to The Burroughs

Local Buses: 143, 183, 113, 186 and 326



information supplied in this publication is intended as a guide only and should be treated as such. Middlesex University shall in no circumstances be held responsible for any loss, damage or expense as a result of information supplied here.