

Student Guide 3: Moving out and getting your deposit back

(Aberystwyth private rented sector)

Moving out? You might have had a great time in the house: fun times, parties - possibly even some study time. Now it is time to pack your things and go home for the summer. To make sure that you do this as smoothly as possible, and get your deposit back, you need to:

Pack your things. Make sure you have got everything, check under the bed in that strange cupboard no one ever uses, get your CD's back that you lent your house mate 6 months ago.

Clean your room and the house. This is where most people loose money from their deposits. If you have been doing the weekly and monthly cleaning jobs then this should not be too big a task. You will need to give everything/everywhere a clean e.g. wipe clean the top of skirting boards and cupboards; vacuum under the sofa; pull the cushions off and vacuum the sofas itself; clean the windows; scrub the bathroom clean; clean all kitchen cupboards; empty, defrost and clean the fridge and freezer; clean the oven. If you do not feel able to do this yourself, then pay a cleaner to do it for you. House cleaners are busy at certain times of the year, so you will need to book them well in advance, and agree a cost with them before they start the work. Your landlord should be able to help you find a suitable cleaner. If not talk to any of the towns letting agents as they will be able to recommend a few trusted contract cleaners.

Book a date with the landlord. Book an appointment with your landlord for the last day of the tenancy. Ask the landlord to see the house - with you as a group - to make sure that they are happy with everything. It is important that the entire household are present for this meeting. If there is any problem with the house get it sorted *before* this appointment.

Check the inventory. Remember that lengthy document you signed at the beginning of your tenancy? This is when it comes into play. You need to walk around the house – with your housemates – and check all the items on the inventory. Do this before you meet the landlord; check that there are no nasty surprises and that nothing is missing. Then, with the landlord, walk around the house with them so that you and the landlord can check the items on the inventory and make a note of any changes to the property.

Agree on deposit deductions. If there are any changes to the inventory, agree on any deductions from your deposit with the landlord on the last day. Accidents happen. If this is the case, and there is some damage to the property, agree this with the landlord **now** and write a note - which you all sign. For example, there is a broken kitchen door that was not broken at the start of the tenancy, and that you (as a household) and the landlord agree the cost will be £70 (or whatever price you have agreed). You only have to pay for damage you cause; you do **not** have to pay for 'Fair Wear & Tear' damage. Therefore, if the landlord is trying to charge you for slight wear to the hallway carpet (i.e. expected wear during a tenancy) then do not agree pay anything. However, if there is accidental damage (e.g. torn carpet), or if you have not cleaned to the standard of the inventory, or damaged the property, then you should expect to have your deposit deducted.

Close accounts. Provide your final meter readings to the utility services, and pay and close all your accounts e.g. telephone, water, broadband, electricity, gas, council tax, TV licence & insurance. Stay in-touch with all household members until the final bill is settled. The landlord might want to see your latest bills on the day you move out, to be satisfied that you are up-to-date with your payments.

Hand over your keys. It is important that *all* keys are handed back to the landlord. This is so that no one can be blamed later if items go missing from the property.

Collect your deposit. This should happen within 14 days of the end of the tenancy agreement. If not, contact the scheme that the deposit was registered with, and ask them to return it to you. If there is a disagreement between you and the landlord over how much money they get to keep, then each scheme has an arbitration service that you can use for *free* to make sure your deposit is returned. To do this, you will need *your inventory as evidence/proof*, so keep it safe and use it.



Guide to renting student properties in and around Aberystwyth

At 1 Stop Lettings (Aber) Limited we believe in well informed students, please take one of these guides and use it to refer to no matter who you rent with.

Q: When will your student rental list be out?

A: Approximately December keep an eye on our www.facebook.com/1stoplettings page for updates

Q: How come you don't bring out your list earlier?

A: Because we believe that students shouldn't feel pressured into signing a tenancy agreement early, we believe that you should truly have time to get to know the people you are signing a tenancy agreement with; before you commit to thousands of pounds worth of contract with them.

Q: Ok so when you do bring your list out, where do we get it from?

A: Our Facebook page (www.facebook.com/1stoplettings) please do not turn up at our shop. We list on Facebook so there will never be any queue outside our shop.

Q: How many, what sort of properties will you have?

A: We are a small letting agent so we will only have a small amount of selective properties at the moment we are anticipating approx. 4-9 houses, that range from 1 bed to 5 beds.

Student Guide 1: Finding and securing property

(Aberystwyth private rented sector)

Rule 1: Don't Panic. Many agents & landlords (and sometimes the University) will try to rush you into making a quick on-the-spot decision e.g. 'if you don't do this right now you will end up homeless next year'. It is true that if you sit around and do nothing, you could miss-out on the better properties. However, as long as you are pro-active and diligent you can give yourself every possibility of finding a suitable home for next year.

Rule 2: Select your house-mates carefully. It is important to get to know these people outside of the student's union bar! It is not always the people you enjoy going to the pub with that are going to make the best house mates. Importantly, you need to trust these people: you are going to be signing a 'joint and several contract' with them! This means that if, for any reason, one of your group cannot make their payments (e.g. because they have decided to leave University or they are not good with money) the rest of the group must make the payments on their behalf. This cost could be £1000's of pounds. Therefore, make sure you know and trust your potential house-mates well.

Rule 3: Check guarantors. Make sure each member of your group has a guarantor ready to sign documents. A guarantor is a person (or company) who makes a legal promise to be responsible for a debt obligation of a borrower, i.e. they pay the bill if the borrower/ tenant defaults on payments.

Rule 4: Get organised. Different letting agents and landlords will market their properties at different times, so make sure you are aware of when their lists are due out. Some will have already started; some will not bring them out until December or January. Also, there will be properties on the University accommodation list in February and March. Be organised and book your viewings!

Rule 5: Ask questions. To help you compare properties, have a brief set of questions to ask at each property you view. There is a lot you need to know and isn't always in the marketing material for the property. Aberystwyth University private accommodation office has some useful forms/prompt sheets that you can take with you to remind you. Here are some basic questions to compare properties:

- How much is the rent?
- How much is the deposit?
- What's included in the rent? (Water, gas, internet?)
- •Is there an application fee and if so how much? (this can be anything from £10 to £100 each)
- How long is the contract for? (12/10/6 months?)
- Is there any reduced rent during the summer? (If so can you still store items at the property?)
- When is the rent payable, per week/per month/per term?
- When does the contract start?
- •Which deposit scheme is the deposit protected under? (There are three types of deposit scheme: DPS, TDS or MyDeposits. Every deposit has to be registered. Registration with any of the three schemes will protect you and help you get the deposit back at the end of the tenancy.)
- Ask to see the <u>Energy Performance Certificate</u>. You have a legal right to see the EPC of the property this will tell you what the expected energy costs will be and how green/energy efficient the property is. Remember to look at the date it was done as energy costs have gone up so you will need to adjust the figures to reflect this.
- •Ask to see the <u>H</u>ouse of <u>M</u>ultiple <u>O</u>ccupancy certificate. The HMO will ensure that the property is safe; it will mean that it has been inspected by a housing officer and that all the correct safety certificates have been issued on it. Every property that has three or more unrelated people in it has to have one of these. If the property hasn't got a HMO certificate, then chances are it's not up to standard.
- •Ask to see the agreement you will be asked to sign and read through it! This is like any other contract it will tell you what you will be expected to do and what you can expect the landlord to do.
- Ask about the procedure if there is a maintenance issue at the property, who will you contact? Is the landlord a builder or workman, or do they have workmen? This will tell you how long you are likely to have to wait to get things fixed if anything breaks-down.

Rule 6: Look carefully. Remember properties are rented 'as seen'. This means that it is rented as you see it at the viewing. Once you have signed the contract, you have made a promise to rent the property: tough-luck if you have chosen a property that doesn't suit you! Therefore, look at the property with a critical eye. Does it have everything you need? Look at the decoration, can you live with it? If the bathroom does not have a shower, or the lounge has a leather settee, can you live with that? If not, select another property because landlords have no obligation to change anything for you. If the landlord or agent makes promises (e.g. 'we will be repainting this' or 'this carpet is being replaced') then make sure you get these statements in writing **before** you sign a contract. You will be amazed how forgetful landlords and agents can be. For example, six months later when you are moving in and that dirty carpet is still there, and you get the response "no, we would never have promised to replace that!"; without it in writing, you have to put up with the dirty carpet for the whole year!

Rule 7: Check everyone is happy. Make sure everyone in your group is happy with the decision about the house – including any thoughtful or quiet members of your group! It is best to 'sleep on it', i.e. take 24 hours to think about it, and have a chance to talk to your guarantors to make sure they are happy with the decision as well.

Rule 8: Act promptly. Contact the landlord to say that you would like the property, and ask to sign a contract. Have the deposit ready (cash is normally needed). Sometimes you might need to pay a 'holding fee' or 'application fee'. This might hold the property for you whilst the landlord (or their agent) runs some reference checks on you (and possibly on your guarantor as well). If they have asked for references, make sure that your referees write these as quickly as possible. If your guarantor needs to fill in a form, check that they have received the form, and are completing and returning it promptly. With a few days, call the landlord and ask if they have everything they need. If not, chase up the missing documents - otherwise the landlord might decide to offer the property to someone else!

Rule 9: Check your deposit certificate. Within 30 days of paying the deposit, your landlord should have registered it (with one of the deposit schemes listed above in Rule 5) – and should provide you with a certificate to prove it has been registered. Make sure you get your certificate, plus check it has been registered properly. To check it has been registered properly, look for telephone number (or web address of the scheme that is being used) and telephone them (or log onto the website) to check it truly has been registered. (Not all landlords are honest about this.)

Once you have signed that contract that is it: the property is yours and you can be reassured that you will have a home for next year. Keep in contact with the landlord - and your house mates - so that you all know when you're going to be moving in.



Student Guide 2: Making happy student houses

(Aberystwyth private rented sector)

After all that hard work finding & securing the property earlier in the year, now the big day has arrived: it is time to collect the keys and move in. No more hard work? Wrong! This is the time to make a 'right start', so that the house does not fall into disarray (which can often happen in the first week!). Three things will help you to start right and have a 'happy student house':

1. Move-in tasks

It is best (and easier) if everyone in the group arrives on the same day. That way you are all there to see the empty property. This can be an exciting time but before you start moving your things into the property you need to do a couple of things:

Check the inventory. Your landlord should provide you with an inventory of the property. This should detail the condition of the property (walls, floors, ceilings etc) as well as the items (beds, sofas chairs etc). You need to check this carefully. Read it, mark-up anything that is wrong or has been missed, and then you - and the landlord - sign it. A good inventory on a three bedroom house will be about 20 pages long, ideally with photos. Large 10-12 bedroom properties will have a much larger inventory. If your landlord does not give you an inventory **do one yourself**. Take photos, write-up notes e.g. on the colour and condition of the walls ceilings, floors, and items supplied of each in the rooms. Print it and ask the landlord to sign it. If you do not feel able to do the task, ask a letting agent to do one for you (costs will vary but approx £15 per room is a usual charge) - you might have to organise this beforehand as an inventory will be most accurate if it is done on an empty house. The inventory will be used to protect your deposit at the end of the tenancy. If you do not do this and the landlord later questions the condition of your room/house - you could loose your £100s pounds worth of deposit!

Take meter readings. Take meter readings the day that you move in - **before** anyone uses water, gas, or electricity. Then you will only need to pay for what you use. Ask your landlord who supplies the electricity, gas or water (and any other supplies e.g. telephone/internet etc), and ask if the landlord will be contacting these companies - or if you have to.

Ok? Now move-in, agree which bedroom you will be using, unpack the car/suitcase, move the bed to the position you want it in, fill-up your kitchen cupboards - and have a house-warming party!

2. Plan for services and bills

There is a list of things you need to sort within the first few weeks, get this right and the house should run smoothly:

Utility bills (electricity, gas, etc). Are you happy with the current electricity and gas suppler? Try one of the comparison websites to see who has the cheapest offer (you might save the household a few hundred ponds over the year by changing suppliers). If you do change suppliers write a letter to your landlord explaining why you are doing it and which company you are changing to. (They have a legal right to know but they can't stop you from doing it!). You also need to decide - as a household - how you are going to pay for the utilities e.g. monthly or quarterly, out of the cash pot, or split the invoice with each house-mate paying a cheque when the bill arrives?

Internet. Do you want internet? If so you might have to get a line installed. This can take time so do this early. It costs approx £120-£150 to get the line installed. Then you need to decide on a supplier to supply broadband - watch out for ones that want to fix you into a 1 or 2 year contract (you are unlikely to be there that long and there will be penalties for pulling out early!) (Useful local contact: <a href="https://creativecommons.org/least-early-least-early

Insurance. The landlord will be responsible for insuring the building. However, you will need 'contents insurance' to insure both your items and the land-lord's items for accidental damage by you. Shop around, check comparison websites, and get a few prices. Check your parent's/guardian's insurance as you might be covered on that. Endsleigh insurance (0800 783 2526 recommended by the NUS) also provide a price to insure your contents in a rented & shared student property. Whichever insurance company you use, make sure they know that you are a student, and that you contents will be in a rented property. Otherwise you might not have valid insurance.

Water. Do you know if your property is rated or metered for water services? You need to contact Welsh Water (0800 052 0145 www.dwrcymru.co.uk) to let them know that you have moved in, and to arrange how to be billed.

TV. Do you need one licence for the house or individual ones for each room? Who is going to pay, when, and how?

Council tax. You need to claim your student's exemption from property Council Tax - do not ignore the bills! To claim your exemption: take the Council Tax bill, together with a copy of your rental agreement and your student numbers, to the Ceredigion County Council offices – opposite Ystwyth Medical Surgery, near Morrison's round about (01970 633253 Canolfan Rheidol, Rhodfa Padarn, Llanbadarn Fawr, Aberystwyth, Ceredigion, SY23 3UE).

Rent Payment. How will the landlord collect the rent? Visit you each month to collect a cheque off each tenant? Or do you need transfer to your payment into the landlord's bank account? Is one person in the house collecting all the rent cheques and taking them to the landlord, or are you each going to see the landlord separately?

House fund. How are you going to manage common house-hold items such as toilet roll, washing-up liquid, washing powder, bin bags ...etc? Are you going to have a house fund (e.g. pot of cash to buy when needed)? Or are you all going to purchase your own on an ad-hock basis?

3. Manage maintenance tasks

Once everyone has settled into the house, it is time to plan for a 'happy student house'. Usually there are one or two housemates who are more organised than others (we all have our strengths plus skills to work on!). Make sure that they do not get lumbered with all the maintenance tasks. To avoid this, early in your tenancy, the whole household needs to plan how you will all manage the maintenance tasks. This is can be on a rota basis or an alternative plan but everyone needs to be happy with the arrangement. Maintenance tasks can be broken-down into daily, weekly and monthly tasks:

Daily jobs Washing up jobs Bins need to be put out on the right week (general waste, recycle waste, etc) and at the right time/day use the councils website to find out what bins to put out and when Clean hallways and shared areas (regular cleaning keeps it a manageable task!)

Report any maintenance issues to the landlord

Monthly jobs

Take utility meter readings and supply them to the utility companies (this helps you to keep accurate invoices and helps you to ensure that you do not pay for services that you have not used)

Big clean – clean everywhere including: scrub the toilet, wash the bath, wash windows, clean filters in the washing machine, dishwasher and extractor fan - and clean the oven!

Pay utility bills (gas, electricity, water ...etc.)

Call the landlord to make sure they are happy and have no issues with you and that any jobs you might have reported are being done.

Have a household meeting, to check:

- is everyone is still happy with the house arrangements?
- are the bills are being paid?
- is everyone is up to date on their rent?