



University of
CUMBRIA

A photograph of a young woman with long red hair, smiling and looking upwards. She is wearing a denim jacket and holding a folder. Another person is visible behind her, also smiling. The image is framed by a white curved border.

STUDENT HOUSE HUNTING GUIDE



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WHAT TO CONSIDER



Who would you like to live with?

It's important not to rush the process and to allow time to establish the right group of housemates. New properties are advertised regularly, giving you plenty of opportunities to explore your options. By taking your time with the house hunt, you can focus on finding compatible housemates and building a clear wish list for your ideal property. Waiting a little longer may also present opportunities to secure lower rents later in the year.



What is your budget?

Make sure you review your finances and establish a clear budget before you begin your search. If you choose a property where bills are not included, remember to factor utility costs in addition to your rent. On average, these are likely to range from £22-£35 per week, depending on the size of your household.



What area would you like to live in?

Do some research into the different areas of Cumbria to decide which location best suits your needs. Think about factors such as distance from university, as well as access to local shops, gyms, and other amenities.

FINANCES

Rent will make up a significant portion of your budget, but it's important to also plan for additional expenses such as food, transport, course materials, and utilities (if these are not included in your rent).

If you are finding it difficult to manage your finances, you can contact our University Money Advice Team or Students' Union Advice Services, who can provide guidance and support to help you.

There are a number of useful apps and online tools available to help you manage your money and build strong financial habits while at university.



* blackbullion

Apps such as Blackbullion offer practical guidance on budgeting, saving, and financial wellbeing, along with tailored resources to help students develop confidence in managing their finances.

Rent Calculator - Save the Student provides clear, student-focused advice on budgeting, reducing costs, and making the most of your money throughout your studies.

SAVE THE STUDENT!

In addition, budgeting apps like Monzo, Emma, or Money Dashboard can help you track spending in real time, set savings goals, and stay on top of your weekly and monthly budgets. Using these tools can make it easier to plan ahead and avoid unexpected financial pressure during term time.

Council Tax

If you're a full-time student you will be exempt from paying council tax. To declare your student status you must complete a form online so that you don't get chased. Just visit [Welcome to Cumberland | Cumberland Council](#) For Carlisle, [Welcome to Westmorland and Furness | Westmorland and Furness Council](#) for Ambleside, Barrow, <https://www.lancaster.gov.uk/> for Lancaster



FINDING THE RIGHT 'HOME FROM HOME'

Once you've established your budget and decided who you want to live with, you can follow these simple steps to find and secure the right student home for you.

Step One

Search on the Cumbria Student Pad Website (www.cumbriastudentpad.co.uk). Provides list of available properties by verified landlords.

Step Two

Book your viewings and make sure you know what to look out for when looking round properties

- Try to view several different properties with a range of landlords so you can compare your options.
- Go prepared with a list of questions to ask during each viewing.
- Check carefully for any maintenance issues, including signs of damp or mould.
- If possible, speak to current tenants, as they can offer valuable insight into the property and how it is managed.
- Don't be afraid to ask questions or seek clarification—remember, you are the paying customer and should never feel pressured into signing anything that doesn't feel right or fully understood.

Step Three

Look online to check other tenants' reviews, Google reviews are also a useful tool to see how other people have found the landlord or agent.

If you're satisfied after completing these steps, you're ready to sign your agreement and can start looking forward to your new home!



REMEMBER! TENANCY AGREEMENTS ARE LEGALLY BINDING SO YOU CANNOT BACK OUT ONCE YOU HAVE SIGNED



REPAIRS

Repairs should be carried out promptly and within agreed timescales, depending on their priority level:

Priority 2
Urgent repairs: Problems such as boiler failures or a broken shower, or any defect affecting tenants' comfort or day-to-day living. These should be completed within 5 working days of being reported.

Priority 1
Emergency repairs: Issues such as flooding, fire, or structural damage that present an immediate risk to health and safety. These should be resolved within 24 hours of being reported.

Priority 3
Routine repairs: Minor issues such as a damaged wardrobe or general wear and tear. These should be completed within a reasonable timeframe, typically within 28 working days of being reported.

Customer service should be professional, transparent, and fair, with all tenant enquiries responded to within reasonable timeframes.

CONTRACTS

Deposits

Some landlords may require a deposit when you sign for a property. By law, this cannot exceed the equivalent of five weeks' rent, and it must be protected in a government-approved tenancy deposit protection scheme.

The three authorised schemes are:

- [Tenancy Deposit Scheme \(TDS\)](#)
- [Deposit Protection Service \(DPS\)](#)
- [MyDeposits](#)

Make sure you are informed about which scheme your deposit is being protected under. Tenant Fees Act 2019

Landlords should not ask you to pay any additional fees when you sign a contract. You can find more info on what landlords can charge here ([Tenant Fees Act - GOV.UK](#)).

Guarantors

A guarantor is someone who is asked to guarantee that the rent is paid and will take financial responsibility if it is not. Some landlords will ask for a guarantor. If you don't have one, University of Cumbria work in partnership with [Trusted Rent Guarantor Service | Housing Hand](#), who can act on behalf of a guarantor.

THE RENTER'S RIGHTS BILL

The Renters' Rights Act 2025 was passed in November 2025 and will bring changes to how tenancies are structured and managed.

These changes will begin to take effect from 1 May 2026 and will therefore apply to tenancies for the 2025/26 academic year, as well as all future agreements.

The Act will impact the wider private rented sector. However, the rules relating specifically to student tenancies are more complex, and the way in which students are affected will depend on their landlord type. The Government's Guide to the Renters' Rights Bill is available here ([Guide to the Renters' Rights Act - GOV.UK](#)), but we have summarised the key points in a clear and accessible way to help avoid unnecessary jargon and confusion.

Future Tenancies & Notices

For all tenancies that commence after 1 May 2026, Landlords and Providers (*unless exempt from the Act*) will have to issue an Assured Tenancy. This means that:

- The contract can no longer be for a fixed term .
- Tenants can decide when they want the tenancy to end by giving at least two months' notice (formally informing your landlord that you want to end the contract).
- Landlords will need to have a reason to evict a tenant.

New Rights for students in non-exempt accommodation

Once the Act comes into effect a tenant with an Assured Tenancy:

- Will be able to terminate their contract by giving at least two months' notice.
- Will be able to pay monthly if they choose to (unless other terms were agreed before 1st May 2026).

Once the Act comes into effect a landlord:

- Won't be able to request more than 1 month's rent upfront regardless of whether you are from the UK or overseas. (NB: this does not apply if you signed your 2026/27 contract before 1st May 2026).
- Can only increase the rent by issuing a Section 13 Notice.

* Student-specific Notice Type

The Government has agreed an exception for Landlords of student HMOs (House in Multiple Occupation) which allows them to give student tenants notice in order to get the property back for a new group of students for the next academic year. This notice will be known as a Ground 4a notice and your landlord must advise you at the start of your tenancy that they intend to use this by issuing a written statement. If your landlord intends to use this Ground, they will need to give you at least 4 months' notice and specify a date between June and September that they wish you to leave (gain possession).

University Halls

These changes do not apply to university-managed accommodation. This is because they are exempt from the legislation and generally use licences or common law tenancy agreements.



MOVING IN

What to expect

Getting ready to move into your new student home? Exciting times ahead! Here are a few things to keep in mind before moving day:

- Check what your housemates are bringing—there's no need for six air fryers in one kitchen!
- If you're planning to bring a car, make sure you check whether a parking permit is required so you can avoid any unexpected fines.
- Check your bin dates on your local council website to stay on top of waste collection, and agree a rota with your housemates for putting the bins out.
- If you're moving in August/September, remember that landlords and agents may have had a busy turnover during summer. It may take a few days for them to get round all properties, so while it's absolutely fine to follow up politely, please be patient if things take a little time.
- Heres to happy house sharing!

When you move into the community—typically into a student house—you won't be living alongside students alone. You'll be part of a diverse neighbourhood that may include families, older residents, and working professionals.

While most students live harmoniously within their communities, occasional issues can arise. Fortunately, much of this can be prevented through considerate behaviour and good communication. You can find tips on being a good neighbour and getting to know your local area via our Students Union Advice Team, as well as by following on social media for more guidance.

FIND OUT MORE

Email: accommodationadmin@cumbria.ac.uk

Visit: cumbria.ac.uk/accommodation

