



**STUDENT GUIDE TO PRIVATE
SECTOR ACCOMMODATION**

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WHERE TO LIVE

You can live wherever you wish, but there are a lot of things to take into consideration such as transport, facilities, local shops and supermarkets.

Some of the most popular off-campus student locations for students at the University of Northampton are:

- Kingsthorpe
- Kingsthorpe Village
- Semilong
- Mounts
- Kingsley
- Abington

Kingsthorpe

Kingsthorpe is one of Northampton's most popular student areas, with a wealth of shops including Boots, Asda and Waitrose on your doorstep and the University a short 5/10 minute walk away its easy to see why. Rent is a little more expensive than neighbouring Semilong, but if you like sleeping in - the University's proximity could be worth it. It is the furthest area from the Town Centre - not a problem when the Uno Bus service is running, but remember to account for taxis on your way back from town at night!

Kingsthorpe Village

Kingsthorpe Village is located around a 5 to 10 minute walk from Waitrose and ASDA. This makes it ideal in terms of amenities and access to Park Campus which is a 15 minute walk away or 5 minutes by free bus. This part of Northampton is slightly further away from the Town Centre meaning taxis after nights out are likely to be more expensive than those located closer to Avenue Campus.

Semilong

The Semilong area is another very popular student area with its close proximity to Avenue Campus and the last free bus stop into Park Campus (Barrack Road) it provides a great balance for students with friends that study at both campuses. There is also a local corner shop located on Semilong Road which has a cash point. For larger shops the ASDA and Waitrose are located on the free bus stop on the way to Park Campus. It is also only a 5-10 minute bus or taxi journey from the town centre providing a great balance of location.

Mounts

The Mounts is located across the racecourse from Avenue Campus which is around a 15 minute walk is ideal for Avenue Students and Park Students looking to commute to University. It is also located close to the Trilogy gym which has a swimming pool. Larger supermarkets are slightly further away and can be difficult without a car with the free bus being a 15 minute walk away however there are a few local amenities to keep yourself going including a number of local shops on Kettering Road and the town centre and Wellingborough Road are just a short walk.

Kingsley

Kingsley is located close to the racecourse and is close to the white elephant pub and is around a 5 minute walk to the free bus stop, which is at the top of Kingsley Road. Kingsley is close to Kettering Road which has a range of shops bars and restaurants for a quiet night out. The main nightlife is slightly further away than the Mounts or Semilong but is still only 15 minutes away by taxi.

Abington

Abington is a slightly more expensive area of Northampton with some higher quality housing and has the lowest crime rate around the Northampton Town Centre. Abington also features Wellingborough Road which has a very wide variety of shops including Sainsburys Local and Tesco Express in addition to a wide selection of restaurants to choose from and is considered the place to go to if you are going out for a meal.

Regardless of which area you choose, you're going to want somewhere close to the University bus route, you can find out more information about the route by visiting www.northampton.ac.uk/buses

WHAT TO LOOK FOR

There will be a number of factors which you'll want to consider in choosing where to live. These might include:

- **Rent** - How much? For how long? What does it include?
- **Quality of the accommodation** - Is the accommodation in a good condition?
- **Contractual obligations** - Are you happy with the terms and conditions outlined in the contract/tenancy agreement?
- **Location** - Are you happy with the location? Where is the nearest bus route? How easy is it to access the University or shops; what is the neighbourhood like?
- **Flatmates** - Who are you sharing the property with? Are they students? If not it might affect the Council Tax status of the property.

Two important aspects of selecting the right property will be the condition of the property and the manner in which it is managed by the owner or their representatives. To this end, Northampton Student Lets recognises two property accreditation schemes which audit the condition of properties and their management.

Decent & Safe Homes (DASH) Accreditation Scheme



DASH Landlord Accreditation is a scheme which recognises and acknowledges private sector landlords with good standards in the condition and management of their properties and their relationship with their tenants.

Accreditations support landlords and tenants in their responsibilities and as such is a significant factor in a strategy of self-regulating for the private rented sector which will contribute to the raising of housing standards.

The scheme allows all landlords to become a member and achieve accreditation. DASH Landlord Accreditation compliments other accreditation initiatives already in operation and works alongside a range of partners in the private rented sector to offer landlords the best experience.

The scheme has been successfully operating since 2008 and is part of DASH Services. DASH Landlord Accreditation was previously known as EMLAS (East Midlands Landlord Accreditation Scheme).

Northampton Student Accreditation Scheme (NSAS)

Northampton Student Lets has worked in partnership with Northampton Borough Council (NBC) and Northampton Landlords Association to create the Northampton Student Accommodation Accreditation Scheme.



This scheme was operated through the Private Sector Housing Solution Team and required the landlord to have each individual property inspected and assessed.

Accreditation for each property lasts for five years. Approximately 250 properties in Northampton have been accredited under this scheme. Unfortunately, NBC have indicated that they can no longer support this scheme. In terms of the housing list, the University will still honour the accreditation on individual properties until they lapse.

By supporting these schemes it is envisaged that students will be encouraged to make informed choices regarding their accommodation. This should enhance the quality of student accommodation in Northampton.

We suggest taking our Viewing Checklist with you when viewing properties to ensure that the accommodation includes all it ought to!

WHAT YOU CAN AFFORD

Rent

The largest cost consideration to bear in mind when deciding where to live is of course the rent. However, you want to pay careful attention not only to the rent per week, but also the duration of the tenancy agreement. Remember many contracts will be for a full 12 months and you'll need to pay rent regardless of whether you are living in the house or not.

Some landlords and agencies will offer to charge a "retainer," this is discount on your rent for the months over the summer, typically charged at 75% of your usual rent (so a 25% discount). If you don't intend to live in the property over the summer this can be a considerable saving, even if restricted to just a single month, so ask the agent/landlord when viewing the property and be sure to check the contract for any such provisions.

Bills

Some landlords will include bills in the rent. Details of this should be outlined in your contract or tenancy agreement.

If bills are not included you will need to set up payment with each provider and also provide meter readings.

These bills include:

- Gas bills
- Electricity bills
- Water rates
- Broadband/Cable bills
- TV license
- Contents insurance for your personal property

These bills will vary depending on the type and size of your property as well as the number of tenants living with you and some may even be included in the cost of your rent.

To give you an idea of how much you might be paying the average rent for a non-ensuite room in a share house in Northampton for the academic year 2017-18 is anticipated to be £80 per person. Utilities (Water, gas, electric) were approximately £20 per week per person.

TV License, Cable, Satellite and Broadband

The current cost of a single colour TV license is £145.50 and is required if you or your housemates plan to watch live TV on any device including a tablet or a laptop. The good news is once split between a whole house it's not very much and if you're only using the property for 9 months of the year you can get a refund on the months that you weren't living there. You can find out more by visiting www.tvlicensing.co.uk/students

Broadband and cable packages vary depending on your provider. Virgin Media and Sky are the most often used suppliers and a number of bundles are available which can also include premium TV channels and phone services. As with your tenancy agreement be sure to check the duration of your contract with the provider.

Many of us will be familiar with 24 month mobile phone contracts, similar such broadband contracts are not uncommon. Also bear in mind that you might need to pay for a 12 month supply even if you only plan on living in the property for 9 months during term time. Some suppliers do often offer specific student plans of 9 months duration and these can be a real cost saver.

Costs at a Glance

	Weekly cost (per person)	Total cost (per person)
Approximate average rent for a non-en-suite room	£80	£3,360 (42 weeks)
Approximate average weekly utility bills (water, gas, electric)	£20	£840 (42 weeks)
Approximate average cost of one journey on public transport to University	£20 (assuming 10 journeys at £2 per week)	£720 (assuming 10 journeys per week for 36 weeks)
TOTAL	£120.00	£4,920 (42 weeks)

Contents Insurance

You will need to insure your personal belongings with in the property where you choose to rent your room. The Building should already be insured by the landlord but they will not insure your personal belongings. Endsleigh insurance offer good rates for students who want to insure their own personal belongings. Visit www.endsleigh.co.uk for more information.

Splitting Bills

Have a clear strategy from the start for paying bills. Most utility companies give you a few different options on how to make payment for each bill.

It is a good idea to split the bills amongst yourselves and paying direct debit will also help you to keep costs down.

A simple service you can use for managing and splitting your bills is provided by Split The Bills.

Split The Bills will:

- Set up, manage and close all of your utilities, including Gas, Electric, Water, Broadband, TV Licence and Sky TV.
- Split the bills fairly between you and your housemates, so there's no squabbling over who owes what to who.
- Take just one monthly payment that covers your share of ALL of your bills, instead of having different payment dates for different suppliers.
- Explain how it all works to your housemates (so you don't have to).
- Promise you won't get a cheaper a deal if you went to our suppliers direct.

To find out more information on Split the Bills get in touch with the Northampton Student Lets Team!

HOUSE HUNTING

There are a number of ways in which you may search for private sector accommodation, but the best place to start is with Northampton Student Lets.

All properties on Northampton Student Lets meet strict quality criteria and are Decent and Safe Homes (DASH) accredited, meaning you know that you can trust the quality of the property, its facilities, amenities and management. Being based on Park Campus we're also one of the easiest letting agencies to work with - no frustrating middle-of-the-day appointments across town, just pop in between classes - done!

Northampton Student Lets is also fee-free! There are no guarantor fees, no referencing fees, no additional costs at all!

You might also look for properties in a number of other ways, however.

The University of Northampton Housing List

Northampton Student Lets runs the housing list online so that all students can access it. The list is live all year round to give students every opportunity to find the right accommodation.

Initially the housing list will contain the details of properties which have been accredited by either Northampton Borough Council or Decent and Safe Homes (DASH). These properties will be identifiable by a logo from the accreditation scheme. As the accommodation cycle progresses non-registered properties will be added to the housing list. These properties will not have a logo associated with them.

The housing list is available at: www.northamptonstudentpad.co.uk/students

You will be prompted for a password to access the list. **The password is: studenthouse**

You'll also note you have the option to receive updates by registering using the button on the left hand side of the page.

Local Estate Agents/Property Management Companies

There are a number of companies who let properties to students. In some cases these companies may only let to groups of students rather than individuals and it is also important that you check whether you are signing an individual contract or joint tenancy agreement. Such agents will often charge a number of fees including an administration fee and referencing fees, which Northampton Student Lets does not, so be sure to check and ensure to include these fees in your budgeting!

Local Press

The Chronicle and Echo has a property section appear monthly in their newspaper and an up to date online provision available through their website www.northamptonchron.co.uk Students should be aware that a large number of properties that appear in such listings are managed by Estate Agents and may subsequently incur the aforementioned fees.

Online

There are a large number of property search websites available that compile listings from private landlords and Estate Agents and Property Management companies including www.spareroom.co.uk and www.rightmove.co.uk

SIGNING THE DOTTED LINE

Contracts

In securing a property you will be asked to sign a contract or tenancy agreement. This legally binding document will outline your rights and responsibilities whilst you are renting the property. Any agreement may confer additional rights, but cannot remove any statutory right which the law gives you.

It will include:

- The name of residents
- The name and address of the landlord or letting agent
- Address of the property being let
- The level of rent and details of what this includes e.g. whether it includes any utility bills, council tax, water rates etc.
- The period of the tenancy

You can have a look at a Northampton Student Lets example Tenancy Agreement by visiting www.northamptonstudentlets.com

A few landlords might ask you to sign a joint tenancy. This is an agreement between a group of people where you have exactly the same rights and obligations as each other. All tenants are equally responsible for the agreement – therefore if one person does not honour the contract, for example by not paying rent or by causing damage to the property, then the landlord can expect the other tenants to cover it. All tenants are jointly responsible for adherence to the agreement.

Guarantors

It is not uncommon for student tenancy agreements to also require guarantors. A guarantor is a named person, related to the tenant, most often a parent, who agrees to cover any outstanding liability e.g. rent, costs of damage to property or bills if the tenant is unable to do so.

Typically letting agencies and landlords will request a UK Guarantor. If you don't have a UK based Guarantor, Housing Hand offer a Guarantor Service, which is competitively priced for students, in which they will essentially take up the role of being your Guarantor for your tenancy. Prices begin from £295 and you'll receive a decision in minutes regarding whether you are eligible for Housing Hand's service. You can find out more information by visiting www.housinghand.co.uk

Deposits

Landlords will require a refundable damage deposit. This is to cover any damage, beyond normal wear and tear, which may be outstanding at the end of the tenancy. It can also be used to cover unpaid bills, rent or missing items.

All deposits should be put into a deposits protection scheme as a legal requirement. You can find out more about this by visiting the government website www.gov.uk/tenancy-deposit-protection

The average cost of a student rental deposit in Northampton is between £300 – £350 per person, approximately a sum equivalent to four weeks' or a calendar month, and will be protected by a tenancy deposit protection scheme. The maximum a landlord can take as a deposit is an amount equal to 1/6 of the annual rental amount.

Northampton Student Lets currently use My Deposits.

The three protection schemes available in the UK are:

Tenancy Deposit Solutions Ltd (TDSL)

Web www.mydeposits.co.uk

Phone 0870 707 1707

Deposit Protection Service (DPS)

Web www.depositprotection.com

Phone 0871 703 0552

The Tenancy Deposit Scheme (TDS)

Web www.thedisputeservice.co.uk

Phone 0845 226 7837

GLOSSARY

Term	Definition
Agent	Someone who acts on behalf of the landlord. Their duties include collecting rent, arranging viewings, and attending to minor repairs. If an agent is in place, clarify the limits of their authority i.e. can they authorise major repairs.
Contract	A legal agreement between two parties usually in a written form, providing some clarification of your rights and responsibilities. Usually Assured Shorthold Tenancy.
Contents Insurance	We recommend all students take out insurance on their personal possessions with a reputable insurance company such as www.endsleigh.co.uk
Council Tax exemption certificate	A form that all full-time students will receive at enrolment. If a property is inhabited solely by full time students then it should be exempt from council tax. Students will need to provide their exemption certificate to the landlord so that they can demonstrate their student status for council tax purposes.
Damage Deposit	A sum of money retained by a landlord against any damage that may occur during the residency. Depending upon agreement, this can cover unpaid bills.
DASH (Decent & Safe Homes)	DASH Landlord Accreditation Scheme – focuses on landlord management and risk assessment of properties. An acceptable alternative to NSAS (below)
Environmental Health Office (EHO)	A council department which enforces minimum standards in private sector accommodation.
Guarantor	A person who agrees to cover any outstanding liability of a tenant (e.g. rent, damage, bills etc.)
Interlinked fire alarm	A fire detection system, where each sensor and sounder are linked to one another. This enables the efficient notification of activation throughout the property.
Inventory	A list of items contained within the property. Usually completed by landlord and tenant at the beginning of the residency as a benchmark to access standards at the conclusion of the tenancy.
Joint and several liability	A contract where all tenants are bound together. In such circumstances, a tenant could be liable for the outstanding bills/rent of another tenant.
NSAS	Northampton Student Accreditation Scheme. Accreditation means the property will be in good condition and the tenancy will be managed to a good standard.

Rent	The money paid by a resident to use the property. This is usually exclusive of utility bills, although a small number of landlords will offer inclusive rents. Ensure that you know which bills are included/excluded in the rent e.g. electricity, gas, water bills etc.
Retainer	Usually landlords will charge a retainer during the summer vacation; in return you should be able to store your possessions in the property. This can be as little as one month retainer and the remaining at full rent please read your contract carefully.

CONTACTS

Northampton Student Lets

Northampton Student Lets is a lettings agency owned and operated by the University of Northampton Students' Union. We provide a service which has no fees to our members, and we aim to provide our students the best possible service via our on-campus support team. We're here to help you find safe, secure and affordable student accommodation.

Web www.northamptonstudentlets.com

Phone 01604 893542

Email info@northamptonstudentlets.com

Shelter

Shelter helps millions of people every year struggling with bad housing or homelessness through our advice, support and legal services.

Web www.shelter.org.uk

Phone 0808 800 4444

Citizens Advice (Northampton)

The Citizens Advice service helps people to resolve their problems. As the UK's largest advice provider we are equipped to deal with any issue, from anyone, spanning debt and employment to consumer and housing plus everything in between.

Web www.citizensadvice.org.uk

Phone 0844 855 2122

Northampton General Hospital Accommodation

Accommodation on site at Northampton General Hospital suitable for students who may be undertaking placement at this location.

Phone 01604 545455

Decent and Safe Homes (DASH)

DASH is a landlord accreditation scheme, which focuses on landlord management and risk assessment of properties.

Web www.dashservices.org.uk/Accreditation