Whites With the second student Lettings

Student property FAQ

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Lettings

When do students find their house for the next academic year?

The majority of available student accommodation for the following academic year is normally viewed during the spring term (Jan-April). Some students start making enquiries as early as December, but the majority of enquiries begin to materialise when we advertise our list of available houses with four or more bedrooms at the beginning of November. Student tenancies in Northampton usually run from mid July to mid July the following year, so properties will often be advertised up to six months before students are able to move in.

Are all student houses in Northampton put on the market at the same time?

The bigger houses - typically those with four or more bedrooms and available to be moved into from the beginning of the next academic year - are put on the market at the beginning of December and viewings can be booked from January.

However, the nature of the lettings business is that landlords are bringing new properties to us all the time, so we end up adding more houses to our books throughout the year, but we never actively withhold any properties that will be available for rent.

What is the average rent for Northampton student accommodation? Do student houses come with bills included?

The average rent for a student property in Northampton is around £450 per person per month, but it can be as high as £550 depending on the quality, size and location of the property. Our Student housing have bills included in the rent, some do not.

How do I secure a property through Whites?

Once the group have all viewed, we ask you to email the office. We will then send through a Tenancy application form and guidance notes. Once this has been completed and returned in full and a holding deposit, in full, is paid (Holding deposit is equivalent to one weeks rent and comes off the eventual Tenancy deposit) then the property is withdrawn from the market allowing you an extra <u>28</u> days to complete the remaining paperwork.

What is a guarantor, and why do student tenants need one?

In essence, a guarantor is a financial backer for a tenant, who agrees to pay the rent if the tenant should fail to do so. Professional tenancies in the UK will often be subject to references from previous landlords and current employers, as well as credit checks, which student tenants can't provide.

Most guarantors are the parents or guardians of students, and must be UK residents and over the age of 25. The guarantor will be subject to a financial check and provide proof of their address. The guarantor paperwork needs to be signed and the original documents provided to us before signing the tenancy agreement. The majority of our paperwork is carried out electronically to make your life easier.

What if I can no longer take the property?

If you haven't signed your tenancy agreement and you are taking a property as a group, if one tenant wishes not to proceed then the remainder of the group/yourself need to find a replacement tenant otherwise the property will be remarketed and the whole group will need to find alternative accommodation. The timescale is 28 days from the date the holding deposit is received in full.

Who will you deal with during your tenancy?

For a 'managed' student property, the landlord has instructed Whites Student Lettings to deal with the management of the property during the tenancy, including rent collection, moving in and out, any maintenance issues, and other general enquiries. In short, you deal with us for everything and may not even meet your landlord.

We do run an after-hours emergency contact for those odd occasions where you may need assistance out of office hours.

Legals

What am I actually signing for as part of a student tenancy agreement?

Your student tenancy agreement is not just a contract permitting you to live in a property if you pay your rent on time. It is an Assured Shorthold Tenancy, which also sets out the responsibilities of the tenants regarding activities within the property and actions to be taken by the tenant in terms of maintenance works and paying rent. As one joint contract between all of the tenants and the landlord, it means that the behaviour of the other tenants is as much your responsibility as it is theirs. It is an agreement that you will all live in a 'tenant-like manner', look after the property, pay your rent on time, and make sure that your housemates do the same.

What are the legal responsibilities of a student tenant? What is 'living in a tenant-like manner'?

Under the Landlord and Tenant Act 1985, tenants are responsible for carrying out minor maintenance to a property, such as

- Regulating condensation levels within the house, to prevent mould build-up;
- Changing lightbulbs;
- Unblocking toilets and drains;
- Heating the property during the winter to make sure the pipes do not freeze;
- Keeping the property clean and tidy, including recycling properly and throwing away all rubbish.

Tenants are also responsible for reporting other maintenance issues in a timely manner, so that the landlord can deal with any issues before they get worse.

What are the legal responsibilities of a landlord?

A landlord is responsible for ensuring that the structure of the house is sound and that it's fit to live in. This includes making sure the property has:

- Heating;
- Hot water;
- Lights;
- Sanitation and sewerage;
- No safety hazards;
- Regular (typically annual) checks for gas, fire and electrical safety;
- An HMO licence, if it is a licensable property.

What if one tenant pulls out after signing a tenancy agreement?

If a tenant drops out of a contract after they've signed the tenancy agreement, he or she is still liable to pay the rent until a replacement tenant can be found and a new tenancy agreement signed. The new tenancy agreement will need to be signed by the new party of tenants, which will be the tenants from the original contract, plus the replacement for the departing tenant. That contract will then supersede the prior tenancy agreement, and the departing tenant will no longer be liable for any responsibilities under the tenancy. There will be associated costs to Whites for dealing with new paperwork. This will be online with the Tenants Fee Act 2019.

What is an inventory, and why do I need one?

An inventory is a record of the contents of a property and the condition it's in. It should be accurate to the beginning of your tenancy, so that the letting agent and landlord can track any wear and tear on the property and are aware of any ongoing maintenance issues. It's important to ensure that the inventory is up-to-date at the beginning of the tenancy and to annotate it with any errors or omissions that there may be, if only to make sure you're not blamed for something you did not cause at end of the tenancy.

Can I add things to my inventory?

Within the first week of you or a housemate collecting keys, you will be able to amend the inventory to accurately reflect the condition of the property when you moved in. The inventory will be used to judge 'fair wear and tear' and the end of your tenancy, so it's important to ensure it's as accurate as possible. After the first week of your tenancy, however, the inventory becomes a binding document. After that time it won't be possible to amend it, but we can take notes of changes to the property throughout your tenancy.

What does 'HMO' mean, and how does it apply to me? What are Mandatory Licensing and Additional Licensing?

'HMO' stands for 'Houses in Multiple Occupancy', and is a term that applies to any household of three or more unrelated adult tenants in the UK. However, it is a common misconception that every HMO requires a HMO licence.

'HMO licensing' is the process by which the government regulates the standards of houses that are rented out to multiple occupants. HMO regulations set the standards for a property where tenants share kitchens and bathrooms, such as what kinds of locks must be fitted to the doors, the type and placement of fire detectors, and how much space

tenants are entitled to. The license grants an agent more powers to carry out inspections and dealing with maintenance in timely manner.

Money

Rent payments?

There are Four Rent Payments to be made. The First is paid in April for the summer period (8 weeks), this is a discounted period, as you are not allowed to live in the property. The September rent, when you move in, is between 3 & 5 weeks rent but is spread over the next Three rent periods of October, January and April, this is to coincide with your Student Finance.

What happens if I miss a rent payment?

Ultimately, it's your responsibility to ensure that rent payments are made on time, but if you happen to miss a payment, our Accounts Department will be informed that you're in arrears. If you fail to pay within the stated period of time, late rent charges will apply to your account. Your guarantor may be called upon to honour the terms of the guarantor agreement and pay your rent for you. Please be aware that the rent is owed as a whole for the house and if it is in arrears then the whole group is liable for the shortfall.

Who pays for the bills?

The landlord has agreed to pay all utilities but not the council tax.

How much is council tax?

Full-time students do not have to pay any council tax - you should get a 'council tax exemption certificate' from your university to confirm this. The council will need to see a copy of this so they know not to bill you. The council will contact you after your tenancy starts. Whites can help you if you have any issues in relation to this. Ultimately, it is down to you to act on this otherwise you will be liable for Council Tax.

How many TV licences will we need?

If you watch television 'live', i.e. as programmes are being broadcast, whether on a TV or on a computer, you will need a TV licence for the house. As you are on one joint tenancy agreement that covers the whole property, you will only need one licence. The laws on TV licensing have now changed, so that if you download or watch any BBC programmes on iPlayer (whether this is live or catch up) you will still need a TV Licence for this. This applies to any provider you use and any device, including a TV, desktop computer, laptop, mobile phone, tablet, games console, digital box or DVD/VHS recorder.

What is a tenancy deposit, and why do I need to pay one?

A tenancy deposit is a down payment on a property that functions as a security deposit. It is returned in full at the end of the tenancy if the property has been left in a good condition and the rent paid in full. In other words, tenants commit to taking care of the property and accept that the landlord will be able to claim money from their bonds if they leave the property in a poor state of repair. However, it is worth noting that landlords and letting agents are not simply able to take money from a tenancy deposit – deposits are protected with government-regulated deposit protection services, which means that nobody can spend your money without your agreement.

How much will my tenancy deposit be?

Whites will confirm how much you will have to pay. This is capped at the equivalent of five weeks rent.

Who keeps the tenancy deposit money? What is 'deposit protection'?

By law, all deposits in the UK must be registered with a tenancy deposit protection scheme within 30 days of it being paid. Landlords have a choice of registering it with three Government-approved schemes: the <u>Deposit Protection Service</u> (DPS), <u>MyDeposits</u>, or <u>Tenancy Deposit Scheme (TDS)</u>. At Whites Lettings we use TDS. Deposit protection was set up in 2007 to protect tenants' rights, and means that no money can be deducted from your bond without your input. A landlord or letting agent must "claim" money, and they must be able to prove that the works they carried out were caused by the tenants, or they will not win the money if it goes to dispute.

How can I pay my deposit money?

Deposits must be paid for in "cleared funds" if you're paying during the signing of your tenancy agreement, so you cannot pay by cheque. A Bank Transfer would be preferable but Cash or a debit card is fine.

Who will decide if there are to be deductions from my deposit? Why might there be a deduction?

Deductions to your deposit will only be claimed for remedial maintenance or cleaning work that should have been carried out by the tenants during the tenancy, or can directly be attributed to the tenants. Fair wear and tear is always accepted and allowed for. The lead tenant will be the main point of contact in relation to deposits. Whites will come and assess likely costs and provide useful information before your tenancy finishes we also offer a final clean service.

Maintenance

What property maintenance are tenants responsible for?

Tenants are responsible for the minor maintenance of a house that they are renting, treating it as if it were a home that they owned. Tenants' responsibilities are set down in law as the 'tenant-like manner', and include:

- Regulating condensation levels within the house, to prevent mould build-up;
- Changing lightbulbs;
- Unblocking toilets and drains;
- Keeping the property clean and tidy, including recycling properly and throwing away all rubbish.
- Failure to observe the above may result in Whites appointing a contractor at your cost.

Tenants are also responsible for reporting other maintenance issues in a timely manner, so that the landlord can deal with any issues before they get worse.

What do I do if I have a maintenance issue?

Please call our Maintenance Team on 01604 233600 on extension 3 or email us at students@whiteslettings.co.uk or admin@whiteslettings.co.uk

We will always have the time to answer your questions