

# CUTH'S HOUSING TALK

## 2020

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# DON'T PANIC

- Thinking about where you're going to live next year can be exciting but it can also be stressful.
- You have a lot of options about where you would like to live.
- There is no shortage of available housing in Durham, so you shouldn't rush to sign
- There is a wealth of support and advice in Durham, not limited to myself and the JCR exec

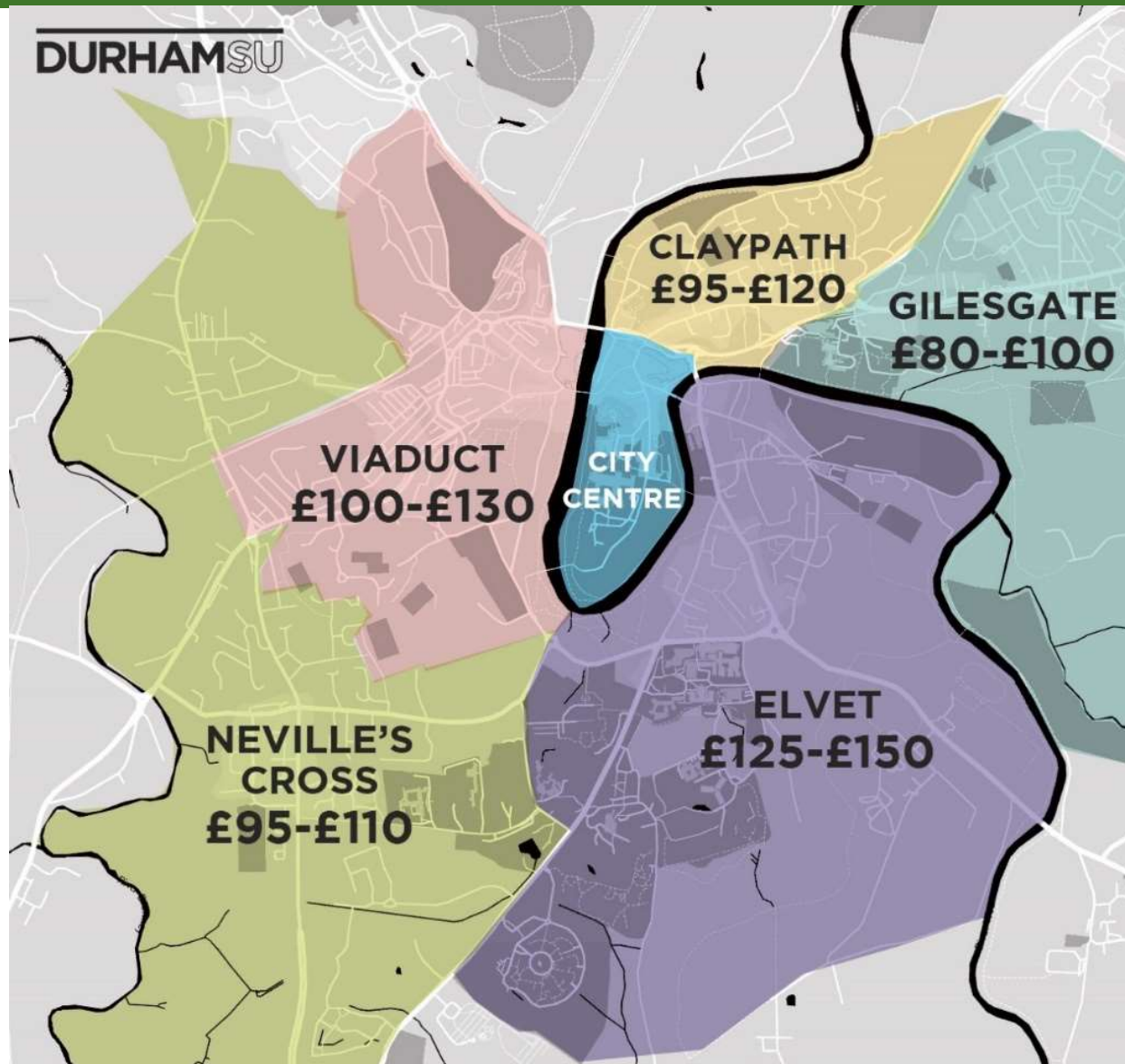


# Where do I start?

- Where do I want to live?
- How much am I willing and able to pay per month?
- When do I want to move in and move out?
- Who do I want to live with?

# Locations around Durham

- Do you want to be close to your college, department or the library?
- Do you want to be close to local amenities like shops, bars and restaurants?
- Would you mind travelling to get to University lectures/meetings/labs etc.?
- Would you prefer to live close-by to other students, or away from heavily student-populated areas?
- Average costs



# Viaduct

Largest student area. Covers North Road, Crossgate and the train station

Pros:

- Large student area
- Close to town

Cons:

- Expensive
- Loud
- Quite drastic disparity in cost and quality of housing



# Gilesgate

Large residential area with a mix of student and local housing. There are plenty of shops and it can be found up the hill by hild bede.

Pros:

- Inexpensive
- Lots of property types
- Plenty of shops and local takeaways

Cons:

- The hill
- Slightly further from town centre
- House quality can vary drastically





# Elvet

Elvet is the most central area, close to town and the science site.

Pros:

- Ideal location for town, science site and Elvet riverside.

Cons:

- Pricey
- Can be noisy





# Neville's Cross

Neville's Cross is located at the bottom of Crossgate Perth. You are a 10 min walk from the viaduct, and not far from the business school.

Pros:

- Less expensive
- Quieter

Cons:

- Quite far from both town and the science site
- Not a huge amount of local amenities and shops – restricted to Sainsbury's



# Claypath

Claypath is closest to Market Square, located up the road past walkergate, and down the steep road towards The Sands and freeman's quay.

## Pros:

- Ideally located for town centre access
- More affordable than the viaduct, whilst still being a "student area"

## Cons:

- The hill
- Still pretty pricey



# Living in

Most people in Cuth's will move out after first year but there are a number of returner rooms available for you in Brooks.

- The accommodation for returning students is in single, en-suite rooms in Brooks House, at Parson's Field.
- Rooms can be selected individually or can be reserved in groups for those wanting to live together.
- Rooms are offered on a self-catered basis, but you can opt on to the meal package for the year, or buy meal tickets on a weekly or monthly basis.





# Other Options/Locations

-Many students live in other areas or commute from outside the city centre. Generally, the further away, the cheaper and quieter the housing will be.

-**Purpose built student accommodation** or “private halls” like unite students, student castle, gilesgate studios ect. High prices for a “luxury” experience and plenty of amenities like gyms and social areas. Tend to offer a more flexible experience.



# What is your budget?

It is important to consider that it is not just rent you will have to pay for:

- Food
- Socialising
- Bills
- Academic Provisions
- Household Items
- Transport (if needed)

Work out if you can afford of all of this on top of the rent before you commit to a house

Useful link:

<https://www.ucas.com/budget-calculator>

# Who to live with?

- There isn't a "right or wrong", do what's best for you!
- You shouldn't feel pressured to commit to a situation you're not comfortable with.

## **Things to consider:**

- What is your budget? What is their budget?
- Do you agree on where you want to live?
- Do you smoke/drink/eat meat? And do they?
- How clean/tidy are they? How important is this to you?
- What are your attitudes to going out/partying?
- What are your sleep and working habits?

MANY current students will tell you that they didn't meet their current housemates till after December. Don't panic, it can take time.



# But where do I really start?

- Durham Uni find a housemate facebook page - Run by Durham Students' Union and used regularly by fellow Durham students:

<https://www.facebook.com/groups/162824307101648/>

- SpareRoom - SpareRoom is a site where people can advertise their spare rooms in the hope of finding a great housemate!:

<https://www.spareroom.co.uk/>

- Right Move / Zoopla - Sites like Right Move and Zoopla advertise private properties which are available to rent / buy. Right Move also have a section specifically for student rental properties.:

<https://www.rightmove.co.uk/>

<https://www.zoopla.co.uk/>

- StuRents - StuRents is the UK's 'largest student accommodation portal':

<https://sturents.com/>

- Gumtree:

<https://www.gumtree.com/>

- DON'T knock on people's doors

# House viewing and COVID-19

In summary, the government guidance says:

- Initial viewings should be done virtually wherever possible and always strongly encouraged by the estate agent. Prospective tenants should only request physical viewings of properties they are serious about
- Both prospective tenants and estate agents must wear face coverings during in-person viewings and any appointments in an office environment.
- Estate agents should use an appointment system to arrange visits to their office and any in-person property viewings
- Only two households should be involved in viewing a property - this includes the agent as one household. So, if a group of prospective tenants are currently in different households, they should not all view the property together at the same time.
- When viewing properties, the current tenant should ensure that all surfaces have been cleaned and all doors opened prior to the viewing. Prospective tenant and estate agent should avoid touching any surfaces, handles etc during the viewing and should wash or sanitise hands upon entry to the property
- It's recommended that current tenants vacate the property during in person viewings

Bills in		Bills out	
Pros	Cons	Pros	Cons
<input checked="" type="checkbox"/> You don't have to worry about your bills -your landlord/agent deals with utility providers	<input checked="" type="checkbox"/> Bills will be charged for every month whether you are in Durham or not	<input checked="" type="checkbox"/> You can 'shop around' to find the cheapest option	<input checked="" type="checkbox"/> It can be time consuming to organise on top of your academic commitments
<input checked="" type="checkbox"/> You won't have to chase each other for payment	<input checked="" type="checkbox"/> You may end up paying more for your bills as you won't get to 'shop around'	<input checked="" type="checkbox"/> You won't end up paying for utilities that you do not use when you're not in the property	<input checked="" type="checkbox"/> You are personally responsible for paying your bills and can be pursued by utility companies for outstanding payments
<input checked="" type="checkbox"/> You don't have to remember to close down your accounts after your tenancy agreement ends	<input checked="" type="checkbox"/> There will likely be a 'Fair usage policy' in your tenancy agreement which limits how much you can use before having to pay		

Estate Agent		Private Landlord	
			
More heavily regulated and more established processes (i.e. for reserving a property and signing paperwork)	If your agent manages the property, all communications have to go through them (e.g. repairs), which can make things more confusing	Direct contact with the landlord (you get to meet them and establish a direct relationship)	More exposure to inexperienced or 'rogue' landlords

# Contracts and signing

- Estate agents CANNOT charge admin fees. This isn't legal.
- They are legally binding
- You should be given at least 24 hours to look over your contract before you sign it
- Most contracts are for 12 months in Durham
- Joint tenants – by signing a joint contract you are liable for each others rent
- Contract checking : DSU will be holding a contract checking webinar in November. The Pro Bono society checks individual contracts. Contract Checking Tool:

<https://www.durhamsu.com/advice-and-support/contract-checking-tool>

# Deposits

- Be aware of up front fees.
- Your landlord is legally required to protect your deposit within a government-approved Deposit Protection Scheme within 30 days of receiving it. If you haven't received notification within this period, make sure that you speak to your landlord to confirm that this has been done.
- Details of the scheme should be in your contract – **MAKE SURE YOU ASK ABOUT THIS.**
- They are allowed to charge a refundable holding deposit – capped at 1 weeks rent.



# Guarantors

- UK-based guarantors are required by some landlords/lettings agents as a third-party to 'guarantee' that the tenant will meet the obligations of their contract
- Internationals – landlords may agree to non-UK based guarantors subject to a certified document through your college's student support office. Alternatively, you may not need a guarantor if you pay a certain amount of rent upfront.
- If your landlord or lettings agent insists that you must have a UK-based guarantor, there are several independent paid services that will agree to effectively serve as your guarantor for a fee. Some examples of these are:

<https://www.housinghand.co.uk/>

<https://ukguarantor.com/>

- If in doubt, contact student support or the SU advice service.

# Where to get Support

- JCR CONTACTS - Rowan May, lives out rep [PR@cuths.com](mailto:PR@cuths.com), Welfare [senior-welfare@cuths.com](mailto:senior-welfare@cuths.com), Saskia, JCR president [president@cuths.com](mailto:president@cuths.com)
- College Student Support – Charlotte Imlach, [cuthberts.studentsupport@durham.ac.uk](mailto:cuthberts.studentsupport@durham.ac.uk)
- Durham Student Union Advice Service - <https://www.durhamsu.com/advice-and-support>
- The Citizens' Advice Bureau - <https://www.citizensadvice.org.uk/local/county-durham/contact-us/>

# Useful links

Take Time to Sign Master Document:

[https://nusdigital.s3.amazonaws.com/document/documents/61546/fbc857e855417d7b83663b96f68fe0e/Take\\_Time\\_to\\_Sign.pdf](https://nusdigital.s3.amazonaws.com/document/documents/61546/fbc857e855417d7b83663b96f68fe0e/Take_Time_to_Sign.pdf)

Government Guidance on house viewings:

<https://www.gov.uk/guidance/government-advice-on-home-moving-during-the-coronavirus-covid-19-outbreak>

Legal Responsibilities of landlords:

[https://england.shelter.org.uk/housing\\_advice/private\\_renting/houses\\_in\\_multiple\\_occupation\\_hmo](https://england.shelter.org.uk/housing_advice/private_renting/houses_in_multiple_occupation_hmo)

Durham Tenant's Union:

<https://www.facebook.com/DUTenantsUnion>

Advice4renters:

<https://advice4renters.org.uk/>