



UNIVERSITY
OF LONDON
HOUSING SERVICES

Contract checking guide



Get it in writing



If your landlord or letting agent agrees to something (e.g. to do repairs, to carry out cleaning or to provide extra furniture before you move in), make sure you get this in writing.

Otherwise you run the risk that the landlord/ agent won't keep their promise and you won't be able to prove what was agreed.

It's all in the detail



The first page of the contract usually contains the basic terms, which include the date the contract will begin, the amount of rent and deposit and the address of the property.

'Assured periodic tenancies' shouldn't have a fixed minimum term, but other contracts might.

Check that this is what you have agreed. You should check the contract to see when the rent is due and how it should be paid, who is responsible for things like paying the electricity and gas bills, whether you can smoke, have pets, and whether the property will be furnished or unfurnished. You should also check if there are any rent increases in the contract.

Get the right contract



From 1 May 2026, most students who rent should have an 'Assured Periodic Tenancy' (although there are some exceptions, e.g. you live with a resident landlord, or in private or university-owned student halls).

If you are in an existing assured shorthold tenancy before 1 May 2026, this will automatically convert to a new 'assured periodic tenancy'.

Some landlords try and give students 'holiday let' or 'license agreements' to try and give you fewer legal rights – contact us if you get this kind of agreement.

If you and your flatmates are all listed on one contract, be aware that you will have a joint tenancy. This means that you are all jointly responsible for the whole rent and for any damage you or your flatmates cause. Some contracts may contain unfair terms, which you should try to get changed before you sign. We advise contacting us for a proper Contract Checking appointment so we can look over your contract and discuss any potentially unfair terms with you.





Who owns the property?



Before you part with any money, ask for proof of who owns the property.

If the person you're dealing with isn't the owner, make sure that they have authority to rent it out. You can carry out a land registry search of the property to confirm the name of the registered legal owner. A title register will cost £7 and can be downloaded from [landregistry.gov.uk](https://www.landregistry.gov.uk)

Fraud alert



Some scammers may ask you to make a payment via transfer companies like Western Union or Moneygram, to prove you have the available funds to rent a property.

This may result in the 'landlord/ agency' withdrawing the funds using forged identification. Scams can happen with every payment method though, and even with bank details it can be hard to trace the person and get your money back. Never pay any money without first viewing the property and always ask us if you're not sure. Be particularly cautious with properties found on social media groups like Facebook, Whatsapp or WeChat. It is unusual for legitimate landlords to send you copies of their own identification documents such as passports or driving licenses to prove they're legitimate – if a landlord offers this, this is a clue it may be a scam. If a property seems too good to be true, it probably is.

Money, money, money!



At the time of signing your contract, you will usually be asked to pay your first month's rent and a damage deposit.

After 1 May 2026, landlords of assured tenancies can't ask for more than one month's rent in advance. Live-in landlords and student halls will have different rules.

The amount letting agents or landlords can take for a damage deposit is limited to a maximum of five weeks' rent, unless the total annual rent is over £50,000 – then they can ask for six weeks. Holding deposits are capped at one week's rent.

Agents and landlords can't charge fees for contracts, admin, referencing and renewals. They are still allowed to charge you for some things, like interest if you pay your rent late, to cut new keys if you lose them, or to swap tenants. These fees should only cover a landlord/ letting agent's actual costs or losses. If you're not sure if a fee you are being charged is legal, contact ULHS.

Get an address for the landlord



From 1 May 2026, landlords must give a written statement of terms for every new tenancy.

This includes basic details like their name and address, as well as things like how much rent you should pay and the due date, the start date for the tenancy, etc. You can read more about this in our Housing Guide. Even before 1 May 2026, your landlord should give you their name and a UK contact address.



Protect your deposit money



If you have an assured tenancy, your deposit must be protected with a government authorised deposit scheme within 30 days of the date the money is received.

A deposit scheme looks after your deposit and gives you the opportunity to challenge any deductions your landlord tries to make at the end of a tenancy. Your landlord/ letting agent should also give you details of where your deposit is protected and how the scheme works.

Make sure your deposit has been protected on time!



Right to rent



Landlords and letting agents are required to check you have the right to live and rent in England, before you sign a new contract.

British citizens can show their passport; students of other nationalities can use a 'share code' to prove their status if they have a biometric residence card or permit. This includes EU students with settled or pre-settled status. Some types of check can be carried out online, but others have to be done in person with the original documents. The landlord/letting agent may need to take copies of these documents and keep them until you leave the property. It is not advisable to send original documents in the post, and you should be careful about who you give these documents to.

Energy bills



Don't forget to open your gas and electricity accounts when you move in.

To do this you will need the opening meter readings. Energy is expensive, but you can sometimes save money by finding deals on comparison websites.

The landlord has to provide you with the Energy Performance Certificate before you move in, so ask to see it before you sign the contract, as the more energy efficient the property is, the lower your bills should be.

Guarantors



Most students in private housing are asked to provide a guarantor.

This is someone, usually UK based, who agrees to pay your rent or for any damage if you're not able to. If you have a joint contract, it's likely that your guarantor will be agreeing to pay for any unpaid rent and/or damage caused by any housemate, not just you.

If you are unable to provide a UK guarantor you may be asked to pay 6-12 months rent in advance, but after 1 May 2026, landlords of assured tenancies cannot legally ask you to do this. If you need a guarantor, contact your university to see if they offer a guarantor scheme, or look at private guarantor schemes. Students can use our discount with a scheme called Housing Hand. For more information, visit the guarantor page in our Private Housing Guide: bit.ly/private-housing-guide-guarantors

Other bills



Full time students don't normally have to pay council tax, provided only full-time students live in the property.

You will need to send your council tax exemption forms directly to the local council to prove you're exempt.

Don't forget to buy a TV licence if you watch or record TV as its being broadcast, or use BBC iPlayer. If you're just watching Netflix, you don't need a TV licence.

Although your landlord should have insurance on the property and their fixtures and fittings, it won't cover your possessions. It is a good idea to get contents insurance with cover for accidental damage, just in case.

If your landlord is including wifi with your tenancy, ask for the minimum guaranteed internet speed in writing before you sign, or the landlord is under no obligation to give you high speed internet.



Repairs



You will be expected to carry out some minor repairs, like cleaning mould from condensation, changing light bulbs and fuses, gardening and keeping the drains clear.

The contract will usually tell you exactly what is expected of you.

Your landlord is legally required to carry out most repairs to the property, e.g. the heating system, electrical problems, leaks etc. However the law doesn't cover repairs to electrical and mechanical appliances, such as fridge freezers or washing machines, so make sure there's something in your contract about this.

Don't forget to ask who you should report repairs to and make sure you report any repairs in writing. If you, your flatmates or your guests cause damage, then you will probably have to pay for the landlord's costs to repair it. Get advice from us if your landlord is insisting you pay when it isn't your fault.

Moving out early



If you might need to move out early, your options depend on the type of agreement you have.

From 1 May 2026, students on assured periodic tenancies will be able to give two months notice to end their tenancies at any time.. However, if you are a joint tenant, you should discuss this with your flatmates before you give notice as you can only end the tenancy for everyone, not for one person. It may be better to 'assign' or transfer your room to a new person, so that your flatmates are not affected. You can use our 'Flatmate Finder' group to look for replacement tenants.

Students living in university owned or private student halls, or who live with their landlords, will have a different kind of agreement and will not have the right to give notice and leave unless the contract allows this. If you think you will need to leave early, make sure you have read your contract and understand the terms.

Privacy



Landlords have to give you reasonable notice to enter the property and should arrange any visits at a convenient time.

Check what your contract says about giving notice to enter the property and under what circumstances. It should say something about giving reasonable or 24 hours' written notice although this might be different if you live with a resident landlord or in a hall of residence. It's important to give access if repairs are required to make sure problems don't get worse.





Be safe



Landlords must meet certain requirements to ensure the safety of their tenants.

This includes; getting a gas safety certificate every 12 months, an electrical safety certificate every five years, providing smoke or heat detectors, carbon monoxide detectors if you have a gas boiler, and fire resistant furniture. You should be given a copy of the most recent gas and electrical safety certificates before you move in.

Is it an HMO?



Where a building is occupied by three or more unrelated people, the property is classified as a 'House in Multiple Occupation' (HMO).

Landlords have additional responsibilities to ensure HMO properties meet safety standards, like extra fire precautions and minimum room sizes. If there are more than five unrelated people in the property then the property will usually require an 'HMO licence' from the Council. In some boroughs, smaller properties will also require a licence; this is called additional or selective licensing. If you're not sure whether the property you are about to rent requires a licence, have a look on your local council's website. Landlords who fail to get licences when required may be subject to fines from the local authority, or you may be able to claim up to 24 months' rent back as a 'rent repayment order'.

Keep records



You will normally be given an inventory when you move in, which is a list of the contents of the property as well as its condition.

Check that this is accurate and, if not, note any discrepancies and send an amended copy back to your landlord/ agent. We always advise taking dated photographs of each room in the property both when you're moving in, and when you're moving out. This is so you have your own record of the condition if there's a dispute later.



Who are the University of London Housing Services?



We support students who are looking for and living in private rented accommodation.

Our services are open to students of University of London member institutions (excluding Queen Mary), and students of several other London-based universities. Check out our website for an up to date list.

Find accommodation

You can use our Property Platform to find accommodation from reputable landlords, letting agents, and private halls providers. You can search all over London, searching by area or by proximity to your university.

Contract checking

We can check your contract for unfair terms which may cause you problems in your accommodation. We can also explain any unclear terms and help you understand your rights.

Housing advice

Our experienced team offers free advice on a range of housing issues, including deposit disputes, disrepair, and other problems with landlords and letting agents. Get in touch with us and we can book you in for an appointment.

Events

We run regular events for students. This includes housing talks and webinars, Flatmate Finder and our annual Housing Fair. See our website for upcoming events.

University of London Housing Services

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