

Ready to Rent Trainers’ Guide: House Hunting

Northern Ireland Version

Workshop Aim & Outcomes

Ready to Rent is a training programme designed to give students the knowledge and confidence needed to find good quality housing and assert their rights as renters. By the end of this workshop students should understand what to look for and avoid when house-hunting.

Workshop Length

This workshop is designed to take around 70 minutes.

What you will need

All workshop resources can be downloaded to print from the Ready to Rent Hub. There are separate packs of resources for trainers in England & Wales, Northern Ireland, and Scotland. Please ensure you download the appropriate resources for this guide (Northern Ireland version).

* PowerPoint slides
* **For Ready, Steady, Rent Activity:** Copies of House-hunting checklist (one per student), four different property adverts with Landlord briefings, sample HMO Registration Certificates (two), Energy Performance Certificates (two), Gas Safety Certificates (two), blank deposit cheques (one per group) and blank contracts to sign (four)
* Film: House-hunting

In addition you will need to provide:

* Flipchart paper and pens
* A projector and computer able to play sound
* Blu-tac to pin up property adverts (optional)

Participants

This workshop is designed for 6-40 participants. However, activities can be adapted to work for a smaller or larger number of participants, see Tips for Trainers on the Ready to Rent Hub for suggestions.

Room set-up

The room should be set up informally, ideally with chairs in a circle. For the Race to Rent activity you will need to set up tables with clusters of chairs around the room.

Understanding this Guide

*Suggestions for what to say are in italics*

**[Opportunities to add local information and details of what your Students’ Union offers are included in square brackets]**

**“References to other documents are shown like this“**

Overview of workshop content

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| **Section** | **Content** | **Objective** |
| **Introduction** | Activity: Spectrum Line | * Identify levels of confidence amongst participants
* Set the tone of the training and encourage participation
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| Introduction to course content | * Highlight prevalence of difficulties faced by student renters and importance of knowing rights
* Set expectations for training
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| **House-hunting** | Activity: Ready, Steady, Rent | * Increase understanding of what to look for and avoid when house-hunting
* Increase confidence in asking questions and negotiating with landlords
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| Ready, Steady, Rent feedback | * Increase understanding of effective strategies for house-hunting
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| Activity: Red Flags, Red Herring and In the Red | * Increase understanding of warning signs and distractions that can lead to bad decision-making
* Increase understanding of factors that impact budgeting in rented housing
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| Film: House-hunting | * Embed the key messages of this section
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| **Summary** | Spectrum line | * Enable students to reflect on what they have learnt
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| Wrap-up and Sign-posting | * Direct students to further resources
* Encourage students to complete online evaluation
* Encourage students to join other Ready to Rent workshops and to take part in collective organising
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| **Time** | **Activities** | **What you will need** |
| **Introduction** |
| 10 mins | **Introduce aims of the course:***The course is all about giving you the knowledge you need to house-hunt with confidence and have a great time in rented housing. To begin it would be good to get an idea of the experiences of everyone in the room.***Activity: Spectrum line*** Ask participants to stand on an invisible line according to how confident they feel about asserting their rights as renters, with one end of the line being extremely confident, and the other being not at all confident.
* Ask a couple of participants at different ends of the spectrum to explain why they are standing where they are.
* Thank them for sharing and ask them to take their seats

**Introduction to course content:** *NUS have designed this training programme because of a recent piece of research they conducted which found that fewer than half of student renters felt they knew their rights as tenants, and two-thirds felt unsupported in their attempts to rent.* *This has left students without the skills to avoid irresponsible landlords and letting agents, or to address problems when they arise.* *As a result, a quarter of students surveyed felt dissatisfied or very dissatisfied with the management of their home and many reported problems with getting their deposit back.**The training programme aims to help you have a good experience in rented housing. In this particular workshop we will focus on what to look for and what to steer clear of when house-hunting**This workshop won’t cover all the issues that might arise in house-hunting in detail, but it will equip you with some key skills and direct you to organisations and resources if you want to explore issues further.**It will focus on the rights of people on Private tenancy agreements in Northern Ireland. Use* ***Shelter’s online “Tenancy Checker”*** *if you’re not sure what you’re being offered. If you’re living with your landlord or renting from the university you will be on a licence agreement and have different rights, so seek advice from the Students’ Union Advice Centre or local advice service if you’re in this situation.* | Slide: Ready to RentSlide: The state of student renting in the UKSlide: Workshop aims and objectivesSlide: Workshop focus |
| **House-hunting** |
| 30 mins | **Activity: Ready, Steady, Rent****Introduce the activity:***To get started we’re going to play Ready, Steady, Rent, a team house-hunting game. The aim is to secure the best house you can as a team from a range of properties that you will be invited to view.***Set up the activity:*** Split the houses into groups of equal numbers. 3-5 groups of 2-8 individuals is ideal. With a smaller group (6 or fewer) see **“Tips for Trainers”** for advice on adapting the activity.
* Ask one person per group to nominate themselves to be an estate agent or landlord, and inform the groups that they are now looking as a group for a property. The landlord or agent is now independent of the group.
* Distribute the four **“Property advertisements”** with the matching **“landlord briefing”** to the landlords. Give all a “**Blank contract”** to sign, and give an “**HMO Registration Certificate”**, “**Energy Performance Certificate”** and a “**Gas Safety Certificate”** to the Landlords/letting agents of Orange House and Purple House only. *If there are only three groups/individuals hunting, omit the Purple House.*

**Explain the rules of play:*** Only one group can view a property at any one time.
* Groups and landlords can make an agreement on renting a property at any time.
* All properties are for 5 individuals, regardless of the size of your team!

**Run the game:*** Give the tenants 5 minutes to discuss their approach & priorities. Show the first jargon buster slide explaining what holding deposits and tenancy deposits are.
* In the meantime, ask landlords/letting agents to read through their property advert and briefing. Tell them that their primary aim is to get their house rented, and encourage them to embody their characters, particularly if asked a question where the answer is not included in their briefing. Sit them around the room at desks (if available) with their property adverts on display, with chairs for house-hunters.
* After 5 minutes announce that house-hunters can now visit properties and speak to letting agents/landlords. Make it clear that they are viewing the houses (not arranging viewings). Give each group a **“Holding deposit card”** which they can use if they want to.
* After 10 minutes of mingling, interrupt the game and introduce the **“House-hunting Check-list”** resource. Ask the groups to reconvene and use their check-list to help them make their decisions. Show them the second Jargon-busting slide and explain the key terms.
* Tell the house-hunters that they have 10 more minutes to secure a house if they haven’t already. After 10 minutes, bring the group back together.
 | Slide: HousehuntingProperty adverts, Landlord briefings, contracts, licences & certificatesSlide: Ready, Steady, Rent!Slide: Jargon busterHolding Deposit cardsCopies of House-hunting Check-list Slide: More Jargon busting |
| 10 mins | **Ready Steady Rent Feedback****Ask the whole group:*** Did anyone sign a contract or put down a holding deposit? If so, is everyone happy with it in your group? If yes, why? If not, why not?
* Did having the check-list change your strategy or priorities?
* Did anyone try to negotiate?

**Explain next slide:***House-hunting can be very overwhelming, and you can come under lots of pressure from landlords and letting agents to sign a contract early in the year or without being given time to consider thoroughly. One of the most important things is* ***not to panic****!** *One in five students sign seven months ahead. But the problem with house-hunting so early is that you can end up paying more for your house and are more at risk of your situation changing.*
* *Often it’s in areas where there is more than enough housing that students are under most pressure to sign early, so find out what the local housing market is like. Always ask yourself, if it’s such a good deal, why are they in such a rush to have it taken off their hands?*

**[Add information about your local housing market here: is there a surplus? When is a good time to start hunting?]*** *Make sure you see multiple properties with different landlords before you sign, so you can compare rents and standards*

**[Add information here about average rents in your city]*** *Try to chat to the current tenants when the agent has left or is out of ear shot!*
* *Make sure everyone gets to view the house if possible - there are big risks involved in signing for a property you or your housemates haven't seen.*
* *Take a check-list with you to help you keep an eye out for important things.*

**Explain next slide:*** *Don’t pay a holding deposit until you’re really sure you want to rent and have seen a sample of the contract you’ll be signing. Get written details of the terms of the holding arrangement and the circumstances where it would be refunded, and make sure you get a receipt and the name and address of the Landlord or Agent.*
* *Ask to take your contract away for at least 24 hours before signing if possible and get it checked by your SU or another advice service. A good landlord should allow you to do this*
* *Feel confident to negotiate, but approach with a constructive attitude! Maintaining a positive relationship with the landlord/letting agent will be useful down the line*

**[Add information about how much room there is for negotiating based on your local housing market, and what you might expect to have success negotiating on. Add information on how likely it is that you will be asked to pay a holding deposit]** | Slide: Don’t panic!Slide: Securing a property |
| 10 mins | **Activity: Red Flags, Red Herrings or In the Red****Explain activity:***We’re going to pick out some of the key issues to bear in mind when picking properties that you may have encountered in that game. Thinking carefully at the house-hunting stage is vital because it can really reduce the likelihood of encountering big problems with your property, landlord/letting agent and finances down the line.***Ask the whole group:***When looking at the properties, did you notice any:** ***Red Flags****- things that set off alarm bells in your head?*
* ***Red Herrings****- things that distracted you from asking important questions?*
* *Things that might put you ‘****In the Red’****- have big cost implications?*

**Group Feedback:**Write answers on a flip-chart and explain why these are warning signs. Once you have gathered all suggestions, run through the slides one at a time and highlight anything that wasn’t mentioned.**“Red flags” should include:**Legal issues:* **No HMO registration certificate:** Explain that this is a legal requirement in Northern Ireland for any property with 3 or more unrelated tenants.

**[Add details of any additional licensing operating in your area]*** **No information on how your deposit will be protected:** All landlords must register your deposit with a government-approved deposit protection scheme. All landlords and letting agents should be able to explain how they will do this and where your deposit will be protected.
* **Unregistered landlords:** It is a legal requirement that all private landlords in Northern Ireland are registered with the government’s registration scheme. You can check this online at www.nidirect.gov.uk/landlord-registration-scheme
* **No Gas Safety Certificate:** This is a legal requirement, and if there isn’t one, or it’s out of date, there is no proof that the gas appliances are safe.
* **Unreasonable letting fees:** In Northern Ireland letting fees should reflect actual costs incurred by the landlord or agency.
* **No Energy Performance Certificate:** Again, a legal requirement (if you’re signing a joint tenancy agreement or individual tenancy agreement in a self-contained property). Not being able to provide one suggests other things may not be in order, and means it is impossible to tell how affordable a property will be to heat.

Issues of bad practice:* **Pressure to sign immediately:** Explain that a contract is a binding legal document and there’s no going back! NUS research shows that students who felt under pressure when house-hunting were generally more dissatisfied with their properties later on. Ask yourself why they need to put so much pressure on you – if their property is so great, surely it should let itself?
* **Significant signs of disrepair:** If the landlord is promising to fix it before you move in, ask why they haven’t done it already!

**Explain next slide:***If landlords/letting agents aren’t fulfilling their legal duties and fail to do so on your request, you can report them so that they are held to account. There are several government bodies that can issue fines or prosecute:** *Report the landlord/agency to your council’s* ***Environmental Health department*** *if the landlord isn’t registered*
* *Report the landlord/agency to the Northern Ireland* ***Housing Executive*** *if the landlord/agency is letting an HMO that isn’t registered*
* *Report the landlord/agency to the Northern Ireland* ***Health & Safety Executive*** *if the landlord refuses to provide a Gas Safety certificate*

*You can find links to the websites of each of these bodies on the Housing Advice website: www.housingadviceni.org.***“Red Herrings” should include:*** **Bill-inclusive rents:** These are convenient but aren’t always cheaper so check things out first! Landlords will always needs to cover their costs and remember that there’s no such thing as ‘free. ’ Landlords may add ‘Fair usage’ clauses to contracts that limit the amount they will pay for bills
* **No deposit:** This might sound great, but if the landlord’s not taking a formal deposit, they may intend to cover costs through hidden fees and can still pursue you for money at the end of the contract if they think you have caused damage. At least with a deposit it’s independently protected.
* **Superficial quality:** It’s great having a shiny TV or a room painted your favourite colour, but make sure you’ve checked that things like cookers and boilers are in working order, and that the state of general repair is good.
* **Freebies!** A fridge full of beer or a wad of cash may seem great in the short term, but don’t let them blind you to other issues. Will it actually be the best choice in the long term, and if so, why do they need to offer these kinds of incentives?
* **Promises of major renovations:** What if it’s not as promised? Ask when it will be done and get it written into the contract.

**“In the Red” should include:*** **Expensive to heat:** Energy inefficient houses have big cost implications- be cautious of properties rated lower than D on their EPC. Be aware that attics and basements can be cold, and look out for heating throughout
* **Upfront rents instead of a guarantor:**If you need a guarantor but are unable to provide one- someone who will be responsible pay your rent if you’re unable to- you might be asked to pay a big lump sum up front. Find out in advance if this is a requirement and check your options if you don’t have someone who can do this for you. We’ll return to guarantors in a bit.

**Explain next slide:***The quality of your landlord or letting agent will make a big difference to your experience in rented housing. Look out for landlords or agents who:** *Are willing for you to take a contract away for at least 24 hours before you sign it*
* *Can show you all legal documentation*
 | Slide: What to look out forSlide: Red FlagsSlide: Red Flags (2)Slide: Red HerringsSlide: In the RedSlide: Green Lights |
| 5 mins | **Film: House-hunting****Explain:***This film gives a useful summary of the key things to look for when house-hunting.***Show film: House-hunting** | Film: House-hunting |
| **Summary** |
| 3 mins | **Activity: Spectrum line**Repeat the first activity, thing time asking how confident students feel about renting after taking part in the training. Ask people who are standing in a different position on the line compared to at the start of the workshop to explain why they feel more or less confident.Thank them for their feedback and ask them to sit down. | Slide: Spectrum line |
| 5 mins | **Wrap-up and signposting**Thank participants for attending.Let them know that the resources they have used today along with much more advice can be found on the Ready to Rent Hub which they can access anytime.**[Include any additional guides or support your SU can provide]**Remind them of the rest of the workshops that Ready to Rent run and the ways they can get involved in collective organising, through a local renter rights group or tenants’ union, or by organising with other tenants in your SU.Explain that we’re looking to improve the experiences of students in rented accommodation, and to make sure we are doing this we really need their feedback. Ask them to complete the online evaluation. | Slide: What next? |