

## Housing

Finding, living in and maintaining accommodation is a major part of the student experience. Given that the average cost of accommodation in University Halls of Residence for 40 weeks is approximately £6,000, careful consideration about your accommodation whilst living on a student budget is essential.

### How will I afford to pay for my accommodation?

#### *Student Finance/NHS Bursary/PG Funding*

If you are entitled to maintenance support for living costs, this is designed to cover your outgoings for the whole academic year including accommodation and bills, so please make sure you factor this in when planning your budget. Please see our budgeting guidance for further information: [www.studentsupport.manchester.ac.uk/finances/a-z/budgeting/](http://www.studentsupport.manchester.ac.uk/finances/a-z/budgeting/)

#### *Welfare Benefits*

Students meeting certain criteria may be able to apply for Housing Benefit to assist with the costs in renting accommodation. For further information please visit: [www.turn2us.org.uk/Benefit-guides/Full-time-students-and-benefits/Who-is-a-full-time-student-for-benefit-purposes](http://www.turn2us.org.uk/Benefit-guides/Full-time-students-and-benefits/Who-is-a-full-time-student-for-benefit-purposes)

#### *Careers Service*

The Careers Service can provide assistance in finding part-time work if you need additional help in meeting the costs of your accommodation: [www.careers.manchester.ac.uk/](http://www.careers.manchester.ac.uk/)

#### *Mortgage holidays*

If you have a mortgage and are struggling to meet your repayments, consider approaching your mortgage provider about a repayment holiday.

#### *The Foyer Federation*

The Foyer Federation provides affordable and safe accommodation for young people from disadvantaged backgrounds: [www.foyer.net](http://www.foyer.net)

#### *NHS-allied students*

For NHS-funded students working in a hospital, you may find that inexpensive accommodation is available through the trust you are working for. Ask your colleagues to see if this is the case.

### Private Accommodation

It is important to be aware of the costs involved in moving into private sector accommodation after living in halls. Generally agencies should only charge for services once you

have found accommodation but to be safe, it is best to ask if there is a fee and how much it is. Manchester Student Homes offers a free housing service to students to help you with your accommodation in Manchester: [www.manchesterstudenthomes.com](http://www.manchesterstudenthomes.com)

The Students' Union can also provide advice about the private accommodation sector:

<https://manchesterstudentsunion.com/housing-advice>

#### *Deposits*

You will be asked for a deposit prior to moving in which should be returned to you at the end of the tenancy minus any agreed deductions for any unpaid rent or bills that may occur during the tenancy period (the University's pre-payment works in a similar way except this is deducted from your final instalment).

Deposits are roughly equivalent of 4 or 5 weeks rent. With this in mind, remember that you might need to pay for next year's deposit before you have had this year's returned to you.

When you pay your deposit, the landlord is legally obliged to pay the deposit into a government-authorised Tenancy Deposit Schemes. This is to ensure that your money is protected or should there be any dispute about repaying the deposit at the end of your tenancy, this will be easier to resolve. The landlord is required to give you details about which scheme they are using within 30 days of signing the tenancy agreement. If your landlord refuses to comply, the courts will be able to order them to give your deposit back, pay it into an appropriate scheme, and/or pay you three times its value. To find out more about the scheme see: <https://www.gov.uk/tenancy-deposit-protection>

#### *Agency Fees*

Most tenancy related fees are now banned. Landlords and letting agents cannot charge for things like:

- References
- Administration
- credit and immigration checks
- renewing your tenancy when your fixed term contract ends

#### *Rent*

Rental prices in Manchester vary depending on the type and location of accommodation. Roughly students pay in the region of £90 - £130 per person per week in a shared house, but expect to pay more in the city centre or apartments.

## What happens if I cannot pay my rent?

If you are living in University Halls you must inform staff at the Accommodation Office as soon as possible if you will have difficulties paying the rent at the agreed times. They may be able to offer the option of moving to a cheaper hall and so reduce your overall rent liability or they can arrange for you to meet with the University's Credit Control team who may be able to assist you with setting up a payment plan.

If you live in private accommodation, inform your landlord/letting agency as soon as possible. The sooner they know, the sooner they can help. Ignoring the problem or avoiding their calls won't make the problem go away, it may only make things worse and will make them less likely to be sympathetic to your case.

You can also contact Students' Union Advice Service:  
<https://manchesterstudentsunion.com/contact-advisor>

## Guarantors

In most rental accommodation you will be asked to provide a guarantor. The guarantor is agreeing to pay for any rent arrears or damage to the property, should you fail to pay.

If you are an international student and cannot provide a UK guarantor, you may be asked to pay more rent up front. Unfortunately, the University is not able to act as a guarantor on your behalf. There are some external companies who will act as guarantors for students for a fee, so it may be worth doing some research on these. Alternatively, Manchester Student Homes has created the International Friendly Standard to highlight to international students landlords who provide a fair and transparent service to international students and who do not request a UK-based guarantor.

[https://www.manchesterstudenthomes.com/Pages/International\\_Friendly\\_Standard](https://www.manchesterstudenthomes.com/Pages/International_Friendly_Standard)

## Utility Bills

If you are in rented accommodation you will be responsible for the payment of utility bills. Please see our Bills guidance for further information:

[www.studentsupport.manchester.ac.uk/finances/a-z/bills/](http://www.studentsupport.manchester.ac.uk/finances/a-z/bills/)

## Council Tax

Please see our Council Tax guidance for further information:  
[www.studentsupport.manchester.ac.uk/finances/a-z/council-tax/](http://www.studentsupport.manchester.ac.uk/finances/a-z/council-tax/)

## Tips

- *You will be expected to pay a deposit on a property if you are planning on moving house. This is usually equivalent to 1 month's rent plus a little extra. Make sure you set aside money from your current year's budget to meet this cost – whether you do this at the start of the year in one lump sum or save in instalments is up to you!*
- *Don't leave it until the last minute and end up in a property that is either too expensive or will cost you more*

*in bills because it has been poorly maintained – but don't rush in either!*

- *Don't pay for your accommodation by money transfer as this is not traceable and you are not covered in case of any difficulties.*

## Useful Links

The University's Accommodation Office can provide advice relating to University accommodation.

[www.accommodation.manchester.ac.uk/](http://www.accommodation.manchester.ac.uk/)

Manchester Student Homes is a useful (and importantly, free!) service to help you with your accommodation in Manchester.

[www.manchesterstudenthomes.com](http://www.manchesterstudenthomes.com)

The Citizens' Advice Bureau guide to student housing.

[www.citizensadvice.org.uk/housing/renting-a-home/student-housing/](http://www.citizensadvice.org.uk/housing/renting-a-home/student-housing/)

Manchester City Council deal with a wide range of housing issues from providing accommodation to dealing with problem neighbours.

[www.manchester.gov.uk/info/100007/housing](http://www.manchester.gov.uk/info/100007/housing)

Save the Student Accommodation.

<https://www.savesthestudent.org/accommodation>

*We have made every effort to ensure that the information contained in this leaflet is accurate however, we cannot be held responsible for any omissions or errors.*