



BRADFORD HOUSING GUIDE 2023

ACCOMMODATION, ACCREDITATION, ADVICE



 **FIND OUT**
how the Unipol Code
protects you

CHECKLISTS
to make sure you ask
the right questions

TIPS
to help you find the
perfect place

UNIPOL IS A NON-PROFIT ORGANISATION HELPING THE STUDENTS OF BRADFORD TO FIND THE BEST HOME FOR THEM WHILE STUDYING

Working closely with the Universities and Students' Unions in Bradford, Unipol offers impartial advice, empowering you to make informed choices.

Not only do we help you find the perfect house, but we can also help to support you with anything student accommodation related throughout your time at university.

This booklet can guide you through your House Hunting journey from start to finish.

Bradford's largest list of student only properties becomes available on our website from **6th February 2023**.

WWW.UNIPOL.ORG.UK

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HOME OF STUDENT HOUSING

1 YOU CAN VISIT US

in person by popping into the Housing Hub which is located in Student Central, University of Bradford, BD7 1DP.

2 WE CAN OFFER

a wealth of advice and search facilities - all free to use.

3 SEARCH

hundreds of student properties at www.unipol.org.uk from 6th February 2023.

4 IF YOU ARE NOT ABLE TO VISIT US IN PERSON

all our services are accessible via:
* Live Webchat * Phone * Social Media * Email
you can find these at the bottom of our website.

5 WE ARE AN INCLUSIVE ORGANISATION

who provides a range of accommodation for different needs. You can find out more about Unipol Housing on page 14.

6 OPENING TIMES

Our Hub is open Monday to Friday 11 am to 4pm. Our hours are extended throughout busy periods to ensure the best service possible, and these will be updated on our website.

How many Code properties:

61

Properties with bills included:

67%

Properties with washing machine included:

59%

Landlords asking for a guarantor:

21%

Average rent for a shared house:

£86
excl bills £54

Average deposit shared property:

£272
per person

Figures are based on 2022/23 academic year rental rates, expect approximately a 10% rise for 2023/24 because of inflation and rising energy prices in 2023/24

THINGS TO CONSIDER BEFORE YOU START YOUR HOUSE HUNTING JOURNEY

Who are you living with?

If you are looking in a group, make sure you can agree on what you are looking for before you start.

If you haven't found a group yet but would like to, you can use the Unipol Student Noticeboard. Find out more on page 16.

What is your budget?

Make sure you have looked at your finances and know what your budget is. If you go for a non-inclusive option, make sure you budget for bills on top of your rent.

On average this should be £22 - £35 per week.

What is the Unipol Code?

Get clued up on the benefits of renting from a Unipol Code landlord. Find out more on page 8.

What area would you like to live in?

Decide which area is best for you. Think about distance from the Uni, nearest shop, gym etc. Find out more on page 10.

Do you have a guarantor?

Some landlords will ask for a guarantor. If you don't have one you can speak to Unipol or your Students' Union for advice. More information can be found on page 23.



STEP BY STEP GUIDE TO FINDING THE RIGHT STUDENT HOME

1 Search on the Unipol website

From the 6th February 2023 you will be able search 100s of student properties on the Unipol website.

You can filter the results depending on what you are looking for. Find out more information on page 18.



2 Pick a Unipol Code Landlord

Renting with a Code landlord provides you with an extra safety blanket if anything goes wrong. Just look out for the green thumbs up!

You can find out more about the benefits of renting with a Code Landlord on the next page.

3 Be confident on viewings

Compare different properties with different landlords. Make sure you take a list of questions to viewings. Landlords shouldn't be pushy on viewings. Remember you are the paying customer. If you don't feel comfortable, don't be pressured into signing. Take a virtual tour of properties on the Unipol website.

4 Can you afford it?

Check your budget to make sure you have enough money to cover rent. Find out more on page 24.

5 Get your contract checked!

Contact Unipol or your Student Union to get your contract checked



THE UNIPOL CODE: A STAMP OF APPROVAL FOR LANDLORDS WHO MEET HIGHER STANDARDS.

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

-  * **Repairs**
are carried out quickly to agreed timescales.
- * Landlords will be reliable and offer better **customer service.**
- * **Safety**
measures are in place to ensure the house is protected from fire hazards and burglary.



Tip

When searching for a property on the Unipol website, look out for the blue or green pin. Alternatively, adverts from Code landlords will display the green or blue thumbs up.



- * You can check if a specific property is covered by the Unipol Code by using the handy tool on our website. Visit www.unipol.org.uk/codesearch

Not all Code memberships are the same. For details on the different membership types, visit www.unipol.org.uk/codeworks



If things go wrong

Unipol can step in and help to resolve issues with Code landlords. If your landlord is not a member of the Code, unfortunately Unipol cannot intervene but will be able to signpost you for support.

BRADFORD AREA GUIDE



University Area



Average rent Incl bills £88

A wide variety of accommodation available including halls of residences, flats and houses. There are numerous shops, restaurants, pubs and take outs nearby and a short walk to the city centre.



Average rent Incl bills £79

East Great Horton is a popular area for students to live due to its close proximity to the University and the college. The area boasts a wide range of shops, take-aways and restaurants and a large Tesco Extra Supermarket. Buses run every ten minutes during weekdays and many routes pass the university and college.



Great Horton

Figures are based on 2022/23 academic year rental rates, expect approximately a 10% rise for 2023/24 because of inflation and rising energy prices in 2023/24

Manningham

Average rent Incl bills £90

Close to the well-known Lister Park which is home to an art gallery, boating lake and mughal gardens. Various accommodation to choose from and frequent buses running every 15 minutes to the city centre.

City Centre

Average rent £77

Popular amongst students with good options for shared housing and individual living. Shopping and entertainment within close proximity and a short walking distance to the University and college.

Little Germany

A trendy area close to the city centre, much of the accommodation is a range of apartments in converted warehouses. The university and college is a fifteen-minute walk.



DID YOU KNOW THAT UNIPOL IS ALSO A LANDLORD?

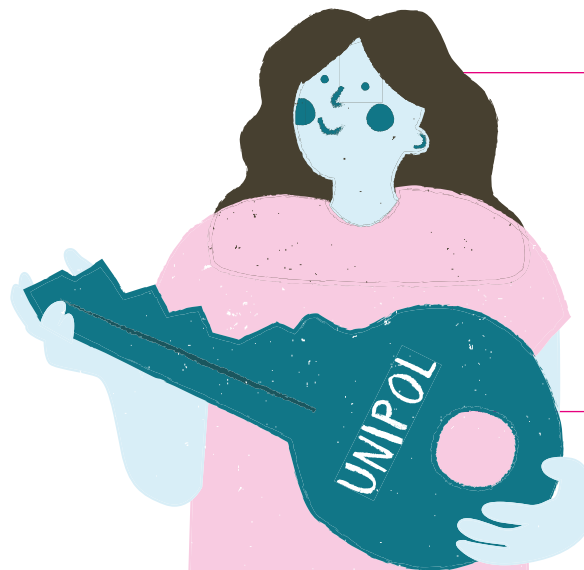
unipol housing

You can live with Unipol at Doris Birdsall Halls located next to Bradford College Trinity Green campus. Unipol is the only non-profit student landlord in Bradford.

When you rent directly from Unipol you can get:

- * Bills inclusive rent
- * Free contents insurance
- * A personal Housing Manager and onsite Residents' Assistants
- * Individual rooms available to rent in shared properties
- * No deposits
- * No guarantors

See our available properties at UnipolHousing.org.uk



U experience
supported ■ connected ■ equipped

U Experience is Unipol's Tenant Social and Wellbeing Programme which includes free socials, events, and confidential support from the Tenancy Support and Wellbeing team.

HOW TO USE THE UNIPOL WEBSITE

* Search through hundreds of student properties on the Unipol website

Our guide on how to search for properties effectively.

* Use the Student Noticeboard

which you can find under 'search for housing.'

* To see if a property is accredited

by the Unipol Code, click 'The Codes' heading and select the subheading 'is my property in the Code.'

* Rooms available

You will see how many rooms are available in this city.

* Whole property required:

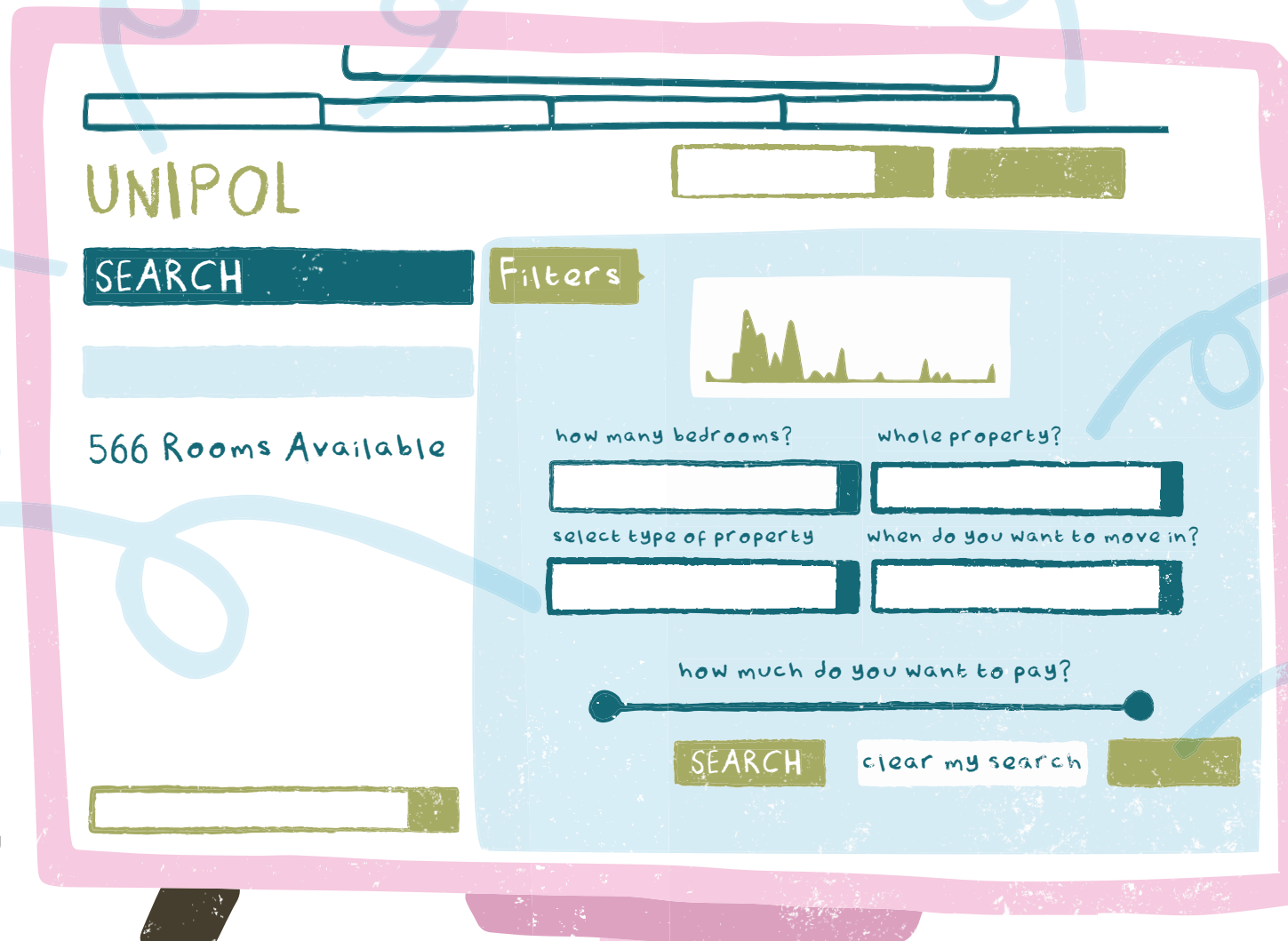
Here you can select whether you want a whole house for you and a group or an individual room within a shared building.

* Select Type of property:

Here you can choose whether you want a house, flat or apartment within a development.

* Blogs:

new blogs are published weekly and these contain useful advice and interesting info for students. Just search Unipol Blog.



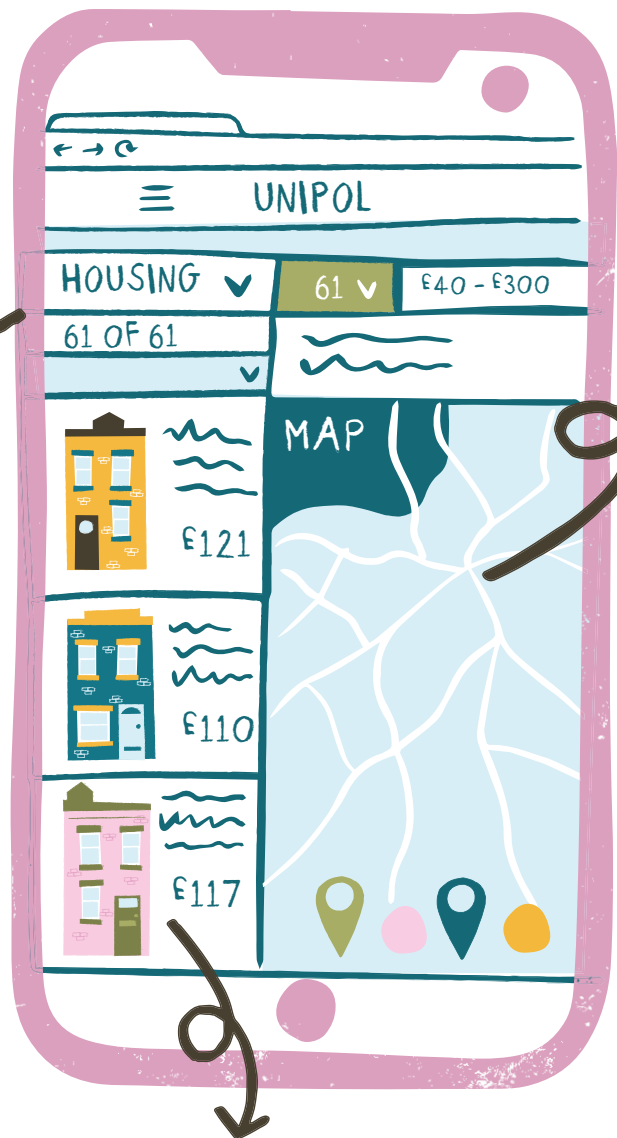
* Advanced options:

for a more thorough search, use the advanced filters.

* Guarantor Required?:

You can search for properties where a guarantor is not required.

HOW TO USE THE UNIPOL WEBSITE: ADVERTS



* Map

You can also search by location using the map. A green thumbs up is a property managed by Unipol and a blue thumbs up is a property managed by a Unipol Code landlord.

* Advert:

Adverts will show up in the left column. You will be able to see how many bedrooms are available, cost per week, inclusive of bills and deposit amount.

* Interested?

If you are interested in a property, you can see more by clicking on the advert. You will also be able to contact the landlord by clicking the 'book a viewing' green button at the top of the advert.

DON'T HAVE A GROUP TO LIVE WITH?

Although many students choose to share with friends, other students choose to live on their own in a 1 bed flat or studio.

If you want to search for a 1 bedroom property, there are many choices on the Unipol website.

Students who would like to share but haven't yet found a group have a number of options and these include:



* The Unipol Student Noticeboard

You can find potential flatmates or a spare room within a shared property on the noticeboard. Read others' posts or set up a new thread.



* The Unipol website

On the Unipol website you can select individual rooms within a shared property. Just look out for 'will let individually' on adverts.



* Flatmate Finding with Unipol

Find out when our next flatmate event is on the Unipol website within the advice section.

Your Students' Union may also run similar events so get in touch with them to find out.



* Social media

Unipol will be setting up a Facebook page for people to meet other potential flatmates, contact us for the link. If you are already in a group and need advice, please don't hesitate to contact us.

COST OF LIVING

It's no secret that the cost of living is getting higher and higher as inflation and the rising cost of energy causes just about everything in our day to day life to get more expensive. This is becoming a large problem for students, so it's more important now than ever that you make sure to budget effectively when house hunting.

Take into account that although your rent may stay the same each month, everything else is likely to become more expensive as the year goes on. Just because you can afford it now might not necessarily mean you can afford it in 6 months' time.

Unlike previous years when students who house hunted later in the academic year could often find a better deal, as the cost of energy increased, the cost of rent, particularly all bills included options, started to rise sharply meaning that those who waited actually ended up paying more. With prices likely to increase again in October 2022 and April 2023, it's worth keeping this in mind when House Hunting.

If you are struggling with the cost of living, contact your Students' Union Advice Service as they will have resources available to help you.

WWW.UNIPOL.ORG.UK/
BRADFORDADVICE

YOUR PROPERTY CHECKLIST

Take this on a viewing with you

Address:

Address:

Address:

Doing a virtual viewing?

Here are a few tips:

- 1 Look at all photos in detail before viewing to ensure you've got a list of questions you may need to ask
- 2 Make sure you ask to see all rooms.

3 If possible try and screen record the viewing so you can refer back to it.

4 Ask to see any outside space in the property.

5 If the landlord is unable to answer any questions follow the viewing up with an email so they don't forget.

Utilities

1. Are bills inclusive? If not, find out how much they will cost a week
2. Does the tenancy agreement have a fair usage policy?
3. Is WIFI provided free of charge?



1 2 3

Plumbing

4. Does the shower work effectively (you won't want a trickle)?
5. Are there enough showering/washing facilities?



Security

6. Does the property have a working burglar alarm?
7. Are all the external doors solid?
8. Does the property have double glazing?
9. Do the downstairs windows have locks?



Furnishings and general

10. Does any of the furniture belong to the existing tenants?
11. Are there any signs of damp?
12. Are there enough sockets in each room?



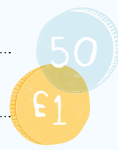


Kitchen

13. Is there enough storage space?
14. Is there enough fridge/freezer capacity?

Money

15. Does the contract clearly state what the rent includes?
16. Do you know which tenancy deposit scheme your deposit will be held in?
17. Do you require a guarantor?
18. Is there a summer rent discount?
19. Is the rent paid monthly / termly / quarterly?
20. Is contents insurance included?



Outside the property

21. Is the garden maintained by the landlord?
22. Is there space for parking or secure cycle storage?
23. Will you need a car parking permit?



Agreements

24. Do you know when the tenancy starts and ends?
25. Who manages the property? Name, address and phone



Owner

26. Is the landlord a member of the Unipol Code?
27. Do you know what you are responsible for maintaining? E.g, replacing lights and taking bins out
28. Has the landlord/ agent provided you with any extra services (e.g window cleaning, gardening, lighting of common parts, dustbin and refuse disposal)?
29. Has the landlord/ agent agreed any changes to the property (get them in writing).



Other

30. Are there shops nearby?
31. Is public transport nearby should you need it?

BUS

HERE ARE A FEW THINGS TO CHECK BEFORE YOU SIGN ON THE DOTTED LINE.

CONTRACT



Tenant Fees Act 2019:

Landlords shouldn't ask you to pay any additional fees when you sign a contract. More information about what landlords can charge can be found on the government website: www.gov.uk/government/collections/tenant-fees-act

Deposits:

You'll usually have to pay a deposit when you sign for a property. By law landlords are obliged to protect your deposit under one of the three government schemes. At the end of your tenancy the deposit should be returned to you as soon as possible and normally within 10 days unless deductions are made. Reasons for deductions should be clearly stated to you in writing within this timeframe. You can find out more here:

www.unipol.org.uk/deposits



Fair usage Clauses:

Most all-inclusive tenancy agreements will have an energy usage cap or a fair usage policy. Put simply, this means that your agreement is only 'all inclusive' up to the point where you exceed the fair usage policy. If you do exceed the fair usage policy, the landlord/agent may retain a proportion of your deposit if you have paid one, or if you have not paid a deposit, they might ask you to pay from the point at which you have gone over the cap or at the end of your tenancy.

Guarantors:

A guarantor is someone who is asked to guarantee that the rent is paid and will take financial responsibility if it is not. Most students are asked to provide a guarantor when asked to sign a contract. If you don't have one, please contact us and we can provide you with advice. Make sure your guarantor knows exactly what they are signing for and that they are only responsible for your rent.



CAN YOU AFFORD IT?

Council Tax:

If you are a full time student you will be exempt from paying council tax. To declare your student status you must complete a form online so that you don't get chased. Just visit the Bradford City Council website.

Before you sign any contract:

make sure you figure out what your incomings and outgoings are. It might be useful to make a spreadsheet so you can budget everything in.

There are lots of useful tools online that can help you with this.

Inflation:

With inflation causing the cost of just about everything to increase, make sure that you factor in a 10-15% safety net as things that you may be able to afford now could be unaffordable in a years time.

Check out the EPC rating:

You'll be giving an EPC rating with your housing pack. This gives you an indication of how energy efficient your property is. The green end of the scale indicates that the running costs will be cheaper.

Summer rent discount:

Some landlords will offer a discount over the summer months. Speak to your landlord to see if it is something that they offer as it can save you money.

TV licence:

Check whether your landlord pays for your TV licence. If not, tenants should do this. You can pay online here: www.tvlicensing.co.uk/pay-for-your-tv-licence/ways-to-pay/payment-card

Bundle your bills.

If your rent is not inclusive of bills, you will need to work this out separately. There are companies that offer to manage your bills for you but there is normally an admin charge you will need to pay. Take advice as energy costs are on the rise. Allow between £25 - £40 per person per week to cover 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. Contact Unipol or your Students' Union to get your contract checked.

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 www.gov.uk/government/publications/how-to-rent

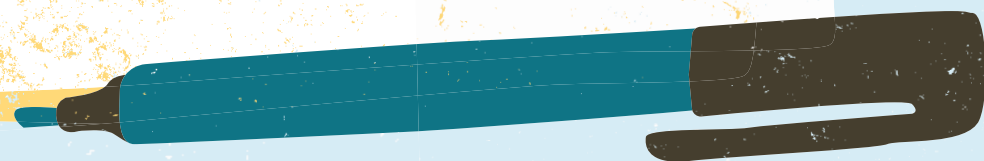
How to Rent Checklist

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



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 Unipol. 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, clause 2.03).



FAQs



How clean does the house need to be to get the deposit back?

The landlord will expect you to return the property in the condition you originally rented it in. Tenants can incur certain charges for neglecting cleaning jobs such as the oven and bathrooms. To find out more information about what is expected, visit www.unipol.org.uk/movingguide

What happens if someone in the house doesn't pay their rent? Will I be charged?



This is dependant on what contract you have signed. If you have signed an individual contract you will not be liable. Unfortunately, if you have signed a joint contract you are severally liable with the rest of your house mates for rent as a whole. To find out more about contracts, visit: www.unipol.org.uk/contracts

☎ 01274 235889

✉ bradfordhousinghub@unipol.org.uk

📍 Library Walkway
Student Central
University of Bradford

🕒 **OPEN** Mon-Fri 11am - 4pm

📘 Like us www.facebook.com/unipolbradford

🐦 Follow us [@unipol_students](https://twitter.com/unipol_students)

📷 Instagram [unipolhousing](https://www.instagram.com/unipolhousing)

www.unipol.org.uk/BradfordHH

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.

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