

London is a fantastic city to be a student in.

With a vibrant and broad spectrum of cultures, architecture and activities, there is something for everyone, any time, and the inspiration it can provide to your studies as well as you as a person, can be incredible.

But it can also be quite daunting, especially if you're looking for somewhere to live. The shear number of boroughs, the choices between private and commercial sector accommodation, the laws, the regulations, the scammers, the shammers and the outright confusion of it all can have a negative impact on the beginning of your stay in the capital, let alone your studies.

This booklet explains some of the most frequently asked questions, offering advice so you can enjoy your time here, knowing you have chosen accommodation that is right for you.

Should you have any worries, problems or queries, Student Services are on hand to help you, so please don't hesitate to ask.

You can contact the team via accommodation@rcm.ac.uk

ACCOMMODATION OPTIONS

Before you begin to look for accommodation it's a good idea to think hard about where you might like to live. The RCM has its own halls of residence in Goldhawk Road, just about 40 mins from College. Prince Consort Village (PCV) has 24hr practice rooms, social spaces, Wi-Fi, onsite gym, cinema, laundry and 417 acoustically treated bedrooms. Take a look at www.princeconsortvillage.com

Other Halls & Hostels

Independent halls and hostels have long offered housing to students from all over the world. Offering mostly self-catering accommodation, often en-suite, these halls combine secure housing with the benefits of a diverse community and many amenities such as bars and gyms, and often organise events for you to join in. These halls are either run by commercial companies or by not-for-profit organisations that have student welfare as their primary focus. Normally built to a high standard, these halls are often more expensive, but offer a good standard of living with advantages of facilities that would normally be unavailable or cost extra.

For a list of hostels and halls other than Prince Consort Village, please contact Student Services.

Living with a Resident Landlord

There is no such thing as a typical landlord. Some are young professionals, graduates, some middle-aged couples, some are retired, some are often families with a room to spare. The advantages are that these rooms are often cheaper with bills included in the rent. The rooms and facilities are usually kept in good repair and are sometimes the only way that a student can find affordable accommodation near college. The obvious drawbacks are that you're living by someone else's rules and that it's not your home should you fall out with the landlord. But ensuring good communication throughout your stay and defining ground rules at the outset can mean that these are never a problem.

Many landlords advertise with the RCM as they prefer to have music around their homes, some occasionally offering reduced rent in return for music lessons for their children, for example. For a list of private accommodation, and/or to join the accommodation bulletin list for new property as and when it is advertised, please contact Student Services

Sharing with friends and other students

Often the preferred choice for students from their second year and later, this option gives independence while still being cheaper than renting a flat on your own. This form of living is easier after settling into college life when you have found friends and like-minded individuals to share house hunting, and know that you can live in close proximity to them. Sharing a home can often bring out irritation at bad habits & laziness between co-sharers, so you do need to know your housemates well before moving in! However, sharing can be an inspiring and sociable way of living with friends and can be comforting when away from home.

Studio flats

Living in your own accommodation by yourself in London can not only be quite lonely (you can't be out ALL of the time with friends), but can also be very expensive. If you prefer some isolation, a studio flat could be your preference. Usually comprising of a room with a kitchen to one side, and a separate bathroom, studio flats, or bedsits are the most affordable. Many studio flats are situated in the boroughs that surround the centre of London (you'll be lucky to find one affordable near college), and are normally exclusive of bills (ie they're extra) and therefore require careful budgeting, especially if you have an active social life! Studio flats cannot normally be found in London for any less than £190 pw for something basic in outer London, to over £1500 pw in Kensington! Plan carefully and view as many as possible before making a decision.

Student Services don't often have studio flats made available by landlords on our lists, so its better to use a reputable agent when looking. The housing market moves quickly, so phone straight away for viewings and to show interest.

Scams

Unfortunately scams do happen, but thankfully they are rare. Be wary of any accommodation that seems too good to be true, because it probably is. Use reputable sites when looking. Be vigilant and if in doubt, ask the landlord questions, or come to talk to us in Student Services.

Students with Disabilities

As a city that has developed over hundreds of years, London hasn't had the benefits of coordinated planning. And despite building regulations being imposed (on new builds), adapted or well designed accommodation for those with disabilities is a rarity. However, the Disability Discrimination Act means that landlords are prohibited from unjustified less favourable treatment to those with disabilities looking for accommodation. For example, they cannot charge a higher rent or deposit than for other tenants. Landlords are also subject to a duty to make reasonable adjustment to premises to cater for the needs of disabled tenants.

If you have a disability, please contact Nicola Smith in Student Services for advice and help where necessary.

Overseas students looking for private accommodation

Renting privately requires a UK-based guarantor. This is someone who will pay your rent should you default. Many international students won't have anyone in the UK to act as guarantor. In this instance, there are companies that will act as guarantor for a monthly fee—you will have to search for accommodation through them or their partners. Some landlords may accept 6 months rent up front instead of a UK-based guarantor. It is best to talk to the potential landlord or agency to find out what is expected before you find the perfect accommodation.

WHEN TO LOOK

Halls & Hostels

You need to start looking very early for these. Applications for accommodation will normally need to be received by March for the following September, with many halls booking from December. Check their websites for details, and get in fast to avoid disappointment!

Private accommodation

For a room with a resident landlord, you'll usually need to look at least 4-6 weeks in advance. Most students find housing between May and the beginning of August for September. For those wanting to share, or those using an agent, you may need to start a bit sooner.

WHERE TO LOOK

London is a huge sprawling city, thankfully with good transport links by tube, overground trains and many bus routes. Unless you have lots of money and luck, you'll have at least some journey into college. Property in Kensington is hugely expensive, and many students studying here live in the cheaper surrounding areas of Hammersmith, Acton and Ealing. The cheapest areas of London are to the South and the East of the city, however the journey time to college will be longer. When you find a property at a price you can afford, consider the cost and time of your travel into college each day, and keep in mind that although at first it might not seem a problem, towards the end of the year, after a hard day and with a heavy instrument to carry, an hours journey might be the last thing you need! You can check journey routes and times at www.ffl.gov.uk Most students can expect to travel for ground 40 minutes.

Oyster cards are the best way to save cash on your travel and the 18+ student oyster offers a 30% discount on travelcards, see www.oystercard.com for details.

When choosing a flat also think about travel at night, is there a nightbus that stops nearby? How close is the tube? Are there any supermarkets close as you'll have to carry shopping home? Are there any late night garages or 24hr shops? Is there a decent pub? Visit the area at night to see what its like. And remember, its not just the rents that are more expensive nearer to the centre of town, so is everything else!

INSPECTING A PROPERTY

Most problems that students encounter are because they didn't check the property for potential defects before signing the tenancy agreement. This section is designed to help you check for the most obvious problems when looking at property.

Resident landlords don't necessarily have to meet these requirements, but usually keep their own homes in good repair.

Most students will find a property during the summer months before their course starts in September. Consider what the property will be like in the cold, damp and dark winter months. How insulated is the property and how much lighting is there for both your and the property's safety?

Use this checklist as a guide:

External features

- Broken guttering, missing slates on the roof?
- Rotten timber, particularly window frames and doors?
- Is there adequate storage space for the rubbish bins?
- Do the main doors have a secure locking facility (not ordinarily Yale type and not locks that need a key to unlock from inside)?

Internal features

- Are there enough facilities & space for everyone sharing the house? (cupboard & fridge space, toilets etc)
- Is there sufficient heating and what type is it? Most blocks of flats are electric only.
- Stand by the windows, how draughty are they?
- If there is no natural ventilation in the bathroom it should have a working ventilation fan or you'll have mould growth. Carpet on the floors is also not the best choice.
- Is the sealant round the bath / shower clean & undamaged? Damage could result in leaks.
- Keep an eye out for any mice droppings (like tiny pointed raisins!) or any mousetraps or poison anywhere, especially in ground floor kitchens.

- What furniture belongs to the flat and what belongs to the current tenants? What will be there for you?
- Keep an eye out for any damp patches or mould growing on walls or ceilings. Can you smell a musty smell at all? (Often this can be masked by fresh paint, so be aware!)
- Can you hear the neighbours?

Safety Features

- How easy would it be for you to get out in a fire? Is there a smoke detector or a fire alarm?
- Check electrical fittings for loose wires, sockets coming off walls, burn marks on or around sockets
- Is there a gas safety certificate by a registered Gas Safe engineer? Does it correspond with the appliances in the flat. Is there a carbon monoxide detector?
- Secondhand furniture is normal in rented accommodation. Soft furnishings need to meet the Fire & Furniture Regulations 1988 unless purchased before 1952, so check the manufacturers labels.

Houses of Multiple Occupancy (HMOs)

The Housing Act 2004 brought in legislative requirements for properties being rented to larger groups. An HMO is any property that is let to 3 or more tenants who form 2 or more households (ie not related) and share facilities such as kitchen, bathrooms and corridors. All local authorities must ensure that HMOs meet certain standards. The landlord of these MUST have a license. If you want to check whether a property has been licensed, contact the local authority.

So, you've found a place you like, everything seems to be great and you want to move in. What next?

You will need:

References: This is your bargaining power to show that you will be the ideal tenant. The references will need to be from a previous landlord or accommodation provider. If you don't have these, character references from someone who knows you well or an employer should be fine, but do check.

Guarantors: This is most likely to be your parents, guardian or a UK resident that can financially secure the accommodation, which means they'll be liable for any rent you don't pay. If you are unable to provide a UK based guarantor, there are companies that will act as guarantor for a monthly fee. Occasionally the landlord may also accept the deposit and 6 months rent up front instead of a guarantor, but this is not a requirement by law.

Check which type of tenancy agreement or contract you are about to sign CAREFULLY. After signing, any clauses that may seem unfair or problematic don't have to be resolved, as legally you've agreed to them. If in doubt, or just a bit confused, ask someone to read it through with you, even us!

Joint Tenancy

If a group of you are renting a property and you are all named on the contract it is most likely you'll have what is called a joint tenancy. A joint tenancy means that you are all liable for the whole of the premises. All rent and obligations fall into this.

If someone wishes to leave the tenancy before the others they will have to find someone to replace them with the other tenants and the landlords agreement. Then a Deed of Assignment will need to be drawn up between you all.

Individual Tenancy

If a group of you are living in a property, but would like to avoid the potential burdens of a joint tenancy you could try to negotiate individual tenancies of your rooms. This means you're only liable for your room. However, this means you have no say over who leaves or comes into the property, the landlord can rightfully visit anytime the communal areas of the property and you will need to have a separate TV licence for every room!

If you share accommodation with your landlord in their home as a lodger, you will be an 'excluded occupier', this means that the landlord doesn't need to serve a court order to evict you, they can just ask you to leave.

Break Clauses

This just simply means that you can end your tenancy earlier if needs be. For example, most landlords will request that you sign a 12 month agreement. The academic year is roughly 9 months long. Negotiating a break clause into the contract before signing will save you staying the 3 months extra and paying for it!

Once you have found a place, you may be asked to pay a holding deposit, this is different from a damage deposit as it just guarantees that you have first refusal on the property before signing the contract. If you change your mind about the accommodation, you may lose it.

A damage deposit will usually be payable at the time of signing the tenancy agreement. It's the landlords insurance against you causing damage, having wild parties, flooding the place or breaching the contract in any other way. Your landlord can make reasonable deductions for damage to the property, unpaid rent, missing items or cleaning.

Tenancy Deposit Protection Scheme

A Tenancy Deposit Scheme ensures that deposits are used in the right and proper way by the landlord and returned to the tenant on time when leaving. Your deposit should be paid into one of these schemes unless your landlord lives in the same building as you. The landlord must state the name of the scheme and its contact details in your tenancy agreement.

To safeguard your deposit, it's a good idea to keep a record of a list of contents (furniture & fittings), and a record of the condition of the property & its contents. Photographs are a good idea, video gives a good record. Also check the circumstances that your landlord could have a claim on your deposit. This is called an 'Inventory', and should always be made when moving in, and when moving out of a property, and signed by all tenants and the landlord.

MOVING IN

So you've signed your tenancy agreement, made the inventory and you're juggling boxes into your new place. Don't put the kettle on and collapse just yet, there are a few things to sort out and get straight to avoid any possible later problems.

Emergencies

None of us like to think of them happening, but it's good to be prepared. It's a good idea to ask your landlord for a list of numbers in case of an emergency. Its much harder to sort out if you've got one hand hopelessly trying to hold leaking water in! And find out where the stop valve, meter & fuse box are.

You might also like to ask about a list of local recommended services or suppliers from the landlord, or even ask the leaving tenants for recommendations on places such as takeaways, taxis etc. Not essential, but could help!

Bills

If you're not living with your landlord, these will usually be excluded from the rent you pay, and will have to be in either your, or one of your housemates names. And you need them transferred immediately. It's a good idea in the time between signing your contract and moving in to notify the utility companies and get this sorted. Ensure you take a meter reading from the electric, water and gas meters when moving in and give this to the utility companies.

TV License

TV Licences are available online from www.tvlicensing.co.uk and you need this to watch, stream or download live BBC TV or iPlayer on any device.

Even if you are staying in halls, you'll need a license to watch TV on your laptop, so make sure you're covered. The penalties for not having a license are huge.

Insurance

This isn't just for your instrument. Contents insurance may seem like an optional extra, but if someone should break in, or an emergency should happen and you don't have it, you won't have anything. You may also need insurance against damage to landlord's property.

COUNCIL TAX

Make yourself aware of the rules surrounding council tax to avoid any unpleasant surprises!

Council tax is a charge made by the Local Authority on residential properties to pay for local public services, for example bin collection & policing etc. It is payable by most non-students and part-time students over 18 years of age.

If you live in a property occupied by ALL full time students, you won't have to pay any council tax. However, if you share with one other non-student a 25% discount on the full tax is given. If you share with 2 or more non-students the full amount will be due but you will be disregarded from the account, meaning if your housemates don't pay you are not liable. Its is up to the members of the household to decide how the bill should be apportioned and paid as with any other household bill.

Your Local Authority won't automatically know you are a student. You will need to get an exemption letter from Registry and contact the council directly. You can easily request a confirmation of study letter from Registry's Learn pages. Keep a copy.

ELECTORAL REGISTER

As a student you can be registered to vote at your permanent home address and your term-time address if they fall in different local authorities, simply contact your term-time local authority to do so. You will be able to vote in both locations for local elections but only one in a general election. It is an offence to vote twice in a UK general election.

MOVING OUT

Moving out is moving in, in reverse. If you decide that you want to move out, the first step to take is to inform your landlord. However, take a look at your tenancy agreement first to see if you are still under contract. If you are still under contract and you have a break clause, then fine, if not you will be breaking the contract which is illegal. If the initial tenancy period is over and you're on monthly rolling contract (you'll find most operate this way), then you will need to give your landlord 4-8 weeks notice (it will state the notice period in your contract).

Once this has been recognised by your landlord and you start packing up then there are all the loose ends to tie up. A couple of weeks before going, clean your room and/or the flat thoroughly and ask the landlord to inspect it, giving you a couple of weeks to clean and put right any snagging points.

On the last day make another inventory, with photographs, just like you did when you moved in. Get your landlord to sign and agree with this once again. And if there is any damage, you'll have to agree a cost, which will come out of your damage deposit. If there is no damage and your landlord agrees with this, then you should receive your deposit back.

Take final meter readings and give these through to the utility companies. Inform all companies that provide a service that you'll be moving out if you're named on the bills, failing to do this could mean you accrue debts in your name for services you haven't used!

Let the council know that you'll no longer be living there, even if you don't pay council tax. Inform your insurance company. And get your TV license transferred to your new place if you have one.

Then on the last day, whether your landlord has returned your deposit or not, GIVE THE KEYS BACK! Theoretically, if you don't return the keys the landlord / agent can argue you haven't given up possession of the property and could, therefore, charge you rent until the property is occupied.

At the end of the tenancy, providing there are no disputes over the amount of deposit to be refunded to you as the tenant, you should receive your money within 10 days from the tenancy deposit scheme your landlord paid into.

RESOLVING PROBLEMS

Like it or not, problems have a horrible way of rearing their ugly heads right at the time you need them least... and when do we ever need problems eh?

Whether the boiler breaks down, a family of mice move in, or the roof starts leaking, the first port of call is your landlord. Call them to notify them immediately, but also put it in writing. This may seem formal, but it will provide definite proof in the event of a further problem arising. Then get advice. Come along to Student Services and have a chat with us about what's going on, from there we can advise and help you. You can also contact the Citizens Advice or Shelter for further in

depth advice and help. Their contact details are at the back of this booklet.

Importantly, try to keep emotion out of any dispute. This may be incredibly hard to do when you're stressed, but getting angry really won't help the situation.

Whatever tenancy agreement you've signed the Landlord has a duty to carry out certain repairs. The issue of repairs and landlord responsibility is complex and would require a long and very boring guide of its own. If you want to investigate this further then take a look at Shelter's website for advice, call them or talk to us. Their contact details are at the end of this booklet.

Maintenance

Any work being carried out on gas appliances must be by a Gas Safe registered engineer; they carry ID cards for you to check.

Anyone carrying out work on fixed electrical installation work must comply with building regulations. These require that either; 1) the Local Authority has been informed of the work and has given permission, or, 2) the work is carried out by an individual or company that can self-certify its work or 3) the work is of very minor nature.

If you're concerned, contact Gas Safe or your local authority respectively.

Most other problems that you'll encounter are most likely to be with your fellow housemates. Living in close proximity can be tricky, no matter how good friends you are. Having a quick chat and reaching an agreed outcome is much better than blowing your top and having an argument or getting your own back somehow. Just a few pointers:

Noisy: So they play their music loud and you're left counting sheep to a beat. Don't take the plug off their stereo or get embroiled in a stereo war. Talk and arrange a curfew, imposed across the household.

Sociable: Set up some ground rules about having people back; no total strangers, be quiet, stick to your room. Make sure you let your housemate know in advance if someone's staying over and make sure your guest respects the fact its other peoples home too. No munching all the communal biccies!

Lazy: Explain that you all need to clean up together. And understand that imposed cleaning rotas don't necessarily work, but could be handy to get everything done. Don't get into the habit of clearing up after everyone else, you'll end up doing it all

the time!

Chatty: If the property has a landline, keep a notebook by the phone to log all outgoing calls and get an itemised bill so that you can check everyone's owings against the notes. That way its all fair. Or just use your mobiles and don't have a landline!

Should you have a problem with your landlord and/or property that you have tried to resolve in the proper way but have failed, contact your local authority where you can make an appointment to see the Tenancy Relations Officer who will be able to advise on the next steps and possibilities open to you, they can also mediate between tenant and landlord where necessary.

This booklet may seem like accommodation can be full of potholes, stress and worry, but it really isn't. If you have any issues, then please come along and talk it through with us in Student Services studentservices@rcm.ac.uk.

You can find up to date listings of a variety of accommodation options on the Student Services Learn pages, or by request via accommodation@rcm.ac.uk

Other organisations for further information, support or advice;

Shelter

Britain's first 24 hour free, national housing helpline providing advice to anyone with a housing problem. Advisers will tell you your rights, explain your options and help you take action. Ring 0808 800 4444 www.shelter.org.uk

Citizens Advice

Citizens Advice advise and assist on almost any matter and can help with legal advice. www.citizensadvice.org.uk

For information on Tenancy Deposit Schemes, take a look at www.direct.gov.uk/en/TenancyDeposit

The Association of Residential Letting Agents (ARLA) is the professional & regulatory body for letting agents. Check whether an agency is a member through their site www.arla.co.uk