

**PRIVATE HOUSING  
MOVING IN GUIDE**

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# BEFORE MOVING IN.

## Deposit Protection.

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### What is deposit protection?

Deposit protection is a scheme created by the government to stop landlords from making unfair deductions from tenants' security deposits. Once the landlord has received the full deposit, they must place it in a deposit protection scheme within 30 days.

Once your deposit is protected, your landlord cannot make any deductions from your deposit without your consent. If your landlord proposes unfair charges during or after your tenancy, you can count on our [Advice Centre](#) to help you challenge this and get your deposit back without unfair deductions.

### How do I know if my deposit is safe?

You should have received a deposit protection certificate from one of these schemes within 30 days of paying your deposit:

- [mydeposits.co.uk](https://www.mydeposits.co.uk)
- [depositprotection.com](https://www.depositprotection.com)
- [tenancydepositscheme.com](https://www.tenancydepositscheme.com)

### What if my deposit wasn't protected?

If you didn't receive a certificate, then the [Advice Centre](#) can help you with next steps. If your deposit was not protected within the guidelines, then you will have the option to sue the landlord for 1-3 times the value of the security deposit.

## How do I get my deposit back?

During your tenancy, money cannot legally be deducted by the landlord without your consent; it would have to go to an independent adjudicator to decide, if you disagreed. This would happen after you move out (a [deposit dispute](#)) and our Advice Centre can help you with this online process.

- Check out our [Private Housing Leaving Guide](#) for further guidance.

## Internet.

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- We know most students can't live without the internet and WiFi. You can set up your utilities when you move in, but we recommend you try to set up your internet account in advance to avoid going without at the start of your tenancy.
- You can research [broadband providers](#) to find the best deals and select your contract start date as the first day of your tenancy; that way, if an appointment needs to be booked in for the installation, you won't have to wait weeks for an appointment.
- Remember to include all tenants' names on the account.

## Renters' Insurance.

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You should consider getting gadget insurance or general [contents insurance](#). Compare prices as there are some good deals about and they can be life-savers if your stuff gets damaged, lost or stolen. Unfortunately, students' houses are prone to burglaries, and e also know that some students are rather prone to losing stuff on a night out!

### Do I need insurance?

How much would it cost to replace all your belongings? If you have insurance, then you could be protected from this expense in the event of accidental damage, a burglary, fire, flood or other serious incident.

You don't have to buy insurance - this is your choice. You should also check to see if you are already covered by a policy in your family home or if the one your family home has can be extended to you. Sometimes insurance is packaged with bank accounts or credit cards, so check to see if this is the case for you.

## Housemate Agreement.

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Most students' contracts are joint Assured Shorthold Tenancies. This means that all tenants' names appear on one contract, instead of on individual contracts, naming individual tenants. Unless you make a separate [housemate agreement](#), the contract requires you to split the rent equally. You can also add other details, such as how utilities are handled, into the agreement.

## Budgeting.

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- Everyone is legally obligated to split the utilities equally, even if they have been away.
- You will have financial obligations before your student loan comes in - [ask for help](#) if you're worried about this.

## Possible Charges.

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Most fees you could be charged by the landlord/agent (e.g. inventory, cleaning etc.) were banned on 1 June 2019, except for tenancy swap admin fees, now capped at £50.

If your landlord/agent asks you to pay for anything during your tenancy, tell them that you'd like to check with the [Advice Centre](#) before accepting any charges and [consult us](#).

If we advise you that you are liable for any costs during your tenancy (e.g. spilt wine on carpet), then you will always have the option of asking the landlord to take the fee out of the deposit at the end of the tenancy.

## Maintenance.

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Find out who is in charge of responding to problems at the property (landlord or agent) and get their phone number. Ask if they have a number for outside of office hours in case of emergencies.

# MOVING IN.

## Checklist.

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- Copy of tenancy agreement
- Check-in inventory
- Gas Safety Certificate
- Energy Performance Certificate
- [How To Rent](#) booklet
- [Deposit Protection](#) Certificate

## Check-in and Inventory Process.

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### What is an inventory?

The inventory is a report that documents the state of the property when you moved in. It should list each room or area of the property, including the garden, as well as all the fixtures, furniture and appliances within each space.

The inventory should record the condition and cleanliness of everything, detailing any visible damage, disrepair and uncleanliness, ideally accompanied by photographs.

## **Do I have to pay for the inventory?**

No. The Tenant Fees Ban 2019 means that tenants can no longer be charged for the inventory service, which is often carried out by an independent professional inventory clerk. This law change means many landlords are now opting to carry out the inventory themselves, which has led to many poor inventories, lacking in detail and with incorrect information. It has also led to many landlords not carrying out an inventory at all.

## **What is the inventory for?**

Once a check-out inventory is completed after you move out, the two inventories will be compared. They can then be used as evidence to show that you damaged the property or did not leave it as clean as you received it etc. This can then lead to deposit deductions.

## **What do I have to do?**

Normally, you can be present for the inventory inspection but we advise against it while social distancing measures are in place.

- As soon as you move in, check the report to see if there are any mistakes or omissions.
- Let the landlord/agent know in writing if you disagree with the report, sending notes and photos to explain why.
- Save your texts/emails in case you have a deposit dispute at the end of your tenancy; they will act as evidence of how you received the property.

## What if the landlord doesn't want to complete an inventory?

- You can complete one yourself using [this template](#).
- Send a copy to the landlord or agent, along with time-stamped photographs, as soon as possible after moving in, ideally before moving your stuff in.

If the landlord does not provide you with an inventory, then they will have no evidence in a deposit dispute against you at the end of the tenancy.

## Setting Up Utilities.

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- Ask your landlord or agent to confirm the current suppliers for gas, water and electricity. If they do not know, you can find out [here](#). In Egham, the only water supplier is [Affinity Water](#) and in London, the only supplier is [Thames Water](#).
- Take meter readings on the day you move in (or check the inventory to see if they're recorded there). Water is not always metered, so you might instead be charged a fixed amount depending on the size of the household.
- [Research your local suppliers](#) to find the best deals and sign up. Include ALL tenants' names on ALL accounts and share the account details with all tenants.
- Diarise your payment dates and amounts, set up [standing orders](#) if necessary.

## TV Licence.

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If you watch or record TV as it is being broadcast live, then you will need a [TV licence](#). You can be fined up to £1000 if you get caught without one!

## Council Tax.

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### Do I have to pay council tax?

If you're a part-time student, then yes. You can check the criteria [here](#). Full-time students don't have to pay council tax, but you have to prove your exemption by following these steps:

- When you move in, update your address with the University and [download your Student Status Certificate](#).
- Find out which council area you live in [here](#).
- Send your Student Status Certificate to your council's council tax department. Egham residents can email the certificate to [counciltax@runnymede.gov.uk](mailto:counciltax@runnymede.gov.uk). Use your University email, clearly state your address and the date your contract ends.

Follow these steps every September until your final year, even if you remain in the same home.

### When will I have to start paying council tax?

As soon as you stop being a student - see our [Council Tax FAQs](#) for more information. This could be after the last day of Term Three in your final year, or earlier if you interrupt your studies or if you are terminated as a student. If a housemate stops being a student during the academic year, they will become liable for the property's

entire council tax bill. If this happens, you should get in touch with the [Advice Centre](#) for guidance specific to your situation.

## **Bins and Recycling.**

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To avoid neighbour wars, it's helpful to find out how [bin collection](#) is conducted in your new place. If you don't sort your rubbish correctly, it will not be collected by the council and will pile up, attracting attracting unwelcome visitors like rats!

## **Feeling lost?**

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It's easy to feel overwhelmed when moving in, so if you have random odd questions, we're here for you. No question is silly when you're doing something for the first time! Just get in touch with the [Advice Centre](#).

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