

MOVING &amp; RENTING · GUIDE 04 · 2026

THE SHARED LIVING SERIES

Updated Sunday, 31 May 2026

# Broadband for house shares *and splitting the bill.*

Who signs up, who is liable, how fast you need, and the fairest way to split the cost. A practical UK guide for house shares and student lets: pick the right contract length, size the speed to a busy household, and keep the bill simple and fair for everyone.

## 1 name

**ON THE CONTRACT, ONE PERSON  
LIABLE***The account holder owes the full bill*

## From £6 each

**A FULL-FIBRE PLAN SPLIT FOUR  
WAYS***Premium speed, pocket-money cost*

## Match the term

**CONTRACT LENGTH TO YOUR  
TENANCY***So you never pay for an empty house*

Written by **Dr Alex J. Martin-Smith**, Lead  
Editor

Reviewed by **Adrian James**, Sales Director

**Connect with the author on LinkedIn**

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EDITOR'S NOTE · 31 MAY 2026

## Shared homes deserve great broadband.

A house share lives and dies by its Wi-Fi. Several people streaming, gaming, studying and working from the same connection at the same time is the real test of a broadband plan, and a good setup keeps the peace as much as it keeps everyone online. The encouraging news is that splitting a proper full-fibre plan between housemates makes premium speed genuinely affordable, often just a few pounds each.

This guide covers the practical questions every shared household faces: whose name goes on the contract, how to split the bill fairly, how much speed you actually need, and which contract length fits your tenancy. We have written it for student lets and professional house shares alike, in plain English, with every figure sourced at the end. When you are ready to see what is available at your address, a postcode check does the rest.

*Size the speed to the household, put the bill on one name with a fair split, and a house share runs beautifully.*

**BROADBANDSWITCH.UK EDITORIAL TEAM**

### House-share broadband, at a glance

**~84%**

**FULL-FIBRE AVAILABILITY**

Best estimate, 2026. Ofcom's last official figure was 78% (23.7m homes), Nov 2025.

**150 to 300**

**MBIT/S FOR A 3 TO 4 PERSON HOUSE**

Comfortable for several simultaneous users.

**1**

**ACCOUNT HOLDER, FULLY LIABLE**

The named person owes the whole bill, not a share.

**9 months**

**ACADEMIC-YEAR DEALS EXIST**

But they are limited and seasonal, so do not rely on them.

**30 days**

**TYPICAL NOTICE TO CANCEL**

Cancel before the tenancy ends to avoid empty-house charges.

**From £6**

**EACH, ON A PLAN SPLIT FOUR WAYS**

Full fibre is cheap once shared.

**SO WHAT? PLAIN ENGLISH FOR UK CONSUMERS**

Two decisions shape everything: who holds the contract, and what speed you buy. Get those right, agree a simple split, and the broadband becomes the one thing in the house that never causes an argument.

**INSIDE THIS GUIDE**

## **What's covered.**

Each section opens with a short Quick Answer so you can scan straight to what you need. When you want live prices for your address, a postcode check at [broadbandswitch.uk/compare](https://broadbandswitch.uk/compare) does the rest.

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## SECTION 01 · START HERE

## The house-share essentials.

### QUICK ANSWER

One housemate puts their name on the contract and is legally responsible for the full bill, so agree a fair split up front and set up standing orders. Size the speed to how many of you will be online at once, match the contract length to your tenancy, and check whether the house already has a usable line before you order.

A shared house has a few wrinkles a single household does not, but none of them is hard once you know what to look for. Here is the whole thing in brief.

- ✓ **One name, one liability.** The account holder owes the whole bill, not their share, so pick someone reliable and agree how everyone pays them back.
- ✓ **Split it fairly and automatically.** An equal split is usual since everyone shares the connection; a bill-splitting app and standing orders keep it painless.
- ✓ **Buy speed for concurrency.** What matters is how many people are online at peak time, not the headline number, so size up for a busy evening.
- ✓ **Match the contract to the tenancy.** Avoid a long contract on a short let; line them up so you never pay for an empty house.
- ✓ **Check the line first.** If previous tenants left an active connection, you may be online in days with a simple self-install.

### CHECK FIRST

Some purpose-built student accommodation includes broadband in the rent. If that is your situation, you may not need a contract at all, so confirm with the landlord or accommodation team before ordering.

### SO WHAT? PLAIN ENGLISH FOR UK CONSUMERS

Sort the contract holder and the split in the first week, before anyone has moved their things in, and the rest is easy. A ten-minute conversation now saves a term of awkward reminders later.

## SECTION 02 · THE CONTRACT

## Who signs up, and who is liable.

### QUICK ANSWER

One person's name goes on the broadband contract, and that person is legally responsible for the full monthly bill, not just their share. The provider will usually credit-check only the account holder. So choose someone reliable, and agree in writing how the others will pay their part each month.

This is the single most important thing to understand about house-share broadband. The contract is between the provider and one named person. If a housemate stops paying their share, the provider still looks to the account holder for the full amount, so a little structure up front protects whoever signs.

### Choosing the account holder

- ✓ Pick someone staying for the whole tenancy, who is comfortable being the point of contact.
- ✓ Remember the credit check usually falls on that person alone, so it should be someone happy with that.
- ✓ Make sure they can set up and manage the account, the router and any issues with the provider.

### Protecting the bill-payer

- ✓ Write down who pays what, and by when, so there is no ambiguity later.
- ✓ Set up standing orders from each housemate into the bill-payer's account a few days before the bill is due.
- ✓ Agree what happens if someone moves out mid-tenancy, so the cost does not quietly fall on the rest.

### SO WHAT? PLAIN ENGLISH FOR UK CONSUMERS

Being the account holder is a favour, not a free-for-all. A simple written agreement and automatic payments mean the person who signs is never left chasing money or covering a shortfall, and the household stays friendly.

## SECTION 03 · THE SPLIT

## How to split the bill fairly.

### QUICK ANSWER

An equal split is the simplest and fairest approach for most house shares, because everyone shares the same connection. Use a bill-splitting app to track it and standing orders to automate it. A typical full-fibre plan split four ways often works out at just a few pounds each.

Broadband is one of the easiest household bills to share, because unlike heating or food, everyone draws on the same single connection. That makes an equal split the natural default.

### The fairest way to divide it

- ✓ **Equal shares.** Divide the monthly bill by the number of housemates. Simple, transparent and rarely disputed.
- ✓ **By room, occasionally.** Some houses weight bills by room size or income, but for broadband specifically, equal is usually fairest since the connection is shared equally.

### Keep it painless

- ✓ Use a shared-expenses app such as Splitwise, a Monzo shared tab or similar to track who owes what.
- ✓ Set up a standing order from each housemate into the account holder's account, dated a few days before the provider's bill.
- ✓ Review it if your plan changes, for example if you upgrade the speed or someone joins or leaves.

### THE MATHS THAT SELLS IT

A full-fibre plan in the low £20s a month split four ways is around £6 each; split six ways it is nearer £4. Framed that way, paying a little more for a faster, smoother connection is an easy yes for the whole house.

### SO WHAT? PLAIN ENGLISH FOR UK CONSUMERS

Automate the split and you remove the only thing that ever makes shared broadband awkward: chasing payments. Set it once at the start of the tenancy and nobody has to think about it again.

## SECTION 04 · SPEED

# What speed do you need for a shared house?

## QUICK ANSWER

Buy for how many people are online at the same time, not for the headline figure. As a guide, two sharers are fine on around 100 Mbit/s, three or four on 150 to 300 Mbit/s, and five or six on 300 Mbit/s and above. A slow line shared between many people feels far worse than the number suggests, because it is divided across everyone at peak time.

Concurrency is the whole game in a shared house. A 36 Mbit/s line split six ways during a busy evening leaves about 6 Mbit/s each, which struggles the moment two people stream or jump on video calls. Spending a little more on a faster line, then dividing it, is both better and barely more per head.

Housemates	Sensible speed	Why
<b>2 sharers</b>	Around 100 Mbit/s	Comfortable for streaming, calls and study at once.
<b>3 to 4 sharers</b>	150 to 300 Mbit/s	Several simultaneous streams, calls and gaming.
<b>5 to 6 sharers</b>	300 Mbit/s and above	Keeps a busy house smooth at peak evening times.
<b>Heavy gamers or creators</b>	500 Mbit/s and above	Large downloads and uploads without slowing others.

Upload speed matters more than many people expect in a shared house, because several housemates may be on video calls or uploading coursework and large files at once. Full-fibre plans, especially from smaller networks, often have stronger uploads, which keeps calls smooth.

## SISTER-SITE FAIRNESS CHECK

### Right-size your speed before you overspend

Not sure what your house needs? RightSpeed.co.uk asks eight short questions about people, streaming, gaming, calls, uploads and cameras, then recommends the tier that genuinely fits your household, in plain English, in under a minute.

Authored by Dr Alex J. Martin-Smith. Free, no signup, no ads. Visit [rightspeak.co.uk](https://rightspeak.co.uk).

**SO WHAT? PLAIN ENGLISH FOR UK CONSUMERS**

In a shared house, paying for a bit more speed is rarely a waste, because the cost divides while the benefit is shared by everyone. Size up to the busy evening, and the connection holds together when the whole house is online.

## SECTION 05 · CONTRACT LENGTH

## Choosing the right contract length.

**QUICK ANSWER**

Match the contract to your tenancy. Nine-month academic-year deals exist from some providers but are limited and seasonal, so do not count on one. A 12-month deal suits most year-long lets, and a 30-day rolling plan is the flexible choice for short or uncertain stays. The big mistake is signing a 24-month contract on a nine or twelve-month let.

Contract length matters as much as speed for a house share, because the wrong term means paying for broadband in an empty house over the summer, or being tied in long after you have moved on.

Option	Best for
<b>9-month academic-year</b>	Term-time student lets, where available. Offered by some providers but limited and seasonal, typically launching in late summer.
<b>12-month</b>	Most year-long house shares and academic-year tenancies. Often cheaper overall than a rolling plan, even if you cancel a little early.
<b>30-day rolling</b>	Short or uncertain stays. Costs a little more per month, but you can leave with a month's notice.
<b>24-month</b>	Only if the household is genuinely staying that long, or the next tenants will take over the account.

Many providers will offer a 12-month term on request even when a 24-month deal is shown first, so it is always worth asking. Some also allow the account to be transferred to the next tenants, which can make a longer deal workable in a house that re-lets each year.

**DO THE TOTAL-COST SUM**

A 12-month contract cancelled a couple of months early can still beat a pricier 30-day rolling plan over the same period. Compare the all-in cost across the months you actually need, not just the monthly headline.

**SO WHAT? PLAIN ENGLISH FOR UK CONSUMERS**

Pick the shortest term that comfortably covers your tenancy. For most shared houses that is a 12-month deal; for genuinely short stays, go rolling. Either way, never sign past the date you plan to leave without a plan for the account.

## SECTION 06 · SETTING UP

## Setting it up: check the line, order early.

### QUICK ANSWER

Check whether the previous tenants left an active line first, as that often means a quick self-install and being online within days. Order two to four weeks before you move in, and use One Touch Switch to take over or switch where it applies. A brand-new line needs an engineer and the landlord's permission for any drilling.

### 1 Check what is already there

If previous tenants had broadband, the line may still be active, which can mean a simple self-install with a router posted to you. Confirm before ordering a brand-new installation.

### 2 Check what is available at the address

See which networks and speeds reach the house before you choose, so you only compare deals you can actually get.

### 3 Order two to four weeks ahead

Compare by total contract cost, then place the order in the account holder's name with an activation date around your move-in. Self-install can be days; a new line usually needs an engineer within a week or two.

### 4 Sort permission and access

A new line that needs drilling requires the landlord's agreement, ideally in writing. Make sure someone can be home for any engineer visit.

### SISTER-SITE FAIRNESS CHECK

#### See what reaches your house

BroadbandMap.org.uk is a free, postcode-level UK coverage map showing which technologies, full fibre, part fibre, cable, 4G and 5G, reach which streets. It is the quickest way to know your options at the house before you compare a single deal.

Part of the same SearchSwitchSave network as BroadbandSwitch.uk. Visit [broadbandmap.org.uk](https://broadbandmap.org.uk).

### SO WHAT? PLAIN ENGLISH FOR UK CONSUMERS

The fastest, cheapest setups reuse a line that is already there. Check first, order early, and the house is online without drama, often within days rather than weeks.

## SECTION 07 · COVERAGE

## Wi-Fi that reaches every bedroom.

### QUICK ANSWER

In a shared house, getting the signal to every room matters as much as the headline speed. Put the router somewhere central and out in the open, add a mesh system or powerline adapters for far rooms, and wire the heaviest users with an Ethernet cable. Older houses with thick walls especially benefit.

A fast line is no help if the signal does not reach the back bedroom. Shared houses are often larger and older than single flats, so a little attention to coverage keeps everyone happy.

### Simple fixes that work

- ✓ **Place the router well.** Central, out in the open, off the floor and away from thick walls and large metal objects.
- ✓ **Add a mesh system.** A two or three-piece mesh spreads strong Wi-Fi across a whole house far better than a single router.
- ✓ **Use powerline adapters.** These carry the connection over the electrical wiring to a distant room, a cheap fix for a tricky layout.
- ✓ **Wire the heavy users.** A gaming PC or console on an Ethernet cable gets the most stable connection and frees up the Wi-Fi for everyone else.

### SISTER-SITE FAIRNESS CHECK

#### Test the signal in each room

To find the weak spots, test the connection where people actually use it. UKSpeedTest.co.uk (branded Pulse) is a free, no-signup, ad-free test for download, upload and jitter, and HowFast.uk runs a quick line and performance check in the browser. Run them in each bedroom to see where a mesh point would help most.

Built by the same SearchSwitchSave editorial team that publishes BroadbandSwitch.uk. Visit [ukspeedtest.co.uk](https://ukspeedtest.co.uk) and [howfast.uk](https://howfast.uk).

### SO WHAT? PLAIN ENGLISH FOR UK CONSUMERS

Coverage is where most house-share Wi-Fi complaints really come from, not the line speed. A well-placed router and a small mesh system turn a frustrating connection into a smooth one for the whole house.

## SECTION 08 · MOVING ON

## End of tenancy: cancel cleanly.

### QUICK ANSWER

Give notice in good time, usually around 30 days, and aim the cancellation at your move-out date so you do not pay for an empty house. Return the router within the provider's window, often 30 to 60 days, or you may face a non-return charge of roughly £30 to £50. If the next tenants want the service, ask about transferring the account.

### Your end-of-tenancy checklist

- ✓ **Diarise the notice.** Set a reminder to cancel or switch around 30 days before the tenancy ends.
- ✓ **Align the cease date.** Match it to move-out day so you are neither cut off early nor billed for an empty house.
- ✓ **Return the kit.** Send the router back in the prepaid packaging within the provider's window to avoid a non-return charge.
- ✓ **Settle the final split.** Make sure the last bill, and any final-month charges, are shared fairly before everyone scatters.
- ✓ **Consider a handover.** If the next tenants want broadband, ask whether the account can be transferred rather than cancelled.

### THE CLASSIC SLIP

The most common end-of-tenancy mistake is simply forgetting to cancel, which leaves the bill running on an empty house. One diary reminder a month before you leave avoids it entirely.

### SO WHAT? PLAIN ENGLISH FOR UK CONSUMERS

A clean exit is just three things: give notice on time, return the router, and settle the final split. Handle them in the last month and nobody gets an unwelcome charge after they have moved out.

## SECTION 09 · PITFALLS

## Five mistakes to avoid.

Steer around these and a shared-house connection runs smoothly from start to finish.

- ⚠ **Signing a contract longer than the tenancy.** A 24-month deal on a nine-month let means paying for an empty house, unless the next tenants take over.
- ⚠ **Buying the cheapest, slowest speed.** A slow line shared between many people feels far worse than the number looks; size up for the busy evening.
- ⚠ **No written agreement on who pays.** Without one, the account holder can be left chasing money or covering a shortfall.
- ⚠ **Forgetting to cancel at the end.** An overlooked contract keeps billing an empty house; set a reminder a month before you leave.
- ⚠ **Ignoring Wi-Fi coverage.** A fast line is wasted if the signal does not reach every bedroom; a small mesh fixes it.

### Sorting a house share? Compare your address in about ten seconds.

Postcode in, real prices out. No name, no email, no phone number needed.

[broadbandswitch.uk/compare](https://broadbandswitch.uk/compare) →

FREE · INDEPENDENT · 35+ PROVIDERS · UPDATED DAILY

## SECTION 10 · FAQ

## Frequently asked questions.

### **Who is responsible for the broadband bill in a shared house?**

The person whose name is on the contract. They are legally responsible for the full monthly bill, not just their share, which is why a fair split and standing orders from the other housemates matter so much.

### **How should we split the bill?**

An equal split is usually fairest, because everyone shares the same connection. Track it with a bill-splitting app and automate it with standing orders into the account holder's account a few days before the bill is due.

### **What speed do we need for a house of four or five?**

Aim for 150 to 300 Mbit/s for three or four sharers, and 300 Mbit/s or more for five or six. What matters is how many people are online at peak time, so size up rather than down.

### **Can we get a nine-month student contract?**

Sometimes. A few providers offer nine-month academic-year deals, but they are limited and seasonal, usually launching in late summer. If you cannot get one, a 12-month deal or a 30-day rolling plan often works out better.

### **What contract length should we choose?**

Match it to your tenancy. A 12-month deal suits most year-long shares, while a 30-day rolling plan suits short or uncertain stays. Avoid a 24-month contract unless the household is staying that long or the next tenants will take over the account.

### **Does the house already have a usable line?**

Often, yes, if previous tenants had broadband. An existing active line usually means a quick self-install, so check before you order a brand-new installation.

### **Do we need a landline?**

No. Most full-fibre and cable plans are broadband-only, which is ideal for a house share that has no use for a home phone.

### **How do we cancel at the end of the tenancy?**

Give the provider notice, usually around 30 days, aimed at your move-out date, and return the router within their window to avoid a non-return charge. If the next tenants want it, ask about transferring the account instead.

## Got your answer? Now find your deal.

Live UK comparison. Postcode in, deals out. The average switcher saves £180 to £292 a year.

[broadbandswitch.uk/compare](https://broadbandswitch.uk/compare) →

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## SECTION 11 · STANDARDS

## Editorial standards.

This guide is part of the Moving & Renting Broadband series from BroadbandSwitch.uk, the UK's independent consumer broadband resource.

### How we work

- ✓ We name the author and reviewer on every dated guide.
- ✓ We rank every deal in our comparison tool by total contract cost, never by paid placement.
- ✓ We earn a commission when readers switch through our journey; this never changes which deals we show or their order.
- ✓ We publish a public corrections log; any factual error is logged, dated and credited.
- ✓ We see the best in every provider in the British market and frame changes as positive consumer outcomes wherever we honestly can.

### Ownership and sister sites

BroadbandSwitch.uk is part of the SearchSwitchSave Group's FBRE.uk network of UK broadband sites. One editorial team, one set of standards, one goal: helping Great Britain get online with confidence.

- **RightSpeed.co.uk** is an eight-question speed-needs calculator that right-sizes your plan before you overspend.
- **UKSpeedTest.co.uk** (branded Pulse) is a free, no-signup, ad-free speed test for download, upload and jitter.
- **HowFast.uk** is a quick browser-based line and performance check.
- **BroadbandMap.org.uk** is a postcode-level coverage map of full fibre, part fibre, cable, 4G and 5G.
- **ParentalControl.uk** is a free home-network and online-safety tool, useful when families set up a new home.

### About the author

**WRITTEN BY A REAL PERSON****Dr Alex J. Martin-Smith**

Founder & Lead Editor, BroadbandSwitch.uk



Alex founded and leads BroadbandSwitch.uk and writes on UK broadband regulation, full-fibre rollout and consumer policy across the FBRE.uk network, including RightSpeed.co.uk and UKSpeedTest.co.uk.

**Connect on LinkedIn:** [linkedin.com/in/alexmartinsmith](https://www.linkedin.com/in/alexmartinsmith)

Got a question this guide did not answer? Reach out on LinkedIn and a real member of our team will be glad to help.

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