# READY TORENT GUIDE





## **Advice SU**

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# **HELLO!**

Thinking of moving into private rented housing? We're here to help you with the stuff you really need to know.

This short guide will help you find a decent house and hopefully make sure you know your housing rights and community responsibilities too! Useful sample letters and links to websites for essential information and help with any confusing legal bits before committing to a house can be found at: www.qubsu.org/AdviceSU/Accommodation/

# WHO ARE YOU GOING TO LIVE WITH?

#### Sound Sara or Nightmare Nigel?!

Haven't anyone to share with yet? Don't worry we can help! The Students' Union also run a Facebook Forum where students can meet other students to rent together or to advertise spare rooms

(www.facebook.com/groups/QUBSUAccommodationForum). There is also a notice board in the Union if you aren't a Facebook user!

If that doesn't provide a solution and you are still searching on your own for a house share try www.spareroom.com or www.gumtree.com

Sharing with others – Sort out the practical stuff now to ensure a happy house! www.housingadviceni.org/advice-private-tenants/practical-arrangements

Be careful – you (or your guarantor) can also be held liable for rent with any 'joint' tenants so choose carefully who you share with if you are committing to a 'joint' tenancy.

There are so many websites and estate agents that choosing where to look can get kind of confusing! We recommend NI Student Pad, the official Northern Ireland Housing Executive student accommodation search engine.

If you can't find what you are looking for, try www.propertynews.com or www.propertypal.com, where a large number of landlords and agents advertise their properties. We can't recommend any particular landlord or agent so do shop around and check things out before committing.

Not sure what areas to search for? These areas are all walking/cycling distance to Queen's - Ormeau, Stranmillis, Botanic, Lisburn Road, Malone and the City Centre.







# **BEFORE VIEWING**

#### Will you be living with at least two other people?

Any house that will be occupied by 3 or more people (who aren't from the same family) needs to have a registered H.M.O. license (House of Multiple Occupation). This makes sure that the house is safe, well managed and meets regulations such as fire, gas and electric safety. If the house has gas, make sure you see a copy of the annual gas safety certificate before you move in. Make sure you have a working carbon monoxide detector. These are available to purchase in the SU Shop and other home stores.

#### How do I check if a house is H.M.O. registered?

It's simple – just call 03448 920900 and ask for the Belfast H.M.O. Office. Give the full address, ask if it is registered and for how many people. If it's registered, great, that's a really good sign so get that viewing organised! If it is not registered you may have found yourself a dodgy landlord who is already breaking the law – AVOID! REPORT THEM! Your safety isn't worth the risk! If you run into serious repair problems in a H.M.O you can also use the number above to request a visit by an inspector who can contact your landlord.



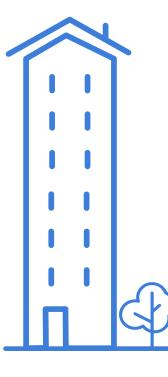
### **VIEWING**

Stay safe, always try to bring a friend or relative with you – a second opinion is useful! If you must go alone, let someone know where you have gone and when you expect to be back. **Make sure you bring your checklist attached at the back of this guide to each viewing!** 



The cheapest rent doesn't necessarily save you money. Poor standard, hard to heat housing can ruin your university experience. The better the property, the more likely you are to have a good experience.

Don't take the first property you see! We are lucky in Belfast, there is no shortage of housing in South Belfast or the City Centre, so if that estate agent tells you the property is going to be snapped up and you're all going to be homeless... please do not believe them! Take notes of the different properties you view on your checklist and compare them all - this will enable you to be confident in the right decision before signing.





# YOUR TENANCY AGREEMENT - THE LEGAL BIT!

Don't sign or commit yourself to anything until you have read your tenancy agreement in full and understand your rights and responsibilities. Are you allowed to get that 'house hamster' you wanted?

Make sure you know the length of contract you are committing to as it is likely to be for twelve months. Any tenancy agreement is legally binding and it's rare to be permitted early release by a landlord. Once you sign, you're liable for the rent for the entire period.

Watch out for landlord or letting agency fees, for example administration charges or fees for credit checks. If you feel there are unreasonable or unfair terms in your tenancy agreement you can contact Advice SU. We can talk you through the terms of your tenancy agreement.

All tenants should be given a copy of the tenancy agreement, rent book, summary of tenancy terms and the landlord's name, address and contact details, not just the agent's details.

Ensure for all payments you make a clear receipt noting what has been paid, to who and what for. Make sure it is dated and signed by you the payer and the receiver, and keep these in a safe place.



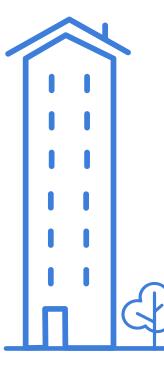
#### Has your tenancy deposit been properly protected? It's the law!

We cannot stress enough how important it is for you to check that your deposit has been protected under a tenancy deposit scheme. It is your money - so don't lose it! Your landlord is legally obligated to protect your deposit under a tenancy deposit scheme and provide you with a document called your 'Prescribed Information' which has a unique reference code. You should be provided with this within 28 days of paying a deposit for a tenancy.

Still not sure? You can download a template from: www.qubsu.org/AdviceSU/Accommodation/ContractsDeposits - use it to check if your deposit is protected.

If you don't check it's protected and there's a dispute about returning your deposit when you move out then it can be hard for anything to be done.







# **LANDLORD REGISTRATION**

Is your landlord registered? It's the law! Before you sign any tenancy agreement you should check that your landlord is registered under the Landlord Registration Scheme. If your landlord is not registered we would advise that you think carefully before accepting the property and seek further advice from the Landlord Registration Scheme advice line on 0300 200 7821.

# **MOVING IN**

Ok – so you've passed all the hurdles and you've got the keys. You've made the customary trip to Ikea, said hello to your neighbours and it's your first day in your new home.

#### **Community**

You will hopefully love living alongside a diverse and vibrant community. Get to know your neighbours, be respectful (especially with noise levels) and make a positive contribution to your area.

#### **Inventory**

Take photos of every room, note the condition of the property and the contents on the Inventory Form. Get everyone to check and sign it and provide your landlord with a copy and get it signed by them too. Keep this in a safe place as you may need to rely on it as evidence of what the house was first like if there is a deposit dispute when you move out. You can download a sample inventory from our website. Use it again when moving out to note any changes.

www.qubsu.org/AdviceSU/Accommodation/InventoriesRepairs/

#### **Bills**

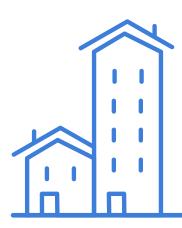
Take meter readings and get everyone to sign up for the utility accounts. If you don't do this, you might have to fork out for the last tenant's electric or gas use.

Do you have a TV licence? Do you need one? www.qubsu.org/AdviceSU/Accommodation/TVLicence/

#### Insurance

Love your laptop and TV? Then insure them – accidents and incidents do happen. Check out the Money Saving Expert student guide to insurance at www.moneysavingexpert.com/students/student-guide#homeins





# CHECKLIST

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Here's a handy checklist that you can use when viewing any rental properties. It lists what you should look out for and what questions you should ask. You'll then have all the information you need to know whether it meets the legal requirements and to decide if it's the property for you!

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CHI	ECK THE SMALL PRINT & LEGAL STUFF
	Is the house H.M.O registered if there's going to be 3+ people?
	How much is the rent? Can everyone afford this? (Will it be a joint tenancy? This means you are all equally liable for the rent).
	Does the rent include rates? Are utilities separate? (If it's a H.M.O. registered property the law states the landlord must pay the rates).
	Is your landlord registered under the Landlord Registration Scheme?
	Will your deposit be protected in a government approved tenancy deposit scheme? (Make sure you then get your 'Prescribed Information' document)
	Have you seen a copy of the annual gas safety certificate for the boiler?
<b>"</b>	Is the letting/estate agent asking for any fees? (Are these reasonable?) They might call these application fees, credit check fees, admin fees. Ask what they are for and contact Advice SU for further advice.
	How long is the tenancy for?
	Have you been given a copy of the tenancy agreement, rent book, summary of tenancy terms and the landlords name, address and contact details not just the agents details? It's the law!
	Have you seen the property's Energy Performance Certificate? If the rating is poor you could end up paying a fortune in running costs!
	MORE IMPORTANT CHECKS ON THE OTHER SIDE

# **CHECKING THE PROPERTY**

		Does the property have double glazing?
		What type of heating system has it got? (Is it billed or prepay?)
		Is the paint work clean and tidy?
		Is the property secure? (window and door locks, burglar alarm)
		Is the garden or yard tidy? Who maintains it?
		Are there bins for the property or do you have to use a communal bin?
		Check out the BinSmart App to check when your bins will be collected. Get it now from the App Store or on Google Play!
		Is the property clean?
		Are there signs of damp? Check inside cupboards and behind wardrobes. Look out for it on the walls as well as being alert for unusual smells.
		Are there any signs of damage or disrepair in the property? If so, when will these be fixed?
		Will the house be freshly painted for you moving in?
3		Are there smoke alarms and carbon monoxide detectors installed?
		Is there a fire escape route?
		Are all doors, windows and locks working and secure? Are keys provided for all?
		Is the property in walking/cycling distance to campus?
		Will you be provided with a full inventory list?
		Are you able to check out what the neighbours are like?
		What white goods are provided with the property? Check that these come with the property and do not belong to the current tenant.
		Who will manage the property, the landlord or an agent? Who will deal with repairs and how long will they take?
		Will you be allowed to redecorate and, if so, are there any restrictions on what you can do?
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