

# University of Durham

Key Facts Document  
for all Students



# What is a Guarantor?

A Guarantor is a requirement that many landlords and letting agencies insist upon whenever you are renting a new property (most commonly found when renting in shared houses). They can typically be your parent or guardians who agree to cover your rent if you are unable to pay it, having a guarantor gives your accommodation provider extra reassurance to rent to you.

## Who can be a Guarantor?

Finding someone to act as UK Guarantor can be difficult obstacle when renting in the privately, as there are several requirements that a guarantor must meet:

- Must be aged between 18 to 75
- Have a good credit history
- Be a UK resident
- Be able to pay your monthly rent

That's why we at the University have partnered with Housing Hand, the UK's leading Guarantor service to help students who struggle to find a qualifying guarantor.

## What is the service?

Housing Hand will act as your guarantor if you are unable to provide one when renting from your accommodation provider. Housing Hand will cover the rent and any other obligations outlined in your tenancy for a minimum of 6 months to a maximum of 12 months.

**You must renew for the Housing Hand service once your guarantee has expired after your 12 month tenancy.**

# The Benefits



## Find your new accommodation

Don't have a place yet? Use the Housing Hand [House Finder Service](#)



## Get your guarantor approval

Apply now at Housing Hand and follow their easy step by step guide



## Accepted then Move in

Once you've completed your online application, Housing Hand will stand as your guarantor.

For more information you can visit our [Knowledge Base](#).

## What is the cost?

The Universities partnership with Housing Hand means that you can get the service at a discounted rate, you can pay the fee upfront (5% of annual rent) or in monthly instalments (5.5% of annual rent).

## Am I eligible?

Housing Hand covers all students regardless of your study, whether you are from the UK or abroad they can be your guarantor!

You must ensure that your accommodation provider is happy to accept Housing Hand. Don't worry we work with 1000s of student housings, letting agents and private landlords and if we don't we are more than happy to introduce them to Housing Hand.

All they ask is that you provide them with some documentation and a co-signer.

A co-signer can be a parent, or guardian from the UK or abroad, they are a second point of contact if we are unable to get hold of you and are responsible for you meeting your obligations outlined in your tenancy agreement.

# What documents?

## Student

For a student they must provide the following documents:

### Proof of Study in the UK

Student ID, an acceptance letter from the University or UCAS acceptance letter detailing the start and end date of the course and name.

### Proof of Photo ID

A copy of your passport, driver's license or a national ID card.

### Proof of Residential Address

A utility bill or bank statement stating name and address valid within in the last 2 months of the date of the application.

*Please note that expired documentation will not be accepted, all documents provided must be valid.*

## Co-Signer

A co-signer must provide the following documents:

### Photographic ID

Passport, driver's license or a national ID card.

### Proof of Residential Address

Utility bill or bank statement showing name and address less than 2 months old.

For more information about co-signers and the documentation you'll need to provide visit the Housing Hand website

[Click Here](#)



# What happens if I can't pay my rent?

If you fall behind on your rent, you'll need to contact Housing Hand and Durham University immediately to discuss your options.

Housing Hand will pay out for your rental arrears, but you will need to set up a repayment plan with them directly. They ask for clear and constant communication with their Defaults Department, they are here to help and so are we.

You can contact the Housing Hand Defaults Team directly on [default@housinghand.co.uk](mailto:default@housinghand.co.uk) or via telephone on +44(0)207 205 2625 or speak to a member of the team at Durham University.

## Get in touch



+44(0)207 205 2625



[team@housinghand.co.uk](mailto:team@housinghand.co.uk)



[www.my.housinghand.co.uk/register?code=durhamuni](http://www.my.housinghand.co.uk/register?code=durhamuni)

