# ACCOMMODATION THINGS TO CONSIDER



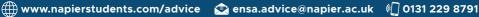
Before beginning to seriously consider finding accommodation in Edinburgh, there are several things to ask yourself:

- What is your budget?
- Do you want to pay an all-included rent (often found with purposed built accommodation) or a rent that does not include bills (where you pay bills separately on top of rent)?
- ▶ Do you have access to a UK Guarantor?
- What type of accommodation would you like? e.g. private residential, student accommodation (University or private), lodger
- ▶ Will you be living with other students/non-students in a property or alone?
- Are you looking for a property for your family?
- How far from the University are you willing to commute?
- Which public transport options can you access? Is this train, tram, bus and how frequency does it run to your campus?
- If you are an international student, how early do you plan to move to Scotland?

Once you have found a place that fits your needs, you will be asked to sign a lease/tenancy agreement. You should have the opportunity to view the property before signing the lease. Always go in-person, with your potential flatmate if you can, to check that it meets your expectations.

You should never pay to view or hold a property before signing a lease. Both of these are highly illegal.







# ACCOMMODATION KEY LEGAL TERMS



#### **Guarantor**

An individual who signs onto a lease, or an additional agreement to your lease, sharing the legal responsibility of the property for the length of your tenancy and any damage acquired. In the event of you being unable to pay your rent or damage to the property, this person is responsible for paying the difference.

Most private agreements require a UK-based guarantor. If you do not have access to a UK-based guarantor (this may be the case if you are an international student) you may need to pay up to six months of rent upfront.

A guarantor can be a relative or a friend, working and living in the UK, with a minimum yearly income. There are different obligations for a guarantor depending on the type of agreement. For example, in a Joint Tenancy, Guarantors may be liable for the rent of everyone present in the agreement. In the event of a Lead Tenant being appointed, their guarantor is primarily liable.

# HMO (House in Multiple Occupation) Licence

A mandatory licence homeowners must hold for leasing a property to multiple occupants. This must be registered and licensed in Scotland to meet additional legal safety standards. Any house with at least three occupants who are unrelated must be registered as an HMO.

Lists of HMO Licensed homes can be checked on your local council's website.

#### **Letting Agent**

Someone who manages a property on behalf of the owner. They oversee the legal process of formulating and organising the lease, maintenance of the property and repairs. It is illegal for Letting Agents to charge tenants a fee for their service.

You should always check your Agent is registered with Scottish Letting Agent Register.

# Deposit Scheme

A cover paid by the renter to the property owner for any unpaid rent or damage done to the property. This money is held and protected by a separate entity/deposit scheme in Scotland for your lease. Once your lease is finished or you move on, you are entitled to your deposit back unless there has been documented damage to your property. Normal wear and tear do not constitute damage.

The three deposit schemes in Scotland are:

- ▶ My Deposit Scotland
- ► Safe Deposit Scotland
- ▶ Letting Protection Service Scotland

Please note, there is a resolution process if you disagree with how much deposit is returned to you at the conclusion of your lease.



You are exempt from a deposit scheme if you are a lodger or if you stay in university-owned student accommodation.

#### >> Tenancy Agreement

A binding legal contract that sets out the terms of your agreement with the letting agent or homeowner to live there for a set period of time.

Whatever the type of lease, in this agreement you should see yours and the Letting Agency's name (or property owner), the address you will be staying at, the terms and conditions of your agreement, methods for repair and maintenance, and the amount of rent, deposit (and deposit scheme used) and method for raising the rent.

# ACCOMMODATION AGREEMENTS



### >> Types of Agreements

It is important to know what type of contract you are signing:

Is it a single or joint Private Residential Tenancy (the most common in Scotland), Common Law (in which you are living with the property owner), legally subletting or in purpose-built student accommodation.

**Private Residential Tenancies** have regulated tenancy agreements that lay out the rights and responsibilities for both tenants and property owners such as registrations, deposits, protected and capped rents, or increases, repairs, obligations, and regulated eviction grounds.

If you have roommates and sign a **Joint Private Residential Tenancy**, more than one person signs the tenancy agreement. Everyone is liable for the full amount of the monthly rent. If one person cannot pay the property owner will ask other tenants to pay or their guarantors.

**Student purpose-built accommodation** often falls under a common law tenancy and may offer greater protection with specific, restricted flexibility (for example, if you cease to be a student you may lose your room) and you cannot leave before the end of the contract unless another student can move in.

### **Emergency Short-Term Housing**

If you or a friend are at risk of homelessness, you can contact Shelter Scotland to discuss emergency short-term housing. Visit www.shelter.org.uk.



# Need further guidance on accommodation?

ENSA Advice offers more info at **napierstudents.com/advice**. If you would like to speak to one of our advisers, you can make an appointment using our online booking system.