

Accommodation and Living in the UK

Finding a place to live in the UK is usually straightforward. There are a number of options available, make sure you give yourself plenty of time to have a good look around. All of our offices work closely with the local area and will be able to advise on the most appropriate accommodation for you.

Share Houses

Other than living in a hostel, shared houses are by far the cheapest rental option. Sharing a house gives you a quick way to meet new people and build up a social network. By sharing with other housemates you don't just save money on the obvious costs like rent, but also smaller bills can be split between the number of housemates living in the house, making broadband and telephone line rental, utility bills and council tax much cheaper for you.

Bedsit

If you prefer to live alone you can opt to live in a bedsit, which is a self-contained room with a cooker and fridge. Bedsits can be cheap, but you will get what you pay for.

Flats / Studios or One bed Apartments.

If you can afford to spend a bit more why not try looking for a studio or one bedroom apartment. Be aware that rent will be substantially higher and you will be responsible for all utility bills and council tax.

Tenancy Deposits

Tenancy deposit law provides protection for tenants by preventing landlords and letting agents from unfairly withholding a deposit. The scheme protects all assured shorthold tenancies in England and Wales. At the beginning of a new tenancy agreement,

Pay your deposit to your landlord/agent as usual. Within 14 days, the landlord/agent is required to give you a deposit certificate and details about how your deposit is protected and should include:

- Contact details of the tenancy deposit scheme
- Contact details of the landlord or agent
- How to apply for the release of the deposit
- Information explaining the purpose of the deposit
- What to do if there is a dispute about the deposit
- Re-payment and deposit ID numbers

The Government has awarded contracts to three companies to run tenancy deposit protection schemes, so make sure that your deposit is only safeguarded by one of the following companies:

The Deposit Protection Service (DPS) www.depositprotection.com

Tenancy Deposit Solutions Ltd (TDSL) www.mydeposits.co.uk

The Tenancy Deposit Scheme (TDS) www.thedisputeservice.co.uk

You have a responsibility to return the property in the same condition that it was let to you (obviously allowing for fair wear and tear). At the end of the tenancy, check that you have paid your rent and all other expenses to date. Agree with your landlord/ agent how much of the deposit should be returned and within 10 days you should have received the agreed amount of the deposit.

If a dispute occurs and no agreements can be reached about how much of the deposit is to be returned, there is a free service, offered by the scheme to help resolve any disputes – the Alternative Dispute Resolution (ADR).

Renting Tips

- Check out areas carefully before viewing properties to make sure they are within your price range and that they are well served by public transport.
- Make sure you research the whole rental market. Don't just walk into High Street estate agents. You should also check out property management agencies and private landlords.
- A good place to start a search is www.gumtree.co.uk. This site covers much of the UK and advertises thousands of properties to rent.
- Take the time to view a number of properties before renting. If a property is furnished, be sure to check that the appliances, central heating etc are in working order.
- Landlords should be able to supply an (energy performance certificate) which will give you some idea of how much it is likely to cost to run the home.
- Ask the agent about their fees. Some may have hidden costs for obtaining credit referencing, previous landlord or work references and for renewal of tenancy agreements.
- Don't settle for the advertised price of the property. Be sure to negotiate and pay a comfortable amount based on your earnings.
- Make sure that you set up direct debits and payments properly, so that you are not left with fees from missed payments or a large bill.
- Most landlords require a bond (deposit) - usually equal to 6 weeks rent. Look over the information on the tenancy deposit protection scheme for more details.

Make sure you have a tenancy inventory schedule as it is important to have a detailed inventory of the contents and description of the condition of the property to allow damage to be identified at the beginning of your tenancy. This Inventory Schedule will minimise disputes at the end of the tenancy concerning how much of the deposit should be returned to you.

Council Tax

www.direct.gov.uk

Utilities

www.electricity-guide.org.uk

www.water-guide.org.uk

www.gas-guide.org.uk

TV License

www.tvlicensing.co.uk

TV, Cable & Satellite

www.freeview.co.uk

www.btvision.bt.com

www.sky.com

www.virginmedia.com

Telephone & Internet

www.aolbroadband.co.uk

www.bt.com

www.o2.co.uk

www.vodafone.co.uk

www.skype.com

www.talktalk.co.uk

www.virginmedia.com

Food & Supermarkets

www.aldi.co.uk

www.asda.co.uk

www.lidl.co.uk

www.marksandspencer.com

www.morrisons.co.uk

www.sainsbury.co.uk

www.tesco.com

www.waitrose.com

Price Comparison Websites

www.moneysavingexpert.com

www.moneysupermarket.com

Council Tax

Council tax is a tax which part funds the services provided by local government, and applies to all domestic properties.

Council tax is a property-based charge with one bill per household. The amount of council tax you pay is determined by the property value and the tax rate set by the local authority. Each dwelling is allocated to one of eight valuation bands A-H. You can check your band here www.voa.gov.uk there is a 25% discount for single occupants. Contact your landlord, local council or visit the Direct Government website for further information.

The local government provides services such as police, fire, recycling, refuse collection and removal, schools, leisure centres, parks and open spaces, street cleaning, subsidising of public transport, tourism, museums, environmental health and food safety in pubs, restaurants and shops, support for voluntary groups, facilities for young people, play centres for children, sports facilities and many others.

Recycling and Refuse Collection

Your local council is responsible for the collection and disposal of waste in your area. Household waste is generally collected once every week, you can find out when it is collected by visiting the Home and Community section of the Directgov website and entering your postcode. Many councils also collect waste for recycling, as well as providing council recycling bins for glass, paper and textiles in numerous locations in your local area.

Utilities

Water, electricity and gas costs will usually need to be paid in addition to your rent. Generally, you will need to deal directly with the utility company to set up the service and pay for the bills. Before renting a property, be sure to have the meters checked to ensure that previous tenants have paid for all utility bills to date.

Utility services vary greatly in cost depending on the property you are living in and current energy prices, so shopping around for the best provider is in your best interest. As an incentive, some providers offer you a saving for paying bills online.

Telephone, Television and Internet

Service providers will usually have several options available to you when considering a 'bundle' package including telephone, television (cable/satellite) and internet.

For long distance telephone calls, you may want to consider a calling card. These cards generally offer much cheaper international calling rates. Look into downloading SKYPE, it allows you to contact friends and family back home via free video calls or instant messaging. With SKYPE you can also call phones and mobiles at low international rates per minute.

It is important to remember that you must pay a license fee in the UK should you decide to have a TV on the premises. See www.tvlicensing.co.uk for more information.

Supermarkets – Loyalty Programmes

Signing up for supermarket loyalty programmes can result in money-saving offers and vouchers. Depending on the loyalty programme, points obtained can be used on a range of things, from everyday shopping to once in a lifetime holidays. For more information on the types of shopping loyalty programmes available visit the website of your local supermarket.

You can also visit Martin Lewis' Money Saving Expert website, it gives you more information about loyalty schemes as well as links to get those all-important discounts and coupons.

