Before You Sign

All you need to know about housing
INTRODUCTIONS
WHAT WE'LL BE COVERING

Important questions to ask yourself about what you want from a house, your housemates and your finances;

Passing on our best tips for house hunting and how to look after your finances;

Outlining the support available from the University;

Answering questions you might have about housing
WHAT YOU SHOULD BE LOOKING FOR
WHO TO LIVE WITH?

• Current Flatmates, Coursemates, Society / Sport friends.
• Numbers: how many people?
• Don't worry if you have no one to live with yet: Student Connect.
• Try not leave anyone out, and be honest with others about plans.
• Remember you have to live with these people again.
WHAT TO LOOK FOR?

- Bedroom Size
- Parking
- Garden
- Location to Campus/town
- Landlords
- Washing machines/Dryers
- Fridges
- Communal Spaces
- Bathrooms per rooms
- Storage Space
FINANCES
<table>
<thead>
<tr>
<th>Student Finance Dates</th>
<th>EXAMPLE Rent Payment Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>October</td>
<td>October - £1,750.00</td>
</tr>
<tr>
<td>January</td>
<td>January - £1,750.00</td>
</tr>
<tr>
<td>April</td>
<td>April - £1,300.00</td>
</tr>
</tbody>
</table>

Above is an example of what you may have to save up if your let begins at the start of summer.
DEPOSITS

• Deposits vary between agencies.
  ○ Adam Bennet charges £450 per tenant
  ○ Sinclair charges £350 per tenant
  ○ IG Properties charges £350 per tenant

• Deposits are required for every house you move into - if you change houses between second and third year, you will have to pay another deposit - sometimes before you have received your second year deposit back.
GUARANTORS

- You will need a guarantor to rent any property.
- They agree to cover your rent if you can't pay.
- Usually this a parent or guardian, but they MUST be UK-based and reach a specific income threshold.
- If this is not possible, The University does offer a Rent Guarantee Scheme.

University of York Rent Guarantee Scheme

Our Rent Guarantee Scheme is open to UK students who are:

- care leavers;
- estranged from parents;
- experiencing exceptional circumstances (where there are no alternative UK guarantors available and where the student has explored all other options, including properties who do not require a guarantor).

If this doesn't apply to you, see information about the separate Your Guarantor scheme.

Contact

Student Financial Support
+44 (0)1904 324043
sfsu@york.ac.uk

Office hours:
Monday to Friday, 10am - 4pm
BILLS

• Most private student accommodations operate on 'bills included' within your rent.
• However, with the cost of living crisis, some landlords are making tenants organise their own bills.
• If you are bills included, it's important to check what your 'fair usage allowance' is, otherwise you may end up with hidden costs.
YORK LETTING AGENCIES
The "Student Housing Pathways"

Houses of Multiple Occupation

Approximately **30%** of students take this route; living in shared houses rented from private landlords

- Typically 10/12 month lets.
- Joint tenancies
- Huge variation in stock

Purpose-built Student Accommodation

**30%** of students currently live in university owned or private halls of residence.

- Kind of accommodation varies on the provider
- Tend to be more expensive
Sinclair charges £350 per tenant deposit.
You must view a property to put down a deposit.
Properties go 'live' around December.
January is when viewings will begin and you can sign up.
Viewings will be in person.
ADAM BENNETT

• www.adambennett.co.uk
  ☐ AB charges £450 per tenant deposit.

• Properties go 'live' around November.
• January is when viewings will begin and you can sign up.
• Viewings will be **online only**.
IG PROPERTIES

• www.igproperty.co.uk/
  ○ IG charges £350 per tenant deposit - also have to pay a week's rent for a holding fee.

• Properties go 'live' in January.

• Viewings will be in person or over Zoom.
ALTERNATIVE AGENCIES

• There are other agencies to consider.
  ○ Rightmove
  ○ YorkStudentHouses
  ○ Student Accommodation York
  ○ Hardcastle Properties
  ○ Living on Campus again
ON CAMPUS

• Extremely competitive!
• No guarantee that you will be in the same college where you currently are.
• Applications usually open around January.
• No deposit or guarantor needed.
• Can apply individually or as a group - will only be placed with other returning students.
• Earlier you apply the better!
CONTRACTS
## Checking your contract

<table>
<thead>
<tr>
<th>Tenant name(s)</th>
<th>NEED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Landlord’s name and address</td>
<td>NEED (letting agency address ok if they are managing)</td>
</tr>
<tr>
<td>Address of rented property</td>
<td>NEED</td>
</tr>
<tr>
<td>Rent payable &amp; how to pay it</td>
<td>NEED - ideally not direct debit. Standing order puts you in control.</td>
</tr>
<tr>
<td>Utility bills responsibilities</td>
<td>NEED - whether included with rent or not</td>
</tr>
<tr>
<td>Landlord responsibilities</td>
<td>NEED</td>
</tr>
<tr>
<td>When landlord can access property</td>
<td>Landlords MUST give at least 24 hrs notice (unless emergency); this is regardless of whether it’s in your tenancy agreement</td>
</tr>
<tr>
<td>Deposit amount</td>
<td>NEED</td>
</tr>
<tr>
<td>Info about subletting/assigning</td>
<td>NEED Whether subletting/assigning is allowed and procedures</td>
</tr>
<tr>
<td>Info for Insurance/Invalidating LL’s insurance</td>
<td>NEED (what happens if possessions are damaged and what prohibited activities invalidate insurance)</td>
</tr>
<tr>
<td>Rent guarantor info</td>
<td>Only where tenant needs a guarantor</td>
</tr>
<tr>
<td>Upfront fees and charges</td>
<td>All fees must be transparent and in line with the Tenant Fees Act</td>
</tr>
</tbody>
</table>
Checking your contract

**Tenants Fees Act 2019**

*Payments can only be requested for:*

- Rent
- Refundable tenancy deposit - up to 5 weeks rent
- Refundable holding deposit - up to 1 weeks rent
- Changes to tenancy when requested by tenant - up to £50
- Fees for early termination when requested by tenant*
- Fees for utilities*, TV licence, council tax
- Late rent, replacement of lost keys/security devices**

*All charges must be reasonable

**Utility charges are strictly regulated so must be transparent.*
<table>
<thead>
<tr>
<th>Inventory</th>
<th>Useful, not essential.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Energy Performance certificate</td>
<td>NEED - must be E or higher</td>
</tr>
<tr>
<td>HMO Licence</td>
<td>NEED if 5 or more people</td>
</tr>
</tbody>
</table>
| Tenancy deposit protection scheme information | NEED - deposit **must** be protected within 30 days of payment. A **separate** certificate of deposit protection with details of:  
  - Where it is held i.e. landlord, agency or custodial protection scheme  
  - Name and address the deposit relates to  
  - Your tenancy deposit reference number |
| Gas safety certificate             | NEED - if there is a gas appliance in the property |
| Electrical safety certificate      | NEED - if the property is a HMO |
| Written undertaking OR additional clause in agreement | NEED - if landlord/agent makes a promise to make changes to the property, garden or contents before you move in. Must contain:  
  - Details of work being done  
  - When it will be done by  
  - How you will be compensated if the work is not done, or not done on time. |
| Instruction booklets/demo         | NEED - for all supplied appliances, heating/boiler, fuse box, stop tap. |
| Household waste/recycling info    | NEED |
USEFUL RESOURCES

• Student Support and Advice (at the University)
  ○ Student Hub Pages and Self-referral
• YUSU (at the University)
  ○ YUSU Housing Checklist
• How to Rent Guide
• Shelter
• Citizens Advice
• Gov.uk Private Renting
STYMS!
Your STYM may be able to help with housing questions as they will have been in your situation not long ago!

Your College Team
If you are struggling to find housemates or need to talk through housing options, your college team can help!
THANK YOU!

Any Questions?