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THE SU ADVICE TEAM Offers a contract checking service.

Book an appointment via our website: www.edgehillsu.org.uk/advice



Landlords pressure students into signing contracts they're not sure about. The student is then stuck in a contract they no longer want with people who they may not even be close to by the end of the year.

While there is little we can do to help once you've signed a contract, there's a lot we can do to help when it comes to making sensible decisions. And the first decision you should be making is not to sign anything until January when the University releases their housing list.

Our Ready to Rent booklet is a comprehensive guide to student accommodation. This toolkit will take you through everything you need to think about before you start looking for a house, as well as tips on checking your contract, utility bills and more.



Choosing somewhere to live is not a decision you should make lightly. Don't feel pressured into signing a contract you're unsure about before you've had a chance to check all the details.

MYTHBUSTER

All houses are gone by January

FALSE! There are lots of housing options available in Ormskirk, and many are still open by the time January rolls around. Don't fall into the trap of getting stuck into a contract before you're certain.

AMIREADY TO RENT?

As rent prices increase and utility bill laws change, it's more important than ever to make sure you're clear on your contract.

HAVE YOU CONSIDERED ...?

1. Your legal obligations

You should be aware of your obligations to a contract once it is signed. If you decide to rent from a private landlord or letting agency, you are entering a legally binding agreement between a tenant and a landlord. This means that neither the University or the Students' Union are able to request the termination of a contact agreement, neither can they demand for repairs to be carried out and in some situations. We cannot contact your landlord or letting agency on your behalf.

You are responsible for managing your housing conditions. However, the Students' Union Advice Team are able to advise tenants on different steps that they can take in order to have repairs carried out or rectify any issues they may be facing.

2. University progression

As per the advice above, once you have signed a contract you are legally bound to this agreement.

Every year, students rush into signing housing contracts without considering future progression implications. Every student is subject to their own individual experience at university and things happen which can be sudden and unforeseen which sometimes impact your ability to continue your course. This can include interrupting studies, withdrawing from your studies, or being failed and withdrawn. If you leave university, you will still be obliged to your contract.

3. Your housemates

It is vital that you carefully consider who you are going to live with. You must be confident those who you decide to live with are going to be able to provide stability.

When thinking about who to live with, you should consider:

- Are they reliable?
- Will they pay their rent?
- Will they pay their share of bills?
- Will they provide a comfortable living environment?
- Will they clean up after themselves?
- Will they make lots of noise?

Don't rush into this decision. You shouldn't feel the pressure to sign a contract too soon. Remind your friends that you shouldn't rush, and make sure you're carefully considering your contract every step of the way.

4. Deposit Protection

Landlords are obliged to protect your deposit within 30 days of receiving it. Within these 30 days, you should be informed where your deposit is being protected and the scheme that is being used. You should receive something called prescribed information. This will provide you with a certificate and the knowledge of where your deposit is being held as well as information booklet which will advise on how to lodge a complaint should you face any issues.

5. TV License

If you use a television to watch live TV (including via streaming services), or if you use BBC iPlayer catch-up service, you need a TV licence. This will incur an extra charge on top of your bills if it is not included in your tenancy agreement.

You do not need a TV license to watch non-BBC catch-up services including ITV Hub, Netflix, and Channel 4.

6. Energy bills

Does your contract include energy bills? Some will, some won't. Many are also subject to a fair use cap, meaning your energy usage is subject to allowance. Find out more about utility bills in our guide here.

7. Maintenance and facilities

Think about other physical housing issues, including the facilities available at the property. Are there enough bathrooms for all the tenants? Is there any hidden mould or damp? This type of issue often gets left unchecked.

UTILITY BILLS

WHAT IS A UTILITY BILL?

A utility bill is an invoice for using services such as, gas, electricity, and water.

When searching for a house to rent, you should check whether utility bills are included in the rent or separate from the rent. This allows for more accurate budgeting. For example, if bills are included in the rent, you are more likely to have stable financial outgoings, whereas if the utility bills are separate from the rent this may cause a financial burden by experiencing unexpected housing costs.

Internet is also considered a utility bill, but is often listed differently to other bills. You should always check if internet is included in your bills.

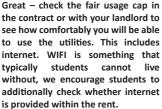
WHAT IS FAIR USAGE/CAPPING OF UTILITY BILLS AND WHAT DOES IT MEAN?

Many students are often unaware the energy included in their agreement is often subject to a fair use policy. In other words, you have an allowance on the energy included in your bills. Most of the time, this is not based on the units of energy consumed, but rather the money which is spent.

Sometimes these caps are generous, however considering the rising gas and electricity prices these allowances are being rapidly reduced. This means that should your household exceed the agreed fair usage cap, you will be expected to pay the extra charges.

Fair usage policies and breakdowns should be displayed within your contract. Queries about fair usage caps should be directed to your landlord or letting agency, or you can book an appointment with our Advice Team to review your contract.

It is more important now than ever to check the small print of your contacts for any hidden clauses which might allow landlords to change the fair usage at any point during the tenancy.



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Discuss with the landlord how the utility bills need to be paid. This includes internet. It is extremely important to check how your will be paying for your WIFI. For example, will it be spread across all tenants, will it be paid directly to the supplier or to the landlord who will then pay the supplier. This is best to check with the landlord.

Check to see if the contract you are signing is individual or joint and how this will affect your contribution to the fair use policy, always best to check with your landlord.

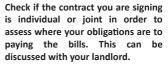
WHEN LOOKING
AT HOUSING,
CONSIDER...

ARE UTILITY
BILLS INCLUDED?

Ask the landlord for an estimated price breakdown of the utility bills and/or figures from previous tenants



Have a look at useful tips to cut costs and speak with your housemates to discuss the best ways to avoid exceeding your fair usage cap.





Sit down and work out your finances and make sure to budget accordingly. If you need any help with budgeting, please see the helpful links we have provided and alternately you can book with the Universities money advice team who can assist with this!



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BUDGETING



Budgeting helps encourage financial stability.

The process of tracking expenses is effective in helping you manage your money and will help you pay your bills on time and save money in the long term. Due to unprecedented financial situations, budgeting is now more important than ever.

We urge you to consider using budgeting tools to ensure you are spending and saving your money effectively.

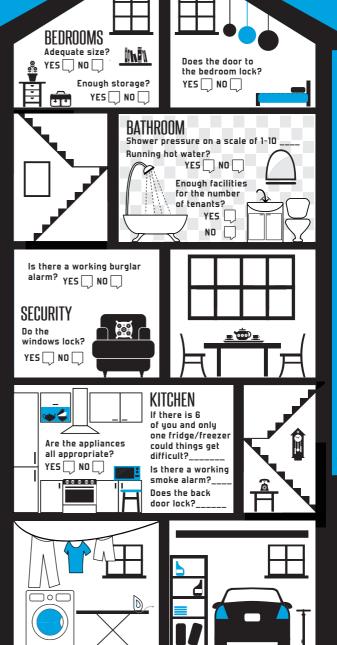
Check out our website for links to some useful budgeting options.

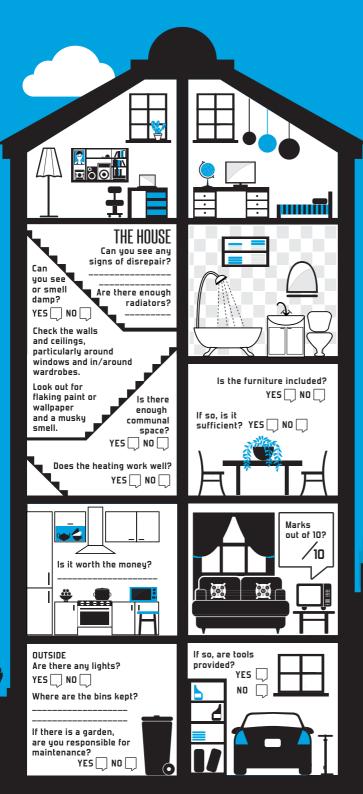


www.edgehillsu.org.uk/advice/housing/budgeting

HOUSING CHECKLIST

NAME OF LANDLORD:
ADDRESS OF PROPERTY:
RENT PER TENANT:
THINGS TO CHECK
LOCATION, LOCATION Is the property in a good location? YES NO Would you be happy walking here late at night? YES NO WOULD
MONEY How much is the rent?
Are bills included? YES NO How are bills payable? Pay monthly Pay as you go Is there anything else included in the rent?
CONTRACT Type of Contract? Single





THINGS TO ASK THE

Do they consider their landlord to be professional and get repairs done quickly?

Is the property easy/cost effective to heat?

How much do they pay for bills?

Are there any outstanding issues with the property?

WHAT TO ASK THE LANDLORD

Where is the meter?

Is there a gas certificate?

Can you see the HMO

License?

Do the tenants require

Will all the furniture, appliances or even crockery remain in the house for when you move in?

GLOSSARY

Guarantors?

DEPOSIT: A refundable upfront payment to the landlord to cover costs that they might incur during your tenancy that they aren't legally required to cover.

ACCREDITATION: A scheme that sets out higher standards that landlords and agents can voluntarily agree to meet.

GUARANTOR: Someone who signs an agreement to say that they will cover your rent if you are unable to pay.

HMO: A House of Multiple Occupation, with three or more unrelated tenants. These often have to be licensed as they have to meet certain safety criteria.

GAS SAFETY CERTIFICATE: This demonstrates that gas appliances are working safely, and this should be rechecked each year.

LETTING FEES: Non-refundable payments that need to be made upfront.

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