

## MOVING IN

After you have viewed a property and have decided to take it then there are a number of issues that need to be addressed upon moving in.

### Deposits

It is usual for a landlord to ask the tenant for a returnable deposit at the start of the agreement. This may be equivalent to a week's or a month's rent, or sometimes more. It is not advisable to pay more than the equivalent of two month's rent as a deposit. The Housing Act 2004 has changed the way in which deposits are handled. Where previously a deposit was held by the landlord during the period of the tenancy, Tenancy Deposit Protection Schemes are now in place to hold deposits during the agreement. This should be refunded in full unless the landlord has incurred expense as a result of:

- Unpaid rent.
- Unpaid bills or other charges for which the tenant was responsible for paying.
- Breakages or damage to the landlord's property beyond fair wear and tear.

Always get a receipt for any deposit paid. Your landlord must notify you within 14 days of *taking your deposit, which scheme your deposit is being held in.*

You can check which scheme your landlord has used by looking on following page on the Shelter website:

[http://england.shelter.org.uk/get\\_advice/tenancy\\_deposits/tenancy\\_deposit\\_protection\\_schemes/deposit\\_protection\\_and\\_tenancy\\_deposit\\_schemes](http://england.shelter.org.uk/get_advice/tenancy_deposits/tenancy_deposit_protection_schemes/deposit_protection_and_tenancy_deposit_schemes)

Many disputes occur between the landlord and tenant concerning the refunding of deposits. There are however a number of ways in which you can help to safeguard your deposit:

- Make sure you are clear about which bills you are responsible for paying, for example, who is responsible for paying the Water Rates?
- Always read the electricity and gas meters when you move into a property to ensure that you do not inherit the previous tenant's debt.
- Report any repairs promptly. Failure to do so may lead to further work becoming necessary, for which you could be liable.
- Ensure that you have an inventory of fixtures and fittings in the property and their condition (see below).

These measures are intended to ensure that your stay is as hassle free as is possible.

### Inventories

Many landlords will provide an inventory of fixtures and fittings contained within the property. Check your inventory for inaccuracies such as missing, broken or damaged items. Tell your landlord, in writing, if there are any inaccuracies.

If you are not given an inventory, draw one up yourself. As well as the fixtures and fittings themselves you should note down their condition and also the condition of the property generally. For example, if there are stains on the carpet or burns in the furniture make a note.

If the property is in a poor state of cleanliness when you move in you should tell your landlord, in writing. You could also take photographs of the condition of the property. This will enable you to support your case in the event of a dispute at a later date.

Ask your landlord to sign a copy of the inventory and keep a copy for yourself. Although there is no reason to believe that you will have a problem with obtaining a refund, if you do not take these precautions now it will be too late to do anything if such a situation arises.

## Rent Payments

You should only pay rent to the landlord of the property or the managing agent authorised by the landlord to manage the property on his behalf. Never pay your rent to somebody merely claiming to represent the landlord or to somebody of whose identity you are unsure. If possible, pay your rent by standing order or by cheque, not cash or direct debit (a direct debit can be varied without your consent). Cheques should be written payable to the landlord or agent stated in your agreement. However, it is standard practice for landlords and agents to ask for the first payment in cash.

If you pay rent on a weekly basis, you are legally entitled to a rent book. If you pay rent at other intervals and do not have a rent book, it is advisable to obtain a receipt for each payment. This should state the amount paid and the period of rent it covers. This is especially important if you have to pay in cash.

## Utilities

When you take on a property always find out from the start which bills you are expected to pay. This should be outlined in any agreement that you enter into.

It is a fair likelihood that when you move in to a property it will have been supplied with utilities (i.e. **gas, electricity and water**) previously. The supply may need to be reconnected and you will certainly need to arrange for the account(s) to be placed in your name(s).

Your landlord should be able to tell you who supplies your gas and electricity. Electricity and gas can now be supplied by a whole host of companies (e.g. **you can pay for your gas through your electricity company**). It may be worth shopping around to find the cheapest supplier if you have not been connected previously, or if you wish to try to save some money by changing suppliers. Remember to take in to account the cost of actually connecting to a new supplier. Also, do not make changes concerning the supply of such utilities without consulting your landlord. Ultimately it would be their decision.

You should ask if all the names of those using the utilities can be registered on bills so that you are all liable.

## Electricity

Opening An Account: The account will be registered in someone's name. You will be asked for your previous address. The electricity company will check for any past record of irregular or non-payment. Your landlord should be able to tell you your electricity supplier or you can contact UK Power Networks on **0845 601 4516** who will also be able to tell you.

If the electricity supply is still connected you may simply be able to give the electricity company the meter reading on the day that you move in. In some cases the electricity company may wish to take a reading. If the electricity supply is disconnected you will need to give the electricity company notice of the required connection date. This is usually at least two working days.

Security Deposits: If none of the tenants have previously held accounts with the electricity company a deposit will probably be required. The amount of the deposit will depend on the size of the property and previous usage of electricity at the property. Deposits are refunded after a year provided payment of bills is regular. All companies pay interest on deposits held at the basic rate.

Methods of Payment: There are a number of different ways to pay for your electricity supply dependant on your supplier:

- Direct debit: You will pay a fixed amount each month or quarter based on previous usage at the property. Any balance on the account will be adjusted once a year. There may be a small discount given for payment via direct debit.
- Key Meter: A meter will be fitted in your property, which is operated by a key. This key can be charged up by credits bought from a machine at the electricity showroom or in the high street or over the counter from some shops.
- Monthly Standing Order: This is similar to paying by direct debit, but no discount is offered.

Alternatively you can choose to pay your bill quarterly by cheque, debit card , cash or postal order, by post, at the post office (only in cash), or at any bank. You should not send cash through the post. You should note that payments at the post office or bank may incur a small fee. For further details of payment schemes contact the electricity company.

## Gas

Opening An Account: If the property you are moving into has a gas supply you will need to arrange to open an account with the gas supplier. Your landlord will be able to tell you your gas supplier or you can ring the Southern Gas Networks on **0845 070 1431** who will also be able to tell you.

You should telephone the gas supplier and tell them exactly when you want the supply to start. You should give them reasonable notice of this (i.e., **three or four working days**). You are advised to confirm the arrangements in writing and to keep a copy. If you are a new customer you may also have to complete a customer information form. Where a group of you are sharing a flat or house it is a good idea to ask for all your names to be on the account. The gas supplier may ask for your previous address and will check for any past record of irregular or non-payment.

Providing the existing pipes are sound and no repairs are necessary all that your gas supplier will need to do is take a meter reading either when the previous occupant moves out or when you move in. Your gas supplier will then be able to calculate how much gas you use from then on. If the gas supply in the property is turned off it may take up to three weeks to turn it back on.

Security Deposits: You may be asked for some form of security before your gas supplier will supply you with gas if for example, you have a poor payment record, you are a new customer who cannot give proof of your last address or simply because the property is rented.

Security may mean you have to pay a cash deposit, you join a gas payment plan or a prepayment meter is fitted. Where a cash deposit is made, interest will be paid on the amount. The deposit is normally refunded after twelve months. You should note that a deposit is not a payment towards your bills. If you do not pay your bill the gas supplier may still cut off the supply!

## Methods of Payment:

- Quarterly bill.
- Monthly direct debit or quarterly equal payments. (Is useful to spread payments out & avoid a costly winter bill)
- Prepayment meter. This will usually mean that your gas costs more, but you will be paying for it as you use it.

You can usually pay your gas bill in any of the following ways:

- At your bank (**there may be a charge**), at another bank (**you will have to pay a charge**), by post, or at a post office, by cash, cheque or debit card. You may also have the option of paying your bill online. Your supplier will give you information about making online payments.

Further information on these schemes can be obtained by phoning the telephone number on your gas bill.

If you have difficulty paying your gas bill, or any other bill, you should contact the organisation concerned as soon as possible in order to try and resolve the problem. The longer the debt is left the more difficult it will be to deal with it.

## Water Rates

**Liability:** Whether or not you are responsible for paying water rates will be dependent on your agreement with your landlord. If there is nothing stated in your tenancy about water rates you will not be liable to pay them. Similarly if you have a verbal agreement with your landlord and nothing about water rates was stated at the beginning of the agreement you should not be liable to pay the water rates.

However many tenancy agreements now state that the tenant is liable for paying the water rates. If this is the case you should ensure that you only pay for the period of your tenancy/ occupation.

**Opening an Account:** If you are responsible for paying the water rates you will need to advise the water company of the date on which you took up residence. For most addresses in London your supplier will be Thames Water. You can contact their Customer Centre by telephone on 08459 200 888.

**Supply:** In most cases the water supply will already be turned on when you move into a property. However occasionally it may not be if, for example, the property has been empty for some time. If this is the case you will need to open the main stop valve. In most cases the stop valve is inside the building, under the kitchen sink or in the airing cupboard. In some cases the stop valve may be in a box in the front garden or drive and in a few places, in the public footpath. You will need a special long handled key to operate it. If you need further assistance or advice you should phone the Customer Centre on the above number.

**Methods of Payment:** Unless your water is metered the amount charged will be a standard amount related to the property. You can choose to pay:

- For the whole year in advance on 1 April.
- For six months in advance on 1 April and 1 October.
- By instalments (**contact Thames Water for further details about this**).

You can pay your bill in a number of ways:

- At a bank (**if you pay at a branch of the National Westminster Bank, this service is free of charge**).
- At a post office (**a small charge will be made**).
- By post to the water company.
- By direct debit.

**What To Do If A Leak Occurs:** In the event of a leak or a burst pipe you should shut down the water system and stop the water from entering the property. It is advisable to find out where the stop valve is before an emergency occurs. You should inform your landlord of what has happened in order that any necessary repairs can be carried out. For further advice in an emergency you should telephone the Customer Centre on the number given above.

## Telephone Services

As with the utilities, there are many companies that can supply you with telephone services in your home. Often a property will already have a phone connection and it may be cheaper to merely open an account with the current supplier. Again, check with the landlord before changing any supply to a different company. There are now many companies offering telephone, internet and television packages. It's a good idea to shop around for the most suited deal for you.

When you find a company you like you will be required to place the account in your name and may also be asked for a deposit, especially if you have not had a telephone bill in your name previously. New connections may take up to a week but if there is already a line in the property then it will generally be quicker to get reconnected.

A range of payment options are available dependent upon which supplier you are with. Many suppliers increasingly prefer payment to be by direct debit but payments by other forms are also generally accepted.

## Council Tax

You may or may not be liable to pay Council Tax. For further details see our information sheet entitled 'Council Tax'. This will tell you if you are liable or not.

If you are liable the Council Tax department at the local Council will give you details of payments due. Again there are a number of options in terms of making payments (e.g. **direct debit, post office counters, cheque**) which you local council tax department can explain to you.

If you have any more questions please get in touch using the options below;

**Student Accommodation Team**  
**Estates and Facilities - University of Westminster**  
**101 New Cavendish Street**  
**London W1W 6XH**  
**Tel: +44 (0)20 7911 5817**  
**Fax: +44 (0)20 7911 5037**  
**Email: [studentaccommodation@westminster.ac.uk](mailto:studentaccommodation@westminster.ac.uk)**  
**Webpage: <http://www.westminster.ac.uk/study/student-accommodation>**