

### The Essential Housing Guide

Everything you need to know... from house hunting to housekeeping

#### House Hunting...

- Firstly... DON'T PANIC
- You have plenty of time and there are plenty of properties available, with more being added regularly
- Secondly, there are certain issues and factors that you need to consider before you make any decisions and definitely before you sign anything or hand over deposits



### Budget, Budget, Budget...

- Average rent in this area is between £65 and £80 per person, per week, excluding bills.
- You will see houses outside of this bracket bear in mind that you get what you pay for.
- Do a few sums before making any big decisions. What can you actually afford?
- Speak to your parents about the realities of renting and only when you are confident that you will be able to live within your means should you sign on the dotted line.



# What's my budget?

When setting your budget, considering the following monthly expenses:

Monthly Expenditure	
Rent	Car (e.g. tax, insurance, petrol)
Contents Insurance	Books / equipment
Electricity	Clothing / footwear
Gas	Food (e.g. meals, snacks)
Water	Toiletries / cleaning products
TV Licence	Hobbies / sports / going out
Telephone / mobile / broadband	Outstanding debts / arrears
Travel costs	Other



#### Know Your Friends...

- Being good friends does not guarantee you could share a house together
- Ask the all important question, 'Could I live with this person?' (and be honest with yourself)
- Better to maintain your friendship (albeit from a safe distance) than find yourself approaching the end of term coming to blows over the washing up rota!
- What are your goals for next year? Will your friends respect and support you through them?



#### **HMOs & Accreditation**

- HMO is a 'House of Multiple Occupation' ie. the residents are individual tenants, such as students.
- The residents of HMOs are considered to be more vulnerable and as such steps must be taken to ensure their safety and to minimise risk.
- The minimum requirements are mains-linked smoke alarms and self closing fire doors. A representative from the Council assesses each property individually and advises the landlord of any essential requirements/changes that need to be imposed on their property.
- The Housing List shows both <u>accredited</u> properties and <u>non accredited</u> properties. Those that have been accredited have been checked by Telford & Wrekin Council and have met all necessary health, safety and fire requirements. Lodgings and smaller properties do not require council inspections.
- The non-accredited list does not necessarily imply that the properties are sub standard, they may simply be awaiting an initial inspection or final approval following completion of work.

#### Location, Location, Location!

Every year the same issues in the same areas are brought to our attention. It is worth knowing what the issues are – and ways to combat them - prior to taking on a house and definitely before moving in.

#### **Traffic Congestion**

- **Boughey Road** is notorious for congestion particularly during peak times such as the school run.
- If you have large vehicles, think carefully before descending on Boughey Road, Tan Bank, Pen-y-Bryn Way and cul-de-sacs or take on properties that do not have enough parking.
- For potential residents, as long as you are mindful of and sensitive to the issues, you will not encounter any problems with local inhabitants.
- The congestion in this area is something which local residents and student residents alike are keen to combat.



#### **Parking**

- Audley Road is renowned for lack of parking space.
- Harper Adams University and Waitrose have a joint agreement whereby students living on Audley Road are permitted to park on Waitrose car park overnight.
- There is ample free parking in the car park at the back of B&M
- Cul-de-sacs such as Pen-y-Bryn Way also pose problems for parking and due to the layout of the street it is essential that people are able to turn around at the bottom of the cul-de-sac.
- Do NOT block driveways.
- Do NOT park on junctions, pavements or other people's driveways.
- Sometimes the problem is your feet... or your visitors



#### <u>Noise</u>

- Terraced and semi-detached houses can be particularly problematic for noise as general noise carries through easily.
- Conflicting lifestyles... Partying late vs early rising for work and school always be mindful when returning home.
- Family noise vs shouting, swearing, running up/down stairs, music, door slamming
- Designated drivers admirable and responsible... revving your engine, beeping your horn and slamming doors is not acceptable at any time of day or night!
- If you wouldn't do it at your parents' home then don't do it in your Harper home.



#### **Children**

Newport and the surrounding area is a haven for young families so wherever you choose to live please remember that there are likely to be young children, such as those living in **Roe Deer Green**, **Victoria Park** and **Meadow Road**. You must be extra vigilant when driving (particularly reversing) and keep your eyes peeled for children playing in the street.

#### Anti-social Behaviour

More and more, we are dealing with complaints regarding the occasional student who feels it is acceptable to have a quick toilet stop outside their house or swear loudly in the street in the middle of the night. Use your brain, stop and think and be considerate. This kind of behaviour is discourteous, antisocial, thoughtless and, in short, not welcome!



### **Tenancy Agreements**

You should be able to review your contract before signing it so that you can make sure you agree with the terms.

Agreements can be 'joint and several,' meaning it is for all residents as a group, or they can be for each 'individual resident.'

"Joint and Several" - most common as it protects the landlord

- A 'joint and several' agreement means that the whole group, each and every housemate , has a responsibility to meet the terms of the agreement.
- From paying the rent on time, to remembering to put your wheelie bin out, you are all obliged to fulfil your obligations as tenants.
- This does not give you the right to go into someone else's room or use their room for guest while they are away with out their permission.
- **The Catch** if one housemate decides to withdraw, the remainder of the group still take responsibility for paying the rent until a new tenant is found.

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### **Tenancy Agreements**

#### "Individual"

- Individual responsibility to meet contractual obligations.
- This type of agreement is useful when Landlords are charging different amounts of rents to tenants ie. if one room may be cheaper due its smaller size.
- If one housemate then decides to withdraw there is no backlash for the remaining tenants with regard to covering the cost of the vacant room.
- Many Landlords avoid individual agreements due to this very risk which is why it is so important to think carefully about who you wish to live with before you sign anything.



#### **Deposit Schemes**

- Introduced to protect both you *and* the Landlord.
- Your deposit is held in a secure, independent account, within a government approved scheme, for the duration of your tenancy.
- Landlords do not make interest off your deposit.
- Any deductions a landlord intends to make at the end of your tenancy must be justified (with photos, inventories, invoices, receipts etc.) and then approved by the scheme and tenants, before deductions are made.
- Disputes are handled by the scheme in the past the only way to handle these was through the small claims court.
- It is the landlord's legal responsibility to arrange an appropriate, approved scheme such as the DPS (Deposit Protection Service) within 30 days and then advise tenants of where their deposit is placed. Visit <u>www.depositprotection.com</u> for further information.
- If a landlord is not placing your deposit in a protection scheme inform the accommodation office.



# Private Landlords vs Letting Agents

- Dealing with private Landlords (who manage and let the property themselves) will always be the cheaper option.
- Letting agents charge landlords between 15% and 20% of the rental income meaning higher rent than those managed privately.
- In return for their commission the agents may take on responsibility for the full management of the property or simply for advertising it and finding tenants.
- Private landlords take on all of the responsibilities themselves and more often than not they are managing their student house as a side-line to their main job.
- Although it is fair to be patient and acknowledge your Landlord may have other responsibilities, do not forget that you are paying for a service.



#### **Council Tax**

- Full time students are exempt from paying Council Tax, even whilst on placement. In order for this exemption to be imposed you must provide proof of your student status by way of a Council Tax Exemption Certificate issued by HAU.
- Your Landlord will request this at the start of your tenancy so that it can be submitted to the Council. You cannot provide it before the start of the new academic year as you will not yet be residing at that property.
- Remember that if just one of you fails to provide this or if one resident is not a student (or part-time student) then the property will be liable for a Council Tax bill so it is vital that you provide this evidence.
- Student Status Certificates are available to download from e-Vision homepage or from the Registry Office, in Faccenda building.



#### **Energy Performance Certificates**

- As of 1<sup>st</sup> October 2008 landlords have a legal obligation to show all new tenants an EPC for their new home, if requested by the tenant. An EPC gives information on the energy efficiency of a property.
- You are able to see an EPC as soon as you view a property and before any rental contract is signed. It should be made available to you free of charge, if you request it.
- The EPC will give an energy rating from A G, where A is very efficient and G is very inefficient (this is based on how much the home would cost to run). It will also show the environmental impact of this rating (based on how much CO <sub>2</sub> is released into the environment).
- The EPC will give you some idea of how much it will cost you to run the home a key factor when drawing up your budget.
- When the property is assessed, a list of recommendations and their typical cost/energy savings per year will also be drawn up although these are not legal requirements, some funding may be available for landlords who wish to take action.



### Inventories/Photographs

- If your landlord hasn't provided you with an inventory (a list of everything in the property) ask for one or make one.
- Ensure that you know exactly what you have in the house at the start of your tenancy and what should be left behind (or replaced) before you vacate.
- Take photographs of the house when you move in you will have a true record of the appearance and state of the property at the start of your tenancy. Remember to set the date on your camera so you have unarguable evidence of the house condition on the day you move in.
- A dispute over a damaged carpet could be resolved easily if the tenants (you) can provide photographic evidence that the carpet was damaged on the day you moved in.

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### Meet the Neighbours

- Create a good first impression with your new neighbours.
- Students are tainted with the reputation from years of 'nuisance students' in reality it may have been one difficult group from a few years before but this means that you have a lot to prove before you even arrive.
- Don't turn up with your windows down, music blaring and proceed to block someone's driveway as you park on the pavement to unload your four crates of beer and big sound system.
- Do arrive without causing chaos or drawing attention to yourselves
  it is possible to settle into the community without ruffling feathers or upsetting the neighbours, and will pay dividends in the long run.
- Old fashioned good manners and a cup of tea go a long way!



### **Your Responsibilities**

- Wheelie bins... putting them out and taking them in...that includes recycling
- Keep front and back gardens in order
- Windows should be kept clean and clear of rubbish with curtains closed at night and drawn back in the day
- Do not collect sign posts/ trolleys/ traffic cones
- Keep the property looking presentable and in keeping with neighbour's property (joint responsibility with your landlord). Please be aware of house prices and market value
- Park sensibly and appropriately
- Responsibility for visitors at all times
- Prompt reporting of faults/damages/issues
- Pay your rent and all bills on time and in full
- Keep in regular contact with Student Services and the landlord



#### Landlord's Responsibilities

- Prompt repair of reported faults / issues.
- Provision of 24 hour emergency contact details for the Landlord and/or details of plumber/electrician etc.
- Provide tenants with 24 hours notice prior to entering the property.
- Maintain the property in keeping with those in the locality and to an acceptable standard.
- Adhere to all regulations / demands made upon them by Telford & Wrekin Council.
- Keep in regular contact with Student Services and the tenants.
- Place the deposit in a Deposit Protection Scheme



## **Timely Repairs**

- If when viewing a property a landlord has promised to carry out work before you take up the property, make sure you get that in writing before you sign the contract or shortly after.
- Sector standard for repairs:

Emergency repairs – required to avoid danger to health, risking the safety of residents or serious damage to the property or contents such as burst pipes, blocked drains, broken toilets and heating failure. These must be made safe or complete within 24 hours of defect being reported.

Priority 2 – repairs to defects which materially affect comfort or convenience of residents should be completed within 10 days of report of defect.

Priority 3 – reactive repairs not falling within categories above, should be completed within 28 days of reporting the defect.

• You should always keep written records of any conversations with your landlord, particularly where there are issues. If these happen over the phone or face to face, always follow up with an email to confirm the content of your discussions and what was agreed.



#### Bills and more bills

- Transition from Halls to Houses.
- Gas, electricity, water rates, phone and internet all have to be accounted for each month.
- Appointment of one person to be responsible for particular bills, but advise to get all tenants' names on the bills.
- Things will become very tense very quickly if someone is always late in paying their share or, worse still, if they never have the cash.
- It is essential that you all remain open and honest with each other about who needs to pay what.
- Remember: bills are an essential fixed expenditure, Wednesday night drinking is not!



# Living Together

- You never really know someone until you have lived with them.
- Claustrophobia
- Agree rules for guests and parties, and periods around exams
- Don't stop talking to each other (texts and facebook are not acceptable means of communication in these cases)
- Be open and honest but not confrontational or insulting
- Rotas / agreed jobs
- Nip things in the bud, a light-hearted joke is sometimes enough to get your point across.
- If communication amongst yourselves is not enough to resolve the problem - don't be afraid to seek outside help.



#### The Good, the Bad and the Ugly...

**The Good** - A good landlord will maintain their properties in keeping with those of the neighbours and will ensure that your tenancy is as hassle free as possible right up to the return of your deposits.

The Bad - Bad landlords generally fall in to one of two categories:

- 'Elusive' Rarely answers their phone, takes weeks to respond to requests such as maintenance and repair jobs yet quick to bill you for any costs.
- 'Big Brother' An efficient landlord is a godsend but there are those who may seem over-efficient. If your landlord makes surprise visits as they were 'in the area,' do not be afraid to politely remind them of your rights as a tenant.

**The Ugly** – Let's face it, students are often stereotyped with a bad reputation. Harper students also face preconceptions of being beer-swilling, tractor-driving, signpost-stealing, arrogant, loud-mouthed layabouts. In some cases some of these observations may be true... ?

However, when you live in the local community you are representing this University. It is expected that you create a good impression both to your neighbours and to your landlords.

#### **Good Student Tenant**

- Polite, considerate and friendly to their neighbours.
- Pays the rent on time.
- Reports any problems as soon as possible.
- Looks after the property as though it were their own home and to all intents and purposes integrates into the community without fuss.
- Ultimately if your landlord would be happy to have you as their tenant for another year and your neighbours don't want you to leave, you are a model tenant and a model ambassador for HAU.

#### Moving Out

- Clear out ALL of your belongings and visit the tip if necessary.
- Leave the property clean and tidy hopefully the way it was when you moved in, this is everyone's responsibility.
- Check the inventory and photographs and take new photographs.
- Many students find it beneficial to have a parent present on moving out day.
- All vacating at once? It makes sense to invite the landlord to inspect the property then.
- Your deposit will be refunded after your agreement has ended.



### Disputes

- More often than not issues can be resolved by communicating. However, relationships can deteriorate so much that both parties find it too difficult and distressing to communicate. In these circumstances Student Services can mediate, arrange meetings on neutral territory and help to provide impartial advice to all concerned.
- Although student welfare is of utmost importance it is also essential that the University provides support for landlords and also local residents.
- Telford & Wrekin Council also provide independent and useful advice for both landlords and tenants.
- Disputes over rent, deposits and environmental health issues can be resolved by the Council rather than going through Small Claims Courts and involving lawyers.

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#### Where to look...

http://www.harper-adams.ac.uk/accommodation/

Username : your usual university login	Username :	your usual university login
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Password: your usual university password

#### **Questions / Concerns**

- If you have any questions or concerns about house hunting / agreements / areas of Newport etc please do not hesitate to ask.
- Drop in to our Housing Surgery, held weekly on Wednesdays 1 2.00pm, Student Services, 1<sup>st</sup> floor Faccenda Centre. No booking needed. Your feedback on landlords and properties is welcome.

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