

# POLICY PROPOSAL

Policy number 2016/17-3
Passed on 8th December 2016 at policy round

## TITLE: GUARANTOR SCHEME

PROPOSED BY: INTERNATIONAL STUDENTS' ASSOCIATION (ISA)

SECONDED BY: ROMANIAN SOCIETY

#### INTRODUCTION

One of the SU's Top Ten in 2014/15 was developing a housing guarantor scheme for international students (the actions taken towards this can be found here: http://bit.ly/2fwQDY5). Unfortunately, it did not have the desired result. Since then, there has been no real follow-up on the Guarantor Scheme and the issue keeps getting backtracked.

Increasing housing issues due to the university student intake and recent legislations (e.g. Right To Rent) mean that international students, as a smaller, and therefore more vulnerable, group face more barriers than most home students and are more likely to be discriminated against.

It is unacceptable to have homeless students. It is unacceptable to invite students to study in the UK and neglect their well-being. It is unacceptable that letting agencies and private landlords are more reluctant to rent to students who do not have a UK guarantor.

Consequently, we want to avoid future backtracking of this issue affecting students who do not have anyone eligible as guarantors, in order to facilitate their renting process.

#### **REASON FOR CHANGE**

#### Considering

- 1. Students who cannot provide a UK based guarantor need to pay about 6 months' worth<sup>1</sup> of rent up front
- 2. There are more than 6.000 international students enrolled at the university who would potentially benefit from a Guarantor Scheme
- 3. The universities, which currently employ the Guarantor Scheme include:
  - University College London<sup>2</sup>
  - Cardiff University<sup>3</sup>
  - University of Edinburgh<sup>4</sup>
  - University of York<sup>5</sup>
  - London School of Economics<sup>6</sup>
  - Queen Mary University of London<sup>7</sup>
  - University of Kent<sup>8</sup>
  - SOAS<sup>9</sup>

- Goldsmiths University<sup>10</sup>
- University of Essex<sup>11</sup>
- University of Surrey<sup>12</sup>
- University of Brighton<sup>13</sup>
- 4. Home students from low income families whose parents' income is insufficient or who are care leavers are also vulnerable without a Guarantor Scheme

## Bath Students' Union recognises that

- 1. International students already face financial difficulties posed by the visa requirements and higher tuition fees, as well as the lack of a maintenance loan
- 2. Their position is made even more precarious by the large sum they must pay at the beginning of the tenancy if they do not have a guarantor, which can cause a lot of stress to them and their families, ultimately affecting their academic performance and well-being
- 3. The same burden applies to those from disadvantaged backgrounds, placing a further barrier between them and Higher Education
- 4. A large number of international students are unaware they require a guarantor until they are faced with the task of finding private accommodation for their second year
- 5. The university prides itself with being "one of the universities at the forefront of internationalisation"<sup>14</sup> and sets to have an "inclusive campus community that values the individual and supports the realization of their potential"<sup>14</sup>; especially in the post-Brexit state of uncertainty, the university has to show more efforts towards inclusivity, tolerance and acceptance the Guarantor Scheme will be an impactful step

### THE PROPOSAL

#### Bath Students' Union will

- 1. Run more research in order to find data to support this case
- 2. Continue lobbying the university in following years until a Guarantor Scheme is implemented and at least 50% of the students using it are satisfied with its form
- 3. Encourage the University to raise awareness of the issue for international students before coming to the University whilst making housing information for international students more accessible on bathstudent.com
- 4. Ensure that one of the priorities of the student group focusing on housing, that is being put together by the Community Officer, will be to come up with ideas for a plan to support students struggling to find guarantors in the interim

#### REFERENCES

- 1. https://goo.gl/2ettfj
- 2. <a href="https://www.ucl.ac.uk/current-students/money/bursaries/financial-advice-and-upport/AccommodationHintsandTips">https://www.ucl.ac.uk/current-students/money/bursaries/financial-advice-and-upport/AccommodationHintsandTips</a>

- 3. http://blogs.cardiff.ac.uk/studentlifecu/guarantor-scheme-for-care-leavers-and-estranged-students/
- 4. <a href="http://www.ed.ac.uk/student-funding/current-students/guarantor">http://www.ed.ac.uk/student-funding/current-students/guarantor</a>
- 5. <a href="https://www.york.ac.uk/students/accommodation/accom-help/guarantee-scheme/">https://www.york.ac.uk/students/accommodation/accom-help/guarantee-scheme/</a>
- 6. http://www.lse.ac.uk/lifeAtLSE/accommodation/privateHousing/LSERentGuarantorScheme.aspx
- 7. <a href="http://www.arcs.qmul.ac.uk/students/finances/bursaries-grants-scholarships/international-rent-guarantor-scheme/index.html">http://www.arcs.qmul.ac.uk/students/finances/bursaries-grants-scholarships/international-rent-guarantor-scheme/index.html</a>
- 8. <a href="https://www.kent.ac.uk/accommodation/more-info/staff-list/">https://www.kent.ac.uk/accommodation/more-info/staff-list/</a>
- 9. https://soasunion.org/housing/guarantors/
- 10. http://www.gold.ac.uk/students/financial-support/rent-guarantor-scheme/
- $\textbf{11.} \ \underline{\text{https://www.propertyinvestortoday.co.uk/breaking-news/2016/1/university-of-essex-signs-up-to-rent-guarantor-scheme-for-international-students}$
- 12. <a href="http://www.surrey.ac.uk/currentstudents/accommodation/international-guarantor-scheme/">http://www.surrey.ac.uk/currentstudents/accommodation/international-guarantor-scheme/</a>
- 13. https://staff.brighton.ac.uk/ahs/docs/Guarantor%20Scheme%20FAQ%202015.pdf
- 14. <a href="http://www.bath.ac.uk/about/organisation/strategy/index.html">http://www.bath.ac.uk/about/organisation/strategy/index.html</a>