Introduction:

Our guide aims to provide you with all the advice and information you need, to have a great and safe experience living in the local community. Living in private sector accommodation offers a great deal of independence and freedom. However, it is important to ensure that your lifestyle does not give neighbours cause for complaint. You are ambassadors for Cambridge University.

If you are looking at rental properties whilst still abroad: our advice is to book short-term accommodation initially while making appointments to view longer-term possibilities once you are here. You are strongly advised not to accept, make a payment or sign any paperwork for accommodation in the private rented sector before you have seen it. Be aware of scams whereby a supposed ‘landlord’ or ‘agent’ asks you to transfer money to reserve a property without seeing it. It may transpire that the property either does not exist, or is not owned by the person requesting the payment. If you are new to the area, make sure you have somewhere to stay for the first few days while you are looking for something more permanent. For details of bed and breakfast and short stay accommodation take a look at our Short-term Accommodation guide available on New Students Signpost.

Alternative accommodation websites:

All students are recommended to register with the University Accommodation Service (www.accommodation.cam.ac.uk/) in the first instance – in order to make full use of their services. Whilst it doesn’t run a Housing Accreditation Scheme, the Cambridge City Council does: https://www.cambridge.gov.uk/content/accredited-properties.

- The Cambridge Accommodation Notice (www.brettward.co.uk/canb/) is a local website where people can advertise and search for property.
- www.yell.com
- www.propertyfinder.com
- www.property.cambridge-news.co.uk/news/rental/
- www.accentproperty.com/
- www.rentright.co.uk/cambridgeshire/cambridge/letting-agents.aspx
- www.findaproperty.com/
- www.cambridgepropertydatabase.co.uk/
- www.virtualet.co.uk
- www.upmystreet.com
- www.rightmove.co.uk/
- www.gumtree.com/

Remember that there are restrictions on how far from the city centre you can live, (Graduates 5miles and undergraduates 3 miles from Great St Mary’s church). Rent levels vary depending on different factors, such as distance from the town centre and public transport links. Do you want a convenient location for pubs, shops and the campus? Are there good public transport links? Can you get home safely?
If you are interested in looking for shared accommodation, consider the following:

- **Who do you want to live with?** Sharing a house brings out people's irritating little habits - the inability to wash up or operate a vacuum cleaner, for instance. The smallest issues can become significant. Consider the possibility of your cosy house for four becoming a cramped house for five or six, as various friends and partners start moving in unexpectedly. Equally, sharing a house with friends can be brilliant; just take care. Don't rush into sharing a house with people you don't know really well.

Signing a contract too early can leave you tied to sharing with people you don't really want to, and if you fall out before you are due to move in, you may well not be able to get out of your contract. Choose the right people to live with and you'll have a great time together. Before signing anything, spend time discussing what you all want out of your year as housemates.

- **Is the gender balance right?** It is generally acknowledged that mixed gender houses operate better.

- **Do all bedrooms have to be the same size?** If not, who will have the small rooms and will there be rent differences?

- **Do you want specific facilities?** For example, a shower, bath, multiple bathrooms, bike storage, double glazing, separate living room and kitchen area? Do you all want the same? Do you all want the same type of property? Do you all want the same contract length period?

**What type of property are you looking for?**

- **Shared student houses:** students rent a room in a house sharing the kitchen, bathroom and toilets. These can range in size, and the number of people they can accommodate.

- **Bedsits/studios:** are generally one room properties with kitchen and bedroom in one room, with an attached bathroom. These are ideally suited to individuals but can be isolating. In bedsits, a bathroom and toilet may be shared with other residents.

- **Self-contained flats:** normally contain a separate living/kitchen area, bedroom and bathroom. These are suitable for individual lets or for couples. Lodgings are where a room is rented in a home in which the landlord lives. Generally, kitchen, bathroom and common areas are shared, although this can vary along with the services provided. This can be a slightly cheaper option, but remember you are living in someone else’s home and living by their rules.

- **Housing Accreditation Schemes:** the aim of these schemes is to improve the overall standard of accommodation available to students. Schemes are in place in Cambridge If you would like to know if a property you are interested in is accredited, please contact the City Council: [https://www.cambridge.gov.uk/content/accredited-properties](https://www.cambridge.gov.uk/content/accredited-properties).
House hunting tips:

- **Individuals:** When looking to secure accommodation to live on your own, look through the list for flats or bedsits on our Alternative Accommodation Guide. Alternatively (if you are willing to share a property) look for landlords who will let rooms in a property individually, or who are advertising that they have one room remaining.

- **Couples/two person groups:** Sometimes a landlord advertising a ‘shared house for three’ will be willing to let to two at a negotiable rent; don’t be afraid to ask them if they will consider this option. Alternatively you could consider taking two individual rooms or bedsits within one property.

- **Families:** If you are looking for family accommodation let please contact the local council’s housing department. Contact details can be found at the back of this guide.

- **Groups:** It is generally more difficult to find self-contained properties for couples and houses with six or more bedrooms. Most houses are for four-five students.

- **Lodgings:** If you are on a strict budget, consider lodgings as these may be a cheaper option, but they do involve living in someone’s home. If you consider this option, take note of the following points:
  - Water use and laundry
  - Normally rent covers one shower per day.
  - An agreement should be reached as to how many baths/showers are allowed and when they may be taken.
  - The landlord is usually responsible for the laundering of bed linen, but personal laundry may not be included.
  - Laundry facilities may be offered, sometimes at an extra charge.
  - Telephone
  - Permission should be obtained from the landlord for use of the telephone to receive incoming calls or make outgoing calls.
  - All outgoing calls must be paid for.
  - A phone card or charge card may be cheaper when making outgoing calls.
  - Always check with the landlord if you can use the telephone.
  - Be courteous
  - On occasions when a late night is expected, it is helpful to advise the landlord in advance.
  - Most landlords will allow visitors, but it is a good policy for them to be introduced to the landlord first.
  - If you would like to have an overnight guest, agree this with your landlord in advance.

*Respect for a landlord’s property and their right to privacy is essential if harmonious relations are to be maintained.*
Arranging a viewing:

Once you have seen an advert that interests you, contact the landlord and arrange a viewing. Remember to ask for a house number.

- After making an appointment to view:
  - Keep to the agreed time
  - If you are delayed, call the landlord to explain
  - If you are unable to attend a viewing always inform the landlord
  - Never call at a property unannounced, as this could disturb existing tenants.

Tip: For your personal safety, always inform friends where you are going and try not to view a property on your own.

- Go in the daytime in order to have a good look at the front and back streets and the outside of the house. Visit the area after dark with someone to ensure that you feel comfortable in the area at night.

- This property may be your home for the next 12 months and you need to be safe and secure.

- Remember to assess fire safety and security issues, as well as the quality of the furniture and ‘cosmetics’ when viewing properties. All furniture and furnishings provided in rented properties must comply with fire safety regulations. Beds, mattresses, sofas, easy chairs, etc must all be fire retardant – it is advisable to check for labels to make sure these items are compliant.

- All multi-occupied dwellings should have mains wired smoke detectors, and fire doors are also necessary in certain properties.

- Additionally, landlords should provide copies of gas safety certificates annually, and electrical test inspections periodically. An energy performance certificate must be provided every ten years (unless the property is significantly altered). Many landlords may hold a NICEIC certificate which proves that the property has had an electrical installations check within the last five years. Although this is recommended, it is not a legal requirement.

- Take your time to look at each room in turn and try to not allow the landlord to rush you. Be prepared to ask the landlord questions – and expect adequate answers! If the current tenants are there, ask them about the property.

- Please review our property viewing checklist (available on the New Students Signpost) which you may find useful, along with important questions to ask the landlord.
After the viewing:

Do not rush into making a decision or signing for the first property you see. Ensure you have time to think things through and talk in depth with those you are looking to share with. Request to re-visit the property if you want to.

- Make sure the property is safe:
  - Houses in Multiple Occupation (HMO) – Landlords letting the largest HMOs (those on three or more storeys with five or more people in two or more households) must apply for a mandatory licence. Some councils may choose to license landlords with smaller HMOs as well. If you are sharing with a group of friends, each of you will be classified as a single household.
  - A public register of HMO licences available via the local authority means that you can find out which HMOs are licensed and who manages them. This should help you find good quality accommodation.
  - Gas Safe Register – Carbon monoxide from gas appliances kills on average 30 people a year. It is essential that you ensure your landlord can provide a Gas Safety Certificate if there are gas appliances in the property.

All appliances must be inspected annually. Ensure you ask to see the certificate.

- Energy Performance Certificate – The Energy Performance Certificate (EPC) gives tenants information on the energy efficiency of their property. This grades the building’s energy and carbon emission efficiency from ‘A’ to ‘G’. ‘A’ is the most efficient and the average rating to date is ‘D’. A rating of ‘E’ to ‘G’ will invariably mean the house is more costly to run.

Landlords are only required to produce an EPC for a property that is self-contained, and the certificate is then valid for 10 years. However, an EPC isn’t required when a tenant rents a room with shared facilities.

Understanding costs:

- Rent:
  - How much is the rent?
  - Does it vary between different rooms in the house? Is this clearly documented?
  - Are any bills included in the rent (gas, water, electricity, television licences, Internet and telephone)? How much are they likely to be?
  - When and how is the rent payable?

Ensure that you are not being overcharged for rent by comparing rental costs with other similar properties in the area. You are responsible for paying the rent. Ensure you know how often the rent is due and the amount to be paid. Rent is normally paid in advance and may be due weekly or monthly. You are expected to pay the full amount due, without the landlord having to ask for it.
To avoid any misunderstanding, a receipt for payments made should be given with the date on which they are made, and the periods to which they refer. If you are paying by direct debit, always keep copies of your bank statements proving that the amount has been paid.

- **Retainer rent:** This may apply if you stay in lodgings. If you are returning to the same lodgings after the Christmas and Easter vacations, you may be asked to pay a retainer rent. If such a rent is chargeable, agree this with the landlord before you move in.

- **Bills:** Ensure you can afford the property. If utilities (gas, water, electricity) are not included, allow for the cost of bills. Utilities may cost between £8.00 - £12.00 per person, per week. Budget for a television licence if a television is going in a property, along with telephone and Internet costs. If possible, ask the landlord or previous tenants about the utility costs.

- **Television licence:** If televisions are going to be in the property a television licence will be required. One licence may cover multiple televisions in a shared house, depending on your letting agreement. See www.tvlicensing.co.uk for more information.

- **Insurance:** The landlord’s insurance will not normally cover your personal belongings for loss or theft, so you should make your own arrangements. Look around to find the best insurance package for you. The Students’ Union and University Accommodation Services Office may have further information. It may also be possible to obtain cover under your parents’ contents insurance.

- **Council Tax:** Properties occupied wholly by full-time, registered students will be exempt from Council Tax payments for the duration of their course. (Council Tax may be charged by the local authority if your occupancy contract is longer than the dates on your course exemption certificate). A Council Tax Exemption Certificate can be requested from the Tutorial Office via your Personal Information page on our website (Current Students). It is important to note that if any person living in a shared house is not a student the property will become liable for Council Tax.

- **Typical landlord charges could be:**
  - Contract/’admin’ fee (drawing up of the contract)
  - Reference checking fee
  - Finders’ fee.

Always ask for a comprehensive list of all the fees that landlords charge to tenants. If they are making too many charges, go elsewhere.
Understanding deposits:

Landlords will normally ask for a deposit if you accept a property. The amount will vary, but is usually the equivalent of four to six weeks rent. Ensure you know how much the deposit is and what it is for. Understand when the deposit is payable and when you will get the deposit back, as well as circumstances when the landlord is entitled to keep some or all of the deposit.

- **Damage deposits**: Generally damage deposits are paid and returned at the end of the tenancy. If you cause any damage to the property or have rent arrears or outstanding bills at the end of the tenancy, then the landlord may be entitled to keep some or all of this deposit. If deposit money is retained, the landlord will have to fully justify why they have done so. All deposits taken by landlords for Assured Shorthold Tenancies must be protected under a Tenancy Deposit Protection Scheme. Tenants should ask their landlord about the details of the scheme before an agreement is signed, and any money handed over. The landlord is required within 30 days of the tenancy start date to provide details about how your deposit is protected.

- **Tenancy Deposit Protection** is designed to ensure:
  - You get a decision as to how much of your deposit is going to be returned within ten days from the end of the tenancy. Any part of the deposit kept back at this stage will remain protected used dispute is resolved. The exact arrangements depend on the type of scheme used.
  - Any disputes between you and your landlord will be easier to resolve.
  - Landlords who do not protect tenancy deposits may have to pay their tenant back three times the original deposit.
  - Should you disagree with the landlord keeping any of the deposit at the end of your tenancy, you will need to lodge a dispute with the appropriate Tenancy Deposit Protection Scheme. For further advice on resolving disputes please visit: [www.direct.gov.uk](http://www.direct.gov.uk).

Those with Licence Agreements are not protected by the Tenancy Deposit Protection Scheme and if a return of deposit is disputed, you may have to take specialist advice.

- **Holding deposits**: A holding deposit is paid to the landlord to hold the property for you. Generally once you have paid a holding deposit the landlord should not then show the property to other prospective tenants. Essentially you should be paying to get ‘first refusal’ on the property. If you subsequently decide not to take the property you will lose this holding deposit. You should only pay a holding deposit if you are fairly sure you want the property. This will ensure the landlord will not offer the property to anyone else.

You also need to carefully check the holding deposit agreement. In some cases, it could actually commit you to taking the property even before you have signed a tenancy agreement.

*Whichever type of deposit you pay, you should always obtain a receipt which states the amount paid and that it is a returnable deposit. Keep the receipt safe as you may need to refer to it at a later date.*
Understanding contracts:

Many of the terms in a written agreement for accommodation are laid down in law, and by signing an agreement you are bound by its terms for the duration. You should understand the agreement before signing. If necessary, request to take a copy away and seek professional advice.

Ensure the contracts include the following and that you understand and agree with them:

- The start date of the tenancy
- The end date of the tenancy
- The amount of rent
- If the rent varies between different rooms, ensure this is clearly documented
- The dates on which rent should be paid
- Any terms which deal with reviewing the rent
- The length of contract
- Deposit details
- Responsibilities and expectations of tenants
- Responsibilities and expectations of the landlord
- Notice period and how this can be given.

If any improvement works are due to be undertaken prior to the commencement of the agreement, ensure these works are added on to the contract stating they will be completed before you move in.

*Please note that many landlords insist on a 12 month contract – even if your course is 9 months you will be liable for 12 month’s rent.*

Types of Contract:

- **Assured Shorthold Tenancies (AST):** Assured Shorthold Tenancy Agreements are the most common. These can be made for a specific ‘fixed’ period of time. For instance, one academic year, but they will not usually be made for a period of less than six months. You cannot give notice to leave early during the period of the contract, unless such a clause is included in the contract. At the end of the initial fixed period, AST’s normally become Assured Periodic Tenancies.

- **Joint Assured Shorthold Tenancies:** Most students have joint tenancy agreements. A joint tenancy agreement is where all the tenants enter the same agreement rather than having a separate agreement with the landlord. Such agreements mean that each tenant is ‘jointly and severally’ liable for the rent of the full property, as well as the bills, deposits and any other charges. If tenants leave before the end of the fixed term, then remaining tenants could be liable for the ongoing rent.

- **Individual Assured Shorthold Tenancies:** This means that you are only liable for the rent for your room but have a joint right of access to all the joint facilities of the property (i.e. bathroom, kitchen etc).
- **Licence Agreements:** This type of contract occurs where a landlord agrees to provide some form of attendance or service that requires them (or a nominated person) unrestricted access to your room for things like cleaning service, rubbish removal or linen changes.

- **Excluded Occupier:** If you share accommodation with your landlord, either in their home as a lodger or in a converted property where you and the landlord live in different parts of the building, you will be an excluded occupier. In such a case, your rights will be reduced.

- **Verbal Agreements:** These are not recommended, but if entered into, can be legally binding. All details need to be clearly outlined at the beginning of the tenancy. This will need to include rent amounts and payments, tenancy dates, terms and conditions, deposits, responsibility for bills etc, otherwise problems and disputes can arise later.

**Understanding credit checks:**

- **Credit checks and references:** Generally landlords want to attempt to ensure that you are going to be good tenants. This may involve a credit check on your past finances, and a reference from a previous landlord. If you are moving out of University managed accommodation, we can provide a reference if you have been a good tenant, your rent is paid up-to-date, and has been paid correctly.

- **Guarantors:** Guarantors may be your parents, a family member, friend or guardian. This means they state that they are prepared to pay your rent if you don’t pay it. Usually landlords require that the guarantor is based in the UK. Also, the guarantee should state that it will only last for a set period of time and should set a limit on how much the guarantor can be asked to pay. It is important that a guarantor ensures that they have only guaranteed the rent for their named person rather than for the whole household.

If you are not able to offer a UK-based guarantor, you may be asked to pay a higher amount of rent in advance.

**Moving in:**

- **Inventory:** It is essential that you have an accurate record of the condition of the property when you move in. If you don’t, you could experience problems at the end of the tenancy with getting your deposit back.

An inventory is a list of contents/furniture provided in the property. You should ensure that you receive one upon the commencement of your contract. It should be used at the end of your tenancy to help determine whether you are entitled to a full or part refund of your deposit. Some deterioration is allowed (i.e. fair wear and tear).

If not provided, do your own inventory the day the tenancy starts (you should also take photographs), ideally with the landlord who should also sign and date the documents. You should both have a copy.
If the landlord is not there, send it off to them with a polite letter asking them to confirm that they accept it is a fair record of the contents and condition of the property. Keep copies of both the letter and inventory.

List every item on the inventory. If something does not work, note that as well and ask for the landlord to repair it. On the inventory, note general cleanliness and condition, marks on walls, carpets and mattresses, along with damage to kitchen worktops etc.

**Registering with the utility companies:** When you move into the property, if you are liable for bills, you will need to arrange for the supply of electricity, gas or telephone to be transferred into your names. It is advisable that you register with each company in all of your names and not just one person. This ensures that all of you are responsible and should a late payment be made for whatever reason, you will all be held accountable for it. If you are unsure about how to do this, just ask the landlord or the University’s Accommodation Service.

On the first day your tenancy starts, take all meter readings and write them down. Then register with the related company and give them your initial reading. This ensures that you do not end up paying for any gas or electricity used by the previous tenants.

**Security:** Student occupied properties can be more vulnerable to burglary, so security should be a priority. Make sure doors and windows are secured when no one is in and consider leaving a low energy light on.

If you vacate the property for Christmas or Easter, take computers and other valuables with you. Remember to insure your personal belongings, and register your belongings on the ‘Immobilise’ website: www.immobilise.com.

For further information on security and crime reports on areas, you can also visit: www.localcrime.direct.gov.uk and www.upmystreet.com.

**Understanding obligations:**

We want you to have a positive experience living in the private rented sector. To help ensure this happens, you need to know who is responsible for what.

**Responsibility of your landlord:**
- Keeping in good repair the structure and exterior of the house, including drains, gutters, and external pipes.
- Keeping in good repair and proper working order, the installations for the supply of water, gas, electricity, sanitation (including basins, sinks, baths and sanitary conveniences), and for heating rooms and heating water.
- Undertaking non-urgent repairs within 28 days. Urgent repairs such as plumbing or sanitation should be completed within one or two days. If the fault is not corrected within a reasonable period of time (dependent upon the nature of the disrepair) then seek advice from the Students’ Union, University Accommodation Service or the Citizens Advice Bureau.
• Providing a rent book if required (e.g. where the rent is paid weekly).
• Providing you with the landlord’s full name and address.
• Providing you with a copy of the valid current Gas Safety Certificate.
• Allowing you to ‘peacefully enjoy’ your accommodation.
• Landlords have the right to enter the property at reasonable times to carry out the repairs for which they are responsible and to inspect the condition and the state of repair of the property. They must give at least 24 hours’ notice in writing of an inspection. It would be helpful to set out the arrangements for access and procedures for getting repairs done in the tenancy agreement.
• Having an Energy Performance Certificate (EPC).

❖ Your responsibilities:
• To fulfil your responsibilities as stated in your agreement.
• Acting in a ‘tenant-like manner’. This means you should perform the smaller tasks around the house such as repairing a light when a fuse blows, unblocking the sink when clogged with waste, cleaning the windows when necessary.
• Refuse collection and recycling - remember to find out the collection day from your local council. Put the wheelie bin out - and bring it back in again. It’s illegal to leave it on the street.
• Securing the property when you go away – lock all the doors and windows.
• If you are allowed to bring your own furniture into the property, make proper arrangements to store or remove the owner’s furniture where it will not be damaged. Be aware that you are potentially liable if you bring into the house items which do not comply with current safety legislation.
• Always report any repairs you need in writing immediately. Keep a copy so that you can show that it is not damage caused by the household.
• Clean the house properly on a regular basis.
• If you break or damage anything (deliberately or accidentally) inform the landlord immediately.
• Be reasonable about noise and parties - weekends are better and let your neighbours know in advance.

Moving out:

In the last few weeks of your tenancy, ensure you undertake the following to have the best chance of getting your full deposit back:

• Arrange an end of tenancy visit by the landlord to inspect the property. Agree with the landlord any deposit deductions.
• Contact the utility companies (gas, electricity, water and telephone) and arrange for final readings to be taken. Cancel the television licence.
• Remember to arrange for your mail to be redirected to your next address. This can be done at the Post Office for a small charge.
• Arrange to return rented equipment (e.g. television, washing machine).
• Always allow plenty of time to clean the house at the end of a tenancy.
• Never have a party in the last few days. Always leave at least three days after any social event to clean up and move out.
• Ensure that everyone does their fair share of work before they leave.
• Return the keys to the property to the landlord on the day you move out.

❖ Please remember:
• You will be in breach of your contract if you deduct your deposit from the last month’s rent.
• If you have a Joint Tenancy Agreement and leave a few weeks early, your deposit will not be repaid immediately. You will have to wait at least until the official end of your contract and allow time for inspection of the property and administration processes.

❖ Moving out questions:
• Has all the rent been paid?
• Have all the bills been paid?
• Are there any ‘reasonable’ damage/cleaning charges that the landlord could make?
• Have all the other conditions stipulated in the Agreement been met?
• Has a letter been sent to the landlord or deposit scheme administrator requesting the return of the deposit?

What to do if things go wrong:

❖ Harassment and unlawful eviction: If your landlord wants you to leave your house then a legal process must be complied with before you can be evicted. This will include a written notice and applying to the court for a possession order. If you are evicted without the landlord following the correct procedure then the landlord is committing a criminal offence. In addition, if the landlord (or someone acting on their behalf) interferes with your peace or comfort either with unannounced visits, by not fulfilling their responsibilities for basic repairs (as listed above), disconnecting utility supplies etc. then this may amount to harassment which is a criminal offence. If you are in danger of eviction or suffering from harassment by your landlord then contact the Student Union Advisers, University Accommodation Services or your local Council’s Housing Aid Centre. The Citizens Advice Bureau also provide advice as well as producing the booklet, Protection Against Harassment and Unlawful Eviction.

❖ Housemate disputes: Because of the varied nature of such problems, it is not possible to give standard guidelines for every situation. The most important thing is to use your common sense. Firstly, speak to the person, explain your side and listen to their position. If you can't resolve the matter, you could contact the landlord who may be able to take action.

Alternatively, you could both find a mutually agreeable third party who could act as a mediator and attempt to solve the problem.

If you believe that the actions that your housemate is committing constitute an illegal act, do not hesitate to contact the police, it could save you a lot of hassle in the long run. Depending on the nature of your contract, simply packing your bags and leaving may not be an option. You may remain liable for as long as your name remains on the contract, even if you are no longer living in the property. So if you are unsure please seek advice.
Lack of maintenance and repair: Always seek advice if a landlord fails to make a repair. Do not withhold rent; this is a breach of contract.

If you have suffered financial loss, inconvenience, or damage to your property because of disrepair, you may have a case to claim a rent rebate from the landlord. Examples are losing cooking facilities or the hot water supply for more than a day, or having to move out of your bedroom. You should discuss this situation with your landlord first and state clearly in writing why you feel compensation is warranted.

If you cannot reach an agreement you could deduct money from your rent. However, you must be aware that if the landlord disagrees with you they could take money from your deposit and/or take action in the county court to recover any shortfall in rent. Seek advice regarding this.

We wish you all the best living within our local communities.

Further help and advice:

You are welcome to contact University’s Accommodation Service; (http://www.accommodation.cam.ac.uk/) or the Students’ Union for help and advice on private accommodation issues.

For more serious issues involving housing or tenancy law, it is advisable to seek legal advice. The Citizens Advice Bureau (www.cambridgecab.org) and local council Housing Advice Centres (Housing Aid Centre, Cambridge City Council, Mandela House, 4 Regent Street, Cambridge CB2 1BY Tel: 01223 457000). Both offer a free advice legal service, and you may prefer to contact a specialist solicitor.