

Removing the Rent Guarantor Barrier

Blueprint for a #HomeAtUniversity

The Big Idea

Imagine finding the perfect place to live... and then being told you can't have it because you don't have a guarantor.

For many students, that's a temporary hurdle. For others, it's a complete blocker.

The Big Idea behind Room 4 of the Blueprint is simple:



Students should be able to access housing without being excluded by the rent guarantor requirement.

Why This Matters

Most landlords, purpose-built student accommodation providers, and some university halls tenancies require a guarantor – usually a parent or guardian who can cover unpaid rent or damages. But for care-experienced and estranged students, that person often doesn't exist.

This can lead to:



Being rejected from accommodation



Paying more for limited alternatives



Increased risk of unsafe or unstable housing



Barriers to moving into housing at all



Housing access shouldn't depend on who you can call for help.



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What Good Looks Like

When this room is “built”, students have real routes into housing – not dead ends.

Strong approaches include:



University-backed rent guarantor schemes



Partnerships with alternative rent guarantor providers



Clear, early information about what a rent guarantor is, and options



Support navigating the student rental market



The key shift: From “you need a guarantor” to “we’ll make sure this isn’t a barrier.”

In Practice: What Universities Are Doing

Across the UK, universities are stepping in to remove this barrier:

- ✓ Providing full and clear information about rent guarantors on their websites
- ✓ Providing rent-guarantor services for students who require them
- ✓ Prioritising care-experienced and estranged students in fee-free arrangements with commercial rent guarantor providers
- ✓ Removing the rent guarantor requirement in halls of residence they own or commission

Schemes vary – but the principle is consistent: no care experienced or estranged student should be locked out of housing, or be financially penalised, because of their circumstances.



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What to Watch For

Even when effective schemes exist, some barriers can still remain:

Criteria like not including 1st years, requiring a co-signer, or paying extra admin fees

Poor signposting and resulting low awareness among students at their point of need

A design and language that reflects a focus on international students with differing needs



Removing the barrier means offering a solution and making it accessible, visible, and inclusive.

What This Means For SU Officers

This is a clear, practical area for change.

Ask your institution:

? Do we require a rent guarantor for university halls?

? Do we offer a rent guarantor scheme?

? Who can access it, who can't, and for what types of housing?

? Do students know about it early enough and does it have a cost

? What happens if a care-experienced or estranged student doesn't meet the criteria?

And importantly:



Highlight real student experiences of being blocked from housing



Identify hidden barriers in eligibility or awareness



Push for system-level solutions, not case-by-case fixes



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Key Takeaway

This isn't just about paperwork. It's about:

Access

Fairness

And whether students can fully participate in university life



A #HomeAtUniversity shouldn't depend on having a rent guarantor.



Next: Room 5

Published: August 2026 / Next Update: August 2027

The Unite Foundation is a CIO registered in England + Wales 1198601 / Scotland SCO51987

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