

QUESTIONS and ANSWERS

Rev17.08.24

CLIENT MONEY PROTECTON:



INDEPENDENT REDRESS :



DEPOSIT PROTECTION with My Deposits:



Longest Running Member ULHS (24 years)



NATIONAL RESIDENTIAL LANDLORDS
ASSOCIATION



CALL us now on 02072437000 or direct hotline for students : **+447973615161**

WHATSAPP <https://wa.me/+447973615161/>

Register with us: <https://www.ambermarsh.co.uk/register.php>

QUESTIONS and ANSWERS



WHY SHOULD I USE AMBER MASRH?

- 1 - **26-year** record-breaking member with the University of London housing service.
- 2 - **NO UK guarantor** required for International Students
- 3 - **Only one weeks rent to secure a property**. Then time to pay balances.
- 4 - many flats will either have ZERO DEPOSIT OPTIONS or approximately on average two-week damage deposit.
- 5 - **Safeagent Member**
- 6 - member of the **Property Ombudsman**
- 7 - **LOOK NOW - START SEPTEMBER**



8 - PRIVATE ACCOMMODATION and NOT STUDENT HALLS

9 - We understand the needs of our students because we only rent to students.

10 - WHATSAPP & ZOOM VIEWING AVAILABLE

11- **WE DO NOT CHARGE FEES for a NEW TENANCY**



Do you Charge FEES?

Amber Marsh **DO NOT CHARGE FEES** - You can see the fees on our website, next to the displayed rental amount in the link that says "fees apply" - You can see as many properties as you want and there is no charge to view them. There are no hidden extras such as credit check fees or inventory fees etc.... All fees MUST by law be displayed - under the Consumer Rights Act, all lettings' agents must make clear what their charges are or face fines of up to £5,000. See Allowable charges: <https://www.ambermarsh.co.uk/documents/Amber%20Marsh%20Fees%20Schedule.pdf>



Do you have SINGLE CONTRACTS or collective JOINT & SEVERAL Contracts?

This Varies from property to property. You should always check to see the liability of the rent if someone defaults in their payment.

Generally, most contracts for groups are joint and several except for larger HMO (House in multiple Occupation) where we generally give single contracts with individual rent liability. Joint and Several contracts mean that should any one person named on the contract default in their rental payment, the remaining tenants are still fully liable for the entire amount of rent, including the share of the person who has not paid.



How long are your contracts? 9 Months? or 1 or 2 Years?



All our contracts are for a fixed period of 12 or 24 months.... but you can have a **Break-Reassignment clause** added to your contract.



SO, WHAT HAPPENS IF YOU NEED TO LEAVE?

Do you have a **BREAK CLAUSE** or **REASSIGNMENT CLAUSE**?

The contracts are usually **FIXED** for one or two years but most of our landlords will allow you to “**RE-ASSIGN**” your contract and break it in this way. This means that if you decide to leave before the end of the official end-date of the contract, then you can find someone to take over your contractual responsibility for the contract.

Any such replacement can **NOT** be **UNREASONABLY REFUSED** by the landlord or the remaining contract holders. This will be subject to the replacement tenant being of an equal or higher standing in terms of references etc and if the same **STATUS**.

You and your flat mates would **ALL** always remain liable for the rent, and you personally would continue to be liable for your portion of the rent **until a replacement is found**.



DO INTERNATIONAL STUDENTS NEED A UK GUARANTOR?

OUR INTERNATIONAL STUDENTS are **NOT** required to have a UK GUARANTOR or to **PAY ONE YEAR UPFRONT**. The majority of our students are from abroad (e.g., China, Malaysia, Singapore, Hong Kong, Vietnam, Brunei and Europe.) We fully understand the problems and barriers that you are facing whilst trying to secure decent accommodation with a Trusted source.



What is a **GUARANTOR**, and will they guarantee the **WHOLE House**?

A guarantor is the person that will guarantee your rental payment in case you do not pay your rent. This person usually is a family member, or it could be an uncle or auntie or even a family friend.



We will accept guarantors from abroad but in rare cases not from some countries - If you do not have a UK guarantor then do not worry, but we will usually take more months at the end of the contract if one is not available. It is NOT unusual for agents and landlords to request six months or even one year's rent up front when you do NOT have a UK guarantor. However, do not worry we will not be doing this.

We only ask your guarantor to guarantee YOUR portion of the rent.... why should guarantors, guarantee someone else in the house when they do not even know them!?



CAN I LOOK FOR A PROPERTY NOW BUT START RENTING IN SEPTEMBER?

Yes we specialise in the STUDENT renting market and 99% of our contracts start and end in September since most of our contracts are for a fixed one or two-year contract.



I SAW SOME REALLY CHEAP PROPERTIES ON-LINE, ON OTHER WEB SITES... ARE THEY REAL?

You must be careful online as there are a lot of Rogue Landlords and Agents that lure you with insane offers that simply do not exist. Fortunately, we have been associated with the ULHS for 24 years and are very well known to the department. Go with your gut feel when you see a property that seems too good to be true. You need to check that it exists and speak to the registered owner where possible.

Remember that things are NOT always how they seem to appear and “you get what you pay for” especially when you deal with an UNKNOWN AGENT OR LANDLORD. - It's all about the PRICE vs COST theory:

You may decide to rent a flat, that on the surface, seems cheaper from an agent - However, do you want to pay the PRICE, or do you want to pay the COST? They are NOT the same, as OUR price is fixed BUT the long-term COST of renting from an unknown landlord or Agent can be a hidden and unbearable expense It is the added COST of a bad landlord It is the added COST of a landlord not doing repairs..... It is the added COST of a landlord not providing you with the basics that you need such as a desk, a chair, a lamp..... It is the added COST of poor relationship with the landlord.....It is the added COST of you cringing, each time you put that key in the front door of your rented property as you are not happy.....



Our PRICE is one time, but it is the cost over your whole tenancy period that you must take into account. We have been registered and associated with the University of London for a record breaking TWENTY-THREE years. Its better the devil you know, and REPUTATION is everything!



CAN YOU OFFER ALL BILLS INCLUDED:-)??

ALL INCLUSIVE OPTIONS are available in some properties giving you less hassle with administration of setting up utility accounts and potentially awkward internal accounting between flat mates - All options are subject to a fair use policy. You must confirm all details of what is included with the landlord. It will usually include gas water and electric but exclude broadband and council tax unless stated. There will be a fair use policy. (Full time students in education within the UK are exempt from council tax liabilities - subject to approval)



Do I HAVE TO DECIDE TODAY or very QUICKLY if I find a place that I like.?

As you have, realised the market is extraordinarily strong now as it is the busiest time of the year with lots of international students coming into the country with a last-minute panic. Regrettably, you may be faced with making decisions quickly and Failure to act quickly may result in you losing the place. You must weigh up whether to wait and keep looking or take something that you think will be suitable for you right now. It's a question of hedging your bets but this could backfire, and I'd hate to say there is famous words "sorry it's gone."



Can I WHATSAP you as I live abroad and its expensive to call.??

YES ABSOLUTELY! <https://wa.me/+447973615161/>



As I generally always have my phone on me and for the fastest response (and it is easy) would you mind if we kept in touch via “WhatsApp” which is also the cheapest and most convenient way to keep in touch - especially from abroad.... and talk for free.

Click here <https://wa.me/+447973615161/> or use my mobile number +447973615161 to connect. <http://www.whatsapp.com/download/>



What will I need to SECURE / RESERVE and HOLD a property?

We will require a ONE WEEK HOLDING FEE to secure any of our properties. The property will not be held, or paperwork started for you, unless it is received. There is a “deadline for agreement” which is 15 days from the date the holding fee is received. This date can be shortened or extended but only by mutual agreement in writing. It will be much less if the moving-in date is imminent.

Any money that you give will be offset against the rent in advance and deducted from the first payment of any rent due.

The usual funds that are required, are 5 WEEKS damage deposit (sometimes less!) plus prorata days for the FIRST month’s RENT IN ADVANCE (RIA) and last FULL MONTHS RIA plus any remaining days RIA at the end of the contract. If you do not have a UK guarantor then we usually take more RIA at the END of the contract.

It is NOT unusual for agents and landlords to request SIX MONTHS RIA or even ONE YEAR RIA up-front when you do NOT have a UK guarantor. However, do not worry WE WILL NOT DO THIS. Once the reservation fee has been paid and contracts signed, all remaining balances are paid within the “deadline for agreement date” - though THIS CAN SOMETIMES BE DELAYED OR EXTENDED to give you more time to pay. (THIS MUST BE AGREED IN WRITING By the landlord or agent).

In all circumstances, balances must be paid before moving-in unless agreed in writing. Be aware that once the reservation fee has been paid, there is a risk that you may not get it back depending on the reasons. There are circumstances where you will NOT get a refund such as- if you change your mind - or you do not complete by the “deadline for agreement date” - or withdraw from the tenancy-you don’t take all reasonable steps to enter the tenancy- you fail a Right-to-Rent check - you provide materially significant false or misleading information - you fail to sign the tenancy agreement within the deadline for agreement date.





Are your properties **STUDENT HALLS** or **PRIVATE ACCOMMODATION??**

All of the properties provided by Amber Marsh are **PRIVATE** residential units and **NOT STUDENT BLOCKS** or **STUDENT HALLS**. Our students prefer not to be in student halls as it can be very intrusive and noisy. You will get your own private accommodation and communicate directly with your landlord or managing agent.



Are you a **LANDLORD** or an **ESTATE AGENT?**

Here is the big secret - Remember that we need **YOU**, as much as you need us :-)
We are not your typical agents as we are predominantly landlords.



Can we meet you on **ZOOM?** - this is all far too rushed for me :-)

Absolutely

Please let me know when you and your group are free to have a face-to-face via zoom so that I can get a better understanding of what the group requirements are.

It is always better to talk 'in person'.

Alternatively, just WhatsApp us.

CALL us now on +44(0)7973615161 or +44(0) 207 2437000 or

WHATSAPP us <https://wa.me/+447973615161/>

Register with us: <http://www.ambermarsh.co.uk/register.php>





How can I contact you after the fair is over? Can I call you for advice?

You can call me at any time (Student Hotline +447973615161) for any advice or feedback that you need. (Even if you found a place through another agent or landlord). I will be happy to advise you as best and impartially as possible. In the meantime, be wary and careful of potential scams on the Internet. If it's too good to be true, then it probably not!! It always helps to get a perspective from a professional within the industry who is known and recognised and exists :-)



What information will I need to start renting from you?

After giving a holding fee to secure a property and when signing electronically, it will help tremendously to have your documents **READY** to **UPLOAD**. (Save them onto your mobile or desktop computer or even use the camera on your phone)

You will need:

- 1- your PASSPORT or DRIVING LICENCE
- 2 - proof of VISA (if applicable) ...contd
- 3- Proof of BANK ACCOUNT
- 4- STUDENT CARD or ACCEPTANCE LETTER
- 5- Landlord reference
- 6- Personal reference
- 7- PASSPORT STYLE PHOTO
- 8- Proof of HOME/BASE address.

GET ALL OF THE ABOVE READY.



DocuSign

Do i have to come to the office to sign Contracts??

NO - it's all electronic and you can sign from the comfort of your own home.

Your contracts etc will be sent to you by email to SIGN ELECTRONICALLY using DocuSign. INSTRUCTION VIDEO on DocuSign: <https://docusign.wistia.com/medias/lm7j5njxic> - you should also look at the USER MANUAL : <https://support.docusign.com/articles/How-do-I-sign-a-DocuSign-document-Basic-Signing>

The DocuSign system allows you to sign documents electronically, quickly, and simply - literally in minutes!! It's safe, secure, and legally binding. Protecting your data is our priority and when documents contain extremely sensitive information, you cannot afford to take risks. That is why we offer BANK-GRADE SECURITY and operations through DocuSign. Their comprehensive approach ensures the security, privacy, compliance, and enforceability of your DocuSign transactions. - all matters should be completed within seven days of us sending you the documents.



What is a FLAT SHARE??

A flat share is where two or more people live in a property together. Each person usually has their own bedroom. Where the property is a house, the term is usually house share (although flat share is often used for both).



Do you rent to SINGLES who are not in a group?

Yes of course :-) There are more singles than there are groups.

We 'generally' prefer to rent whole houses and not just a room within a property. We can try and offer you a room, or even 2 rooms if there are 2 in your group, within any of our properties. Call me to ask about room availability.

HOWEVER, I would like to strongly recommend that you concentrate on forming and creating your own housing group as this will give you an increased chance of getting a property together - besides, you become the leader of the group then.



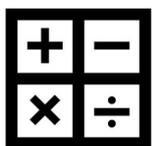
Do not worry, there are far more singles looking for property and you are not on your own. You can create your own group & have access to any of our properties. I would suggest going to your local schools, university, class, or faculty Facebook page and advertise on there. You can even visit the accommodation office at your university to try and get more people.

Another option is to advertise on spare room or accommodation for students (AFS). You should place various notices on the corridors within your university and place strategically placed adverts in key locations (By the bar!). Once you have a group, I can offer you a far greater variety of properties at a more competitive rate than just taking one room.

26_{years} How long have you been Associated with the University of London Housing Service?

To ease your mind and for your extra comfort and security, Amber Marsh and its associates are registered with the University of London Housing Service (ULHS) for a record breaking 24 years.

Info : <https://g.page/Amber-Marsh-Students?share> We also belong to the Property Ombudsman Scheme, Safeagent and NALS (National Association for Letting Service) and NRLA National Residential Landlords Association - Thus giving you further peace of mind and security to know we are a known and recognised entity, that has been dealing with the student and graduate market for a very long time.



How do you calculate the monthly rent? –

RENT RATES: The prices that are quoted on the web site are for the WHOLE property and are quoted as POUNDS PER WEEK. For example, if it states £300, then the rent for that WHOLE property will be £300 per week.

If it can accommodate two people, then you would divide the rent by 2 so it would be £150 per week EACH.

BEWARE! And remember to calculate your monthly rent correctly!! £100 per week is NOT £400 per month as there are 52 weeks in a year and not 48! The monthly rent in the UK follows a set convention: So, the MONTHLY RENT will be the Weekly price (e.g., £100) x 52 (number of weeks in a year) to give you the rent for the WHOLE year and then DIVIDE BY / 12 months in a year) to get a monthly price. So, £100 X 52 / 12 = £433. 33 per month.



Effectively some months have four weeks in them, and some have slightly more with the average being 4.33 weeks. If you pay monthly, then it is averaged out so that you pay the same each month rather than having to change it each time that the number of weeks (days) in a month change.



I want to WALK to University so do you have properties near my Uni?

When choosing your home, the priority is always to be as “NEAR” as possible and “WALKING DISTANCE” - however this may SUBSTANTIALLY add to the cost, so you must consider going further out and the travelling time it takes to the University. If you have GOOD CONNECTIONS and a relatively QUICK COMMUTE to school, then THAT should be your priority (ignore the Zones) - do not necessarily worry about how FAR but worry about HOW QUICK and the TRAVEL TIME.

There are cases where it takes longer from zone 1 to central London University than it does from zone three, to the same university! So, concentrate on travel times and quick you get there. ... besides, even if you lived on the doorstep of university, you would still need to pay for transportation when you visit your friends or go shopping or go to the West End etc. You can check your journey times on the official TFL (transport for London) website as this tends to be more accurate than Google Maps as it is the official app for the train and bus timetables. Log in on <https://tfl.gov.uk/plan-a-journey/>.

Register with us: <http://www.ambermarsh.co.uk/register.php> - Simply call us and see how much faster we respond to you than other agents.



I have a LOW BUDGET - Can you help?

We understand that you are spending a LOT of money on rent, however as you have probably now realised, that it does not go extremely far in London and is also considered to be a relatively low rent/budget by Central London standards. To keep budgets down, and to give you a wider choice of property, then I am afraid that someone in the group will probably have to share a room and/or convert the lounge into another room, to accommodate your budgets. ... or travel further out - When choosing your home, the priority is always to be as “NEAR” as possible and “WALKING DISTANCE” - however this



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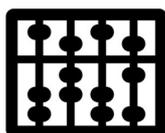
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ALL INCLUSIVE OPTIONS are available in some properties giving you less hassle with administration of setting up utility accounts and potentially awkward internal accounting between flat mates - All options are subject to a fair use policy. You must confirm all details of what is included with the landlord. It will usually include gas water and electric but exclude broadband and council tax unless stated. There will be a fair use policy. (Full time students in education within the UK are exempt from council tax liabilities - subject to approval)



Are Pets Allowed?

IF the landlord gives their consent. In such a case where pets ARE allowed, you generally be asked for a greater deposit and agree to have the property disinfested and professionally cleaned when you leave. it will also have to be stated within your contract. Thank you for asking about this issue before renting a property with us, especially since it is quite a sensitive issue with many landlords.



How much are the bills on a typical Rental?

A common question is how much the bills are. Well, how long is a piece of string There are NO guarantees ... The University of London says that you should budget roughly 5 to 10 pounds per person per week. ... It could be more ... It could be less! Bills are not included unless stated, and even then, you should confirm this with the Landlord before you sign contracts.