Jargon Buster

When you're looking for accommodation, it's essential to understand the terms in your housing contract. Contracts can be full of legal jargon, and it's easy to overlook important details. Here's a guide to help you navigate the most common terms and clauses you'll encounter.

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If you ever need somebody to look over your contract and offer you advice, please reach out to the Universities housing team <u>housingsupport@glos.ac.uk</u> who can offer you support with understanding your tenancy rights.



1. Tenancy Agreement

A legal contract between you (the tenant) and your landlord, outlining your rights and responsibilities, as well as the landlord's obligations. It includes terms like rent, length of tenancy, and what's included.

- Types of Tenancy Agreements:
- Joint Tenancy: A single contract signed by all tenants.
 You are all equally responsible for rent and the property.
- Individual Tenancy: Each tenant has their own contract with the landlord and is only responsible for their portion of rent.

2. Deposit

A sum of money paid upfront by the tenant, held as security in case of unpaid rent or damage to the property.

 Deposit Protection Scheme (DPS): By law, your landlord must place your deposit in a governmentapproved deposit protection scheme within 30 days of receiving it. If they fail to do this, you can take legal action.

3. Rent

The amount of money you pay regularly to live in the property, as agreed in the tenancy agreement.

- Payment Frequency: Rent is typically paid monthly or termly (in line with your student loan schedule), but the payment schedule should be clearly outlined in your contract.
- Rent Arrears: If you fall behind on rent payments, this is known as arrears. There may be penalties for late payment, so check your contract.

4. Bills Included/Excluded

Some student accommodation includes utility bills like electricity, gas, and water in the rent. Others require tenants to arrange and pay for these separately.

- Bills Included: If stated, confirm what's included (water, gas, electricity, internet) and if there are any limits.
- Bills Excluded: Ensure you budget for bills and confirm if there's a shared bill system or individual responsibility.

5. Guarantor

A guarantor is someone (usually a parent or guardian) who agrees to cover your rent if you're unable to pay it. Landlords often require a guarantor if you have no rental history or are on a low income.

 UK-Based Guarantor: Many landlords will only accept guarantors based in the UK. If you're an international student, check what your options are.

6. Notice Period

Nearly all tenancy agreements for student housing will be Assured Shorthold Tenancy Agreements and students will not be able to give notice.

However this may change if the Renters Rights Bill becomes law so always keep an eye out for all relevant and new legislation that might effect your tenancy.

7. Inventory

A detailed list of the property's furnishings, appliances, and condition at the start of your tenancy. This protects both you and the landlord and is used to determine whether your deposit is refunded in full.

- Check for Accuracy: Always check the inventory report against the actual property when you move in, and report any discrepancies immediately.
- Remember to take photos of the property and it's inventory at check in and check out, this allows you to keep a personal record of items in the property.

8. House in Multiple Occupation (HMO)

All properties with three beds or more are HMO's, however, they require a licence from the council once there are five bedrooms or more. HMOs have additional regulations for landlords to ensure safety, such as fire safety measures and adequate bathroom facilities.

 HMO License: Make sure the property has an HMO license if it qualifies (five bedrooms or more). This ensures the landlord is complying with safety and legal standards.

9. Landlord Responsibilities

The duties your landlord has to keep the property in a good condition, including repairs and safety standards.

- Repairs: Landlords are responsible for maintaining the structure, heating, water, gas, electricity, and fire safety systems.
- Safety Certificates: Landlords must provide annual gas safety certificates, electrical safety reports, and ensure smoke and carbon monoxide alarms are working.

10. Tenant Responsibilities

Your obligations as a tenant to look after the property, pay rent on time, and abide by the terms of the contract.

- Reasonable Care: Keep the property clean and report maintenance issues. You may be held responsible for damage caused by neglect or misuse.
- Quiet Enjoyment: This legal term means you have the right to live in the property without unnecessary interference from the landlord or other tenants.

11. Subletting

Renting out part or all of your room/property to another person without the landlord's consent. Most contracts prohibit subletting unless the landlord has given prior written permission.

12. Joint and Several Liability

In joint tenancy agreements, all tenants are equally responsible for paying the rent and damages. This means if one person doesn't pay their share, the other tenants may be required to cover the shortfall.

13. Wear and Tear

The natural deterioration of the property over time due to everyday use. Landlords cannot deduct money from your deposit for normal wear and tear, but they can for damage beyond that.

14. TV License

If you plan to watch live television or use BBC iPlayer, you'll need a TV license. This is typically not included in your rent, so make sure to arrange it separately if required.

15. Utility Cap

If bills are included in your rent, there may be a utility cap, meaning there's a maximum limit on how much gas, electricity, or water you can use before being charged extra. Check for this in your contract.

Final Tips:

- Read the Contract Thoroughly: Always read your contract carefully before signing, and don't hesitate to ask for clarification on any points you don't understand.
- Seek Advice: If you're unsure about any terms, seek help from your university housing team <u>housingsupport@glos.ac.uk</u> / 01242715322