



International students and housing

If student housing is complicated for home students, the private rented sector presents yet more challenges for international students. In addition to the difficulties in securing a house, particularly due to guarantor requirements, international students also have to navigate seemingly constantly changing and often confusing immigration laws. This briefing will consider how students' unions can support their international students with finding appropriate accommodation and navigating their way around guarantor requirements. It will also cover rental fraud and how to lobby your institution to act as a guarantor.



Introduction

International students have to go through a myriad of different checks and regulations before they even arrive in the country. Many are not aware of the additional requirements that may be asked of them as they try to enter the private rented sector, nor of the further hoops they are likely to have to jump through should the measures contained within the Immigration Bill come into effect.

Institutions may think that their only responsibility to international students ends at the campus boundary. However there are a range of activities institutions and students' unions can undertake to help make housing that bit easier for international students.

Renting pre-arrival

International students who want to secure accommodation before they arrive in the UK can be presented with an array of challenges. One of the key issues is that it is almost impossible to assure themselves of the quality of accommodation from abroad, and can be challenging to ensure that an offer is genuine. NUS advises students to always view properties in person wherever possible, but this is not always practical for international students – particularly those who need to secure housing as a condition of entry.

NUS has been working alongside the National Landlords' Association to encourage accommodation offices to proactively inform new international students of the risk of fraud when transferring large sums of money through services such as Western Union. We have also provided [online advice](#) on our website supported by the 'Devil's in your Details' campaign.

Students' unions can promote this information themselves, as well as working with their institution to ensure that this information is promoted in pre-arrival information for students. You may also want to provide a list of reputable local landlords and agents.

Guarantors: what's the problem?

Many landlords ask students to provide a 'guarantor'. A guarantor is a person who takes on the financial liability of a tenant if they fail to meet their contractual commitment to the landlord to pay rent. Generally, landlords require this person to be a UK-based homeowner and this means that a large proportion of international students, as well as a sizable group of home students are unlikely to be able to meet this requirement.

This theoretically leaves two options for international students. The first is to try to find someone who is willing to act as a guarantor. This is unlikely to be possible for most, given that not only does this person take on responsibility for the person they are 'guaranteeing', but for the entire joint tenancy if they have a shared contract with others.

The other option is to negotiate with the landlord to pay a significant sum of money in advance; often this can be around six months to a year's worth of rent. This is likely to be very difficult for most international students, particularly given the already high cost of a UK education and visa constraints on working hours. Paying up front can also have an impact on their ability to negotiate later on.

This can push international students away from the private rented sector, and into other options which generally do not include this requirement. The most common is to live in purpose-built accommodation, which is generally much more expensive than the private rented sector (see [recent NUS research](#)). The other is to live with a live-in landlord as a lodger, where guarantors are not generally required. This can work for some, but means that students are unlikely to be able to live with other students, and may therefore feel isolated.

Overall, therefore, guarantor requirements result in a limiting of choice and agency for international students in relation to housing.

Institutions as guarantors

The guarantor issue is not just a problem for individual students, but also presents a problem for institutions. While there a number of moral reasons for an institution to implement a guarantor scheme, there is also a business case for putting one in place. Having a significant group of students who are unable to access their chosen type of housing is likely to be an issue for the reputation of both the individual institution, as well as education in the UK more broadly. Additionally, it may be a disincentive to recruitment if housing is perceived to be too much of a challenge.

It can therefore be legitimately argued that it is in an institution's interest to act as a guarantor in order to attract future international students to study at that institution. However this doesn't mean an institution will be favourable to acting as a guarantor as it means that they will be financially liable for a large number of students.

While students' unions should be aware that convincing the institution is a significant hurdle, there is a precedent for guarantor schemes. UCL, Goldsmiths, Royal Holloway, York and Kent already operate guarantor schemes for their students.

In lobbying for a guarantor scheme, officers may want to emphasise that these institutions have largely experienced no significant financial loss as a result. You may therefore want to encourage your institution to consult with colleagues elsewhere on how their schemes have worked. Some institutions might also be interested in running a scheme for a trial period to see what the impact is.



Things to consider...

If your institution is potentially interested in implementing a guarantor scheme there are a few important things to consider that you may want to interrogate in the formative stages:

- Would the scheme be open to anyone without access to a guarantor or only specific groups e.g. excluding first years, or home students?
- Would there be a limit to the number of students who the institution could guarantee each year and if so is this a reasonable number? If the institution wants to start small, a commitment to review this the following year could be a good compromise.
- Will they cap the maximum amount of monthly rent they will guarantee and if so, is this realistic given market rents?
- How will decisions be made on who is eligible? Be wary of anything too subjective about who is 'deserving' as opposed to who is in need.
- What will the terms and conditions be for students? Are these fair and reasonable, or are they overly onerous?
- Will there be a fee to use the scheme and if so, is this set at a reasonable level i.e. to cover administration, rather than to make a profit?
- How will the institution deal with students who fall into rent arrears and therefore require the institution to meet their rental obligations? There may be some unfortunate crossover here with your institution's approach to academic sanctions for non-academic debt i.e. withholding a degree until students have settled their debt. This practice is widely considered to be unjust and is currently being investigated by the Office of Fair Trading (see [here](#)).

The Immigration Bill

You may have heard about the government's plans to introduce immigration requirements for private landlords, contained within the Immigration Bill. The proposals would require all landlords and letting agents to assure themselves of any prospective tenant's immigration status before offering a tenancy. This would be in addition to identity and credit checks which are likely to already be in place.

NUS [responded to the consultation](#) on this legislation, arguing that this would be likely to make the private rented sector an even more unwelcoming and challenging place for both international and home students alike. NUS is also concerned that this may result in discrimination on the part of landlords and letting agents, in relation to both nationality and ethnicity. If this is rolled out, it is possible that some international students will be pushed towards rogue landlords who are less concerned about legal requirements.

There has been some pressure on the government to change its course on this issue, and there is a strong chance that if the legislation comes into force, it will only be on a pilot basis in the first instance. However, this is certainly something for students' unions to keep their eye on as a potential future issue. If the requirements do come into force in your area, you may want to lobby your institution to ensure that they provide timely confirmation of study letters, as these are being considered as possible alternative proof of immigration status in lieu of other documents.

This briefing forms part of a series, which will be released by NUS throughout the year to help students' unions develop their work on key housing issues and campaigns.