

Housing Guide

A guide for Students Exploring Accommodation Options &
Top Tips for Those Renting in The Private Sector



Please Note:

This booklet has been produced by The University of Bolton working in collaboration with Bolton Students' Union. All information in this booklet was correct at the time of printing (August 2022). You may wish to contact us for the most current information.

Introduction

Welcome to this guide on student accommodation and what to do when moving into the private rented sector. Find out about the essentials of choosing somewhere to live, what to look out for, how to avoid trouble before it starts and what to do if you do run into problems. If you are experiencing problems that are not covered in this guide or want more information on accommodation in the private rented sector then please speak with a member of staff in either the Student Centre, Chancellor's Mall or the Students' Union Office, Chancellor's Mall.

Good luck!



Contents

Orlando Village Halls	4
Things to Consider	6
Rent	7
Selecting Accommodation	8
Contracts & Tenancy Agreements	9
Deposits	10,11
Guarantors	12,13
Houses of Multiple Occupancy	14
Viewings and Contract Checking	15,16
Moving-In Day Checklist	17
Living in Harmony	18
Common Problems	18
Energy/Money Saving Tips	19
Moving Out	20,21



Orlando Village Halls



Orlando Village is the preferred and only Halls of Residence recommended by the University of Bolton. Orlando Village offers 381 single study, self-catering bedrooms and are popular with international students. It is a 10-minute walk away from our campus, close to both bus and rail links



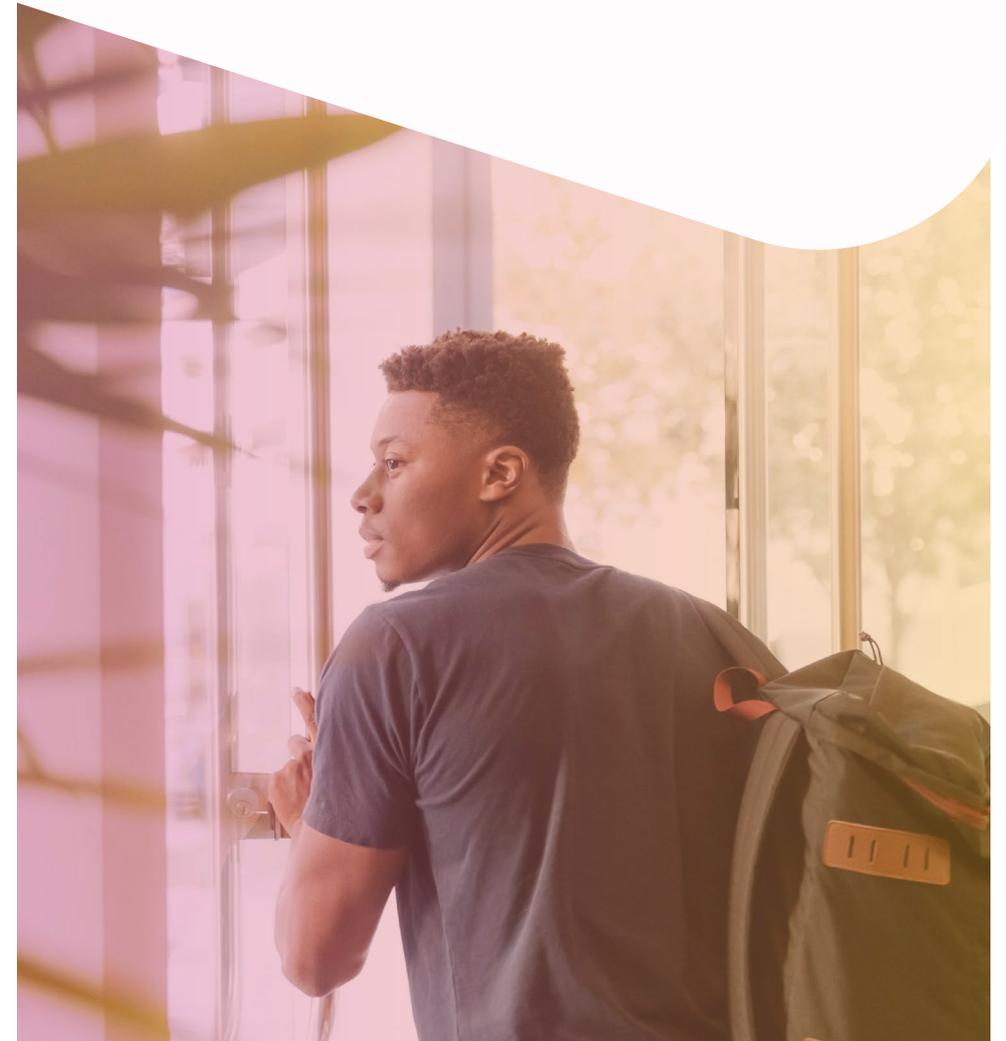
Orlando Village was purpose built and is split into eight blocks, each containing eight flats of six bedrooms. The rooms are offered on a self-catering basis with a communal kitchen, WC and washing facility. Orlando also has a communal building called 'The Hub' available for student use which includes a TV, table tennis, football table & pool table which is great for socialising. This is also where you will find the laundry facility.



Orlando Village has a choice of rooms, Bronze rooms are furnished with a single bed, desk, chair, wardrobe, shelves and wash basin. Silver rooms are recently refurbished rooms that have 3/4 size beds with high quality furnishings. The cost is inclusive of all utility bills and superfast WIFI is provided.

Please Note: The remainder of this booklet has been compiled to support students looking for alternative accommodation. This includes information on the most common difficulties that students may experience when renting accommodation in the private sector.

The notes are intended for general guidance and to draw your attention to some of the problems that may arise. The information provided relates mainly to properties where the landlord is not a resident. This includes shared houses, houses in multiple occupation and flats. The notes are not intended as a comprehensive guide to the legal aspects of renting the property and should not be interpreted as such.



Things to Consider

What are your options?

If you decide that living in Halls of Residence isn't for you, then you may need to consider one of the options below. Make sure you know the Pros and Cons of your options!

Housing Type	Pros	Cons
Shared House This is likely to be known as an Assured Shorthold Tenancy (AST)	Secure – you can't be evicted without legal notice and a court order. Deposits have to be protected by a Tenancy Deposit Scheme.	Usually a joint tenancy see section 3. Inflexible – usually have to sign up for a fixed period such as 6/9 months. Is almost impossible to end early if your circumstances change.
Lodgings Living with a landlord in their home	Flexible – usually either party can give notice and end agreement early. May require less deposit and less rent upfront. Can suit quieter students / postgraduates, as not in a big shared house.	Less security – may be asked to leave at short notice. Less privacy – living with landlord. May be more house rules. No protection for deposits apart from through court action.
Large House	There is always someone to talk to.	Large More difficult to get agreement between large groups on communal issues / cleaning / bills etc.

Rent

One of the biggest challenges students face at University is keeping on top of money issues. With rent being the biggest student cost after tuition fees, it's really important to know what you can afford to pay for the whole tenancy (typically 12 months). Remember, if you're in a joint or group tenancy (more on Joint Tenancies later), make sure that everyone can afford the amount for the whole year. Click on the link below and use the rent calculator to work out what you can afford. <https://www.savethestudent.org/rent-calculator>

Who Do You Want To Live With?

Problems between tenants in shared houses are one of the top reasons students come to us wanting to leave their house early. Living with people you no longer like, or with conflicting lifestyles can be stressful and can have an effect on your studies and your health.

Ask yourself a few questions:

- Do you like having your own space? Would you prefer living on your own (more expensive), or as a lodger?
- If you move in with your boyfriend/girlfriend what happens if you break up?
- Do you share similar lifestyles with your friends such as attitude to study/ going out/music tidiness etc?
- Are your friends reliable/good with money?
- Is a large group (5 or over) such a good idea? Why not think about splitting into smaller groups but live in the same street/area.

Council Tax

Remember - Full-Time students are exempt from paying Council Tax. Any students who are registered/enrolled on a full-time course at the University will be able to obtain council tax exemption/discount. If you are planning to live with someone who is not a full-time student then they will have a liability for council tax. Make sure you discuss this and decide

who is going to pay it before signing your tenancy agreement and moving in! For students living in Greater Manchester, the University will confirm your student status directly with your local council. Those students living outside of Greater Manchester can request a Council Tax Exemption Letter from Student Services. Log in to your Student Record and click on the link under the Student Services heading.

Please make sure that your address details are correct before you submit your request as your certificate will be posted to you.

Selecting Accommodation

As the standard of private accommodation in Bolton varies widely, you should devote as much time as possible to visiting accommodation addresses and comparing facilities, locations and costs. It is most unwise to attempt to make accommodation arrangements by telephone or through the efforts of a friend. Come to Bolton yourself and decide what is suitable for you and your budget. Do not enter into agreements or sign contracts without first inspecting the property you may rent.

How do you find accommodation?

There are many properties available within the Bolton area which range from private houses to private halls of residences. Organising this private accommodation would mean contacting the landlord of the property to make these arrangements. There are many third-party private accommodation sites so you may find that the best starting point is to search the internet by using keywords such as 'Student Accommodation Bolton.' There are well-known letting agencies online who have a student accommodation section which may help you. In addition, there are a number of estate agents and letting agencies on Bradshawgate in Bolton town centre who may be able to assist you.

The Bolton News, especially the Wednesday edition is another source of private rented accommodation.

Please note that the University is not affiliated with any external property website or agent and cannot make any recommendations of any providers other than Orlando Village Halls of Residence.

If you use a local letting agent or estate agent you may find:

- They can charge you a fee for finding accommodation.

- They may charge for references, setting up tenancy agreements/check ins.
- They often insist on a UK Guarantor, who usually have to be homeowners.
- Tenancy Deposit Scheme

Contracts & Tenancy Agreements

When you find a place that is suitable for your needs, we strongly recommend that you have a written agreement with your landlord, which gives details of his responsibilities and yours, this could be referred to as a contract or a Tenancy Agreement. We strongly advise that you have a contract or tenancy agreement no matter where you choose to live.

Always take time to read agreements carefully before signing. Never sign anything that you do not understand. Seek advice from a solicitor, Citizens Advice Bureau, Students Union or the Student Services Staff.

Signed agreements are legally binding documents and commit you to certain obligations for the period of the agreement. If the landlord does not provide a written agreement it is good practice for you to put in writing what you believe the terms of your contract to be.

These should include the amount of rent, frequency of payment, other charges that are to be paid by each party, period of notice and any other terms and conditions which you have both agreed verbally. You should then send a copy to the landlord inviting his/her acceptance by a specific date.

If you receive no reply by that date, you may assume that the terms and conditions, that you have outlined, have been accepted. If the landlord takes issue with any of the points you have made, you are in a negotiating position.

Do remember that you will almost certainly have some legal rights even when there is no written agreement.

Deposits – Get Protected!

There is no limit on the amount of deposit a landlord can request – the average is 4 – 6 weeks rent, it covers the landlord if you don't pay your rent or damage the house.

If you have an **Assured Shorthold Tenancy** agreement and you pay a deposit it **MUST** be registered in a government-backed Tenancy Deposit Scheme (TDP) within 30 days of you paying the deposit.

In England and Wales your deposit can be registered with:

- Deposit Protection Service
- MyDeposits - including deposits that were held by Capita
- Tenancy Deposit Scheme

There are separate TDP schemes in Scotland and Northern Ireland. They make sure you'll get your deposit back if you:

- meet the terms of your tenancy agreement;
- don't damage the property;
- pay your rent and bills.

For more information visit www.gov.uk/tenancy-deposit-protection

At The End of Your Tenancy

Your landlord must return your deposit within 10 days of you both agreeing how much you'll get back.

If you're in a dispute with your landlord, then your deposit will be protected in the TDP scheme until the issue is sorted out.

Holding Deposits

Your landlord doesn't have to protect a holding deposit (money you pay to 'hold' a property before an agreement is signed). Once you become a tenant, the holding deposit becomes a deposit, which they must protect.

Deposits Made by a Third Party

Your landlord must use a TDP scheme even if your deposit is paid by someone else, such as a rent deposit scheme or your parents.

Info Landlords Must Give Tenants

Once your landlord has received your deposit, they have 30 days to tell you:

- the address of the rented property;
- how much deposit you've paid;
- how the deposit is protected;
- the name and contact details of the tenancy deposit protection (TDP) scheme and its dispute resolution service;
- their (or the letting agency's) name and contact details;
- the name and contact details of any third party that's paid the deposit;
- why they would keep some or all of the deposit;
- how to apply to get the deposit back;
- what to do if you can't get hold of the landlord at the end of the tenancy;
- what to do if there's a dispute over the deposit.

What if I Don't Get This Information?

- Ask your landlord / letting agent to provide it.
- Check if any of the other tenants are classed as the 'lead' tenant, if so they may have been given the information and not passed it on to you.
- Use the shelter on-line tenancy deposit checker to see if your deposit is protected.
https://england.shelter.org.uk/housing_advice/tenancy_deposits/check_your_tenancy_deposit_is_protected

How will deposit protection help?

In the past some landlords often withheld deposits for no good reason – now if there is a dispute about deductions from your deposit the protection scheme deals with the matter and makes an independent decision – it is not up to the landlord, you should get your deposit back quicker at the end of your tenancy.

You can apply to your local county court if you think your landlord hasn't used a TDP scheme when they should have.

Get legal advice before applying to court.

If the court finds your landlord hasn't protected your deposit, it can order the person holding the deposit to either:

- repay it to you;
- pay it into a TDP scheme's bank account within 14 days.

The court may also order the landlord to pay you up to 3 times the deposit within 14 days of making the order.

Guarantors

This usually needs to be a UK based homeowner, often your parents or relative. They are signing to say that they will pay rent or cover the cost of any damage (over the deposit amount) if you don't pay.

Your landlord can ultimately take legal action to recover any unpaid rent from your guarantor.

Your landlord may want to check that your guarantor is able to pay the rent in the same way that they've checked your ability to pay. For example, by carrying out a credit check. There is a legal requirement for a guarantee agreement to be in writing. The agreement sets out the guarantor's legal obligations.

It depends on what the agreement says. In many cases, a guarantee agreement also extends to other conditions under the tenancy, for example, any damage caused to the property.

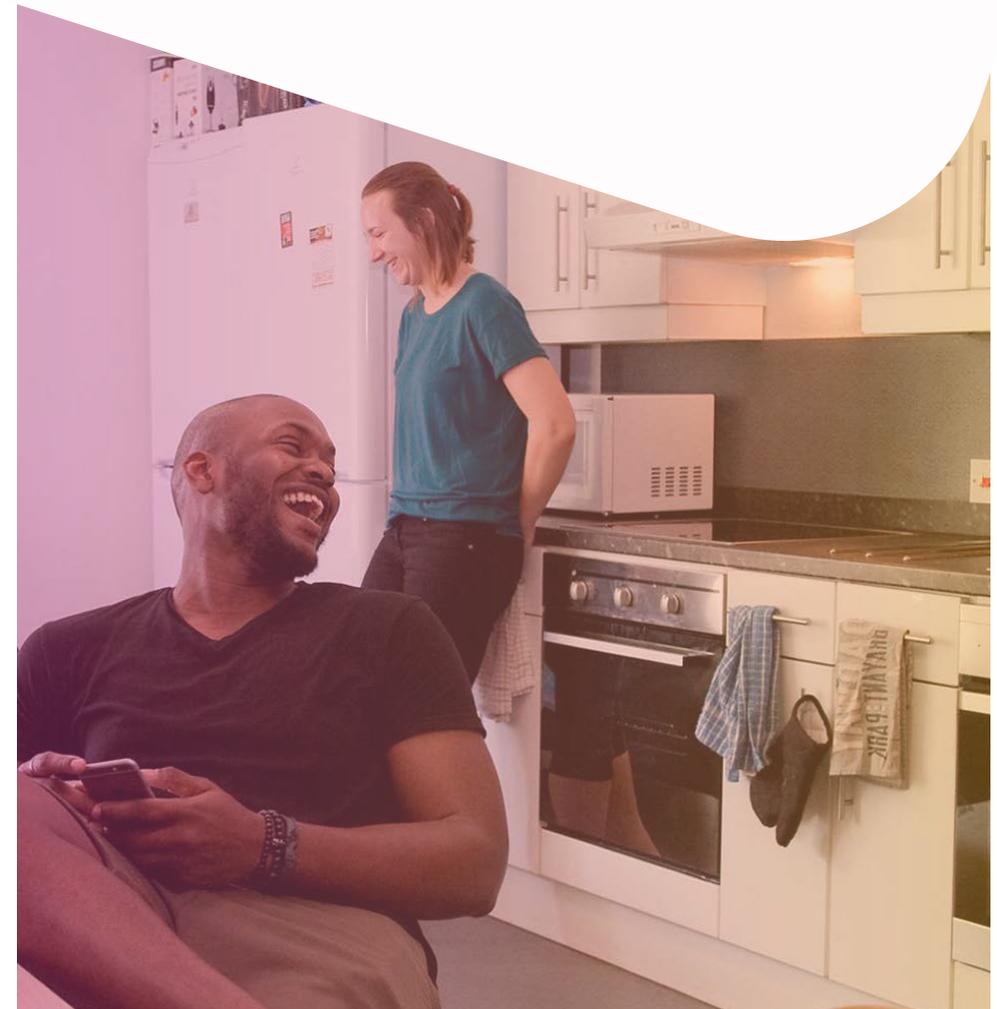
If an agreement does extend to other conditions of the tenancy, then it's best that the guarantor checks the tenancy agreement. This way they can see exactly what obligations they are guaranteeing. If you can't provide a guarantor it is likely that the landlord will ask you for more rent in advance – up to the full tenancy agreement, this is not illegal but you should try to negotiate.

Guarantors of tenants who live in shared accommodation

If you share accommodation with other tenants under one tenancy agreement, that is, a joint tenancy, it's common for the guarantee to apply to all of the rent, and not just your share.

It's best to check the guarantee agreement carefully and ask the landlord or agent any questions if something is unclear. As soon as the agreement is signed, the guarantor is bound by its terms and conditions.

It may be possible to negotiate with the landlord for a variation to a guarantee agreement. This would ensure that the guarantor's liability was confined to only your rent payments or any damage caused by you.



House of Multiple Occupancy (HMO'S)

The following types of property will most likely be classed as a house in multiple occupation (HMO):

- an entire house or flat which is let to three or more tenants who form two or more households and who share a kitchen, bathroom or toilet (this includes shared houses).
- a house which has been converted entirely into bedsits or other non-self-contained accommodation and which is let to three or more tenants who form two or more households and who share kitchen, bathroom or toilet facilities.
- a converted house which contains one or more flats which are not wholly self-contained (ie the flat does not contain within it a kitchen, bathroom and toilet) and which is occupied by three or more tenants who form two or more households.
- a building which is converted entirely into self-contained flats if the conversion did not meet the standards of the 1991 Building Regulations and more than one-third of the flats are let on short-term tenancies.

Further information can be found at:

<http://www.bolton.gov.uk/website/pages/Homesinmultipleoccupancy.aspx>

What does it mean to live in an HMO?

If you live in an HMO your landlord has to meet extra responsibilities which are in addition to their repair responsibilities. These are:

- fire and general safety – mainly the provision of properly working smoke and/or heat detectors with alarms and a safe means of escape in case of fire;
- water supply and drainage – these cannot be unreasonably interrupted and must be kept clean and in good repair;
- gas and electricity – appliances and installations must be safe, which includes arranging an annual gas safety check and having electrical installations checked at least every five years;
- communal areas – such as staircases, halls, corridors and entrances, must be kept in good decorative repair, clean and reasonably free from

obstructions;

- waste disposal – there must be enough bins for rubbish and adequate means of disposing of rubbish;
- living accommodation – the living accommodation and any furniture supplied must be clean and in good repair.

Viewings & Contract Checking

The most important thing about attending a viewing is not to feel pressured in to signing or agreeing to anything until you have had time to reflect and always look at more than one property.

Below are some tips to think about when you are deciding what area to live in:

- Think about the location of the property - is it near local amenities?
- If it is not within walking distance, does it have good transport links?
- Is it in an area that you would feel safe walking around at night time?
- If you have a car – is there somewhere to park it?
- Chat with current tenants to see what they like / dislike about living there.
- What are your neighbours like?

Viewing Tips

- Check for damp / mould.
- Do all windows and doors lock securely?
- Check the condition of fixture and fittings.

- Check that the gas / electricity certificates are up to date.
- How is it heated, is it working?
- Are there any smoke alarms?
- Flush the toilet and run the taps to see that the plumbing works.
- Ask lots of questions.

Once you have decided where you want to live never sign your tenancy agreement without reading and understanding it.

Things to look out for are:

- How much is the rent and when does it have to be paid?
- How much is the deposit?
- Who is responsible for the bills, are any included in the rent?
- Who are the other tenants? If they are not all full-time students they could be a council tax issue.
- **How long is the contract?**
Usually a contract is for a fixed period. Once you sign a fixed term contract you are legally liable to pay full rent for that period whether you live there or not. If there is not a 'get out' clause in your contract you will need to negotiate with the landlord / letting agent to see if they will release you from the contract early, this is sometimes allowed if you can find a replacement tenant, sometimes you will be charged an administration fee for this.
- **Is the contract individual or joint liability?**
If your contract is an individual contract you are only liable to pay the rent for your room. If you sign a joint tenancy then you are all equally liable for the rent, so if you or another housemate don't pay your rent it means that the others named on the tenancy become liable – be very careful who you sign a contract with!

Moving-In Day Checklist

- Make sure you carry out an inventory of all fixtures and fittings and the condition they are in (take pictures or video on your mobile phone of the property and any items in it). Get your landlord to confirm that the inventory sheet, photos or videos or a true reflection of the condition of the property as you move in.
- Has your landlord registered your deposit with the tenancy deposit scheme and given you all the relevant information?
- Take meter readings for any gas, electricity or water meters and photograph the readings for your own records. Ensure you also know who your suppliers are if you are liable for paying for these utilities.
- Check the gas safety certificate – if there is gas in the property it is a legal requirement, gas appliances should be checked on an annual basis.
- Check the energy performance certificate – this is also a legal requirement and shows how energy efficient the building is. An A rating is the most efficient with G rating being the worst – the average is a D rating – don't forget the more energy efficient the property is, the less you will spend on your bills!!
- If you have a TV, get a licence. If you get caught without one you will receive a large fine. Sometimes students can get a refund if they live in a property for less than 12 months, for more information visit www.tvlicensing.co.uk
- Take out contents insurance or check to see if you are covered on your parents' policy.
- Keep a record of all contact you have with your landlord / letting agent, this will save you time and stress if you later get into disputes.
- Find out when your rubbish and recycling collection days are from your neighbours or Bolton Council website: <https://www.bolton.gov.uk/next-bin-collection>

Living In Harmony

Now you have moved in you will be realising things are a bit different than living in university accommodation! You have regular bills to pay, there is nobody to clean up after you and you are living amongst the local Bolton residents.

Below are a few tips to help you settle in:

- Be a good neighbour, introduce yourself!
- Consider the needs of your neighbours. Most complaints from local residents are around rubbish and noise. Noise complaints can be investigated by the local council and in serious cases action can be taken against you.
- Have a meeting with your housemates and agree some basic rules for a cleaning rota, visitors / overnight guests, noise and music playing – this can stop problems arising at an early stage.
- Make sure you have an agreement on how the bills are going to be paid.
- Make arrangements to have a regular get together so that problems and issues are dealt with in a timely manner and are not left to build up.
- If this has not been done by the landlord / letting agent discuss having somebody to act as the main contact to deal with matters such as reporting repairs. Whoever is the main contact should confirm everything agreed with the landlord / letting agent in writing and keep house records.

Common Problems

- You should be given 24 hours notice of any visits from landlords / workmen. Keep a record of any unscheduled visits and you can complain. Always check the workman's ID before letting them in.
- Problems with repairs – your rights do not come in to force until you have reported the problem in writing. If the landlord does not respond in a timely manner visit the Students' Union for more assistance and advice.

- Your housemate wants to leave but you have a joint tenancy – get advice from the Students' Union.
- Not able to pay the rent – pay as much as you can and keep the landlord / letting agent informed about the situation. Sometimes they can be sympathetic especially if it is a problem with your student funding. Call in to the Students' Union to get help with sorting out your finances and always get advice straight away if your landlord or letting agent is threatening to evict you!

Energy/Money Saving Tips

- By turning down your heating thermostat by one degree you could save over **£60/year** on your heating bill.
- By washing your clothes on a 30C washing cycle, turning off lights and chargers when not needed and only boiling enough water for what you need your house could save up to **£90/year**.
- The average household throws away over **£400/year** of food that could have been used if more thought had been put in to your menu planning. Visit www.lovefoodhatewaste.com they have lots of recipes and ideas for using up food as well as tips on storing food and portion sizes.
- Bolton has a great market that is open on Tuesday, Thursday, Friday and Saturday from 09:00 - 17:00. Buying your fresh food from here is often cheaper and fresher than from the supermarkets.
<http://www.bolton.gov.uk/website/Pages/BoltonMarket.aspx>

Moving Out

Your tenancy agreement should say how much notice you need to give your landlord before you leave the property. Always give your notice in writing. You may be required to give notice even if you are in a fixed term contract.

Getting Your Deposit Back

It may be the case that your landlord may be able to legitimately deduct money from your deposit for rent owed or damage to the property. You should not have money deducted for normal wear and tear. If there is no dispute over the amount of the deposit to be returned you should get it back within 10 days request to the scheme – please check the website of your particular deposit scheme for more information. If you don't agree with the amount that the landlord wants to deduct you can request that the scheme makes an impartial decision on a fair deduction.

The Big Clean

A common reason for the landlord wanting to make deductions from deposits is to pay for a professional cleaning company to clean the property. Make sure you clean the property to the standards expected in your contract – speak to the landlord for guidance if you are unsure.

Rubbish Removal

Leaving rubbish inside or outside of the property is costly for the landlord to get rid of so make sure you remove all rubbish.

Check www.bolton.gov.uk for local tip and recycling facilities or advertise your items in advance on www.freecycle.org

Meter Readings

Make sure you read all of the meters on the day that you leave and give these readings directly to the utility company and a copy to your landlord, request your final bill from each utility company.

Check Out

Make sure you arrange a time for an inventory check up / inspection with your landlord / letting agent. If for any reason this is not possible go round the property and make your own notes and make sure you take dated photographs of the condition of the property.

