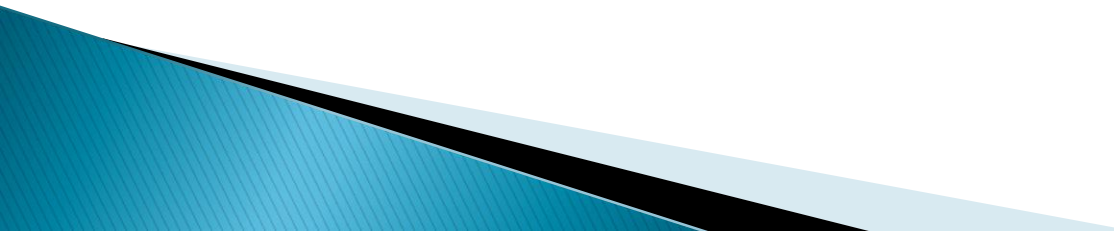


Housing Advice Roadshow

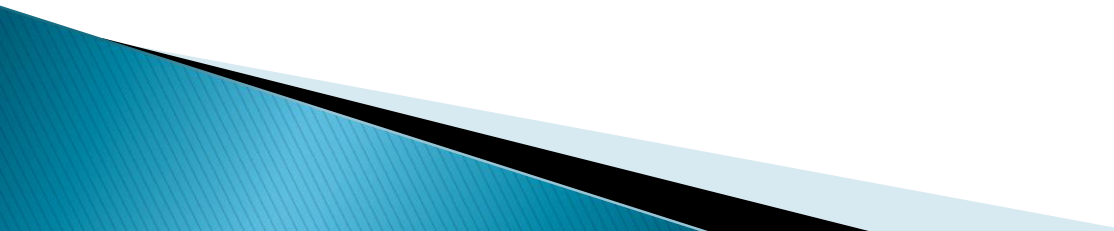
2011

NWSW
STUDENT ADVICE CENTRE

Student Advice Centre

- ▶ Who are we?
 - ▶ Where are we?
 - ▶ What do we do?
 - ▶ What don't we do?
 - ▶ Most common Housing question we are asked?
- 

Housing Advice

- ▶ Timing
 - ▶ Don't panic – myth busting
 - ▶ Making an informed choice at your own pace
 - ▶ Consider who you are going to live with and whether this will be the same in 8 months time
 - ▶ Once its signed, you are bound
 - ▶ Joint and Several Liability
- 

Joint & Several Liability

Annual rent on the Property:

- ▶ Average weekly rent x contract length x no. tenants
- ▶ $£75 \times 52 \times 9 = \text{£}35,100$

You are legally liable for this jointly AND individually. If your parents or family have acted as guarantors then they are liable in the event of your failure to pay. A common misconception is that they are only liable for a portion of the rent but they are usually liable for the full amount.

- ▶ Your deposit cost is **on top** of this.

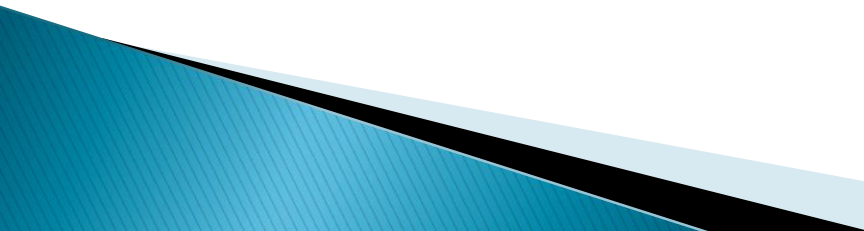
Housing Options

- ▶ University Provision – University Accommodation Service **0191 208 3333**
[‘NUstudenthomes’ Property Management Service & Private Sector Property Listings](#)
- ▶ Word of Mouth
- ▶ Local Press / Shop windows
- ▶ Local Agencies
- ▶ Online

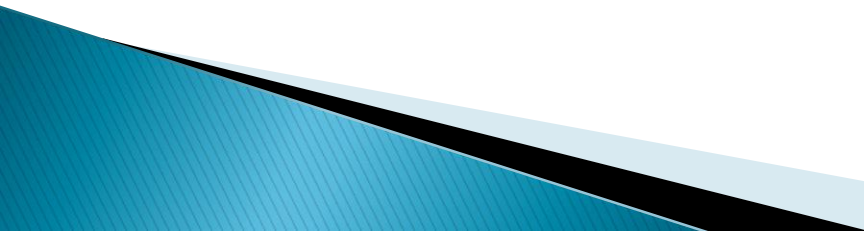
There is no formal statutory regulation of the Private Rented Sector so there are many unqualified, inexperienced and unscrupulous firms out there. Some agencies or landlords will voluntarily join a Professional body:

- National Approved Lettings Scheme (NALS)
- National Association of Estate Agents (NAEA)
- Association of Residential Letting Agents (ARLA)
- Royal Institution of Chartered Surveyors (RICS)
- Local Authority Shared Housing Accreditation Scheme
- The Property Ombudsman
- National Landlords Association
- Residential Landlords Association

House Hunting and Viewing

- ▶ Research the area
 - ▶ View several houses to gauge a standard
 - ▶ Viewing with tenants who are still living there
 - ▶ Ask questions of landlords/current tenants
 - ▶ Feel confident to make demands
 - ▶ Don't be pressured by agents/landlords or friends!
 - ▶ Read all the documents
 - ▶ Seek advice if unsure
 - ▶ Make sure you are within budget
- 

Some Questions to ask

- ▶ Are you a member of a professional body?
 - ▶ Is the Landlord based in the UK? Is the landlord local?
 - ▶ Are you operating on a Sign up basis only or are you managing the property?
 - ▶ What do your fees constitute?
 - ▶ Are you happy for us to talk to the previous tenants of this property?
 - ▶ Are you a member of a Landlords Association and/or is the property Accredited?
 - ▶ Is the property subject to a mortgage and does the mortgage acknowledge the tenants as authorised tenants
 - ▶ Are any repairs or cosmetic improvements required on the property?
 - ▶ What measures do you offer if we are unable to move in on time or have to move out for any reason?
 - ▶ Do they take a deposit?
 - ▶ Is the property a Licensable House of Multiple Occupation (HMO)?
 - ▶ Do I have to provide a guarantor and can they just guarantee my 'share' of the rent?
- 

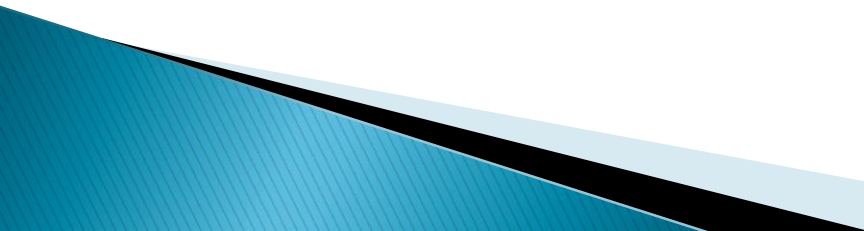
Tenancy Deposit Protection

- ▶ Assured Shorthold Tenancy – AST
- ▶ 3 Government Backed Protection schemes:
 - Directgov – www.direct.gov.uk
- ▶ Statutory requirement
- ▶ Prescribed Information
- ▶ Check it out before the end of the tenancy
- ▶ Lead Tenant

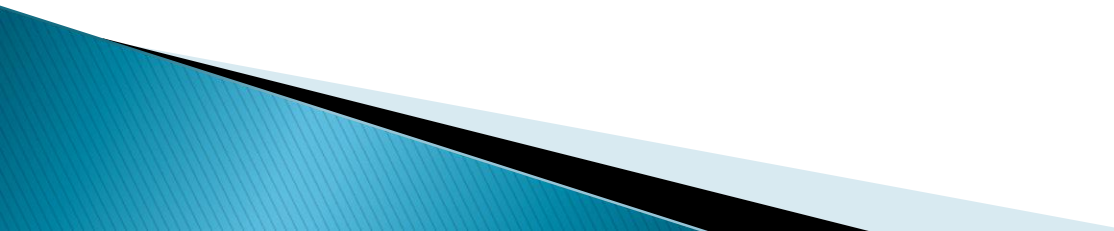
HMO Licensing

- ▶ 5 tenants with 3 or more floors
- ▶ Statutory Legal requirement
- ▶ Local Authority the enforcement body
- ▶ Local Authority online check

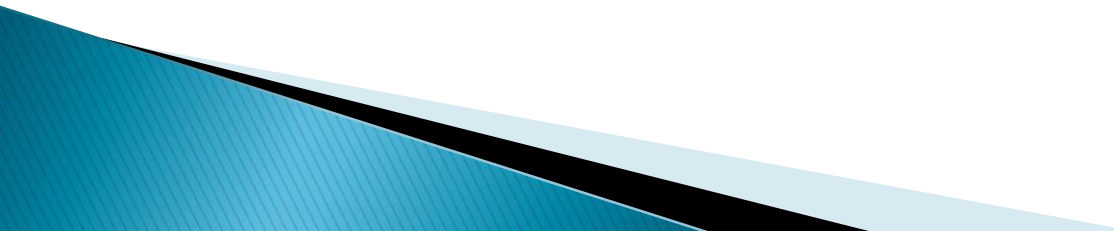
Disrepair

- ▶ Definition - damage that needs to be put right
 - ▶ Improvements are not the same thing
- 

Contract Review Service

- ▶ The Student Advice Centre (SAC) can offer a limited service
 - ▶ Documents must be given to SAC no less than 48 hours in advance
 - ▶ By appointment only
- 

Eviction – Be aware !

- ▶ If you receive any post addressed ‘To the Occupier(s)’ or ‘To the Household’, open it immediately!
 - ▶ Seek advice immediately from SAC.
 - ▶ You may be at risk of losing your home
- 

Useful Sources of Information

- ▶ Students' Union Student Advice Centre
 - ▶ NUS
 - ▶ University Accommodation Service
 - ▶ City Council
 - ▶ Citizens Advice Bureau
 - ▶ Unipol
 - ▶ Directgov
 - ▶ Shelter
- 