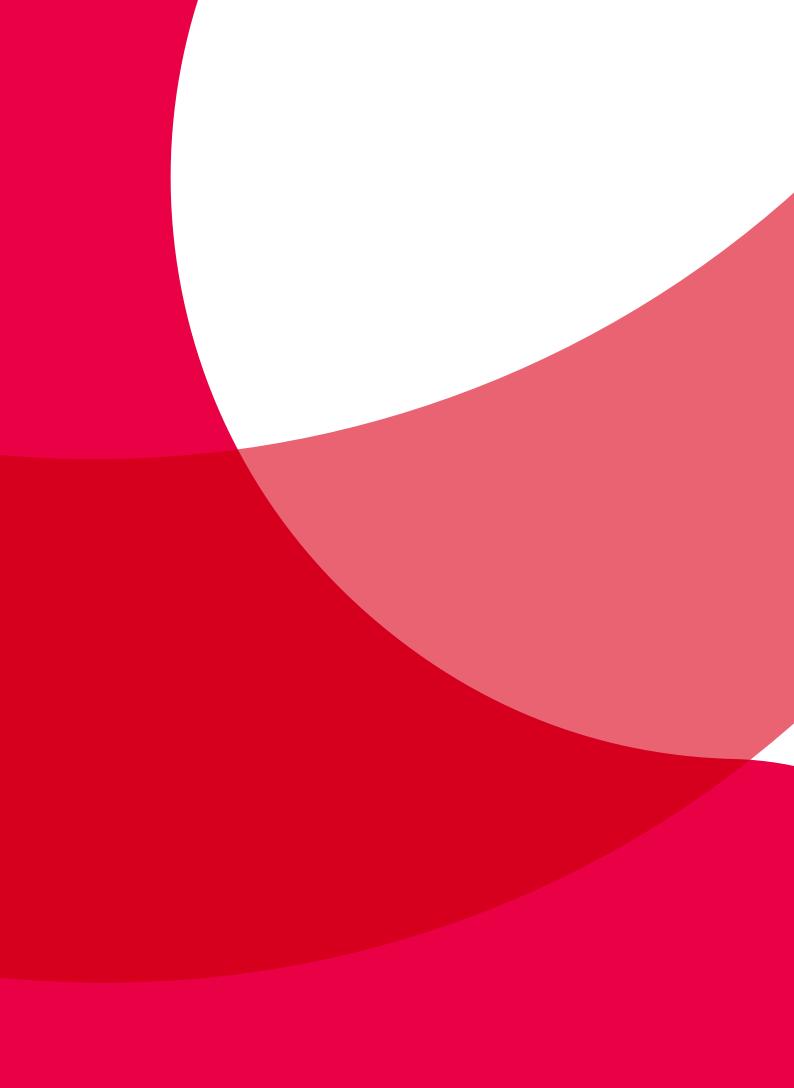


Choosing your home away from home



Part of HONDEN

Find your possible at endsleigh.co.uk



### Contents

4	Introduction

- 7 Types of student accommodation
- 8 Fire safety equipment
- 9 Security
- 10 Mould and damp
- 13 Furniture and appliances
- 14 Bills and utilities
- 17 Additional considerations
- 18 Local amenities
- 18 Tenancies and deposit
- 21 Your student accommodation summary

## The jump from living at home to moving away to university is a big one.

That's why it's important that you're comfortable in your home away from home – a place where you can relax and unwind after lectures and seminars, not somewhere you dislike returning to because of lax security or poor cleanliness.

Whether you're keen to live with friends or in need of parking for your car, there are so many accommodation options out there. With our useful guide, you'll be able to choose your ideal student accommodation knowing exactly what you want from it.



 $\mathbb{I}_{\mathbb{Z}}$ 

## Types of student accommodation

There are many different types of student accommodation available. Some may be situated on or close to campus, while others may require you to travel. Typical student accommodation can include:

- Halls of residence
- House sharing with students
- House sharing with non-students
- Living alone
- Living at home

Each type of accommodation will have different things to look out for, depending on what you're used to at home (if you're moving away to study) and what you want to pay for. Maybe you're used to the luxury of an en-suite bathroom or would like a garden to hang out your washing in, so these could be priorities for you when choosing your student home. Most student house shares sit under the Local Authority Standards for HMOs, or Houses of Multiple Occupation. These properties usually contain five or more residents over three or more storeys and have higher property standards placed on them, including fire detection equipment and security levels.

In terms of finding your ideal student accommodation, you can either visit letting agents to find out more information or talk to the accommodation office at your university. While you may be moving on from halls of residence, university officials should be able to advise you on recommended landlords and letting agents in the area.

So, what should you look for in your ideal student accommodation? From fire safety equipment and electrical appliances to the not-so niceties such as vermin and damp, read on to discover more.



If you're a second-year student searching for a student house, you'll probably remember the frequency of fire alarms in halls. Then, standing outside in your pyjamas with your flatmates was a frequent occurrence – but now, moving away from halls means less regimented fire alarm assessments. Your student accommodation should have working fire alarms and smoke detectors. HMOs are required to supply fire safety equipment such as extinguishers and blankets too.

10

You should also check to see if your landlord has fitted fire doors, and if not, whether it's something that will be sorted by the time you move in for your first term.

## **Security**

How secure is the accommodation? Some halls of residence will have key fob entry, while student houses may be standard lock and key.

Make sure there's a burglar alarm installed, or if not ask your landlord about security plans. Are the doors and windows secure? Will your landlord be upgrading the property's security before you move in? It's a given that your landlord won't want break-ins any more than you will, so security should naturally meet acceptable standards. If not, you can always speak with your chosen letting agent (if you have one) to discuss the measures that need to be taken.

9

## Mould and damp

Unfortunately, some student accommodation comes with unwanted extras.

Not only does damp and mould look grim, but it smells and can damage your furniture... and your clothing! It's also not great for your health, especially if you suffer from asthma.

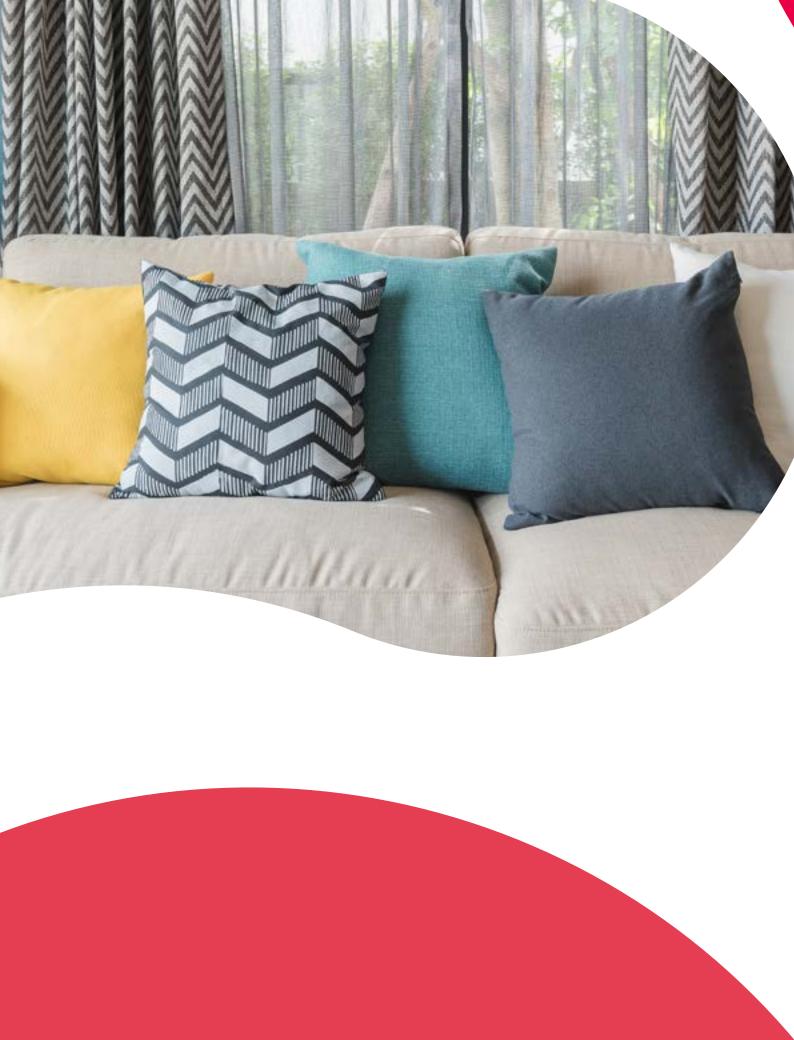
According to statistics from Save The Student's National Student Accommodation Survey 2018, 38% of students asked said they had issues with damp in their accommodation. But how can you spot mould or damp when viewing potential accommodation? Here's what to look out for:

- Musty smells
- Do the walls, floors or ceilings feel cold or damp?
- Bubbly, peeling wallpaper
- Excessive window condensation
- Dark patches on walls or in corners of ceilings
- Yellow or brown stains on walls
- Rotting skirting boards



If your heart is set on a particular property but you've noticed early signs of mould or damp, you should speak with your landlord or letting agent about what can be done. Dehumidifiers are an option for helping to prevent damp, and for humid areas like the kitchen and bathroom it can help to use cleaning products designed to fight mould and mildew. Other tips for reducing or preventing mould and damp in your student accommodation:

- Open windows regularly
- Dry your clothes outside
- Keep the heating on a timer and have it on low regularly
- Try to avoid overfilling your wardrobes



## Furniture and appliances

Every student needs a place to study away from the lecture hall and the library – which is why it's worth checking to see if your potential accommodation provides desks and chairs in the bedrooms.

But what else should you consider when it comes to furniture and appliances?

- Is your bed comfortable?
- Are any of the mattress springs broken? – if they are, contact your landlord straight away.
- Are there suitable kitchen appliances, such as a kettle, oven and toaster?
- What about seating? Is there somewhere for you to sit and eat dinner, or a sofa to relax on?

Make sure you check your inventory before signing on the dotted line, as the furniture you see when you view the accommodation may not be there when it is time for you to move in.

On moving in, you should also conduct checks and make notes of any scuffs, broken furniture or other damaged goods (if there are any). Take pictures so you have time stamps and let your landlord or letting agent know. That way you can make sure you aren't charged for damage you didn't cause.

# Bills and utilities

Bills are an important consideration when looking for your next student accommodation. Some will have the bills included in the weekly rent, whereas others won't. Top things to consider:

- How are the bills calculated?
- Are they part of your weekly rent?
- Will you and your housemates have to pay these separately?
- Are the metres accessible, and do you know how often you'll have to read them?

In terms of water, an HMO housing around six students could have a weak supply. It's best to check this out by trying the taps and seeing if the toilets flush properly.

What about central heating? The colder months will seem much colder if your student accommodation has a poor heating system. Give the boiler a once over, and find out when it was last tested. If it's up to you and your housemates to sort the bills out, shop around for a company that provides you with a reasonable tariff. Your landlord may already have a contract in place with an energy supplier, but there's no reason why you can't do your research and challenge this if you find something better.

Make sure you split the bills sensibly – you want to avoid arguments with your housemates at all costs! You could set up a kitty where you regularly deposit money for the bills, or even download a bill management app. As long as everybody pays similar amounts, you shouldn't have any problems.



# Additional considerations

Aside from bills, furniture and the possibility of mould, there are some additional considerations you may not have thought of:

#### Internet

How strong is the internet connection? Do you need to pay extra for your broadband? Does your modem have enough signal to reach all the rooms in your house? It's important you have enough internet access in your student housing to complete university work and catch up on Netflix!

#### Parking

Does your desired student accommodation provide any sort of parking? Many student houses will have on-road parking that requires a permit at an additional cost. This is usually dealt with via the local council.

#### Where will your friends be living?

If you're not living with your friends, you might want to consider where they'll be living in relation to your accommodation. You may not want to be too far away from everyone.

#### Room size

Some student houses will have rooms of equal sizes, but some will have a box room that nobody really wants! You could chat with your landlord or letting agent about potentially lowering the rent for the person who takes the box room, or chat amongst yourselves to decide who takes it. You may decide to have a room swap every term.

# Local amenities

### Is your accommodation near to campus?

Most halls of residence will be well situated, some right next to campus and others a short journey away, either by foot or road. Student housing near to campus will be snapped up quickly, so get in there early on if you can.

Are there shops nearby? If you're going out to buy your weekly food haul, how far will you need to travel? Where is the nearest doctor's surgery or hospital? What about bars and restaurants?

Transport links are important, but so is getting a property that meets your requirements at the right price. You may decide to sacrifice a nice house further out for a house that is a little less luxurious right next to campus to save on travel costs.

## Tenancies and deposit

Now for the legalities – tenancy agreements and your student accommodation paperwork.

There are two main types of tenancy agreement available – joint or individual.

Joint tenancy agreements are less favourable, as they mean everyone in the house is responsible for the property and paying rent. This also means that if one of your housemates was to move out early, the rest of you would either have to leave the property too or find a new housemate to make up the shortfall in rent.

Individual tenancy agreements are more flexible for all involved, as it only details the relationship between one person and the landlord. This means no one else would be liable if one person was to pay rent late or move out early.



When reading through and signing your tenancy agreement, you should look out for the following details:

- Make sure all tenants have signed
- Make sure the landlord has signed
- Double check the rent amount and make sure it's what you have agreed
- Start and end date
- Details of whether any allowances will be made for general wear and tear
- A full inventory of the property, including notes of any pre-existing damage
- Any agreements you've made, e.g. repairing a broken cupboard door, replacing fridge etc

If you're not happy with part of the contract, make sure you let the letting agent or landlord know straight away. The last thing you want to do is sign a contract that doesn't match your expectations. It's also common for landlords to ask for a guarantor when renting a property to students. A guarantor is someone who agrees to pay your rent if you're unable to pay or fall into arrears, for example a parent, guardian or close relative.

### Another consideration is your deposit...

Your deposit is usually the amount of one month's rent, or slightly more depending on your landlord or letting agent fees. You pay your deposit before you move in.

#### But how is your deposit protected?

All deposits must be registered with a government-backed deposit scheme, such as DPS (Deposit Protection Service), MyDeposits or TDS (Tenancy Deposit Scheme), as outlined by GOV.UK. Check with your landlord or letting agent before signing your contract.

### Your student accommodation summary

Choosing your ideal student accommodation need not be a stressful task. If you have a clear idea of what you want from your home away from home, you and your housemates can start the search together.

Do you want to be right next to campus? Is it important that you have a private bathroom? Whatever your requirements, speak to the university and get in touch with their recommended letting agents in the area. We know how important it is for you to feel safe, secure and comfortable in your student accommodation. That's why we've taken such a flexible approach with our student insurance – offering protection of gadgets, house contents, and even your bike. Protect the things that matter most with a gadget and possessions insurance policy that's built around your student life.



Endsleigh Insurance Services Limited (Company No. 856706) (FRN 304295) is authorised and regulated by the Financial Conduct Authority. Registered in England at One Creechurch Place, London, EC3A 5AF, United Kingdom. This can be checked on the Financial Services Register by visiting register.fca.org.uk