

Your Students' Union
**Housing
Guide**



A guide for students at the University of Wales, Trinity Saint David

   @TSDSU

www.tsdsu.co.uk

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House Hunting

1

Take your time

- Plan to Visit at least three properties
- Be sure of who you want to live with
- Would you be compatible? (Different lifestyles, habits)
- Make sure to go over your contract before committing

2

Make a wish list

- Areas you want to live
- Furnishings
- Size and type of property
- Access requirements & parking availability
- A min and max rent budget

3

Knowledge is power

- Find out the average rent for the area
- Discuss admin fees and deposits
- Listen to advice given to you
- Where is the property? (Is it close to uni/shops/transport?)

4

Ask Questions

- Is your landlord/letting agency part of an accreditation scheme?
- Have you asked friends / course mates about their experience?

5

TSDSU Housing Charter

- Has the landlord / agent signed the TSDSU Housing Charter?

Contracts...

Don't feel pressured to sign the contract straight away! If you find the house of your dreams let it be under your terms, not the landlords'. You have every right to read over the contract before you sign.

Get it in writing

- You don't have to sign on the day. Your landlord should give you 24 hours to take the contract away to read it; the property should be held during this time.
- Are there any improvements or changes to the property the landlord has agreed to? Make sure it's in writing, dated and signed.
- Check you and your landlord have identical copies of the contract.
- Keep your contract safe, for your whole time at the property.

Type of contract

- Is it joint or an individual contract?
- Individual contracts are better, as joint contracts leave you liable for rent or damage by other tenants. If you are on a joint contract make sure it's with people you trust.
- Have you been asked to identify a guarantor and do they need to sign a form?
- Has the landlord / company signed the TSDSU Housing Charter?

Charges, Fees, Payments

- Never make a payment (including deposit) before signing the contract.
- Check if your deposit is going to be protected.
- When and how does your rent have to be paid.
- Have you negotiated a different rate for summer months?
- Have you checked for any additional charges?



Rent Calculator

Are you worried about how you will keep on top of your finances?

Use our rent budget calculator to calculate how much you can afford in rent each month after everything is considered.

Annual Student Funding

Maintenance Loan

£

Maintenance Grant

£

Other Funding

£

Monthly Income

Employment

£

per month x 12

£

Parents

£

per month x 12

£

Other Income

£

per month x 12

£

Total Income

£

One - off Rental Costs

Agency Fees

£

Deposit

£

Monthly Outgoings

Gas & Electricity

£

per month x 12

£

Water

£

per month x 12

£

TV, Phone & Internet

£

per month x 12

£

Mobile Phone Contract

£

per month x 12

£

Food

£

per month x 12

£

Other Shopping e.g. Clothes

£

per month x 12

£

Social Life

£

per month x 12

£

Travel

£

per month x 12

£

Other Outgoings

£

per month x 12

£

Rent Costs + Total Outgoings

£

(Total Income - Total Outgoings)

÷

12

=

Affordable monthly amount for your rent

£

Keeping your Deposit safe

Moving in

In Wales, deposits **must** be protected within a Deposit Protection Service.

At the beginning of a new tenancy agreement, pay your deposit to your landlord or agent as usual. Within 14 days, the landlord or agent is then required to give information about how your deposit is protected including:

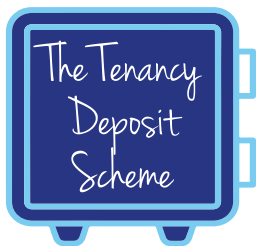
- Contact details of the tenancy deposit scheme
- Contact details of the landlord or agent
- How to apply for the release of the deposit
- Information explaining the purpose of the deposit
- What to do if there is a dispute about the deposit

If you do not get this information,

Ask your landlord or agent the simple question:

'How is my deposit protected?'

The Three Deposit Schemes are...



www.tds.gb.com



www.mydeposits.co.uk



www.depositprotection.com

Make sure you ask your landlord about it!

The government wants to make sure your tenancy deposit is protected so that **you get all or part of your deposit back**, when you are entitled to it and any dispute between you and your landlord or agent will be easier to resolve.

Problems

Ending a fixed term contract

There are special rules on how you can end your tenancy if it's for a fixed period (such as six months or one year), which has not yet ended.

Your tenancy could be fixed term even if you pay the rent each week/month (it's important you know if you're in a fixed term agreement).

Can I give the landlord notice and if so, how much?

Many fixed-term agreements (including some assured short hold tenancies with private landlords) contain a break clause, which allows you to end the agreement before the end of the fixed term. Check your agreement to see if it includes a clause like this.

If your agreement does include a break clause then it should also say how much notice is required; if it doesn't include the break clause, then you cannot end the tenancy early unless the landlord agrees

Can I get someone else to move in?

This may be possible if you have no choice but to leave early and want to avoid paying rent on more than one home. However, you have to get the landlord's agreement for the individual to move into the property. The landlord may want to take up references for them.

The landlord should give the new individual their own tenancy agreement – otherwise you will still be legally responsible for the tenancy.

What if my landlord agrees that I can leave?

It is possible to get out of the agreement at any time if you can come to a mutual agreement. This is called 'surrender'. To be valid both sides must agree, and is best if the agreement is put in writing to ensure no confusion later on.

If you have a joint tenancy, all the joint tenants and the landlord must agree to the surrender.

What happens when my agreement runs out?

If your agreement is for a fixed term (e.g. six months), you can leave on the last day of the fixed-term without given notice, but you must ensure you do not stay even one day over, or you will automatically become a periodic tenant and have to give proper notice.

Good communication helps things go smoothly, so although you do not have to it is still good to let the landlord know when you move out.

Moving

Inventory

Your landlord will supply you with a written inventory, a list of the fixture, fittings and furniture within the property. Your need to check everything!

Ensure you write down notes of any work you think needs to be done. If there are any discrepancies, agree them with the landlord and get them signed. If you didn't receive a written inventory then write one and make sure it gets signed by you and the Landlord.

Bills

The day that you get the keys to the property take reading from the gas and electricity meters. It is worth getting a file to keep all those bills together. Then you can ensure that if you pay a bill your house mate can record how much and when they paid you.

Council Tax

Full- time registered students can apply for an exemption from paying council tax. This can be done by going to see the Registry Department to get an exemption certificate.

Contents Insurance

Make sure you get contents insurance! This will ensure that your valuables including computers, TV's etc are protected.

Search online to find a policy best fitted for you, your house mates and property.

Gas, Electricity & Fire Safety

Landlords are required by law to make sure gas appliances are checked annually by a Gas Safe registered engineers. They are also required to make sure all electrical appliances **provided** have the CE mark (manufacturers claim it meets European Safety Standard Law)

Your Landlord should provide a fire alarm for each floor level and carbon monoxide detector in any room using solid fuel.

You can also ask the Fire & Rescue Service to visit your property to carry out a Home Fire Risk Assessment.

www.fireservice.co.uk/safety

TV Licence

If you own a TV then you will need a TV licence. A Joint Tenancy only requires one licence. Individual tenancy agreements requires separate TV Licenses for each person.

www.tvlicensing.co.uk

Bins & Re-Cycling

Make sure you find out what days your rubbish and re-cycling gets picked up.

If unsure check with a neighbour or online using your postcode.

www.gov.uk/recycling-collections

Keep the outside of your property tidy and clean to avoid pests and a smell which will make you unpopular with the neighbours!

Moving Out

Read the meters - Electricity and Gas.
Inform the providers you want to close the accounts and pay the final bill.

Make sure all rent is paid. (this may include time that you are not there but you're obliged to fulfil your contract)

Make sure the property is CLEAN! This always takes longer than you think so allow a couple of days.

Safeguarding your deposit

You have a responsibility to return the property in the same condition that it was let to you, allowing for wear and tear.

So it's a good idea to make sure that when you sign your agreement you:

- Take pictures of the rooms, any damage, wear & tear before you move in.
- Keep a detailed list of contents (furniture and fittings)
- Check the circumstances in which your landlord or agent could claim on your deposit.

What should you do if your landlord or agent hasn't protected your deposit?

You can apply to your local county court; the court can then order your landlord or agent to either repay your deposit to you or put it into a protection scheme.

gov.uk/tenancy-deposit-protection

Deposit

You should get your deposit back within 10 days after the end of tenancy, if you and your landlord agree on how much should be paid back to you.

The way this works if there is a disagreement, depends on the type of scheme your landlord is using (make sure the landlord and the scheme have your correct details such as a forwarding address, email address and telephone number).

It is reasonable for your landlord to take money off the deposit to cover, for example, damage to the property or furniture, or missing items which were listed in the inventory.

The landlord should not take money off the deposit to pay for wear and tear (damage that has taken place over time through normal use.)



Damp & Mould

How to Save Energy (& Money!)

- Have showers not baths!
- Turn down the thermostat, each degree lower can reduce running costs by up to 15%
- Wash your cloths at 30° and avoid using the tumble dryer
- Use half load / economy settings on your washing machines
- Use the correct hob size and put lids on saucepans when cooking
- Don't overfill the kettle - only use what you need
- Cook together!
- Use energy saving light bulbs.
- Switch off computers that are not in use
- Switch off lights, TV's etc. when leaving the room
- Put on an extra jumper instead of the heating
- Avoid putting hot food into the fridge
- Defrost the freezer regularly
- Find the best Energy supplier

Moisture + Poor ventilation = Mould

Damp is a common problem in most older properties and is usually caused by condensation and moisture in the air. Activities such as washing, cooking and drying cloths create moisture in your home

To avoid condensation turning into damp and mould:

- Open windows & trickle vents
- Use extractor fans
- Keep the temperature consistent
- Wipe windows
- Avoid drying clothes inside
- If using a tumble dryer vent it outside
- If possible use a de-humidifier



Carmarthen

Useful Contacts

Students Union

College Road, Carmarthen
Carmarthenshire
SA31 3EP

tsdsu.co.uk

01267 676 870

Citizens Advice Bureau

113 Lammas St,
Carmarthen, Dyfed,
SA31 3AP

citizensadvice.org.uk

0344 477 2020

Carmarthen Police Headquarters

0845 330 2000
999 in an emergency

Welsh Water

dwrcymru.com
Accounts: 0800 052 0145
Emergencies: 0800 052 0130

Utility Suppliers

British Gas: britishgas.co.uk
Edf: edfenergy.com
E-On: eon-uk.com
Npower: npower.com
SSE: sse.co.uk

Who Can Help?

Accommodation Officer

Jean Thomas

01267 676 819

jean.thomas@uwtsd.ac.uk

Carmarthen Porters

07767 842738 (24 hour)
porterscarm@uwtsd.ac.uk

Hall Wardens

07854 832 753

Shelter Cymru

Shelter Cymru is the housing and homelessness charity for Wales. They believe that bad housing ruins lives. Shelter will help you find a place to live and support you if there are any issues within your accommodation.

0345 075 5005

sheltercymru.org.uk



Useful Contacts

Students Union

College Street, Lampeter,
Ceredigion, SA48 7ED

tsdsu.co.uk

01570 422 619

Citizens Advice Bureau

The CAB outreach service in
Lampeter is held in:

Lampeter Medical Practice,
Taliesin, Bridge Street

citizensadvice.org.uk

01970 612817

Lampeter Police Station

01267 222 020

999 in an emergency

Welsh Water

dwrcymru.com

Accounts: 0800 052 0145

Emergencies: 0800 052 0130

Utility Suppliers

British Gas: britishgas.co.uk

Edf: edfenergy.com

E-On: eon-uk.com

Npower: npower.com

SSE: sse.co.uk

Who Can Help?

Accommodation Officer

Ann Harris

07854 721 761

a.harris@uwtsd.ac.uk

Lampeter Porters

07976 828 354 (24 Hour)

Hall Wardens

07975 640 200 (7 pm – 3 am)

Shelter Cymru

Shelter Cymru is the housing and homelessness charity for Wales. They believe that bad housing ruins lives. Shelter will help you find a place to live and support you if there are any issues within your accommodation.

0345 075 5005

sheltercymru.org.uk



Useful Contacts

Students Union

Llys Glas, Alexandra Road,
Swansea, SA1 5AJ
tsdsu.co.uk

Citizens Advice Bureau

Second Floor, City Gates,
50A Wind St, Swansea SA1 1EE
citizensadvice.org.uk
0844 477 2020

Swansea City Council Rented Accommodation support

Civic Centre, SA1 3SN.
swansea.gov.uk
01792 774320
tsu@swansea.gov.uk

Swansea Police Department

01792 456 999
999 in an emergency

Welsh Water

dwrcymru.com
Accounts: 0800 052 0145
Emergencies: 0800 052 0130

Utility Suppliers

British Gas: britishgas.co.uk
Edf: edfenergy.com
E-On: eon-uk.com
Npower: npower.com
SSE: sse.co.uk

Who Can Help?

Accommodation Officer

Jean Thomas
07788 215 825
jean.thomas@uwtsd.ac.uk

Swansea Porters

07788 214 441

Hall Wardens

07540 919 915
07970 282 950

Shelter Cymru

Shelter Cymru is the housing and homelessness charity for Wales. They believe that bad housing ruins lives. Shelter will help you find a place to live and support you if there are any issues within your accommodation.

0345 075 5005
sheltercymru.org.uk



Checklist.....

Location of Property

- ☐ Is the outside of the property in good condition?
- ☐ Do you know who maintains the garden?
- ☐ Is there safe access to the property?
- ☐ At night is there good street lighting around the property?
- ☐ Do you know where are the nearest shops around you?
- ☐ Is the property in a good location for Uni?

Inside the Property

- ☐ Are the kitchen facility's adequate for all of you?
- ☐ Are the washing and toilet facilities adequate?
- ☐ Is there a shower installed?
- ☐ Is your room sufficient for your needs?
- ☐ Are you happy with the furniture supplied?
- ☐ Are there enough electrical sockets?
- ☐ Is there sufficient lighting, heating and ventilation?
- ☐ Are the communal areas sufficient for your needs?
- ☐ Is there a lounge or somewhere for everyone to eat/sit?
- ☐ Is there a telephone connection?
- ☐ Are you happy with the overall repairs/decoration?
- ☐ If repairs are required, will the landlord guarantee that they are fixed before you move in?
- ☐ Other than 'lived in dirty' is the house generally clean?
- ☐ Is there a working vacuum cleaner?
- ☐ Will it be easy and economical to heat the house?

Inside the Property

- ☐ Are the windows double glazed?
- ☐ Does the house suffer from damp?
- ☐ Ask the current tenants about the energy bills?
- ☐ Can the Landlord show you a gas safe certificate for appliances in the property?
- ☐ Is there a Boiler/cooker/fire etc.?
- ☐ Does the landlord have a fire safety inspection record?
- ☐ Are the furnishings fire safe?
- ☐ Are the doors fire doors?
- ☐ Are there fire extinguishers on each floor?
- ☐ Is there fire alarms or appropriate smoke alarms?
- ☐ Is there a fire blanket in the kitchen?
- ☐ Is the property secure?
- ☐ Solid external doors?
- ☐ Individual room locks?
- ☐ Window locks on ground floor?

Management of the Property

- ☐ Are you happy with the arrangement for repairs?
- ☐ Easy contact if there's an emergency?
- ☐ Are you clear about the rent? What it includes? When its Due?
- ☐ Is your deposit is held by the Deposit Protection Service (DPS)?
- ☐ Have you been given a contract to check? (You'll have at least 48 hours to check it over)
- ☐ If the property has more than 3 bedrooms it is a house in multiple occupation (HMO) - Has it been registered?

You can check by contacting the Council

TSDSU

Housing Charter

TSDSU Will:

In conjunction with UWTSD, maintain a list of **'approved'** landlords and agencies who have signed the charter.

Provide an opportunity (at free/cost) for approved partners to market their portfolios to the student body on-campus within close proximity of the student body- organised, promoted and executed by TSDSU.

Work in conjunction with UWTSD to develop an accessible advertising system for subscribed landlords and/or agents.

Not promote, advertise or work in partnership with any landlord or agency **who does not sign** (and henceforth agree to adhere to) the TSDSU Housing Charter.

Provide a list of agreed expectations for students in occupancy with partners signed up to and adhering to the Charter.

Ensure that students studying at UWTSD are as **informed as possible** about what tenancy entails prior to occupation with any subscribed partners.

Offer a level of support and signpost when appropriate to student tenants and landlords/agencies.

In order to adhere to the Charter, Landlords and Agencies Will:

Provide proof of their Housing of Multiple Occupancy License (as required by the Housing Act, 2004).

Provide proof of the relevant and appropriate insurance documents and arrangements.

Provide proof to the tenants and TSDSU that they are utilising an **independent Deposit Protection Scheme**.

Agree to adhere to The Welsh Quality Housing Standard (2008) guide.

Agree to a deposit **repayment time scale** for all student tenants.

Provide a written **Assured Short hold Agreement** to each tenant in advance of occupancy.

Provide a full list/inventory of agreed items that are **not** the liability of the tenants to maintain/repair/replace.

For more info visit: tsdsu.co.uk/housing