

what is a guarantor and what are my options if I cannot find a suitable guarantor?

It is quite common for a landlord/agent to request a guarantor when you rent a room or property outside of the campus.

what is a guarantor?

A guarantor is someone who agrees to pay your rent if you are unable to. A guarantor may also be liable for other costs such as damages to the property.

who can act as my guarantor?

Many students ask a parent or family member to act as their guarantor but your guarantor can be any person who meets the criteria of the landlord/agent.

Most landlords/agents will ask that your guarantor is an adult who lives and works in the UK. Your guarantor may also need to be a home owner and/or give permission for a credit check.

guarantor liability

If you are renting a property with other students then you may be asked to sign the same tenancy agreement.

This is a 'joint' contract and you and your housemates are equally responsible for payment of rent and damages.

A guarantor on a joint contract could be asked to pay all of the rent, not just your share. Your guarantor may want to seek professional advice before signing their section of the agreement.

Ask your landlord/agent if your guarantor's liability can be limited to just your rent, or request an individual agreement.

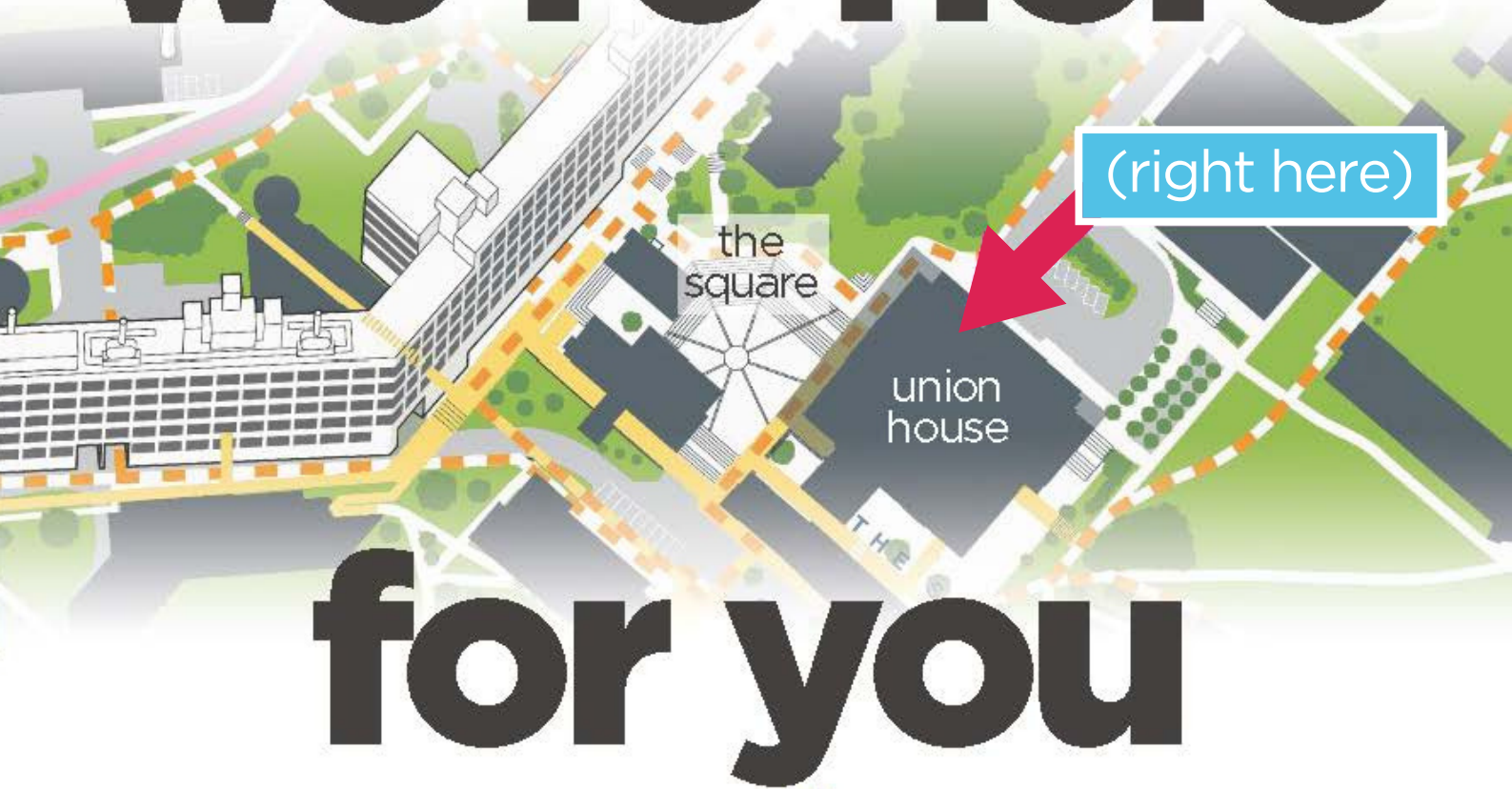
what if I don't have a guarantor?

There are a variety of reasons why it might not be possible to find a suitable guarantor. It may be that your family are unable or unwilling, you no longer have a relationship with your parents or are an international student with no-one who is UK resident to ask.

You may wish to consider these alternatives:

- **Payment of rent in advance:**
The amount requested will vary but you may be asked to pay rent for the whole contract. Try to negotiate and ask to split the payment into three or four instalments.
- **Private Company:**
Some private companies will act as your guarantor in return for a fee. Research the company, look at reviews and read all of the terms and conditions before signing up.

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