LIVING OUT GUIDE **KEY FACTS FOR SUCCESSFUL** HOUSE HUNTING

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Independent, FREE, & Confidential

The Student Advice Service is the only independent advice, information and advocacy service exclusively available to Oxford University students. Part of OUSU, the Student Advice Service is independent of the Colleges or Departments and the Central University, so the services we offer are impartial and objective. Our services are free and confidential.

We are here with a team of friendly and experienced Advisors to help you find answers to the questions and solutions to the problems you may face including: Academic Disputes, Appeals, Accommodation, Health, Disability, Relationships, Visas, and Mental Health.

We are here for you when you need us!! Visit Us at: 2 Worcester Street Oxford, OX1 2BX

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Drop-In Sessions (term-time) Mondays 10–12 Wednesdays 12–2 Fridays 2–4

Email: advice@ousu.ox.ac.uk Call Us: 01865 288 466





Looking for accommodation may seem like a big challenge, but there is support and advice available. Advisors at the Student Advice Service (advice@ousu.ox.ac.uk) will be happy to help you.

Remember that with planning, patience and care, living out need not be stressful. It is important to take time and explore the options open to you.

Important points to be aware of when house hunting:

- Don't be pressured into renting the first house you see. If you have any doubts, don't sign.
- The supply of houses in Oxford exceeds the demand and no one will end up without accommodation. Act as an informed, confident consumer: know what you want, spend time researching your choice, negotiate on price and don't accept poor guality or bad service!
- Your friendship group may change or someone may drop out. Be aware that as soon as a group signs a contract, everyone in that group is responsible for all the obligations of the tenancy.
- Once you have signed a fixed-term tenancy, it is extremely difficult to end it early.
- Your deposit must be placed in an authorised Tenancy Deposit Protection Scheme and you must be given information about which one and a receipt within 30 days.
- If you are unsure, before you sign a contract, get it checked by an Advisor at the Student Advice Service who will do this for free.

When you are asked to pay any money:

- Be sure you know what the payment is for.
- If you are asked to pay large sums of money or several month's rent in advance, get advice before you pay.
- If possible, make the payment by bank transfer so you have a record.
- Get receipts for all your payments.

Look at the Accommodation pages on our website: www.ousu.org/advice/accommodation for more ideas and information.

Remember: Don't rush, and take your time. There are plenty of houses availlable, and it's important to make a good, well-informed decision about the one that's right for you.

Remember: Planning is the key!



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Looking for accommodation can seem daunting and finding the right house can make all the difference to your experience as a student.

Important questions:

- Who are you going to live with?
- Where do you want to live?
- What type of property do you want?
- How much will it cost?

When should I start looking for accommodation?:

Start looking at the beginning of Hilary Term for a lease starting in October that year. Don't feel pressured to look early.

How do I start looking for accommodation?:

Think about where you want to live. Decide on the area that best suits you. Do you want to be near shops and night life; do you want quiet; do you need to be near your department or lab; what about transport? North Oxford Summertown: An area popular with families. Good shops and schools. House prices are high.

Jericho: A popular student area. Lots of pubs, restaurants, a cinema and small supermarket. House prices are quite high.

South Oxford

Abingdon Road: Fewer facilities and less popular with students so house prices are cheaper. Close to the river and boathouses.

Iffley Road: Fewer facilities than neighboring Cowley Road. University Sports ground located here.

West Oxford

Botley Road: Fewer facilities and less popular with students so house prices are cheaper. Close to the train station if transport links are important.

East Oxford Cowley Road: A popular student area. Vibrant and more cosmopolitan than Jericho, lots of pubs, restaurants and independent shops, a music venue (O2). Frequent buses to the city centre. House prices are less expensive.

Headington: Popular with students who need to be based near the John Radcliffe and other hospitals. Shops, cafés and a Waitrose supermarket. Buses to the city centre. Lower house prices than north Oxford.

HOW DO YOU WANT TO LIVE?

Alone or in a group?

Are you looking to rent a house as a group or do you want to live alone? If you are going to share, get a group together and talk about:

- The type of things that are important to everyone (such as cleaning, smoking, drinking and your work habits)
- What facilities you all want from a house
- Your budgets.

If you all want different things or if your budgets differ greatly, it's best to form a new group with people who want and can afford the same things as you.

Remember: large groups (7-8 or more) may find it difficult to find a big enough house. Houses that can accommodate large groups are know as Houses in Multiple Occupation (HMOs). There are additional regulations governing HMO properties and all HMOs should be licensed by the City Council. Ask an Advisor if you need help.

At Oxford, students tend to choose accommodation that falls within one of the following categories. Your consumer rights vary depending on which you choose.

With a resident landlord? If you share accommodation with your landlord, or share accommodation with a

member of your landlord's family, you are known as an "excluded occupier", and have very limited consumer rights.

Generally as an excluded occupier your only right is to stay until your landlord asks you to leave, or for as long as your written agreement says. Without a resident landlord?

When the landlord does not live in the property with you it is known as an Assured Shorthold Tenancy. Your main rights under an Assured Shorthold Tenancy are:

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- To have your deposit placed in a Tenancy Deposit Protection Scheme.
- To live in your accommodation for a fixed period of time. As a student this will usually be 10-12 months, or it may be a periodic tenancy continuing on a monthby-month basis.
- To have any necessary household repairs completed during the course of the tenancy.
- To be provided with evidence that the property meets certain safety standards.
- To control your home so that you can stop other people from entering. The landlord should give you 24 hours notice when they want to enter the property.
- To remain in your accommodation for the duration of the tenancy. Only a court order to evict you removes this right.
- To have 'reasonable adjustments' made to the property if you have a disability.

Your main responsibilities under an Assured Shorthold Tenancy include:

- Not leaving without notice
- Paying the rent as agreed
- Taking care of the house
- Not causing a nuisance
- Giving your landlord access when necessary.

Failure to uphold these may result in eviction.

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HOW DO I FIND A PRIVATE LANDLORD?

Agents

Some landlords rent out their properties through agents. These agents sometimes also manage the property on behalf of the landlord. It is important to find out the fee an agent will charge you for arranging the tenancy as these vary greatly. Letting agents should not charge you for providing a list of available properties.

It is also important to establish how the agent will manage the property. If you are unhappy with the way the agent or landlord is treating you, FIND ANOTHER. If the initial contact is not good they may not be helpful if you have a problem.

Student Pad

An online property finder allows you to search for all types of short or longterm accommodation: www.oxfordstudentpad.co.uk/Home.

Websites

There are a number of websites which advertise accommodation. One popular with students is Daily Info: www.dailyinfo.co.uk/oxfordaccommodation. These often advertise informal arrangements and care should be taken before you sign a contract.

HOW DO I KNOW THE AGENT IS GOOD?

Accreditation Schemes

Oxford City Council's Landlord Accreditation Scheme is a voluntary scheme that private residential landlords and letting agents are encouraged to join. You can find out if your agent/landlord has signed up here: (www.oxford.gov.uk/PageRender/decH/Landlord_Accreditation_Scheme_ occw.htm).

- Choose a letting/managing agent that is registered with Association of Residential Letting Agents (ARLA: www.arla.co.uk) or the National Association of Estate Agents (NAEA: www.naea.co.uk).
- Talk to other students and find out their experiences.
- Talk to the Student Advice <u>Service advice@ousu.ox.ac.uk.</u>

HOW DO I CHOOSE A PROPERTY?

Once you have decided your budget, where and with whom you want to live, it is now time to view properties.

- Look for properties that are in your budget and that meet the criteria on your list.
- View as many properties as possible and use the checklist provided at the back of this booklet to assess the condition of the house. Make notes and take date stamped photos to remind yourself.
- If there are people living there, ask questions and find out what they think about living in the property.
- Once you have found a property, keep calm and don't rush into signing the contract. You can get it checked by an Advisor at the Student Advice Service if you are unsure.

WHAT HAPPENS NEXT?

The landlord/letting agent will expect you to sign a **tenancy** agreement/contract. Don't feel rushed into doing this.

You may be asked to pay a **deposit**. The deposit is to cover the cost of any potential damage to the property or contents. It is usually equivalent to one month's rent. The deposit must be placed in a **Tenancy Deposit Protection Scheme** within 30 days of giving it to your landlord.

You may be asked to undertake a **credit check**. You will typically be charged a fee for this.

You may be asked to provide a **guarantor** who will be legally responsible for paying the rent if you do not. If you live with others and sign a joint tenancy the guarantors will be responsible for the rent should any of your housemates fail to pay their rent.

Make sure that you understand the contract and what your obligations are before you sign it. The agreement/contract should make sense and be easy to understand.

If you are unsure, make an appointment to speak with an Advisor at the Student Advice Service by emailing advice@ousu.ox.ac.uk.





SIGNING ACCOMMODATION CONTRACTS

When you sign a contract, it forms a legally binding agreement between you and your landlord. If you have agreed to certain conditions with your landlord, make sure they are written into the contract, otherwise it will be difficult to prove if the landlord does not comply with your verbal agreement.

Most student accommodation is for a fixed period of time and with a "no-break clause". This means that once you have signed you have a contractual obligation to pay the rent for the length of the tenancy.

Before You Sign

Make sure:

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- Your group is one that will work. Make sure you all understand the contract and your legal obligations. If you are signing a joint tenancy and one of you drops out and stops paying the rent, the remaining tenants will be required to pay it.
- You have seen the property.
- You have read and **understand** the contract.
- The address, names, start and end dates and amount to be paid are all correct.
- If your landlord has promised certain work will be done before you move in, make sure this is included in your contract.
- You have checked there is a HMO licence for the property (www.oxford. gov.uk) if necessary.
- You have an inventory of the property's contents and checked it is correct.



Remember: If you are unsure don't sign. Get further help and information.

When you sign make sure you get:

- A copy of the contract.
- The landlord's name and address
- Details of the Tenancy Deposit Protection scheme and a signed copy of the deposit protection certificate.
- Information on how to get the deposit back and what happens if there is a dispute.

If you can't agree deposit deductions with the landlord/agent when you move out, the Tenancy Deposit Protection scheme will provide a mediation or an alternative dispute resolution service.

WARNING

Beware of landlords/agents who do not comply with statutory requirements. Make sure you know your legal rights before signing anything.

If you have any questions ask them. If you are unsure or unsatisfied with the answer, consider finding somewhere else.

OTHER THINGS

As well as the rent you need to remember bills such as heating, insurance, travel costs, internet fees etc. Remember to budget for these.

Moving In

Budgeting

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Check your inventory for accuracy. Note anything missing from the list. Take photographs of damage and notify the landlord/agent immediately. If you don't, they may not return your deposit.

Council Tax

As a student you do not need to pay Council Tax. Your College Administrator can give you a letter confirming your student status which you should send to the Council.

Register to Vote Register online to vote in local national elections www.gov. uk/register-to-vote. This is also important for credit checks etc.



Safety Make sure that the property is not a fire hazard and that you can escape if there is a fire. Make sure windows open, that

Make sure windows open, that there are front and rear exits, and that soft furnishings have fire safety labelling. There should be fire, smoke and carbon monoxide detectors.

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Utility Bills

Read energy meters and contact the provider. Check who is responsible for paying water charges.

Neighbours

Introduce yourself to your neighbours to help you start off by making good relationships.

Community Wardens Find out who your OUSU Community Warden is, or be one yourself! Contact vpcandc@ousu.ox.ac.uk.

Insurance

Make sure your personal items are insured. Make sure your insurance covers personal items left in the house when you are away during holidays.

TV Licence

You will need a TV licence if you watch or record live TV. The current cost of a licence is £145.50. Normally you will need only one licence for the whole house.



CHECKLIST

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Use this checklist when you go to look at a house. It should help you decide which is the right house for you. Why not photocopy this list, complete for each house, and take photos on your phone to remind you? You can photocopy this list for free at OUSU.

	Address of Property: Agent: Local Area Noise level Shops Transport Exterior of the house Is the roof sound and in good repair? Are the drains and gutters clear or do they have weeds growing in them? How does the woodwork on windows and doors look? Are there signs of rot? Is there a garden? Does it look maintained? What maintenance will you be expected to do?
We are	Security Does the house seem to be secure? Is there a burglar alarm? Are the locks on the external door adequate 5 lever mortice locks? (affects insurance) Are the external door solid and secure? Do all the ground floor windows have security locks? Are the window frames strong and in good repair? Are the windows double glazed? (affects heating costs)

	 Heating and plumbing Does the house have central heating? Does the heating system work effectively? Is there a meter? Do any of the taps, pipes or toilets leak? Do the toilets flush? Is there a shower and/or a bath? Electrical Safety Does the electrical fusebox and wiring look modern and well-maintained? Have all the electrical appliances been safety checked? Are there enough power points for each room? 	Gas Safety Gas Safety Is there a current gas safety certificate for the house? (Look for the Gas Safe mark). Legal requirement. Is there a carbon monoxide detector fitted? Legal requirement. Fire Safety In the event of a fire could you escape easily? Are there front and rear exits to the property?
	 Has the house got enough furniture for everyone? Is the kitchen big enough to store and prepare food? Which items of furniture belong to the current tenants? Kitchen and laundry: Washing machine Tumble dryer Dishwasher Oven Fridge Freezer Do these all work? 	 requirement. Is there a fire extinguisher/blanket? Licensed HMO (Houses in Multiple Occupation) Basic rule: 3 or more people who are not related. Does the property need a licence? If it does, have you seen it?
L	Money How much is the rent? What is the total amount you will pay? Who pays the water charges? How much is the deposit? Is the deposit placed in a Tenancy Deposit Protect Is there an agents fee? If so how much? Are there any other charges? How much are the utilities?	ction scheme?

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For an online version of this guide and advice about alternative formats, please visit: www.ousu.org/advice