Hello and welcome to our online recording of Renting in the City.

This is a presentation designed to try and give helpful advice and guidance for those looking at renting in the city, whether that be for their returning years or as a new student coming here to the University of Sussex. So, we'll get started.

Firstly then, we're going to be looking at finding a property. There are different types of accommodation across the city here in Brighton & Hove and we're going to go through now some of those different types of accommodation so that you can begin to understand a little more what is available here for you.

So firstly, shared housing, which is the kind of typical style sharing with other students. A guarantor is always required and it is a fixed term of between around 11 to 12 months with an AST agreement in place. We do have examples of assured shorthold tenancies on our web pages, so we definitely recommend using that to guide you through any agreement that you're being asked to sign, and roughly the kind of rent that you're looking out for those properties per person per month, excluding bills is around £500 to £700 per month.

Next then we've got our resident landlord rooms. These are mainly sharing with your landlord, maybe living on their own or with their own family. A guarantor is not required for these, so it is definitely a preferable option for people looking that, perhaps international students, or who might struggle to get themselves a guarantor.

It is often a much more flexible contract and the agreement type is a license agreement. Again, we have an example of this on our web pages. We very much recommend that you use that as a guide before you sign any agreements and usually per person, per month and including bills in this particular situation, you're looking at around £400 to £700 per month.

Resident landlords can be advertised on SpareRoom, but we also have a website called Sussex Studentpad, where there are resident landlords advertising on the site that have been fully inspected by a member of housing staff. That gives you that additional reassurance.

We then have some private halls. Private halls are something that's pretty new to the city, but over the last couple of years we've seen a real increase in private halls across Brighton and some of the surrounding areas up towards Falmer here where we are at the University.

The private halls, it's much more of a kind of whole university-type accommodation, sharing with other students, often in a kind of longer corridor with shared kitchen facilities, mostly with en suite bathrooms. A guarantor is required for these types of accommodation, and the fixed term contract for these is usually around 9 to 12 months. And again, you'll find either a license agreement or an assured shorthold tenancy is required for signing before moving in.

These can be slightly more expensive and usually per person per month, including bills, you're looking at around £1100 to £1400 per month.

Lastly then, this is something that's more relevant for families and couples coming here to study individually or as a couple. Non-Student housing is not shared, so you will live in it individually. A guarantor is required and often you'll find the fixed term amount for the accommodation is 6 to 12 months.
Depending on your situation, you may well find that the rent is asked for upfront for that 6 to 12 month period. There is always an assured shorthold tenancy in place. So again, as I referenced earlier, please use our templates on our website to look through before signing any of those.

And usually kind of in terms of a budget, a kind of one bedroom flat, excluding bills, generally starts at around £1,100 per month.

[Slide showing aspects of the ‘Shared Housing’ category in more detail]

So in a little bit more detail then - shared housing. We often find that for student housing across the city, tenancies begin from around July, August, September-time and run for about 11 to 12 months. Usually the latter, but sometimes there's a slight gap in between to allow landlords to access the property before the next student group arrive.

Usually 3 to 12 bedrooms in an HMO, which is a house of multiple occupation, and we'll touch on that a little more later. The housing is generally secured as a group with joint and several contracts, but more increasingly we are finding that individual contracts for bedrooms are available. Some bills may be included, others may be offered through a bills package company. We will touch on that a little bit more in the presentation, but it's really important to be aware of what bills package you're going to be put on in the property before you move in.

[Slide showing aspects of the ‘Resident Landlord’ category in more detail]

So a little bit more detail then about resident landlords. So, lodgings agreements are usually flexible rolling contracts for short notice periods to end the agreement, often living with a landlord with a license for nonexclusive occupation of the bedroom and use of communal areas.

All bills are included within the rent, and useful for those on a budget studying for a short period of time, or those who don't have a guarantor.

[Slide showing aspects of the ‘Private Halls’ category in more detail]

A little bit more information about private halls. The tenancies again, a little bit like the shared accommodation, run from July, August or September and run for 9 to 12 months. Usually there's a slight difference here for undergraduate and postgraduate tenancies.

[It's a] very similar living situation to university-managed halls and all bills are typically included. In some of the accommodation[s], these may provide extra amenities such as 24 hour security, gyms, open kind of cooking kitchens and cinema rooms. They can be very expensive, but for the convenience, they're a really good option for some.

[Slide showing aspects of the ‘Non-Student Housing’ category in more detail]

So as I said, non-shared, non-student housing is a really good option for people coming as a couple or with their family. The tenancies usually run from 6 to 12 months on a fixed term and then move on to a periodic monthly contract. They're advertised typically 2 to 8 weeks before the move in date, so searching for this accommodation often comes at a slightly different time to searching for kind of the more standard student accommodation.

And generally, for those students coming in September, will be around the kind of July to August time. They're marketed towards working professionals, but may be rented to
students with families or who wish to live with a partner. It's really important to look at the
details of the property, to look at [who] those properties are being marketed towards.

Some bills may be included or offered through a bills package company, but it is very likely
that they will be bills that you will need to pay and sort out yourself.

Okay - what is a letting agent?

Letting agents work on behalf of the landlord and will advertise and/or manage the property
for them. If the letting agent is managing the property, you will deal with them directly for
matters involving paperwork, (so that's things like the tenancy agreement), maintenance,
any maintenance that needs to be recorded and reported, rent payments, and any additional
administration needs for the property.

If the letting agent is only advertising the property, you will deal directly with the landlord for
the paperwork, maintenance, rent payment, etc. It's really important to ask the agent
whether they will be managing the property and check the tenancy agreement once received
so that you are aware of who it will be that you'll be dealing with during the time that you are
living in the property.

Letting agents cannot profit through tenant administration fees and we will cover that a little
bit more in the Tenant Fees Act page a little later on in the presentation.

Okay, so Brighton & Hove. Some of you may or may not have been in the city previously, so
we thought we'd put this slide in to try and give you a little bit of an idea of the city itself and
some of the areas that you might come across while searching for
accommodation.

So, to start off then, we've got the university up here in Falmer, and as you can see, it is just
at the top of the city. But as we go through the city and highlight some of the other areas,
you'll see that the transport links through from the university into the city are pretty good,
really by the main road, which we call the Lewes Road.

So in at the top corner then, we've got Coldean, which is a residential area very close to the
University. Moulsecoombe, again a big residential area, very close to the university and
some of the green areas that we enjoy here in the city.

Lewes Road, as I touched on, one of the main transport links from the city up to the
University. And London Road - certainly much more kind of city central areas where there is
a lot of accommodation available.

Preston Park and Fiveways, really kind of vibrant area of the city.

Kemptown, again, another really vibrant area of the city, which is very popular with some of
our medical students, certainly as it's close to the hospital.

The city centre, and then Hove, which is just outside of the main city, very close to the
beach, and lots of cafes and restaurants with really good transport links coming back up
towards the University.
It's really important when you're searching for accommodation to check the property address on Google Maps, to view directions and to think about the travel routes on to campus. Buses in Brighton & Hove are operated by Brighton & Hove Buses, so it's a really good website to use as reference, and student discounts are available via the Brighton & Hove website.

The trains are operated by Southern Rail. Again, a really good website to use reference when looking for accommodation either in city or surrounding areas. Student rail cards are available for off peak hours.

So now we're looking a little bit more at the surrounding areas, not just the city centre itself, and this is something that will be a really good tool for postgraduates coming to the university, but also those coming with their partner or with their family, as accommodation for couples and families within the main city here in Brighton & Hove is much harder to come by.

So again, the signified Falmer there, Haywards Heath and Burgess Hill, Lewes, Eastbourne, Newhaven and Seaford. Worthing, Shoreham-by-Sea, Southwick, and Portslade. All of these areas are big towns across the area around the university. All really well accessed with trains particularly, and the transport links are obviously important to consider to come on to the university campus. All of these areas have more family and couple accommodation than the city itself, so we would really recommend using some of these search areas when looking for accommodation.

Okay, so we're going to look now at some of the external property search sites. So for shared housing, some of the most popular sites (and the ones that we would recommend using) are Rightmove (there's a student section within Rightmove as well), Sturents, and OpenRent.

For private halls, AccommodationForStudents.com and MyStudentHalls.com often lists the private halls across the city.

For resident landlords, SpareRoom, but also our main site, Sussex Studentpad for University-advertised and inspected properties.

And then AllAgents and Google reviews are websites that we would recommend to look at reviews on agents across the city and also some of the accommodation providers so that you can get a good understanding of other people's experiences.

So Sussex Studentpad then, in a little bit more detail. Sussex Studentpad, as I said before, has individual rooms with joint tenancies or individual tenancies. So these can be whole properties, but also with resident landlords across the city.
The search criteria is pretty easy - with your Sussex log-in, you’re able to access the website straight away. If you don’t have a Sussex log-in, you’ll be asked to register and we will then approve your registration once we’ve been able to check your student status.

You’ll see here you’re able to search by student type, property type, living arrangement, area, and also by rent. So it’s really important to make sure that criteria really indicates the kind of accommodation you’re looking for.

So we’ve got our QR codes here which will allow you to access the Sussex Studentpad site.

Whole properties as I said previously, individual bedrooms, and resident landlord rooms are available on the site.

All properties and landlords have been inspected and vetted by Housing Services staff. They’re available to all Sussex registered students. Properties are continually sourced and added to throughout the year, particularly the summer months and leading up to September.

Sussex Studentpad properties are eligible for the Sussex Rent Guarantor Scheme, which is a real additional benefit for those looking for accommodation without a guarantor.

Finding housemates - something that we often get asked about [is] how to look for other people that are looking for accommodation, how to find other students that might be looking for whole properties across the city.

Join our Facebook page to connect with other Sussex students looking to find housemates. You can scan the QR code or search for University of Sussex House Hunt to find the official Facebook group online. Here, you can post, look for other students that are looking for accommodation, find out about other students’ experiences, and also see some of the events that we’re running that are posted on the site too.

Viewing a property.

Again, we’ve got another QR code here where you can download our viewings checklist, which we would really advise taking along with you to a property. It can just be on your phone or tablet or can be printed off for you to be able to fill in as you go round.

Always view a property before moving in, ideally in-person. If you’re not able to view a property in-person, some agents and landlords may offer a live video viewing, but please exercise caution when using this option.

When you have found a suitable property, it’s really important to call the agent or landlord to arrange a viewing instead of emailing. This ensures an immediate response, and that’s particularly important around family accommodation [and] couple accommodation, where the demand is very high.
Before your viewing date, ask for a sample agreement to review before you go and view the property so that you get an understanding of what will be expected of you.

[Full-screen title slide reading ‘Securing a Property’, introducing a new section of the presentation.]

So, next we’re moving on to securing a property.

[Slide titled ‘Guarantors’ with text corresponding to the following points:]

Guarantors - a guarantor is somebody who agrees to pay tenancy costs if you do not. So for example, then if you do not pay your rent, the guarantor is the person that would then cover that. So for example, ensuring the rent that you pay.

Most landlords will require a UK-based guarantor who owns a property and has an annual income of 30 to 36 times your share of the monthly rent.

If you don't have a guarantor, you may need to pay 6 to 12 months rent in advance, and this is usually very much the norm across certainly family accommodation and couple accommodation in the non-student type accommodation across the city.

[Logos for the companies ‘Housing Hand’ and ‘Rent Guarantor’ appear on the slide to accompany the following points:]

Landlords may also accept the use of a company guarantor such as Housing Hand, and these companies can act as your guarantor for a non-refundable fee 3 to 4 weeks’ rent.

Currently, we have an affiliation scheme in place with Housing Hand, and there are details of that affiliation scheme on our website where there is a slightly reduced rate for Housing Hand services, so please do look that up if that's something that you might be interested in.

Resident landlords do not require a guarantor and therefore make it a much more preferable option for a lot of students looking for accommodation without a guarantor.

[Slide titled ‘Sussex Rent Guarantor Scheme’ displaying a QR code linking to https://student.sussex.ac.uk/accommodation/private/signing-tenancy/guarantor-scheme and text corresponding to the following points:]

Our Sussex Rent Guarantor Scheme operates by the university and is free to apply to with a small administration fee upon acceptance.

This is only available to students not entering their first or final year unless they have already been covered under the scheme before their final year and all applicants must meet the eligibility criteria.

There is more information that can be accessed by using the QR code and if you think this is a scheme that you'll be able to use, please do look at the eligibility criteria and get in touch with us if you have any additional questions.

[Slide titled ‘Right to Rent’ with text corresponding to the following points:]

Right to Rent - always the question that gets asked when we speak to students with regards to renting here in the UK.
All residents will need to prove their right to rent before they are allowed to move into the property. This should not take place until 28 days before your move-in date.

British or Irish citizens can prove their right to rent by providing a copy of their passport or two alternative documents such as a UK driving license and birth certificate.

International students who require a visa will be issued with a share code to provide to their landlord or agent. International students who do not require a visa for studies, so that’s students who are here for under six months, should be able to provide their passport and boarding card.

Agents and landlords are not allowed to discriminate on the basis of nationality, and for further information and guidance on this, please visit our webpages.

[Slide titled ‘Tenant Fees Act 2019’ with text corresponding to the following points:]

The Tenant Fees Act 2019. The Tenant Fees Act 2019 was introduced to prevent agents from charging excessive fees.

You can now only be charged the following costs prior to a tenancy:

- One week's rent as a holding deposit;
- Five weeks' rent as a security deposit;
- Rent in advance as agreed with the landlord - we've obviously spoken about this previously in the presentation. This is particularly important to reference if you are without a guarantor as an international student being asked to pay 6 or 12 months upfront.

The only fees permitted during the tenancy are as follows:

- £50 for a variation to the agreement (unless higher costs can be evidenced by the landlord or letting agent);
- Reasonable charges for replacement keys;
- Late rent fees after 14 days, and this is capped at 3% above the Bank of England base rate.

[Slide titled ‘Holding Deposit’ with text corresponding to the following points:]

The holding deposit can only be legally capped at one week's rent.

The holding deposit takes the property off the market whilst the paperwork, referencing, and any other additional administration is processed. The landlord has up to 15 days to do this.

After signing the agreement, this deposit is refunded or used to form part of your security deposit.

The holding deposit will not be refunded if you decide not to go ahead with the property unless the landlord has made it unreasonable to enter into an agreement with them. Please do ask us if you have any additional questions with regards to this.

[Slide titled ‘Security Deposit’ with text corresponding to the following points:]

[The] security deposit is legally capped at five weeks' rent.
The landlord must protect your security deposit within 30 days of receiving it.

This must be protected in a government-backed scheme, either the DPS (Deposit Protection Scheme), the TDS (the Tenancy Deposit Scheme), which is either insured or custodial, or MyDeposits, which is again, another deposit protection scheme. These can offer free dispute resolution at the end of the tenancy if any issues arise.

The security deposit is returned at the end of the tenancy minus any reasonable deductions. All deductions must be evidenced and the landlord cannot be placed in a position of betterment.

Cleaning and maintenance will be assessed by comparing the move-in inventory and check-out report. It's for this reason that it's really important that you ensure that these are accurate upon move-in and make any amendments necessary to ensure that at the end of the tenancy you are not being unfairly deducted from your tenancy deposit.

A resident landlord does not need to protect the security deposit, although it is important to ask for a receipt when paying that deposit.

So then, costs to secure a property. So the costs to pay before a tenancy starts (based on an assured shorthold tenancy and having a UK guarantor) are as follows.

Holding deposit - one week's rent and as an example of this based on a £600 per person per month rent is £138.46.

Security deposit - five weeks' rent, £692.31.

First month’s rent in advance, which is one month’s rent - £600.

So a total therefore of £1,430.77. Again, this is based on an example, but it gives you a good idea of the kind of money that you'll need to have in place and upfront before securing your property. Please again, remember any other fees are banned under the Tenant Fees Act 2019.

Costs to secure a property based on an assured shorthold tenancy and using a company guarantor. Again similar costs as before, but with a nonrefundable guarantor fee of three weeks' rent at £415.38. Again, this isn't agent or landlord fee, it is a fee for a guarantor service, so it is covered under the Tenant Fees Act.

No-deposit schemes.
More agents and Landlords are starting to offer no-deposit schemes through companies such as ZeroDeposit.com and Reposit.

Under these schemes you pay a nonrefundable fee to the company instead of paying a refundable five-weeks’ rent security deposit.

At the end of the tenancy, the company will invoice you for any deductions the landlord has made. So this is an additional fee. Some services will charge you to raise a dispute.

If you can afford to pay a five weeks rent security deposit, there is little benefit to using one of these companies. It will cost more to use them in the long run.

Utility bills – check whether utility bills are included within the rent or if these need to be arranged separately.

Some agents will offer bills-inclusive packages via external companies. It's really important to note that these can often be more expensive than arranging yourself, but in a shared house can be more convenient.

If bills are included in your rent or if you're using a bills-inclusive package, check the terms and conditions for fair usage policies. You may end up needing to pay more if you exceed these. So that will be with regards to heating or any additional costs that you are incurring as a household, so it's really important to be aware of those.

If arranging bills with individual suppliers, it's really important that you check the contract length with those suppliers and ensure that all tenants are named on the account. You may need to notify the landlord if you change a provider.

Tenancy agreements - tenancy agreements are a legally binding contract. It is really important that there is a clear understanding of that before signing any agreement between yourself, a letting agent or landlord.

Most shared houses will have a joint and several agreement. This means that each tenant and their guarantor is responsible for all costs and clauses in the agreement, and not just their individual share.

It is important to check whether your tenancy agreement contains a break clause or allows for the replacement of a tenant. It is quite common that a break clause is not included in student tenancies and again, anything with regards to the replacement of a tenant can often vary too, so it's really important to understand both of these before entering the agreement.
It is important to check your tenancy agreement for any unreasonable clauses and prohibited fees under the Tenant Fees Act 2019. The presence of these fees may also be an indicator of a scam, so if you are at all unsure, it is really important to either refer to the sample agreement we have online or speak to us so that we're able to look through the agreement with you.

You are able to view our annotated sample tenancy agreement here. Just have a look with your QR code on your phone. We would really recommend using it as a good sample agreement for reference when signing, or before signing, yours.

So when you sign a tenancy agreement, what should you be provided with?

You should be provided with the House of Multiple Occupancy license. This is a license issued to the landlord of the property by the City Council.

A gas safety certificate, which is a yearly check of the gas appliances in the property to ensure their safety.

Energy Performance Certificate, which must be rated at E or above.

An electrical safety report, which is a report on the safety of the electrical wiring in the property.

A ‘How to Rent Guide’, which is a government booklet on how to rent.

And the deposit protection scheme prescribed information, which is information about your deposit and where and how it has been registered.

You should then also be provided with the inventory upon move-in, which will describe the condition of your property, including the decoration, fixtures, fittings, and any furniture that's in the property.

Living Costs.

Living costs is something that is a real consideration for people as they move into the private rented sector. As you can see, we've tried to split living costs out here to give you a bit of an indication as to your budgets and what would be required before moving into the city.
So we've split these out between costs per week and cost per month. We've looked over rent for a room in a shared house, household bills (so that includes energy, water and sewage, and broadband), mobile phone contracts, food, laundry, books, course materials and anything else related to your course. Personal care and toiletries, going out, socializing and any hobbies that you might have, clothes, shoes and accessories.

As you can see, these have been split with per week and per month. Per week on an average budget, we're looking at around £247.46 to £388.11 per week. And then per month, we're looking at around £1,072.47 per month to £1,681 per month.

It's really, really, important that these budgets are seriously considered before arriving at Sussex and before you firm up any kind of decision around what property you might want to move in [to].

It's really important that you know what your budget is per month, and that you have that budget in place to support you.

[Slide titled 'Council Tax' showing the logo for Brighton & Hove City Council and text corresponding to the following points:]

Council tax.

In Brighton & Hove, full-time students can apply for a 100% council tax discount.

Non-students sharing a property with a student may be able to apply for a 25% council tax discount, and so that would apply to anyone coming with a family or with their partner.

This discount only applies during term time, and that's a really important consideration. So if you are here for a period of 12 months and for example, you graduate during that time, it's really important to check your eligibility for a council tax exemption because you will be required to pay council tax for the period of time you are not a registered student.

This needs to be applied for and if council tax is not included in your rent, it is not automatic, so it's really important to apply for this discount.

[Slide titled 'Pets' with heading text reading 'Do not bring your pets.', expanding in size to emphasize this point.]

Pets.

Our real main message around pets is to not bring them.

[Slide titled ‘Pets’ with text corresponding to the following points:]

Most landlords will not rent to those with pets and it can be incredibly hard to find a property.

If you really must bring your pets, you may need to widen your search area outside of Brighton & Hove and go back to consider some of those surrounding areas that we looked at earlier on in the presentation.

Landlords can no longer take an increased security deposit for pets, although they may be able to offer an increased rent.

If you have a service animal, the landlord may be legally required to allow this if it is reasonable to do so. The rules currently are incredibly strict around the definition of a service
animal. It’s really important, therefore, to speak to Citizens Advice if you think this applies to you.

Summary and Further Support.

The process:
What is your budget?; do you have a guarantor; and will you need to find housemates? [These are] three First considerations before looking for properties to rent.

Get together a list of suitable properties.

Call the agent or landlord to arrange a viewing and request a sample contract. As we said earlier in the presentation, calling is always more beneficial than emailing because it means that you get straight through to the agent without further delay.

Viewing the property and reviewing the tenancy agreement.

Securing the property with a holding deposit.

Providing to the landlord or letting agent guarantor information, referencing information, and proof of your student status.

Review and sign the final tenancy agreement.

Then before moving in, pay the security deposit, agreed rent in advance, and prove your right to rent.

Move in - enjoy the property.
So there are several services that are external to the university. So outside of the university there is free legal advice that can be sought at either Citizens Advice or Shelter. But of course, please do always come and visit us at Housing Services.

Again, we've got a QR code here where you are able to view our full private sector guidance on the Student Hub.

And here we've got a little image of our reception which can be found at Level 2, Bramber House. We are open from 10am to 4pm Monday to Friday, so please do come and say hello.

We can also be contacted via phone on 01273 678220, and by email at housing@sussex.ac.uk

Who we are:
We are the Student Unions' in-house advice team.
We offer a safe & confidential space to talk through any worries or questions you have about your University experience.
We are independent from the University, so anything you tell us will not usually be shared with anyone outside the Service.

What we do:
We offer detailed help & advice on most course-related issues, complaints against wider University services, student discipline issues and housing & tenancy issues.

We also have the Sussex Students' Union advice team who are able to provide advice and guidance with regards to all manner of issues, worries, or questions that you may have about your university experience.

Housing / tenancy issues we can help with include:
Advice and suggestions regarding house hunting
Things to think about when choosing & moving into rented accommodation, and when moving out.
Tenancy contract checks (to make sure that there is nothing unlawful or worrying in your content, and to explain anything in the contract which you don’t understand)

Advice regarding common tenancy-related issues (damp, mould, or other repair problems, problems with deposits, leaving your tenancy early, etc)

Contact Student Union Advice:

You can book a phone or zoom appointment with us via our booking portal on the SU website: https://sussexstudentunionadvice.simplybook.it/v2/

You can also contact us via our confidential advice@sussexstudent.com mailbox.

[The speaker goes on to say:]

They [the Students’ Union advice team] can be contacted by emailing advice@sussexstudent.com or by booking a Zoom or phone appointment via the booking portal on the Sussex Students’ Union webpages.

[End slide reading ‘University of Sussex Housing Services’ Renting in the City]

Thank you very much for your time today and for listening to our presentation. I hope that you found it useful.