

Renting a home as a student – the right way

For many students, renting a property – alone or with friends – can be a complex process, with a tight budget and varying priorities to take into consideration.

However, by following some simple steps, the process can be easy to navigate – leaving you with the right property, for the right price, and with your rights protected.

Shorey's top tips for any student looking to rent a private property are:

Research, research, research

Before searching for a property, speak to other students who have lived with specific landlords or agents, or check University advice websites for first-hand experiences of renting in the area. The amount of student accommodation available and the average rent charged can vary significantly in Plymouth depending on the distance and area, which could affect your budget.

Student Unions offer free housing or legal advice and contract checking services, so find out what services are available to help you.

Rent with the experts

As there are no restrictions on who becomes a landlord, there are unfortunately some unscrupulous landlords who may not have a tenant's best interests at heart. For peace of mind, seek advice from a letting agent affiliated to a professional organisation like ARLA. All ARLA agents must adhere to a strict code of conduct, as well as offering 'client money protection' and redress schemes, which protect consumers if things go wrong.

Don't ignore the small-print

Find out what kind of tenancy agreement you are signing, as this can make a difference to your liabilities. Many shared tenancies will have a joint and several liability clause and this means you are responsible for the actions of your co-tenants for the terms of the tenancy, not just the payment of rent. Before you enter such an agreement consider how well you know your sharers.

If you do wish to get out of the tenancy during the fixed term, ensure you take independent advice as to any ongoing liability you may have. Failing to do so may mean that you have to pay rent after you've moved out.

If you are planning to rent a property with other tenants, it is imperative to ensure that the landlord has the relevant House in Multiple Occupancy (HMO) licence, as this is a legal requirement in Plymouth.

Finally, check your deposit is being put into a deposit protection scheme by the landlord or agent – this is a legal requirement in England and Wales, and is likely to be shortly in Scotland, but it is still important to make sure. These primarily include the Deposit Protection Scheme (DPS) who actually hold the money and the Tenancy Deposit Scheme (TDS) where the landlord or agent holds the funds.

Be aware of 'hidden' costs

When working out your budget it is important to factor in costs on top of the weekly or monthly rental rate. The deposit can often represent significant initial outlay and is typically the equivalent to 4 weeks' rent. Utility bills, TV license and internet access will all need to be factored in if you're booking with an agent who doesn't offer an all-inclusive rate; even if you are sharing the cost with other tenants. If you are a student living only with other students, you will usually be exempt from paying Council Tax, although you may need to prove your student status.

In addition, even if the property you are renting is furnished, it is worth checking which items of furniture come with the property to avoid expensive surprises when you move in.

Insurance and Inventories

Often, while you are a student, your personal property will be covered by your parents' contents insurance, but it is important to check the specific policy wording. If you aren't covered, there are a number of insurance providers which offer student-specific policies.

Always ensure you fill out a comprehensive inventory listing the fixtures and fittings within the property, detailing their condition and that of the property itself. It is also advisable to take a thorough photographic record of the property's condition at the start of the tenancy. Any photos should be jointly approved by the landlord/agent and tenants, and separate copies should be

retained by both parties. A well put-together inventory provides useful evidence to protect both the landlord and tenant in the event of a dispute.