



BPP Accommodation and Living



Your guide to finding accommodation across our Centres

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Introduction

Welcome to BPP University. We look forward to welcoming you to your study centre and hope you enjoy your course with us.

This brochure is intended to provide a brief guide to the different accommodation options available to you.

Whilst we have done our best to provide up to date and relevant information, please be aware that this does not constitute legal advice.

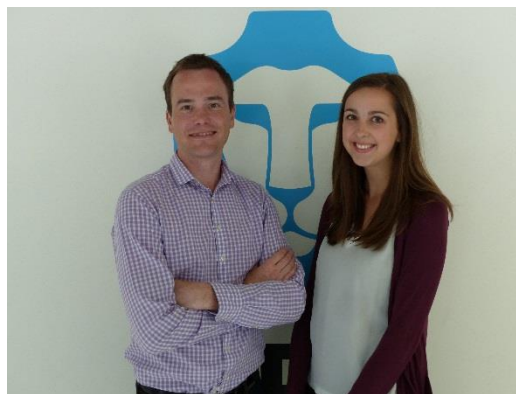
We hope that you find the information useful and would welcome any comments or feedback you may have so that we can continue to develop this brochure.

We wish you the best of luck in finding the accommodation that is right for you!

Alison & Iain

Independent Advisors

BPP Students' Association



What are my options?

Private Halls of Residence

BPP University does not have University owned Halls of residence to provide to its students, however there are a number of options available to students studying with us. Availability varies in each city, but traditionally the cost is all inclusive, with staff on site to deal with any problems. Usually this type of accommodation in a Town or City is based centrally and close to transport links in cities, and may be worth considering if you're new to the UK. Although you may be living in a central location, the rental agreement is more likely to be higher, therefore this increases your cost of living. In this type of accommodation, students will usually be allocated study rooms in a 'flat' with shared communal kitchens and living spaces with most rooms being en-suite (private bathroom). Many also offer the opportunity of shared twin rooms. This may be an option if you are arriving to study with someone you know and can be a cheaper alternative. Living in Private Halls of Residence usually means living with lots of other students, some not studying at BPP University, so it can be a great way to socialise and meet other students.

Usually, contracts run for 51 weeks, so check how long your course runs for. Often, shorter contracts can be available.

Homestay

Previous applicants from BPP University and particularly International Students have found staying with a Host Family incredibly helpful when arriving into the UK. This can be for a short term time only, or alternatively can be a longer option.

Private Rentals

The majority of students, particularly undergraduates who are not in their first year of study will choose to rent accommodation from private landlords. For some, this could be renting a studio flat for themselves or sharing a property with other tenants. Unlike halls of residences, students who choose to share a property, in most instances, will be liable for all utility bills, and other costs including Council Tax (exemptions may be available) and TV licence. It is however, more cost effective and offers greater freedom and independence.

When you rent a property, this is commonly done under what is known as a joint tenancy agreement. A joint tenancy agreement means that anyone that you share with can be liable for the '*whole group's contractual obligations*'. This means that if someone within your flat fails to pay the rent, the other tenants would be liable to pay the remainder. Therefore, it is important to make sure you choose your flatmates wisely. You can often find rental properties through Letting Agents. They can charge a fee to administer the tenancy agreement.

Before you agree to sign a tenancy agreement, please ensure that you have read the contract thoroughly. If you are unsure of any of the clauses in the agreement, please clarify them with either your landlord or agent to get a better understanding of any misunderstanding. Contracts are usually for one year unless stated otherwise.

Finding Accommodation & Flatmates

It is important to think carefully about who you choose to live with in shared accommodation. When living together 24 hours a day, relationships can become strained and lead to disagreements.

Things to consider when you are looking for a flat and flatmate:

- Budgeting – how much can each person afford to spend? Taking into account bills and social activities. This can cause friction when bills are due, so make sure you are open and honest about your finances.
- Cleaning – Everyone has different levels of acceptable cleaning. Your home life can play a huge impact upon your studies, and for some students living in a dirty home can be stressful. Talk about this before you move in. Will you create a cleaning rota to ensure everyone takes their fair share?
- Noise – Where do you study? If you study at home, is noise going to be an issue? Have you and your prospective flatmates got similar timetables, or are you studying under completely different schedules.
- Visitors – Are you happy to have regular guests staying such as partners?
- Length of Stay – Are you all looking to stay in the property for the same time period?

Generally speaking, the more people you live with, the cheaper your accommodation will be as the bills will be split between more people.

Other websites you could look for potential flatmates:

- www.accommodationforstudents.com *
- <http://uk.easyroommate.com> *
- www.spare-room.co.uk *
- www.roombuddies.com *

*** Please note that BPP has provided these links for information only and is not recommending the services in any way.**

When you are meeting for new flatmates, please remember to be cautious. If you are meeting people that you have only met online, make sure you arrange

to meet them in a public place, and ensure that you take someone else with you.

Viewing Properties & securing them

Budgeting

Before you agree to a property, it is worthwhile looking at your finances and how much you can afford to spend on.

- Utility Bills – Gas, electricity, water, telephone, broadband, TV Licence and your own mobile phone.
- Council Tax – if you are a full time student you may be exempt, but there are exceptions.
- Insurance – it is worthwhile investing in contents insurance to protect your belongings from theft or damage.
- Food Bills – how much money you will spend on food and eating out
- Travel – If you are living in London, you may be eligible for a Student Oyster card, but these still can be expensive, so it is worth factoring in this cost.
- Socialising – how much you will spend going out with friends, or shopping.

Questions to ask at the viewing

If you have found somewhere that you are interested in viewing, it is always worthwhile viewing the property in person if you can as photographs can often be old or not show the property in its current form.

- **What is the length of the contract? Is there a break clause?**
 - A break clause gives you more flexibility – for example, if you sign up to a 12 month contract with a 6 month break clause, you will be able to move on after 6 months providing you give the required length of notice. Generally, 12 month contracts are normal.
- **What deposit is required?**
 - The standard amount is between 4-6 weeks rent, as well as the first month's rent upfront.
- **What affects the deposit being returned?**
 - If it relates to breakages, or a clear deterioration in condition, please ensure you given a full and accurate inventory document (see below) when you move in, and take photographs to show the full condition of the property. This should be completed and

returned to your landlord or agent as soon as possible so they can view your highlighted areas of issue with the property.

- **Who manages the property?**
 - It is important to know from the outset if you will be paying rent and reporting repairs to the landlord or to the Letting Agent.
- **How secure is the property?**
 - Check the windows and window locks
- **Are the facilities sufficient for the number of people sharing?**
 - For example, is there enough kitchen space for everyone to keep their belongings?
- **Who is responsible for maintenance?**
 - If there is a garden, are you expected to mow the lawn etc?
- **Are you comfortable with the area?**
 - Is it too quiet or too loud? Would you feel comfortable coming back late at night. Are the transport options sufficient?

Deposits

If you go ahead, you will normally need to put a holding deposit. This indicates to the landlord or letting agent that you are serious about wanting the property and are intending to proceed with an agreement. If you do provide them with a holding deposit, **you must get a receipt for any money that you pay.**

If the landlord rejects your offer, this should be returned in full. It is important to make sure you are really interested in the property **before** providing a deposit, because if you do decide to change your mind, you may not receive your holding deposit back.

Deposits must be secured under a Tenancy Deposit Scheme. Your landlord or letting agency should do this within 30 days of you arriving in the property and you should receive confirmation from the Deposit Scheme. This provides you with protection when you vacate your property. For further information on this, please visit Shelter's website.

http://england.shelter.org.uk/get_advice/tenancy_deposits/tenancy_deposit_protection_schemes

Moving in

Inventory

An Inventory is a written document that details the condition of the property when you move in. Therefore, it would also be a good idea to take any pictures of the property when you move in. If you have any disagreements then it would be helpful to address these to your landlord and/or letting agent prior to you signing off the inventory.

If you are moving into the accommodation, in most instances, you will be required to set up accounts with utilities and service companies. The utilities should already be switched on however, you may need to transfer the account into your name to ensure the bill is sent to you in all future correspondence.

All landlords must provide you with a copy of the Gas Safety Certificate when you move in. This will demonstrate that any gas appliances in the accommodation have had an annual safety check by a registered engineer.

It is really important to take meter readings as soon as you move in – this will make sure you only pay for what you use. Some properties have pre-paid meters, which means that you need to keep them topped up, usually by paying at a local newsagent or convenience store. Not all properties have water meters; if you don't then your water will be charged at a standard rate.

Your landlord should be able to tell you which companies supply your address. You may be allowed to move companies for your gas and electricity supply, if this is possible, there are many comparison websites on the internet you can use to find the best deal. Do check your tenancy agreement or speak with your landlord to ensure you are free to do so.

If you are not sure who supplies your gas, contact the Meter Point Administration Service. www.ukpower.co.uk/mpas

If you are not sure who supplies your electricity, contact your local distribution company. A list of who's who is available at: www.uswitch.com/gas-electricity/who-supplies-my-electricity-and-gas

When contacting the companies to set up your account, you usually need:

- Your move in date
- Your bank details, especially if you will be setting up a direct debit (companies tend to offer better deals if you pay this way).
- The meter readings from when you moved in

Telephone & Broadband

Many homes will already have a telephone line installed. If you have a BT line, you can choose from a wide range of different suppliers. You may need to check with your landlord and tenancy agreement that you are able to change supplier, and in some instances install a satellite dish onto the property.

TV Licences

Where you live, even in halls, you will need to buy a TV Licence. From 1 September 2016, you will need to be covered by a TV Licence to download or watch BBC programmes on demand, including catch up on BBC iPlayer. A standard TV Licence costs £145.50. For more information, visit the TV Licensing website: www.tvlicensing.co.uk

Council Tax

If you are a full time student living in halls of residence, or living **only** with other full time students, it is likely that you will be exempt from paying council tax. However, to confirm this it is very important to check with your local council for this information before making an application for a discount. If you are not living solely with students, you may still be eligible for a discount. In this case, you will need a letter from BPP – you can apply for this from the Student Advice Centre when you are fully registered on your programme.

Insurance

It is a good idea to get contents insurance to cover your possessions. If you're renting on your own, you will be able to get insurance from a range of providers. It can be more difficult to arrange this for shared accommodation.

Endsleigh are well known for providing insurance aimed at students and may be worth considering: <https://www.endsleigh.co.uk/personal/student-insurance/> although there are a number of other providers and a price comparison website will be able to offer you the best deals.

When things go wrong

There can be times when there are issues with your accommodation. Luckily, BPP University has an Independent Advice Team who can support you through any difficulties.

You can contact them on independentadvice@bpp.com

Useful Links

BPP University Students' Association: www.bbpstudents.com

Shelter: <http://england.shelter.org.uk>

Citizens Advice Bureau: <https://www.citizensadvice.org.uk>

For more specific information about a particular study centre, you can also get in touch with the Independent Advice Team. (independentadvice@bpp.com)