# The Definitive Guide to Off-Campus Accommodation for Indian Students in the UK

## Section 1: Preparing for Your UK Home Search: Documentation and Guarantors

The process of securing private off-campus accommodation in the United Kingdom for an international student from India is governed by a distinct legal and financial framework. Unlike the rental markets in other countries, which may prioritise credit scores or direct proof of income, the UK system is built upon two foundational pillars: the verification of immigration status through the 'Right to Rent' scheme and the mitigation of financial risk through the requirement of a UK-based guarantor. Understanding and preparing for these initial, non-negotiable hurdles is the most critical first step in the housing search. This system functions as a 'gatekeeper' model, designed to ensure immigration compliance and provide landlords with financial security. For the Indian student, this means that a successful housing search begins not with property viewings, but with the meticulous preparation of legal documentation and a clear strategy for overcoming the guarantor requirement.

### 1.1 The 'Right to Rent' Check Explained: Your Legal Gateway to Renting

The 'Right to Rent' scheme is a legal obligation mandated by the UK government for all private landlords in England. It requires them to check the immigration status of all prospective tenants aged 18 and over to confirm they are legally permitted to rent in the country.1 This is not an optional request but a formal, mandatory step in the rental process. Landlords who fail to conduct these checks face significant financial penalties, which is why they are universally enforced.

For an Indian student, the process of proving their Right to Rent has been streamlined into a digital-first system. Previously, the Biometric Residence Permit (BRP) card was a key document, but this is no longer used for these checks.1 Instead, the student must use the official Home Office online service. This involves accessing their UK Visas and Immigration (UKVI) account, which contains their digital immigration status (eVisa), and from there, generating a unique 9-character 'share code'.3 This code, provided to the landlord or letting agent along with the student's date of birth, allows the landlord to access a real-time, government-verified confirmation of the student's right to rent.2

The primary documentation required is, therefore, access to the student’s eVisa via their UKVI account.3 For students who may need to secure a tenancy agreement shortly after arriving in the UK, before their full digital status is accessible, there is an interim solution. The short-validity vignette (a sticker) placed in their passport upon entry to the UK can be used as temporary proof.5 This provides the landlord with a 'time-limited statutory excuse', meaning they have fulfilled their legal duty for a set period (typically 12 months), after which a follow-up check using the share code from the student's full eVisa will be required.2

It is important to note that while a tenancy can be agreed upon in principle from India, the formal Right to Rent check must be conducted just before the tenancy begins, typically when the student is in the UK and can present their documents or share code.2 University international student offices are a valuable resource and can provide essential guidance on navigating this process.1

### 1.2 The Guarantor Hurdle: Why Your Finances Aren't Enough

A significant departure from the US rental system, which places heavy emphasis on verifiable income and credit history 6, is the UK private rental sector's reliance on a 'guarantor'. A guarantor is a third party who signs a legally binding agreement to assume the tenant's financial responsibilities—primarily paying the rent but often also covering costs for damages—if the tenant defaults on their obligations.7

Landlords and letting agents consider students, particularly those from overseas, to be a higher financial risk. This perception stems from students typically having no steady income and, crucially for international students, a complete lack of a UK credit history.9 Consequently, the request for a guarantor is not an exception but the standard operating procedure for student lettings.7

The primary challenge for an Indian student is the stringent requirement that the guarantor must be **UK-based**.7 This is a practical consideration for landlords; in the event of a default, pursuing legal action and recovering funds from an individual residing within the UK's legal jurisdiction is far more straightforward and cost-effective than attempting to do so internationally.7 This single criterion effectively disqualifies parents, guardians, and other relatives living in India from acting as guarantors, creating a formidable barrier to accessing the private rental market.

### 1.3 Navigating the Guarantor Requirement: Your Three Pathways

Faced with the challenge of providing a UK-based guarantor, Indian students have three primary strategic pathways to secure accommodation. The choice of pathway will depend on the student's university, financial situation, and risk tolerance.

#### Pathway 1: University Guarantor Schemes (The Preferred Option)

Recognising the systemic difficulty this requirement poses for their international student body, many UK universities have established their own rent guarantor schemes.11 In these schemes, the university itself agrees to act as the student's guarantor, satisfying the landlord's need for a UK-based entity. This is often the most secure and cost-effective option.

Eligibility for these schemes typically requires the student to be fully enrolled in a full-time course, have no outstanding academic or non-academic debts to the university, and be able to provide evidence of sufficient funding to cover their rent and living expenses.11 The property itself must also meet certain criteria, such as having a rent cost below a specified weekly or monthly threshold (e.g., £275 per week or £1000 per month) and having its tenancy agreement reviewed and approved by the university's accommodation office.11 The process usually involves an online application, the submission of the unsigned tenancy agreement for review, and the payment of a modest, one-time administrative fee, often around £50.13

#### Pathway 2: Commercial Guarantor Services (The Common Solution)

In response to this market need, a number of private companies have emerged that offer professional guarantor services for a fee. Prominent providers include Housing Hand, RentGuarantor, and UKGuarantor.9 These services are a widely accepted solution for students who cannot access a university scheme.

The application process is typically conducted online. The student gets a quote, submits an application with proof of identity (passport) and proof of study (university acceptance letter), and pays a fee.16 The fee structure varies; it can be a one-off payment, often equivalent to three or four weeks' rent, or it can be broken down into monthly instalments to be paid over the course of the tenancy.16 There is usually a small initial onboarding or application fee of around £20 to cover identity verification checks.16

A crucial and often misunderstood component of this pathway is the requirement for a **co-signer**. While the commercial company acts as the official UK-based guarantor for the landlord, they mitigate their own risk by requiring the student to provide a co-signer, who can be a parent or guardian back in India.15 This co-signer is not subject to a UK credit check and does not sign the tenancy agreement with the landlord. Instead, they sign a separate agreement with the guarantor company, making them financially liable to reimburse the company if it has to pay the landlord due to the student's default.16 For Indian families, it is vital to understand this distinction: the fee paid to the commercial service is effectively an insurance premium that provides access to the rental market, but the family remains the ultimate financial backstop, albeit one step removed from the landlord.

#### Pathway 3: Direct Negotiation with the Landlord (The Alternative)

In some cases, particularly with smaller, private landlords rather than large agencies, it may be possible to negotiate an alternative to providing a guarantor.10 The most common alternative offered is the payment of a substantial portion of the rent in advance. This can range from six months' to the full twelve months' rent, paid upfront before the tenancy begins.12

This pathway carries the highest level of risk and requires extreme caution. Paying a large sum of money upfront significantly increases the student's financial exposure to potential scams. If the property is fraudulent or has been misrepresented, recovering such a large payment can be incredibly difficult. This option should only be considered after the landlord and property have been exhaustively vetted for legitimacy and a legally sound tenancy agreement has been signed. It is a last resort and should be approached with the utmost diligence.

## Section 2: The Virtual Viewing Masterclass: A Forensic Inspection from Afar

For an international student searching from India, the virtual viewing is not a passive tour but a critical, interactive investigation. The inability to be physically present necessitates a proactive approach, where the student must direct the viewing to uncover potential issues specific to UK housing stock. The agent or landlord's willingness to accommodate detailed requests is as much a part of the assessment as the property itself. A transparent and helpful agent during a viewing is more likely to be responsive to maintenance issues during a tenancy; conversely, evasiveness is a significant red flag.

### 2.1 Setting the Stage: Maximising Your Live Video Tour

To ensure a virtual viewing is as effective as possible, thorough preparation is essential. Before the scheduled call, the student should compile a detailed checklist of specific areas to inspect and questions to ask.21 During the live video call, the student must take control and direct the tour. This is not a pre-recorded video; it is an opportunity to guide the agent's camera. The student should confidently ask the agent to perform specific actions: open cupboards and drawers, turn on taps and the shower, show the view from every window, and zoom in on corners, ceilings, and behind furniture.23 Throughout the viewing, it is advisable to take numerous screenshots and, where permitted, record the entire video call. This creates a detailed visual record that can be reviewed later and compared with other properties.23

### 2.2 The Property's Vitals: A UK-Focused Inspection Checklist

The UK's climate and housing stock present specific challenges that must be assessed. A virtual inspection should focus on these key areas, which directly impact both comfort and the ongoing cost of living.

* **Damp and Mould:** Damp is a common problem in UK properties and can lead to health issues and property damage. During the tour, the student must instruct the agent to pan the camera slowly across all walls and ceilings, specifically looking for dark patches, watermarks, bubbling paint, or peeling wallpaper.24 Particular attention should be paid to the corners of rooms, areas around window frames, and inside built-in wardrobes. The student should also ask the agent to describe any odours in the rooms, as a persistent musty smell is a tell-tale sign of damp, even if visible evidence is hidden.24 A freshly painted room or wall can sometimes be a deliberate attempt to cover up a damp problem, so a heightened sense of inquiry is needed in such areas.24
* **Heating and Hot Water (The Boiler):** The central heating boiler is a vital component of a UK home. The student should ask the agent to show them the boiler and ask critical questions: How old is it? When was it last serviced?.24 For properties with gas heating, landlords are legally required to have the boiler serviced annually by a Gas Safe registered engineer.28 The student should also ask if it is a 'combi' (combination) boiler, which provides instant hot water, or a conventional system with a separate hot water tank, which may need to be heated in advance.24 A crucial test is to have the agent turn on a hot tap in the kitchen and the shower in the bathroom, timing how long it takes for the water to heat up and asking them to describe the water pressure.24
* **Windows and Insulation:** Effective insulation is key to managing the notoriously high energy bills in the UK. The student must ask the agent to confirm that the windows are double-glazed, which is the modern standard and essential for retaining heat.26 The agent should be asked to open and close a window to demonstrate that the frame is in good condition and that it seals properly without any drafts.
* **Safety Equipment:** UK law mandates specific safety equipment in rental properties. The student must ask the agent to physically point out the working smoke alarms, with at least one installed on every floor of the property used as living accommodation.26 Additionally, a carbon monoxide alarm is legally required in any room that contains a fuel-burning appliance, such as a gas boiler, gas fire, or wood-burning stove.26 Verifying the presence of these alarms is a non-negotiable safety check.
* **Electricals:** The agent should be asked to flick light switches on and off in each room to confirm they are working.26 The student should also pay close attention to the number and placement of electrical plug sockets, especially in the bedroom and kitchen/living area, to ensure they are sufficient and conveniently located for charging laptops, phones, and other devices.21

### 2.3 Living Space and Amenities

Beyond the structural vitals, the virtual tour must assess the practical liveability of the space and its connection to the outside world.

* **Functionality and Storage:** Lack of storage is a common issue. The student should have the agent open all cupboards, wardrobes, and other storage spaces to gauge their size and condition.23 The condition of key appliances should also be checked; ask the agent to open the refrigerator, oven, and washing machine to inspect for cleanliness and working order.21
* **Connectivity:** Reliable internet and mobile phone service are essential for any student. During the live tour, the student should ask the agent to check the mobile phone signal strength on their own device within different rooms of the property.29 They should also ask what type of broadband connection is available at the property (e.g., fibre optic) and inquire about the current or previous provider to research potential speeds.24
* **The Neighbourhood Context:** The virtual tour should not be confined to the property's interior. The student should use Google Maps and Street View simultaneously to cross-reference the property's exterior and get a feel for the immediate neighbourhood.31 Ask the agent to show the view from the main windows to check for privacy (i.e., if it is directly overlooked by neighbours) and to get a sense of the street's character.26

## Section 3: The Ultimate Landlord Questionnaire: Due Diligence Before You Sign

Following a successful virtual viewing, the next step is a direct and detailed conversation with the landlord or letting agent. This is not a casual chat; it is a due diligence exercise designed to verify compliance with UK rental law and to clarify every financial and contractual obligation before any commitment is made. In the UK, many landlord responsibilities are codified in law, making this questionnaire an audit of their compliance rather than a negotiation of terms. A landlord's inability or unwillingness to provide clear answers and legally required documentation is an immediate and absolute reason to walk away from the property.

### 3.1 Financial Enquiries: The Total Cost of Living

Understanding the full financial picture involves clarifying not just the rent but all associated upfront and recurring costs. This process also reveals the hidden administrative burdens, such as applying for Council Tax exemption, that fall upon the student.

#### The Upfront Costs

* **"What is the exact monthly rent?"** This is the baseline figure, and it should be clearly stated in Pounds Sterling (£).33
* **"Is a holding deposit required to reserve the property? How much is it, and under what conditions is it fully refundable?"** In England, a holding deposit is legally capped at a maximum of one week's rent. It must be refunded if the landlord decides not to proceed with the tenancy, unless the tenant provides false information or withdraws their application.28
* **"How much is the tenancy deposit?"** This is also legally capped. If the total annual rent for the property is less than £50,000, the maximum tenancy deposit a landlord can request is five weeks' rent. If the annual rent is £50,000 or more, the cap is six weeks' rent.28
* **"Which government-approved Tenancy Deposit Scheme (TDS) will my deposit be protected in?"** This is a critical legal question. Landlords in England and Wales are required by law to protect a tenant's deposit in one of three approved schemes: the Tenancy Deposit Scheme (TDS), the Deposit Protection Service (DPS), or MyDeposits. The landlord must do this within 30 days of receiving the deposit and provide the tenant with official information about the protection.35

#### The Monthly Costs

* **"Which bills, if any, are included in the rent?"** While some student properties are advertised as 'all-inclusive', many are not. It is essential to clarify exactly which utilities (gas, electricity, water, internet) are covered by the rent and which the tenant must arrange and pay for separately.30
* **"If utilities are not included, can you provide an estimate of the average monthly costs? Could you show a copy of a recent utility bill?"** This provides a realistic idea of the total monthly outgoings. The property's Energy Performance Certificate (EPC) will also give an indication of its energy efficiency.24
* **"What is the property's Council Tax band?"** Council Tax is a local property tax. The band determines the amount payable.24
* **"Are you familiar with the process for me to claim a full student exemption from Council Tax?"** A property occupied solely by full-time students is exempt from Council Tax. However, this exemption is not automatic. The student is responsible for applying to the local council and providing a 'student status' certificate from their university to prove their eligibility. The landlord should be aware of this process.38

### 3.2 The Tenancy Agreement: Understanding Your Contract

The tenancy agreement is a legally binding contract. It is vital to understand its key terms before signing.

#### The Basics

* **"What is the length of the tenancy agreement?"** For students, this is typically a 12-month fixed-term contract, known as an Assured Shorthold Tenancy (AST).28
* **"Is there a break clause in the contract? If so, what are its specific terms?"** A break clause allows either the tenant or the landlord to end the tenancy early, usually after a certain period (e.g., six months), by giving written notice. This can provide valuable flexibility.33
* **"What is the policy on subletting?"** If the student plans to return to India during the long summer vacation, they may wish to sublet their room. Many tenancy agreements forbid this, so it is essential to clarify the landlord's policy.33

#### Living Rules

* **"What are the rules on redecoration?"** This includes simple changes like painting walls or hanging pictures with nails. Most landlords require their permission for any alterations.27
* **"What is the policy on having pets?"** Even if not planned, it is good to know the rules.27
* **"Are there any specific restrictions on having overnight guests?"**.33

#### Joint Tenancies

* **"Is this an individual tenancy for my room or a joint tenancy for the whole property?"** This is a critical distinction when sharing a house or flat.
* **"If it is a joint tenancy, does this mean all tenants are 'jointly and severally liable'?"** In the UK, the answer is almost always yes. This legal term means that each individual tenant is responsible for the *entire* rent for the property, not just their own share. If one housemate fails to pay their portion, the landlord can legally pursue the remaining tenants for the shortfall.7

### 3.3 Safety, Security, and Maintenance: Ensuring a Habitable Home

Landlords in the UK have a legal duty of care to ensure their properties are safe and habitable. Verifying that they have met these obligations is a fundamental part of the pre-tenancy due diligence.

#### Mandatory Safety Certificates

* **"Can you please provide a copy of the current Gas Safety Certificate?"** If the property has any gas appliances (including the boiler), the landlord must, by law, have an annual safety check conducted by a Gas Safe registered engineer and provide a copy of the certificate to the tenant.28
* **"Can you provide the latest Electrical Installation Condition Report (EICR)?"** The property's fixed electrical installations must be inspected and tested by a qualified electrician at least every five years. The landlord must provide a copy of this report (the EICR) to the tenant.28
* **"What is the property's Energy Performance Certificate (EPC) rating?"** The landlord must provide an EPC, which rates the property's energy efficiency from A (most efficient) to G (least efficient). By law, a privately rented property must have a minimum rating of 'E'.24

#### Maintenance and Repairs

* **"Who is my primary point of contact for repairs and emergencies, and what are their full contact details?"** This could be the landlord directly or a managing agent. Having a clear point of contact is crucial.27
* **"What is the standard procedure for reporting non-urgent maintenance issues?"** Is there an online portal, email address, or specific phone number to use?.33
* **"What is the typical response time for resolving maintenance requests?"**.41

#### Security

* **"What types of locks are fitted to the main entrance door and to the windows?"**.41
* **"For a shared building, is there a secure entry system, such as an intercom or buzzer?"**.45
* **"What is the general safety and crime rate of the neighbourhood like?"** While the landlord may offer an opinion, independent research is also advised.46

## Section 4: Scam-Proofing Your Search: A Guide to Identifying Rental Fraud

International students are prime targets for rental scams due to their potential unfamiliarity with the local market, the urgency of their housing search, and the fact they are often renting from a distance.47 These scams are a form of psychological arbitrage, exploiting the gap between a student's high levels of stress and their low level of local knowledge. The scammer's strategy hinges on creating a sense of urgency to bypass the student's rational decision-making processes. Therefore, the most effective defence is to impose a systematic, deliberate verification protocol on every potential letting, refusing to be rushed at any stage.

### 4.1 Anatomy of a Rental Scam: Common Tactics

Understanding the typical methods used by fraudsters is the first step in identifying them.

* **Phantom or Copied Listings:** This is one of the most common scams. Fraudsters will copy photographs and descriptions from a legitimate property listing (either a current rental or one for sale) and create a new, fake advertisement for it, usually at a suspiciously low price to attract attention. The property advertised either does not exist as a rental, is already occupied by legitimate tenants, or is not available for rent at all.47
* **The "Landlord Abroad" Ploy:** The scammer will create a compelling but false narrative, claiming to be the landlord but currently living or working abroad for an extended period. This story serves as a convenient excuse for why they cannot conduct an in-person viewing or meet the prospective tenant, thereby forcing all interactions to be remote and creating a pretext for requesting an upfront payment to "secure" the property.47
* **Upfront Payment and Deposit Scams:** This is the ultimate goal of most rental scams. The fraudster will pressure the student into transferring money—disguised as a holding deposit, security deposit, or the first month's rent—before a tenancy agreement has been signed or a proper viewing has taken place. They often employ high-pressure tactics, such as claiming that several other people are interested and that an immediate payment is the only way to secure the property.31
* **Bait-and-Switch:** In this scenario, a highly attractive and well-priced property is advertised to lure in prospective tenants. After the student has expressed interest or even paid a fee, they are told that the original property is suddenly unavailable. They are then offered a different, often inferior and more expensive, property as an alternative.47

### 4.2 The Red Flag Matrix: Your Scam Detection Tool

When evaluating a rental listing or communicating with a potential landlord, certain behaviours and requests should trigger immediate suspicion. The following table acts as a rapid assessment tool to identify these warnings and prescribe the correct course of action.

| The Red Flag (What you see/hear) | Why It's a Red Flag (The Scammer's Motive) | Your Action (What you must do) |
| --- | --- | --- |
| **Pressure to "Act Fast" or Pay Immediately** 48 | The scammer's strategy relies on rushing you into an emotional decision before you can conduct proper due diligence or spot other inconsistencies. | **PAUSE.** A legitimate landlord or agent will allow a reasonable time for decision-making. High-pressure tactics are a classic sign of a scam. |
| **Rent is "Too Good to be True"** 48 | Unbelievably low rent for the area is used as bait to attract a high volume of interest and create a false sense of a "deal" that cannot be missed. | **INVESTIGATE.** Research average rental prices for similar properties in that specific neighbourhood on major property portals like Rightmove or Zoopla. |
| **Refusal of a Live Video Viewing** 48 | The scammer cannot show you the property because they have no legal access to it, or it does not exist as a rental. They will offer excuses to avoid a live tour. | **REJECT.** Insist on a live, interactive video tour. If they refuse or can only provide pre-recorded videos or photos, it is almost certainly a scam. |
| **Request for Untraceable Payment Methods** 47 | Methods like Western Union, MoneyGram, or cryptocurrency transfers are untraceable and irreversible. This allows the scammer to take the money and disappear without a trace. | **STOP.** Never transfer funds using these methods. Legitimate UK rental transactions are conducted via traceable bank transfers to a verifiable UK business or personal account, and only *after* a tenancy agreement is signed. |
| **The "Landlord is Abroad" Story** 47 | This provides a convenient excuse for the inability to conduct viewings and a reason to use a third party or ask for money to be sent for keys. | **BE EXTREMELY SKEPTICAL.** While some landlords do live abroad, this narrative is a hallmark of rental scams. It must be met with a heightened level of verification. |
| **Poor Grammar and Spelling** 48 | Adverts and emails filled with grammatical errors and spelling mistakes often indicate a lack of professionalism and may suggest the scammer is operating from overseas. | **BE WARY.** While not definitive proof on its own, it is a strong indicator that the listing is not from a professional UK-based agent or landlord. |
| **Communication Only via Email or Text** 48 | Scammers avoid phone or video calls to conceal their identity, accent, and location. They prefer the anonymity of text-based communication. | **INSIST ON A CALL.** Request a voice or video call. A refusal to speak directly is a major red flag. |

### 4.3 Verification Protocols: Proactive Defence

Instead of reacting to red flags, a student can proactively filter out scams by adhering to a strict verification protocol.

* **Verify the Agent or Landlord:** A legitimate UK letting agent must be a member of a property redress scheme (such as The Property Ombudsman or the Property Redress Scheme) and a client money protection scheme. Their membership should be clearly displayed on their website and can be independently verified.49 For a private landlord, ask for proof of ownership of the property. This can be independently verified through a simple online search of the HM Land Registry for a fee of £3.49
* **Verify the Property Address:** Use the Post Office's online address finder to confirm that the address provided is valid and formatted correctly.49 Use Google Maps and Street View to examine the property's exterior and its surroundings, ensuring it matches the photos in the advertisement.31
* **Conduct a Reverse Image Search:** Use a tool like Google Images to perform a reverse search on the property photos from the listing. This can reveal if the images have been stolen from another legitimate rental or sales website, which is a definitive sign of a scam.47
* **Adhere to the Golden Rule:** The single most important defence is to **never transfer any significant sum of money**, particularly a tenancy deposit or the first month's rent, until a comprehensive, legally sound tenancy agreement has been received, reviewed, and signed.47 A small, refundable holding deposit (no more than one week's rent) is the only payment that should ever be considered before a contract is in place.

## Section 5: The International Student's UK Accommodation Checklist

This checklist distils the critical information from the preceding sections into a practical, one-page tool. It is designed to be printed and used during the evaluation of each potential off-campus property, guiding the student through a systematic process of inspection, inquiry, and verification.

**The International Student's UK Accommodation Checklist**

Property Details:

Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Landlord/Agent: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Rent Per Calendar Month (PCM): £\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

### **Part 1: Pre-Viewing & Application Essentials**

* [ ] **'Right to Rent' Verified:** I have my UKVI share code and date of birth ready to provide to the landlord/agent.
* [ ] **Guarantor Solution Confirmed:** I have a clear plan for the guarantor requirement:
  + [ ] Applying to my University's Guarantor Scheme.
  + [ ] Using a Commercial Guarantor Service (e.g., Housing Hand).
  + [ ] Negotiated paying rent in advance (with a verified, legitimate landlord only).

### **Part 2: The Virtual Viewing Inspection**

* [ ] **Damp/Mould Check:** Asked to see all corners, ceilings, and areas around windows. No visible signs of dark patches, peeling paint, or watermarks. Asked about musty smells.
* [ ] **Boiler & Water Inspected:** Saw the boiler. Asked for its age and last service date. Asked for hot water to be run in the kitchen and bathroom to check pressure and heating time.
* [ ] **Windows Confirmed:** Confirmed that windows are double-glazed.
* [ ] **Safety Alarms Sighted:** Visually confirmed the presence of working smoke alarms on each floor and a carbon monoxide alarm near the boiler/fuel-burning appliances.
* [ ] **Connectivity Check:** Asked the agent to check their mobile phone signal. Asked about the available broadband type (e.g., fibre).

### **Part 3: Key Questions for the Landlord/Agent**

* [ ] **Total Upfront Cost Confirmed:**
  + Holding Deposit: £\_\_\_\_\_\_\_\_\_\_ (max 1 week's rent)
  + Tenancy Deposit: £\_\_\_\_\_\_\_\_\_\_ (max 5 weeks' rent)
  + First Month's Rent: £\_\_\_\_\_\_\_\_\_\_
* [ ] **Deposit Protection Confirmed:** Landlord has confirmed the deposit will be protected in a government-approved scheme (TDS, DPS, or MyDeposits) and will provide official proof.
* [ ] **Bills Status Clarified:** I have a clear, written list of which bills are included in the rent and which I am responsible for paying separately.
* [ ] **Council Tax Exemption Understood:** Confirmed the property's Council Tax band and understand that I must apply to the local council for a student exemption with a certificate from my university.
* [ ] **Safety Certificates Received/Promised:** Landlord will provide copies of the valid:
  + [ ] Gas Safety Certificate (annual)
  + [ ] Electrical Installation Condition Report (EICR) (5-yearly)
  + [ ] Energy Performance Certificate (EPC) (Rating: \_\_\_) (Must be E or above)
* [ ] **Key Contract Terms Understood:** I have reviewed the draft tenancy agreement and understand the:
  + Tenancy Length (e.g., 12 months)
  + Break Clause (if any)
  + Notice Period required to end the tenancy.

### **Part 4: Final Scam Check**

* [ ] **Viewing:** I have seen the property via a **LIVE** video tour, not just photos or a pre-recorded video.
* [ ] **Verification:** I have verified the landlord's/agent's identity and legitimacy (e.g., redress scheme membership, Land Registry check).
* [ ] **Contract First:** I have a written tenancy agreement to review **BEFORE** paying the main deposit or first month's rent.
* [ ] **No Pressure:** I have not been subjected to high-pressure tactics to make an immediate payment.
* [ ] **Safe Payment Method:** There has been no request for payment via untraceable methods (e.g., Western Union, MoneyGram, cryptocurrency).

**Golden Rule: NEVER transfer a tenancy deposit or rent before you have a signed tenancy agreement.**

#### Works cited

1. International Students and Right to Rent Information - University of Birmingham Intranet, accessed August 20, 2025, <https://intranet.birmingham.ac.uk/student/international/international-students-and-right-to-rent-information.aspx>
2. What is Right to Rent? A guide for tenants - Propertymark, accessed August 20, 2025, <https://www.propertymark.co.uk/professional-standards/consumer-guides/tenants/right-to-rent.html>
3. Right to rent checks | Advicenow, accessed August 20, 2025, <https://www.advicenow.org.uk/get-help/housing-and-homelessness/renting-and-tenancies/right-rent-checks>
4. Right to rent checks: a guide to immigration documents for tenants ..., accessed August 20, 2025, <https://www.gov.uk/government/publications/right-to-rent-document-checks-a-user-guide/right-to-rent-checks-a-guide-to-immigration-documents-for-tenants-and-landlords-accessible>
5. Landlord's guide to right to rent checks - GOV.UK, accessed August 20, 2025, <https://assets.publishing.service.gov.uk/media/6878ea540263c35f52e4dd75/270625_Landlords_guide_to_Right_To_Rent_Checks-.pdf>
6. International Students and Scholars - Community Rentals - UC Santa Cruz, accessed August 20, 2025, <https://communityrentals.ucsc.edu/prepare/international/>
7. If you need a guarantor to start renting - Citizens Advice, accessed August 20, 2025, <https://www.citizensadvice.org.uk/housing/starting-to-rent-from-a-private-landlord/using-a-guarantor/>
8. How does a UK rent guarantor work for international students? - Housing Hand, accessed August 20, 2025, <https://housinghand.co.uk/how-does-a-uk-rent-guarantor-work-for-international-students/>
9. UK Rent Guarantor For International Students: A Complete Guide ..., accessed August 20, 2025, <https://amberstudent.com/blog/post/rent-guarantor-a-guide-to-international-students>
10. What is a rent guarantor and how can I get one? - Student Services Online, accessed August 20, 2025, <https://self-service.kcl.ac.uk/article/ka-01677/en-us>
11. Rent Guarantee Scheme | Current students | Imperial College London, accessed August 20, 2025, <https://www.imperial.ac.uk/students/accommodation/private-accommodation/support-services/rent-guarantee-scheme/>
12. Alternative Accommodation for Students - University College London, accessed August 20, 2025, <https://www.ucl.ac.uk/accommodation/alternative-accommodation-students>
13. Apply for LSE to be your rent guarantor, accessed August 20, 2025, <https://www.lse.ac.uk/student-life/accommodation/private-housing/rent-guarantor-scheme>
14. Guarantor schemes for private accommodation - University of Bath, accessed August 20, 2025, <https://www.bath.ac.uk/guides/guarantor-schemes-for-private-accommodation/>
15. A guide to finding a UK guarantor: for international students - UniHomes, accessed August 20, 2025, <https://www.unihomes.co.uk/blog/a-guide-to-finding-a-uk-guarantor-for-international-students>
16. Get a Rent Guarantor | Housing Hand, accessed August 20, 2025, <https://housinghand.co.uk/guarantor-service/>
17. Housing Hand: Trusted Rent Guarantor Service, accessed August 20, 2025, <https://housinghand.co.uk/>
18. Welcome to RentGuarantor, accessed August 20, 2025, <https://www.rentguarantor.com/>
19. Guarantor Service for Students - Rent in the UK or Abroad - Homeppl, accessed August 20, 2025, <https://www.homeppl.com/tenant/guarantor-for-students/>
20. What to do if you can't find a guarantor | Advicenow, accessed August 20, 2025, <https://www.advicenow.org.uk/get-help/housing-and-homelessness/renting-and-tenancies/what-do-if-you-cant-find-guarantor>
21. How To Schedule an Apartment Tour & What To Know Before You Go - Greystar, accessed August 20, 2025, <https://www.greystar.com/renters-resources/general-guides/how-to-schedule-an-apartment-tour>
22. Finding Student Housing in the U.S. for International Students, accessed August 20, 2025, <https://www.iefa.org/resources/finding-student-housing-in-the-us-for-international-students>
23. Maximize Your In-Person Apartment Tour: Tips for a Successful Visit - RentCafe, accessed August 20, 2025, <https://www.rentcafe.com/blog/apartment-search-2/in-person-apartment-tour/>
24. House-viewing checklist | Home Insurance | John Lewis Money, accessed August 20, 2025, <https://www.johnlewisfinance.com/insurance/home-insurance/house-viewing-checklist.html>
25. House Viewing Checklist & Tips - haart, accessed August 20, 2025, <https://www.haart.co.uk/buying/buying-advice/house-viewing-checklist/>
26. House-viewing checklist - Which?, accessed August 20, 2025, <https://www.which.co.uk/money/mortgages-and-property/first-time-buyers/buying-a-home/house-viewing-checklist-aHBHE1l3AEb9>
27. Questions to Ask When Viewing a Rental Property - Halifax, accessed August 20, 2025, <https://www.halifax.co.uk/mortgages/help-and-advice/renters/questions-to-ask-when-viewing-a-rental-property.html>
28. How to rent: the checklist for renting in England - GOV.UK, accessed August 20, 2025, <https://www.gov.uk/government/publications/how-to-rent/how-to-rent-the-checklist-for-renting-in-england>
29. UK Redditors, what should one check or ask before renting a property here? : r/AskUK, accessed August 20, 2025, <https://www.reddit.com/r/AskUK/comments/tv70jr/uk_redditors_what_should_one_check_or_ask_before/>
30. 15 questions to ask at a rental viewing - Zoopla, accessed August 20, 2025, <https://www.zoopla.co.uk/discover/renting/questions-to-ask-letting-agents-on-a-property-viewing/>
31. Beware of housing scams targeting international students and scholars - Auburn OCM, accessed August 20, 2025, <https://ocm.auburn.edu/newsroom/campus_notices/2023/05/221146-housing-scams.php>
32. The Comprehensive House Viewing Checklist UK - AWH Solicitors, accessed August 20, 2025, <https://awhsolicitors.co.uk/articles/conveyancing/the-comprehensive-house-viewing-checklist/>
33. Off-Campus Housing Spring 2022 Sample Questions that You Should Ask Before Renting an Apartment, accessed August 20, 2025, <https://www.babson.edu/media/babson/assets/student-life/Sample-Questions-That-You-Should-Ask-Before-Renting-an-Apartment.pdf>
34. Questions to Ask the Landlord - Off-campus Living - Penn State Altoona, accessed August 20, 2025, <https://altoona.psu.edu/offices-divisions/student-affairs/off-campus-living/questions-to-ask-the-landlord>
35. About the Tenancy Deposit Scheme (TDS), accessed August 20, 2025, <https://www.tenancydepositscheme.com/learn-more/about-us/>
36. Deposit protection schemes and landlords: Overview - GOV.UK, accessed August 20, 2025, <https://www.gov.uk/deposit-protection-schemes-and-landlords>
37. 11 questions to ask a landlord before renting a house | Ellis & Co, accessed August 20, 2025, <https://www.ellisandco.co.uk/guides/landlord/questions-to-ask-your-landlord-8292/>
38. I'm a student - do I have to pay? - Tower Hamlets, accessed August 20, 2025, <https://www.towerhamlets.gov.uk/lgnl/council_and_democracy/council_tax/Im_a_student_do_I_have_to_pay.aspx>
39. Paying council tax if you're a student - Citizens Advice, accessed August 20, 2025, <https://www.citizensadvice.org.uk/housing/council-tax/student-housing-council-tax/>
40. Apply for a student Council Tax discount or exemption | Birmingham City Council, accessed August 20, 2025, <https://www.birmingham.gov.uk/info/20144/apply_for_a_council_tax_discount_or_exemption/2800/apply_for_a_student_council_tax_discount_or_exemption>
41. 15 Questions to Ask When Touring a Student Housing Property | Rambler ATX, accessed August 20, 2025, <https://www.rambleratx.com/resources/questions-ask-touring-student-housing-apartment/>
42. Electrical Safety Inspections, Explained for Landlords - NRLA, accessed August 20, 2025, <https://www.nrla.org.uk/resources/looking-after-your-property/electrical-safety-inspections>
43. Electrical Installation Condition Report (EICR) Service - LettingaProperty.com, accessed August 20, 2025, <https://www.lettingaproperty.com/electrical-installation-condition-report>
44. Questions to Ask Your Landlord - Rowan University, accessed August 20, 2025, <https://sites.rowan.edu/deanofstudents/ocsr/off-campus-hub/renting-resources/renter-questions.html>
45. Apartment Tours Checklist - Chicago - Honore Properties, accessed August 20, 2025, <https://www.honoreproperties.com/apartment-tours-check-list>
46. 10 Questions to Ask Before Renting a Student Property - Pat Robson, accessed August 20, 2025, <https://www.patrobson.com/blog/student-property-rental-questions/>
47. Smart Renting: How to Spot & Avoid Student Rental Scams - UniAcco, accessed August 20, 2025, <https://uniacco.com/blog/how-to-spot-a-rental-scam>
48. How to Avoid Uni Accommodation Scams| Unite Students, accessed August 20, 2025, <https://www.unitestudents.com/the-common-room/category/student-living/how-to-avoid-uni-accommodation-scams-a-guide-for-uk-students>
49. What accommodation scams are there, and how can I avoid them? - Student Services Online, accessed August 20, 2025, <https://self-service.kcl.ac.uk/article/KA-01267/en-us>
50. Avoid Rental Scams | Graduate Student Housing | Office of Graduate Affairs | Brandeis University, accessed August 20, 2025, <https://www.brandeis.edu/graduate-affairs/housing/rental-scam/index.html>