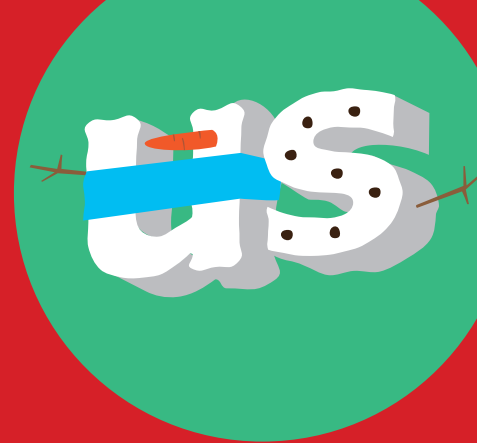


A problem shared

Your Union Advice newsletter – a little bit of help when you need it most

Issue 6 (Nov 2019)



Something from Samira

Hi Everyone, I'm Samira! Your Vice President Welfare, this means you can talk to me about all things liberation events, welfare, and wellbeing! I'm also available for a coffee in Blends if you're wanting to just have a chat!

Looking for a new place to live can be so exciting! Will you choose your housemates based on family, friendships or your course mates? There are so many options and benefits to each of them. When looking for my uni housing, all three years I based my search around location and then pricing. For everyone the priority is different which is why communication and sometimes compromise is key if you have a group of people you wish to live with.

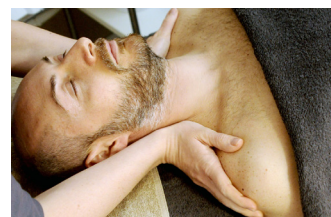
Although securing a house with friends early on is great, if you're not sure about a property, wait and think on it. Take your time, don't feel pressured by everyone else signing contracts so early on, new properties get added onto the market all the time. Majority of housing contracts are 44+ weeks, this is a long time to stay somewhere you're not happy with or comfortable living in. It's best not to rush!

Other than thoroughly reading through your housing contract, things people often miss and forget to check when moving house is the area. My top tips would be to try and look out for adequate street lighting for those days you may be coming back from uni late. Next would be transport options, if you find



a cheaper place further away from uni, make sure sufficient transport routes are available to help you on your commute there and back.

I hope my advice has helped you consider things you might have missed. For more tips and advice, catch us at the housing Fair on Tuesday 26th November at Kedleston Road, where we will be able to chat in more detail about your housing options.



Love Your Mind

Tue 10th December,
11.30am-1.00pm

Looking at relaxation and sleep..

Venue: The Atrium,
Kedleston Road

Tue 11th February '20,
11.30am-1.00pm

Fuel your mind..

Venue: The Atrium,
Kedleston Road



Housing Fair

Tues 26th November,
11.00am-3.00pm

All things housing and accommodation. Talk to our advisors about finances, contracts, land lords and more.

Venue: The Atrium,
Kedleston Road



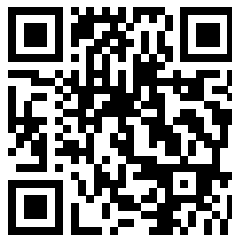
Things to consider when viewing a property

Renting a property is a big decision to make and sometimes it can feel as though you have been left out in the cold. You may feel that you need to sign up to a property for the following year early in order to not miss out on the best houses. However, in reality new student housing is released throughout the year. This means that rather than rushing to sign your name to a property you can wait a while to ensure you can make a fully informed decision.

When you start viewing properties, it is important to make sure a few things are considered. Firstly, the people you are planning on moving in with, are they good friends? Moving in with someone is a big commitment and fall outs do happen!


Make sure you take photos or notes of the property you are viewing. Everything can seem positive on a first viewing, but try to reflect on everything you've seen. Look back and consider if the house had everything you wanted.

If there are any issues with the property ask if these are going to be sorted. Know what to look for with damp and damage. If you are unsure, remember the union advice service can support you before signing to a property including the resources below and doing contract checks. If you have any concerns, book an appointment with an advisor.




Housing advice

A Union self-help guide



Talk to



Your Union of Students' independent advice service
 01332 591507
 advice@derbyunion.co.uk
 derbyunion.co.uk/advice

Renting a property

When you're looking for a place to rent you need to be thorough, use this checklist to make sure the house you're after will be your dream home and not a nightmare.

<div style="background-color: #4a7ebb; color: white; padding: 5px; margin-bottom: 5px;"> Getting around </div> <p style="font-size: 0.8em; margin: 0;">How far away are you from the University?</p> <p style="font-size: 0.8em; margin: 0;">How far away are you from the city centre?</p> <p style="font-size: 0.8em; margin: 0;">What transport links are nearby?</p> <p style="font-size: 0.8em; margin: 0;">Is there parking/bike storage?</p>	<div style="background-color: #0070c0; color: white; padding: 5px; margin-bottom: 5px;"> Garden </div> <p style="font-size: 0.8em; margin: 0;">Is the garden in a functional state?</p> <p style="font-size: 0.8em; margin: 0;">Is it your responsibility to maintain the garden?</p>
<div style="background-color: #0070c0; color: white; padding: 5px; margin-bottom: 5px;"> Windows </div> <p style="font-size: 0.8em; margin: 0;">Do there double glazing?</p> <p style="font-size: 0.8em; margin: 0;">Does the property feel cold?</p> <p style="font-size: 0.8em; margin: 0;">Are the windows and the area around them clean and mould free?</p> <p style="font-size: 0.8em; margin: 0;">Do the windows close and lock properly?</p> <p style="font-size: 0.8em; margin: 0;">Do there adequate ventilation in the kitchen and bathroom?</p>	<div style="background-color: #0070c0; color: white; padding: 5px; margin-bottom: 5px;"> Kitchen </div> <p style="font-size: 0.8em; margin: 0;">Are appliances included?</p> <p style="font-size: 0.8em; margin: 0;">Do all the appliances work?</p>
<div style="background-color: #0070c0; color: white; padding: 5px; margin-bottom: 5px;"> Heating </div> <p style="font-size: 0.8em; margin: 0;">What level of heating is in the property?</p> <p style="font-size: 0.8em; margin: 0;">Are there heaters/radiators for the winter?</p> <p style="font-size: 0.8em; margin: 0;">Do you/yourself have the heating works?</p> <p style="font-size: 0.8em; margin: 0;">Is there a gas safety certificate?</p>	<div style="background-color: #0070c0; color: white; padding: 5px; margin-bottom: 5px;"> Bedrooms </div> <p style="font-size: 0.8em; margin: 0;">How many bedrooms are there?</p> <p style="font-size: 0.8em; margin: 0;">Are the bedrooms furnished?</p> <p style="font-size: 0.8em; margin: 0;">Are the bedrooms big enough?</p> <p style="font-size: 0.8em; margin: 0;">Do the bedrooms have lock off?</p>
<div style="background-color: #0070c0; color: white; padding: 5px; margin-bottom: 5px;"> Bathroom </div> <p style="font-size: 0.8em; margin: 0;">Does a window, radiator or fan in the bathroom?</p> <p style="font-size: 0.8em; margin: 0;">Is the bath/shower hot/cold and peeling?</p> <p style="font-size: 0.8em; margin: 0;">Is the water pressure good?</p> <p style="font-size: 0.8em; margin: 0;">Is there a lock on the bathroom?</p> <p style="font-size: 0.8em; margin: 0;">Is the bathroom free of any signs of mould?</p> <p style="font-size: 0.8em; margin: 0;">Is a shower curtain provided?</p> <p style="font-size: 0.8em; margin: 0;">Do you know how the plumbing works?</p>	<div style="background-color: #0070c0; color: white; padding: 5px; margin-bottom: 5px;"> Questions to ask </div> <p style="font-size: 0.8em; margin: 0;">Are bills/insurance included in the rent?</p> <p style="font-size: 0.8em; margin: 0;">Are there restrictions on the deposit?</p> <p style="font-size: 0.8em; margin: 0;">How do you deal with repairs?</p> <p style="font-size: 0.8em; margin: 0;">What is the agency fee?</p> <p style="font-size: 0.8em; margin: 0;">Is there a HMO license? (if more than 5 people are living there)</p> <p style="font-size: 0.8em; margin: 0;">Is there a burglar and fire alarm system? How do you test the alarm?</p>
<div style="background-color: #0070c0; color: white; padding: 5px; margin-bottom: 5px;"> Your rating </div> <p style="font-size: 1.2em; margin: 0;">★ ★ ★ ★ ★</p>	

Questions to ask before signing the dotted line

Find out if bills are included in the property.

Bills can be very high, aim to find out if any bills are included in the rent price which the house is advertised at, this includes; gas, electric, TV license and many more.

Find out if it is a fixed term contract.

Things can go wrong so find out what your exit clauses are at the start of the contract, as well as the minimum and maximum time period you can stay within the property.

Do you understand the deposit you are paying and what this covers?

Find out what your deposit covers and how it will be held. Also find out if a holding deposit is required if you are not moving in straight away.

Are you using a trusted landlord?

The University of Derby operates an accredited private landlord scheme in conjunction with housing organisation DASH. The properties advertised belong to this scheme. This scheme encourages and rewards good property standards and management in private renting.

Is the property furnished?

Make sure to ask if all the furniture in the property when you view it will still be there when you move in.

Have you visited the Advice Team for a Contract Check?

The Advice Team are happy to help with any questions you may have and check through your contract with you before you sign any dotted line.

Have you picked up a housing checklist guide?

Use the Advice Teams housing checklist to ensure the house you're after is your dream home and not a nightmare.

Do you need to rent right away?

Don't panic and sign for a house straight away, student housing isn't going to run out! Come along to the housing fair before rushing into any decisions, here you can speak to Landlords, Advisors and grab some freebie Don't rush to rent!

Budgeting

Managing your money

The three stages to working out your weekly budget

1. Work out how much money you have coming in

2. Work out how much money you have going out

3. Subtract outgoing money from income and divide into the number of weeks within the term

This leaves you with how much money you can spend weekly.



Money coming in

- 📄 Student loan, Grants, Bursaries
- 📄 Work income, Savings
- 📄 Money from parents

Money going out

- 📄 Tuition Fees, Accommodation, Course Supplies
- 📄 Bills: Gas, Electric, Water, Broadband, Phone, TV License, Food shopping
- 📄 Travel: Car, Car insurance, Bus, Tube etc.
- 📄 Extras: Eating out, Clubs and Societies, Walkabout Wednesdays, Gym, Haircuts and general maintenance

Top tips

- 💰 Don't Overpay Tax (Contact HMRC if you think you are)
- 💰 Save money on regular spends: do you really need a large skinny frothy caramel latte every single day? Reducing these spends could save you money
- 💰 Be savvy with food: avoid popping to the nearest corner shop, instead go to a supermarket and stock up. This will save you money and you can meal prep and store in the freezer!
- 💰 Take money out for the week ahead: it's much easier to see what you're spending when it's right in front of you!
- 💰 Consider a part time job for extra cash
- 💰 Get the best deals: make sure you have a TOTUM card to save extra cash!
- 💰 Go Second-Hand: look for books on Amazon, eBay or Abe Books

The DASH Scheme

If you are looking for private accommodation we recommend you rent a property which is let by an accredited landlord.

DASH (Decent and Safe Homes) is an accredited landlord scheme, the University of Derby will only advertise properties from this scheme as they have met the University's agreed minimum standard for private rented accommodation.

Choosing one of these landlords will give you:

- 🏠 peace of mind
- 🏠 good quality accommodation
- 🏠 a well managed landlord service
- 🏠 assistance if you run into any problems

To find a DASH accredited property, use the University's accommodation search page derby.ac.uk/life/accommodation/private-accommodation/



Union Roadshows

- 📍 **2nd December** at Markeaton St, 12.00pm-2.00pm
- 📍 **3rd December** at Britannia Mill, 12.00pm-2.00pm
- 📍 **3rd December** in Buxton, 12.00pm-2.00pm
- 📍 **4th December** at OFGS, 12.00pm-2.00pm
- 📍 **10th December** in Chesterfield, 12.00pm-2.00pm

- 📍 **3rd February** at Markeaton St, 12.00pm-2.00pm
- 📍 **4th February** at Britannia Mill, 12.00pm-2.00pm
- 📍 **4th February** in Buxton, 12.00pm-2.00pm
- 📍 **5th February** at OGFS, 12.00pm-2.00pm
- 📍 **11th February** in Chesterfield, 12.00pm-2.00pm

Representing your Academic interests

The University's academic regulations documents contain the academic policies, procedures and regulations about your rights and responsibilities as a student at the University of Derby.

Some key times to consider within the University regulations are:

- **Appeals must be submitted within ten working days of formal publication of results or a decision**
- **Complaints should be submitted within three calendar months of the issue arising**

These documents are really helpful at supporting you if things do go wrong, they will advise you of the next steps to take and help you follow the process.

The Advice Service are here to support you each step of the way, whether that is with help drafting emails, reading statements, proof reading forms or advising you of the procedure if you are at a loose end.

All the documents we provide can be found online at derby.ac.uk/about/academic-regulations/

These documents also cover; how your assessments are marked, what happens if you miss a deadline, how to apply for EECs and how to access support for your academic work should you feel you need to.

These documents also provide information on what happens if something goes wrong, or if you are accused of committing a "suspected academic offence".

We at the advice service are trained on how to help you within all these scenarios. However if your questions, queries or issues don't fit into these categories you can contact us anyway. We are happy to help with any problem, in many instances we can signpost you to the best possible person to assist you.

Academic appeals

A Union self-help guide

Your Union of Students' independent advice service
01332 591507
advice@derbyunion.co.uk
derbyunion.co.uk/advice

Talk to
US

Making a complaint

A Union self-help guide

Your Union of Students' independent advice service
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advice@derbyunion.co.uk
derbyunion.co.uk/advice

Talk to
US

Improve the advice service

Any ideas on how to improve your advice service, we'd love to hear them. Either pop them onto the ideas forum via derbyunion.co.uk/ideas/ or contact us directly using the contact details below.

Free Condoms and Lube

If you're 18-24 you're entitled to free condoms, dams, and lube with a C-Card from your Union!



Your Union's independent advice service

Contact us on **01332 591507** if you need advice or help or email advice@derbyunion.co.uk

derbyunion.co.uk/advice