

PERFECT

PLACE

OUSE

Find out HOW THE UNIPOL CODE PROTECTS YOU

Guide 2019

普普普

Checklists

TO MAKE SURE YOU ASK THE RIGHT QUESTIONS



 Our website has a huge range of properties available for next year from Saturday 10 November 2018 www.unipol.org.uk/Nottingham

OUR PLACE

Unipol is on a mission to help the students of Nottingham find the best homes possible. We are a charity, so you can expect honest impartial advice, free from hype or bias.

This booklet and the website www.unipol.org.uk/advice is full of help to answer your housing questions

Got a question? Our friendly, knowledgeable staff are here to help

Live with Unipol in one of our own properties

Contents

04 The Housing Hub **06** Get a better deal 07 Finding your new home **08** The Unipol Code **10** Where to live in Nottingham **11** You can rent from Unipol Looking on your own or in a group · · · Using the website 14 **16** Viewing properties handy tips Property checklist 17 **19** Ready to sign **20** Money matters **22** Signing the contract 23 Common questions

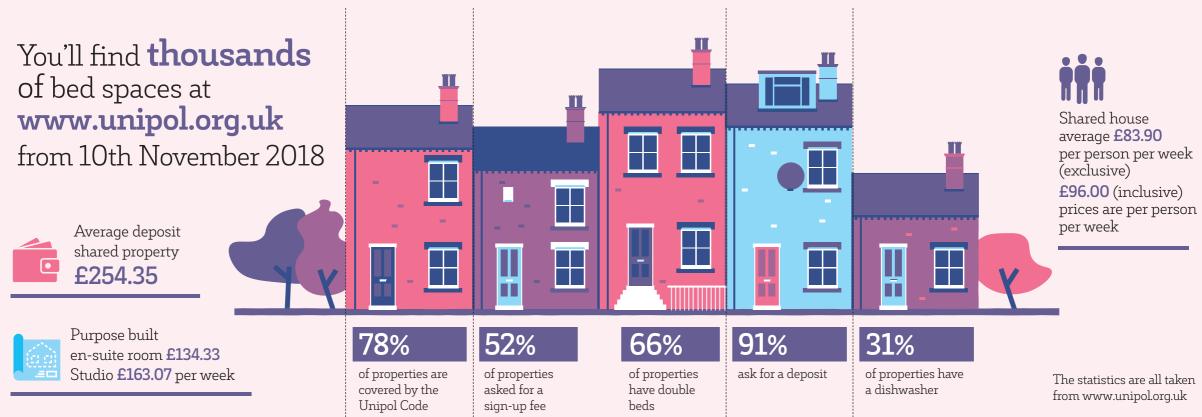


At the Housing Hub we offer a wealth of advice, free Wi-Fi and search facilities for you to use. Our website hosts more student properties than any other in Nottingham, so there is no need to traipse around letting agents in the cold. You can search our website in comfort from any device, and book your viewings too.

Lots of ways to get in touch

P	Webchat - when you are on our website an invitation to chat will appear. The service is available between 9 - 5 Mon to Fri.
\bowtie	Email - ask away at info@nottingham.unipol.org.uk
0	Phone - 0115 934 5020
8	Skype - contact us on unipol.housinghub
Q	Drop in - our office address is 28 Shakespeare Street, Nottingham, NG1 4FQ
OPEN	Opening hours Our normal working hours are: Monday - Friday 9.30am to 4.45pm.
IIn	inal is open until fam throughout November (post 12th November) and will

Unipol is open until 6pm throughout November (post 12th November) and will be open every weekend in November. We will also have extended office opening hours in January, these can be found on our website nearer the time. For opening hours see: http://www.unipol.org.uk/contact/opening-hours



Start out smarter =

- You will sign a legal contract: Once signed, you cannot back out. Pick the right property and mix of housemates before committing.
- There are more beds available than students to fill them: You will find somewhere to live.
- Don't rush: There is no need to sign for the first house you view, we recommend you view at least 4 properties before signing on the dotted line. New properties are added all the time throughout the year, so sometimes waiting can pay off.
- Your landlord must protect your deposit, unless they are a University or you are a lodger
- Walk further, get cheaper rents: Lenton (£93.74) Beeston (£89.59) The Arboretum (£91.10) Forest Fields (£73.07) exclusive of bills.
- You will sign either a joint or individual tenancy: make sure you know what type of contract you and your friends are signing as this can affect weather or not you are liable for each others rent.
- **Bills included in rent?** This costs on average an extra £15 per week.

- Signing fees charged on 65% of properties. Average cost is £70 per person. A lot of people do not require sign up fees, so make sure you look around to ensure you are getting the best deal.
- Don't compromise on safety or your rights: Unipol Code landlords go beyond the legal minimum, see page 8 for more information.
- Asked for a guarantor? Some landlords/agents ask for this, your guarantor will be required to pay your rent if you don't.
- Using a letting agent? Ask who manages the property as your dealings will be with them.
- The statistics and advice above are all taken from **www.unipol.org.uk**

* For more detailed info visit www.unipol.org.uk/advice

- Unipol has its own wide range of properties. Many feature open plan living spaces and inclusive bills. We don't charge signing fees, we don't ask you to provide a guarantor and we offer individual lets on some properties.
- * Want to know more? See page 11 and visit www.unipolhousing.org.uk

Finding your new home:

The FIVE STEPS

We'll be honest: Finding a home for the first time can be hard work and you may feel pressure to make a quick decision. Follow Unipol's tips to make it easier.

4

5

Search on the Unipol website www.unipol.org.uk after Saturday 10th November 2018 when listings go live. The widest choice in Nottingham means you can find the best deal.

Be confident on viewings:

- Compare prices and standards by viewing a few properties with different landlords
- Use our viewing checklist on page 17
- 2 You can ask for improvements or discounts but get them agreed in writing
 - You are a paying customer: The landlord should be professional, courteous and not pushy.
 Feel unhappy? Rent elsewhere.

Pick a Code landlord for a fair deal, safe property and reliable service. There are more than 350 in Nottingham. See page 8 for more information.

Be sure about where you want to live and who you want to live with. Remember, the friends you made on a night out in Freshers' Fortnight don't always make the best house-mates.

Get your contract checked by your Students' Union before signing. Once you've signed, there is no backing out, so understand the commitment.

The UNIPOL CODE:

A fair deal from a good landlord

The Unipol Code is a quality mark that landlords join if they meet higher standards, and now there are over 350 members in Nottingham. Don't compromise on your safety and rights, make sure you pick a Code landlord.

* Before you book a viewing, visit www.unipol.org.uk/codemember to see a list of landlord members or just ask us and we will confirm.

Code landlords go the extra mile to offer a great service:

- Repairs are carried out quickly to published timescales
- Landlords will be friendly and reliable
- The house will be safe with protection from fire and burglary

If things go wrong, Unipol can step in and sort out issues with Code landlords. There is even an independent Tribunal to make rulings in the case of serious complaints.

Not all Code memberships are the same

Full members: All properties are covered by the Code standards.

Code Supporters: A managing agent who has at least 25% of their properties in the scheme and is working towards full coverage. Some properties will not be covered - check with the landlord or Unipol that the property you want is covered.

Unipol Code Managing Agent (100% of managed properties accredited): This managing agent will have 100% of their managed properties

covered by the Code. This may not cover 'let only' properties, see below.

Let only arrangements:

Only somebody managing a property can join the Unipol Code. If you rent through a letting agent, check who the manager is and if they are in the Unipol Code.

UNIPOL CODE UNIPOL UNIPO

Over 78% of properties advertised through Unipol last year were covered by the Code.

E

E I

E



NOTTINGHAM[®] TRENT UNIVERSITY

Nottingham Trent University students can live pretty much anywhere in the city because of the central location of the city centre campus and the excellent public transport system. However, popular areas include the Arboretum, Forest Fields and Radford which are all close to the main tram route. Students studying at Clifton may prefer to live in Clifton itself or commute from West Bridgford or the city centre, both of which have excellent public transport links to the Clifton Campus.

The University of **Nottingham**

Students studying at The University of Nottingham tend to be interested in properties close to the University Park and Jubilee campuses, in areas such as Lenton, Dunkirk, Beeston and Wollaton. Students at the University's Sutton Bonnington campus have the choice of finding properties nearby or commuting from the city centre using the shuttle buses.

When you DENT FROM UNIPOL VOU'LLGET: Individual tenancies Energy efficient home Dedicated Housing



Individual tenancies Energy efficient home Dedicated Housing Management Officer Free Contents Insurance 24 Hour emergency support

You can rent from Unipol

We also own and manage some properties in Nottingham and because we are not for profit we focus on providing you with a home you will love.

We have a range of rent levels, size and types of property. You can rent these on individual tenancies even if you are coming to us as a group. Some properties are all inclusive of utility charges and the majority include wireless internet.

We know that money is an issue, so our properties are well insulated and comfortable to help you save on energy. When you need us we like to give you the personal touch - you will have a named Housing Management Officer and access to a Tenancy Support Officer. We also provide free contents insurance as standard in our properties. We survey our tenants once a year to make sure we continue to deliver what you want.

* If you would like to live in a Unipol property please visit our website: www.unipolhousing.org.uk

Unipol is a Golden Code Owner

On your On your On your WITH A GROUP? The up to you!

Page 12



Looking on your own

Many students house hunt on their own. So what are your options?

A studio/ one bed flat - this can be the perfect option if you want your own space and your budget is flexible. You can find these within larger student complexes or out on their own in converted houses in all the popular student areas.

A spare room in a house/flat share - there is plenty of choice available and this can be a great way to meet more people. Unipol is here to help and below are our recommendations to find your room:

1. Use the Unipol website. Go to Search for Housing choose '1' for the number of bedrooms you want and select rooms in a shared property/large development. You can then choose the area you want to live in and the rent you want to pay. You can book viewings through the advert or ring the owner directly.

Looking in a group

Most students share with others and if you plan to house hunt in a group choosing who to share with is a really important decision as it can make or break your year. Most tenancies are fixed term, so it's very difficult to get out of a contract and leave early if you change your mind.

So where do you start? Think:

Are we compatible? This covers everything from whether you want to live in a 'party' house or something quieter, to whether or not your future flatmate is the sort of person who will use your things and not wash up afterwards and whether you care or not!

2. Use the Student Noticeboard.

Our student noticeboard is a great way to meet other students to form a group and then house hunt together or to just find a room in a shared property. You can place a message to say you are looking for a room and answer other students' messages offering rooms.

3. Come and see us for a bit more advice. If you are worried about House Hunting and have a lot of questions you need answering, pop into our office on Shakespeare Street or give us a call on 0115 934 5020 and one of our friendly team will be more than happy to help.

🕸 SPEAK TO FRIENDS.

By speaking to a wider circle of friends, you may find others who haven't found a group to live with. This may give you an option to house hunt together.

Do I live with a new partner? If you've only been together for a short while you should think seriously before you sign your contract, if you sign a contract in November you are essentially agreeing to live with that person for the next 20 months.

Are they financially sound? Signing for a property will be one of your biggest expenses of the year. If they're the sort of person who blows their whole student loan as soon as they get it, you may want to think again before signing a five figure contract with them.

Se Honest

What is your budget? Are you happy to catch a bus/ walk a bit further to get to campus, or would you rather wake up, shower and be in your lecture in less than 30 minutes?



Using the website

We've got plenty of tools on our website to help you find your next home which includes the property search, detailed advice, the ability to check if your landlord is part of a Unipol Code and a Noticeboard to get in touch directly with other students.



Search for Housing

Unipol show thousands of properties from different landlords in Nottingham all in one place so it's easy to search, compare and find your next home. There's a simple set of options, or filters, to get your search started and a few more advanced ones in case you have more specific requirements.

.....

Making it easier to compare prices

We've added a few extra features to make searching even easier. Our price heatmap appears above the search options, (unfortunately not on mobiles), which shows the average price for the adverts you are searching for. You can also create an account by clicking on 'My Unipol Login' at the top right of the homepage. When you log in you will see your saved search options and favourite adverts.

Booking viewings

To look round a property or to sign for a room you'll need to get in touch with the landlord. Almost all adverts will have a 'book a viewing' button at the top which shows how to do this and includes a simple contact form to email them directly.

Rent online (Unipol properties only)

Unipol adverts have a 'rent online' button which allows you to sign an online contract.

😪 GETTING HELP

If you need any help then we are available on the phone, by email and through our instant message service just look for the 'live chat' button to the right of the page.

Free computers & Wi-Fi

If you can't search from home then come into our housing hub where you can access the website on one of our computers or bring your own and use the free Wi-Fi service.

* Remember properties available after July 2019 won't appear on the site until house hunting starts at midnight on 10th November 2018 but you don't need to stay up all night to start searching there's lots of choice. Viewing properties

Tancy

Be confident when you go on a viewing.

- Decide beforehand on the essentials and where you are prepared to compromise.
- Compare prices and standards by viewing a few properties with different landlords.
- Ask plenty of questions and make notes.
- If the existing tenants are there take the opportunity to ask them about the property.
- Good sized bedrooms, nice décor and soft furnishings are easy to spot but there are a number of other things you need to look at.

Your PROPERTY CHECKLIST

20. Are there enough sockets in each room?

If you use the checklist you won't go wrong. Tick the boxes to indicate YES

Property 1:	
Landlord:	
Property 2:	
Landlord:	
Property 3:	
Landlord:	
Utilities	1 2 3
1. Ask the current tenants how much the bills are and if the	
house is easy to heat?	
2. Are water charges included in the rent?	
3. Is there an all-inclusive bills option?	
4. Is Wi-Fi provided free of charge?	
5. Are there current gas and electrical certificates you can see?	
Plumbing	
6. Does the shower work effectively (you won't want a trickle)?	
7. Do all the sinks drain?	
8. Are there enough showering/washing facilities?	
Security	
9. Does the property have a working burglar alarm?	
10. Is the house easy to secure?	
11. Are all the external doors solid?	
12. Does the property have double glazing?	
13. Do the downstairs windows have locks?	
Furnishings and general	
14. Has the house got enough furniture for the occupants?	
15. Does any of the furniture belong to the existing tenants?	
16. Is all the furniture and carpeting in good condition?	
17. Are the beds in good condition	
(ask current tenants if they are comfortable)?	
18. Are there any signs of damp?	
19. Is the décor nice?	

Kitchen	1	2	3
21. Is there enough storage space?			
22. Is there enough fridge/freezer capacity?			
23. Is the kitchen large enough for the occupants?			
Money			
24. Does the contract clearly state what the rent includes?			
25. Do you know which tenancy deposit scheme your deposit will be held in?			
26. Do you require a guarantor?			
27. Are there any extra fees? (administration fees?)			
28. Is there a summer rent discount?			
29. Is the rent paid monthly / termly / quarterly?			
30. Is contents insurance included?			
Outside the property			
31. Have the gutters got plants growing out of them?			
32. Is the garden maintained by the landlord?			
33. Is there space for parking or secure cycle storage?			
34. Will you need a car parking permit?			
A			
Agreements	_	_	_

35. Do you know what type of contract you are signing? 36. Do you know when the tenancy starts and ends? 37. Who manages the property? Your dealings will be with them.

\sim

38. Is the landlord a member of the Unipol Code? □ 39. Do you know the owner's name, address and phone number? □ 40. Does the landlord / agent provide you with any extra services (e.g. window cleaning, gardening, lighting of common parts, dustbin and refuse disposal)? □				
40. Does the landlord / agent provide you with any extra services (e.g. window cleaning, gardening, lighting of common parts, dustbin and refuse disposal)?				
(e.g. window cleaning, gardening, lighting of common parts, dustbin and refuse disposal)?				
41. Has the landlord/agent agreed any changes to the property? (Get them in writing).				
Other				
42. Are there shops nearby?				
43. Is public transport nearby should you need it?				
44. General impression, score 1 for perfect, 2 for a possibility and 3 for a no				

Don't forget to read about additional fees, deposits and guarantors.

* Find out more: www.unipol.org.uk/advice/ students/know-your-rights

Do your sums and make sure the rental cost fits within your budget so you have enough left over to still have a great time.

Additional Fees

Additional fees such as signing fees and administration fees are common when renting from a managing agent and can vary in cost from £50 to over £150 per person. These are normally charged where the managing agent or owner is drawing up your contract, undertaking a reference check and/or requesting a guarantor. This money is non-refundable. The Unipol website clearly displays any additional fees that are payable.

The government has announced that it plans to abolish letting fees as part of a new Tenants' Fees Bill but this has not passed in to law at the point of writing.

Deposits

Most owners and landlords ask for a deposit and this typically ranges from £200 up to £350 per person. When you pay a deposit the landlord or agent is legally required to protect it in a government scheme and send you details within 30 days of receiving the money from you. At the end of your tenancy as long as the property is returned in good condition and all rent is paid you should receive your money back in full.

Guarantors

You may be asked to supply a guarantor when signing for your property. A quarantor is someone who is asked to guarantee that the rent is paid and under the terms of the contract will become financially liable for your rent if you don't pay. If you do get someone to guarantee your rent, always ensure their liability is only for your rent not the rest of your group.

PC

Can you afford it? Weekly figures v annual figures

00

Before you sign, crunch the numbers and work out if the rent is affordable. Most students will pay quarterly or monthly. If you are asked to pay quarterly check to see if the dates coincide with when you will receive your student loan and how flexible they will be if there is a delay.

If you're paying rent monthly, be aware that this works out at slightly more than four weeks' rent.

✤ FOR EXAMPLE:

A weekly rent of £85 will cost you £85 x 52 (weeks in the year), which works out at £4,420. Dividing that by 12 (months in the year) will give you your monthly rent £368.34 (not $4 \ge 2340$).

Council Tax

If you are a full time student you will usually be exempt from Council Tax. However, if you want to live with someone who isn't a student the property will become liable. To claim your exemption and find out more please see: http://www.nottinghamcity. gov.uk/council-tax/council-taxdiscounts-and-reductions/#students

TV Licence

In most cases you will need a TV licence. All BBC content whether watched live, by catch up or on demand will require a TV licence. Find out more: www.tvlicensing.co.uk/studentinfo

.....

Bills, bills, bills....

Some properties come with a rent inclusive of all utilities (gas, electric, water, Wi-Fi etc.); some with a few included items and others are exclusive of utilities. The Unipol website will clearly display under the rent what (if anything) is included.

> As a rule of thumb you should allow £15 per person per week to cover your utility costs.



Summer rent concessions

Some properties are available with a summer rent concession which often means up to 50% reduction on your rent for the months of July and August. Most shared houses in Nottingham are available on a 52 week let so this can be a saving.

E

Some Unipol properties come with an energy supplement which you pay alongside your rent. This is carefully monitored and you will receive updates on your energy usage during your tenancy. Any overpayments will be returned to you at the end of your contract.

Bundle your bills

There are many companies that will offer to manage your bills for you. This can be convenient but in some cases will cost you more so check the small print before you sign up. Remember the majority of these companies that offer all-inclusive bill packages will need to make a profit so shopping around for the best deal will ensure you keep more of your money in your pocket.

Look at the energy performance certificate (EPC)

When renting a property you will be given an EPC to see. This will give you an indication on how much the energy bills are likely to be and how energy efficient the property is. The energy efficiency rating is colour-coded from green to red. The green end of the scale indicates that the home is very energy efficient, with lower running costs, and the red end of the scale indicates it is not energy efficient and has higher running costs.

SIGNING The CONTRACT

Contract checking - are you good to go?

So you've found your perfect property and you are ready to sign on the dotted line but before you do you should consider getting your contract checked. The golden rule is never to sign anything you don't understand. Students' Unions will offer a contract checking service which in most cases is available without an appointment.

Right to Rent

All landlords are legally obliged to verify the immigration status of all prospective tenants or lodgers before they can rent their property to you. You will be asked to produce a valid passport or a combination of two other documents.

To see the full list of documents visit http://www.unipol.org.uk/ advice/students/know-your-rights/ right-to-rent-a-guide-for-students

How to Rent Checklist

Landlords are obliged by law to provide a copy of the 'How to Rent Checklist' at the time you sign your contract.



I The Unipol Code

Before you rent from a Unipol Code landlord you can request a copy of the contract, which should include details of any fees payable in addition to rent and any arrangements involving guarantors. Have this checked by your students' union. Under the terms of the Unipol Code the landlord or agent needs to give you 24 hours to do that before remarketing the property. Source: The Unipol Code 2017-2020

.....

Common STIDNS

What happens if I change my mind?

Contracts are legally binding; if you sign for a property and then decide to leave you will still have to pay the rent until you find a replacement. Always inform your landlord as soon as possible if you are thinking of leaving.



What is the difference between single or joint tenancy agreements?



Welcome home

If you sign a single tenancy agreement then you will only ever be responsible for your share of the rent whereas if you sign a joint tenancy agreement then the landlord can hold you and your housemates jointly responsible for any unpaid rent. On the Unipol website the advert will tell you if individual lets are available.



WWW.UNIPOL. ORG.UK/ NOTTINGHAMHH

0115 934 5020info@nottingham.unipol.org.uk

 Unipol Student Homes 28 Shakespeare Street Nottingham NG1 4FQ

I Like us **www.facebook.com/unipolnottingham**

- Follow us @Unipol_Notts
- Join the conversation **#HelloUnipol**



About Unipol: We are a not-for-profit housing charity established in 1975 and provide help and assistance to students renting in the private sector. Our values are to; be trusted, be impartial experts, provide value for money, promote safety and wellbeing, promote community, be ethical, and be transparent and accountable.

Published by Unipol Student Homes. Unipol Student Homes is a company limited by guarantee, registered in England and Wales No. 3401440. Registered Charity No.1063492 VAT registration No. 698 8456 49. Unipol is a Registered Trademark.