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For everything life throws at you



ACADEMIC



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FLATTING

OUSa student support

OUSA Student Support Centre- 5 Ethel Benjamin Place help@ousa.org.nz • ousa.org.nz/support • ousasupporthub.org.nz facebook.com/OUSAQueer • instagram.com/ellabellaousa



Let this magazine be your crash course in flatting: finding a flat, dealing with shit flatmates, your rights as a tenant, how to budget, and even responsible partying.

Flatting in Dunedin is a rite of passage. There will be good times, some of the best in your life, but there's also going to be bad times, and there will be a lot of dishes. Let this magazine be your crash course in flatting: from finding a flat, knowing your rights as a tenant, where to find support, how to budget, and how to deal with shit flatmates, all of this and more will be covered here.

The most important thing when flatting is to keep an open mind. Sometimes your year just won't go the way you planned it to, and sometimes it'll go so much better than you thought. Don't feel pressured to flat with people just because they're your mates, and if you do flat with friends make sure you set boundaries. It's a different lifestyle to the one you're used to in your hall or at home, but make sure you're eating well, getting enough sleep, and enjoying what you're doing at Uni. Tick those off, read the tips in this mag, and you'll have a good time.

OUSA also runs the Student Support centre, a team with a wide range of knowledge who can help you with just about anything you're facing. Think of them as your Wardens, Deputy Wardens, and RA's all rolled into one supportive office. This magazine wouldn't have been possible without them or the team at Critic Te Arohi, so thanks. Hope you all enjoy!

Jack Saunders - OUSA Residential Representative 2021



HUNTING DOWN THE PERFECT FLAT

When and how should you look for a flat?

- While some landlords may ask you to decide to re-sign your flat in semester one, or start advertising early, don't feel pressured to search for a flat in the first half of the year. When the new tenancy laws come into play, it will be easier for you to decide later on. See page 27 for more
- You don't have to look early on in the year. Starting around August will be
- There are a lot of flats, some are shitholes, but there are still quite a few okay ones. When you are looking for a flat, you don't have to take the first one you see. Shop around and find a flat that meets the above tips plus all of your checklist for needs and wants.
- You might still want to sign up early you're an adult and can make your own decisions - just keep in mind the people you are signing with. While living with your homies from first year might seem like a great idea now, relationships can change and getting the flatmate changed later is slightly more difficult. You might learn that Al has shit hygiene in September and then what are you going to do?
- Questions to think about at a flat viewing:
- Is it warm? If not then why not?
- Are the windows double glazed?
- Is it drv?

- Is there any mould anywhere?
- What's the water pressure like?
- Are the rooms all the same layout/size? Would you stagger the rent because of this?
- Is there enough storage space?
- Is there nearby parking if you've got a car?
- Does it come furnished (even partially)?
- Any leaks?
- Is the landlord or property manager a GC/will they actually sort your problems out?

Does it meet the Healthy Homes Standards?

- Does it have a fixed heating source in the main living room?
- Is the insulation sufficient? (the landlord must supply this in the tenancy agreement and the R value should equal or be greater than, ceiling R 3.3 under floor R 1.3)
- Do you have sufficient ventilation? (There must be openable windows in the living, dinning, kitchen and bedrooms. Also, the kitchen and bedrooms must have an extractor fan).





Here are some tips to help your relationship with your landlord go smoothly. As a tenant you have some responsibilities and it's important you live up to them. If you don't, your landlord could get a big chunk of your savings account at the end of the year.

Pay rent on time and from one bank account all in one lump sum. (The only time you can withhold rent is if the Tenancy Tribunal says so.)

Take photos of everything when you move in AND out. Literally the first thing you should do when you unlock the door is get your phone out and get a picture of everything and we mean EVERYTHING, every room, every wall, ceiling, floor.

Clean regularly. You have to keep the premises reasonably clean and tidy. Setting up a chore wheel or roster will help you to stay on top of things, or you can visit OUSA Student Support for cleaning tips.

Pets: basically, don't get pets. North Dunedin is full of poor abandoned cats from flats that thought it would be cute to have a kitten and then no one wanted it at the end of the year. If you do get a pet, you must get landlords permission and think carefully who takes responsibility for the pet long term (e.g. over summer and after uni). Alternatively, to see animals you can come visit Ella at Student Support, attend OUSA's Cuddle Fix, or volunteer at SPCA.

Report any maintenance/damage ASAP. It doesn't matter how the damage was caused you have to tell the landlord straight away.

Communicate with the landlord in writing (saves your butt). Even if you've had a phone call, send an email confirming what you talked about and agreed.

At the end of the tenancy, be present (in person or digitally) at the exit inspection.

Don't trash the place or let any mates trash it. Seriously don't trash it.

Be respectful.

Ventilate the flat regularly (15 minutes daily).

Don't dry clothes inside.

Don't put hot pans on furniture or bench tops.

Check out www.ousasupporthub.org.nz for info on flatting and life in general.

Choosing the Right Suburb For You

How do you choose where to flat? Where to even start looking? Let's say you hop onto TradeMe Property, ready to search - but what suburb do you pop into that little box? Consider looking beyond the obvious Castle Street spots. Dunedin has a lot of suburbs that are treasures waiting to be opened.

The average rent prices* in this article are taken from market rates published by tenancy Services. Market rate is the amount a landlord might reasonably expect to receive and a tenant can reasonably expect to pay. If a landlord is charging significantly higher than the market rate the tenants can ask the Tenancy Tribunal to lower the rent.

 $\ ^*$ We calculated rent prices based on the average weekly rent for a five-bedroom flat.

GLENLEITH/LEITH VALLEY

Pros: Cheap rent, quiet and close to nature. This is wher Affleck would jog in the mornings in a '90s film, take that Cons: Like Woodhaugh but worse. This area doesn't get at all, it's pretty dark and damp so be warned. No shops Average rent per bedroom: \$162.50

Pros: Close to Willowbank dairy, and they have the BEST chicken! Nice Woodhaugh gardens for study breaks. Cons: Cold and damp in winter (and let's be honest, most of the year). The ducks in the gardens are aggressive and will e don't feed their gluten addiction. Average rent per bedroom: \$130 MAORI HILL (macron not included) Pros: Fancy nice houses that will keep you warm and dry, unlike those of North Dunedin. Cons: Expensive AF and probably get done by neighbourhood watch if you so much as think of having a party. Average rent per bedroom: Somehow only \$155 **GLENROSS** KAIKORAI BROCKVILLE ROSLYN/MORNINGTON Pro: Roslyn has nice cafes, Close to Ross creek for nice walks, Near Moana pool, Good bus system. Con: Countdown in Mornington is expensive and has basically no stock but the basics. BIG hill. When ice/snow pretty much can't get into town or uni (might be a pro unless you have an exam). Average rent per bedroom: \$119 for Mornington, \$188 for Roslyn. Jubilee Par Pros: Close to town and supper market, close to Roslyn cafes, near Jubilee park, nice walks. Close to the pool if you like swimming. Cons: Shitty parking. Walk up hill can be energy draining in winter. Average rent per bedroom: \$138 (based on 2020 numbers) ST KILDA Pros: Like St Clair but cheaper. Has an ice skating rink. Flat all the way to uni (easy biking). Sunny.

Cons: Very narrow streets (sometimes hard to drive around), climate change and flooding.

CORSTORPHINE

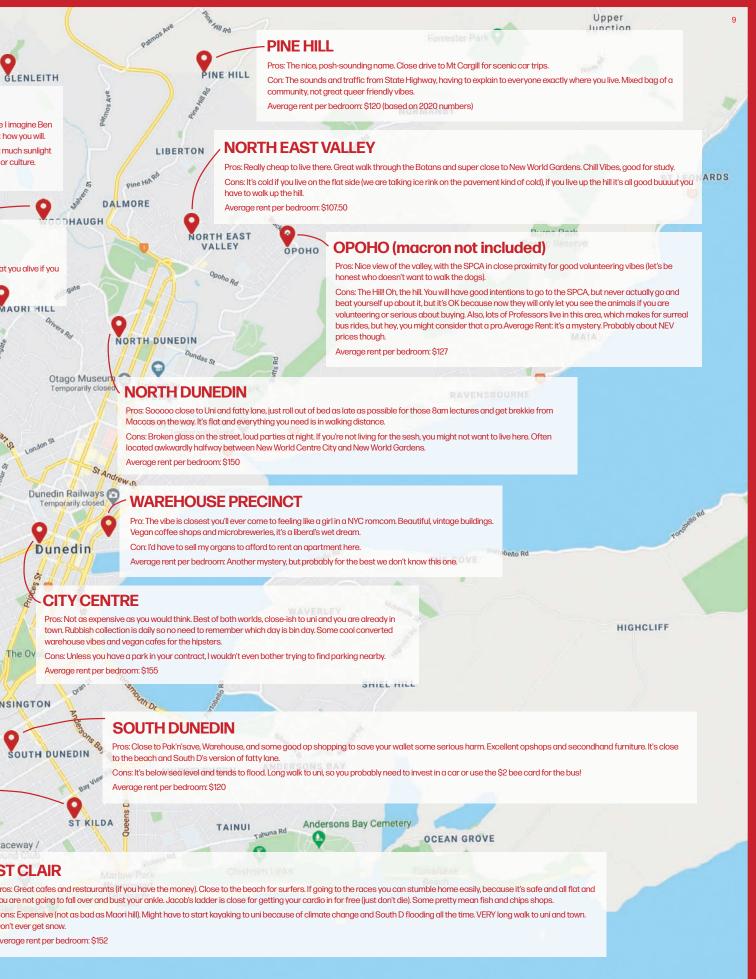
Forbury Parl

Otago Gre

KEW

Average rent per bedroom: \$120

CONCORD



WHAT'S GOING INTO THAT POWER BILL?

There are many misconceptions about how much it costs to run different appliances. This is a breakdown of the average cost of running appliances in your flat, according to the Consumer NZ calculator.

If you only take one thing away from this breakdown, it should be that heat pumps cost way less than you think. One hour of heat pump costs LESS than an extra 10-minute shower. Don't be stingy with heating your flat. A warm flat means a dry flat, and that's better (and healthier) for everyone. All of these are averages and your actual cost depends on the appliance.

Bathroom:

Shower: 85c/10 mins (\$5.10/hour)

Fan heater: 61c/hour Heated towel rail: 49c/day

Heating:

Heat pump: 46c/hour (when it's on the max setting)

Fan heater: 50-60c/hour

Oil heater: 30-61c/hour (depending on the size)

Kitchen:

Stovetop: 44-51c/hour/element (min vs max setting)

Microwave: 2c/plate

Oven: 38c/hour (or per roast)

Toaster: 1.3c/2 slices of bread

Dishwasher: 31-46c/load (new vs old)

Dishes (15L of hot water): 16c/sink

Electric jug: 3c/boil

Electric frypan: 32c/hour

Fridge/Freezer: 44-54c/day (new vs old)

Laundry:

Dryer: 86c-\$1.06/load

Washing machine (top loader): 3-46c (cold vs warm wash, huge difference)

Washing machine (front loader): 5-13c (cold vs warm wash)

Iron: 45-61c/hour

Other appliances:

Dehumidifier: \$1.23-\$2.46/day

Hairdryer: 41c/hour

TV: 3-11c/hour (depending on size)

Electric blanket: 11-24c/hour

Phone charger: 0.1c/hour

Light bulbs: if you switch to fluorescent light bulbs you'll save up to 80% on the cost of electricity for running non-fluorescent light bulbs with the same output.

HOW MUCH DO HEATERS COST?

Confused about heaters? Happens to the best of us, that's why we're here to give you an idea of which heater does what and talk about some of the more common heating appliances found around the flats of Dunedin:

Radiant heaters:

These smol bois provide heat to the object directly in front of them. If you feel like huddling around a small box of warmth, great. If you feel like heating a whole room, however, you're out of luck.

Electric convection:

These long skinny bois (also known as oil column heaters) warm the air around them and rely on natural air currents. Great for background heating of rooms and small spaces. Let's get toasty.

Fan heater:

These little fellas heat a room up by pushing out warm air. Not bad all round and good for heating up small spaces really quickly.

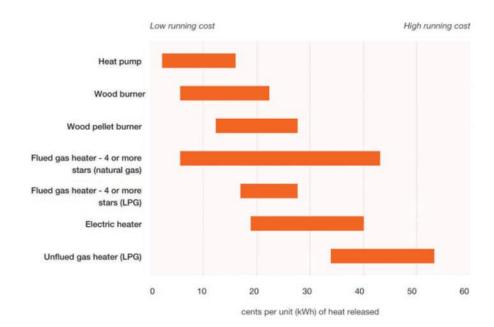
Panel heater:

Fixed square boi, he's not going anywhere. Good for insulated, small rooms or for background heat, but you pretty much have to be constantly running them if you wanna keep your room warm.

Heat pump:

The Dunners fan (hah) favourite, efficient and good for room specific heating and heating of larger background spaces. Most landlords will have installed them in the lounge, but there are better ways of running them than just blasting them during power hour.

Ideally you want to be running the heat pump constantly between 20 and 22 degrees for whenever you're in the house, instead of just blasting it at 30 for an hour at 9pm. It's way more efficient this way and will only cost a couple of dollars to use a day (if that), which is peanuts when you're talking about keeping your house and yourself healthy. That being said, if a heat pump is too small or the wrong type for your space, it may not end up being as efficient as you might think.



This image gives a breakdown of the price of each different heating option (the ones above are just the most common among Dunedin flatters).

Image sourced from genless.govt.nz.

STDs: SERIOUS TENANCY DELUSIONS

STDs are easy to catch, rampant through University, not fun to have and hard to get rid of. Plus lots of people don't even know they have them. A lot of people have some misconceptions and confusion around what's okay and what's not when you jump into a flat.

Common STDS

Here are a couple of misconceptions we've heard people say before everything went tits up:

"We don't need a flatting agreement we are all best friends"

"I have to find a flat by May!"

"I must sign a flat if I have a viewing and always sign the first flat I see"

"I don't have to check the reputation of the landlord"

"All studio rooms are fixed term if I sign a fixed term agreement, right?"

"We'll let the landlords' behaviour slide so that we can get a good reference"

"If I go to the tribunal no landlord will ever let me rent again"

"I will need to pay for professional cleaning to get my bond back."

"I don't need to take photos of everything if my landlord does"

"A landlord can put me on a blacklist that other landlords/companies can access"

"When applying for a flat a landlord can ask me for

- · Nationality, ethnicity, origin or citizenship
- Physical or mental disability or illness
- Personal beliefs or opinions
- Marital and family status
- Gender and sexual orientation
- Rent paid previously
- Current expenses
- Proof of insurance
- Employment history
- Broad consent to collect information from 'other sources'."

Dodgy landlord? Speak up!

Bond taken for cleaning? Hold up!

Living with mates will be sweet? Back up!

Student Support has been there, done that, and knows what to do if you catch an STD.

STD Prevention Tips

Students over time have come up with some pretty great prevention tips for STDs. Here's some of their top tips on how to protect yourself, manage your money well, be a good flatmate, and sort your shit out:

Any food you can buy as a flat, do it! Don't buy food just for yourself if you aren't going to finish all of it.

Taking a shower costs a LOT more than having your heat pump on for hours on end. So heat ur damn flat it's not that expensive.

Open your windows, even when it's freezing, it helps to dry out the room.

Get contents insurance, even though it is a bit extravagant in the short term, it will help that you have it when you accidentally step on your laptop during exam season and have a 45 minute breakdown.

Living further away and paying less for a better house is worth the hike.

Plan your meals, it'll stop you from buying takeaways because you don't know what to make.

Don't hesitate to find a flat with strangers. A "random" moved in and ended up being one of my best friends!

The key is finding a bunch of people you're happy to have as flatmates - if you become friends after, that's awesome, but you have to have a foundation of respecting each other's space first, and you need to be able to communicate that.

Paying more than 200 is insane, unnecessary and so not worth it, don't do it!

Suss out drawers and furniture in advance be otherwise you'll end up with a filing cabinet to store your clothes in be you're too cheap to buy

DO NOT SCREW THE CREW.

Don't sign to a flat without meeting the people in person, and if you have any reservations or gut feelings about anyone in the flat, DON'T SIGN IT!

Don't settle for the first flat you find.

Don't let anyone pressure you into flatting with them do what feels right for you.

OUSA student support is a godsend, they really helped me get out of the toxic flat and made sure I had food and got me in contact with a studylink person who can/does actually help without having to spend 4 hours on hold.

Try to buy better quality stuff rather than cheap stuff. Better quality will last you the 3+ years while the shitty stuff won't, saving you money in the long run. Always pay for your bin rather than rubbish bags.

If you have a problem with something someones doing in the flat, just say something. It's not worth all the resentment later.

MAKE YOUR FLAT MORE SUSTAINABLE

Flatting sustainably sounds like a hard task, but it's super easy to come together with your flat and have a korero about how you can introduce sustainability into your everyday routines! Here's some little tips, tricks, and communities you can pick up and connect with to start making those steps towards our collective sustainable flatting kaupapa!

The Flat Setup

- Find great second hand furniture at REStore, Facebook Marketplace, Salvation Army.
- Download the DCC's kerbside collection app to confirm when your rubbish will be collected.
- Ask your landlord to include a red-lid bin in your rent, otherwise get it sorted through Waste Management or Envirowaste (check out their websites).
- Will you need more than one recycling bin? The Proctor's Office can suss you an extra, get in touch with them.
- Save bin space, put up a no junk mail sticker.

Easy Tips

- Carry your keep cup in your uni bag.
- Remember reusable shopping bags and produce bags on supermarket trips.
- Try out shampoo, conditioner and soap bars (Ethique has minis so you can trial them)!
- Check out Bin Inn for low waste food shopping.
- Switch to a menstrual cup (OUSA reception sells these from Wā Collective).
- Cutlery, container's and straws reuse your takeaway containers, or better yet provide your own. Lots of takeaway shops and food trucks now promote using your own containers!
- Check out the Farmers market or Veggie Boys (support local)!

Reduce

Power: powercompare.co.nz is great for picking up good deals and comparing power providers. It's also worthwhile looking for which companies are supplying or investing in cleaner power supplies.

Waste: Waste is a huge issue, but one which is pretty simple to resolve if you start asking yourself some questions on a daily basis and when you do your shopping:

- "Can I buy this product in bulk?"
- "Do I need to get rid of this part of the veggie, or will it actually be alright (looking at you broccoli stalks)"
- "Do I really need to peel this?"
- "Is this product available somewhere that doesn't pack it in plastic?"
- Did you know we also have a community garden? Students for Environmental Action (SEA) look after this and run Working Bees at the garden every Sunday at 1pm. You can also get in touch with them about dropping off your food scraps for the compost bin! Flick them a message on Facebook and they'll get you sorted. The address is 139 Dundas Street, at the corner of Forth.

Impact: Your meals can make more of a sustainable impact than you think. Even if you don't feel like doing the whole vegan/vege thing, even adjusting one of your flat meals. Check out the Tasty Twins on Instagram for some meal inspo, or even think about having themed nights of the week in your flat, like meat free Mondays.

Reuse

Clothes:

- Buy Second-hand Clothes Popular op shops in Dunedin eg. Save Mart, Toffs and Inside Out.
- Swap instead of sell Set up a clothes swap with you and a couple
 of nearby flats to swap clothes for other items they may be looking
 to swap!
- Rent your fave labels Lots of dress rental Instagram pages are around (even some based in Dunedin) so check them out or set one up yourself!

Foods:

- Best-before foods Kiwi Harvest and Blue Water products.
- Save leftovers reheated food can be a lot more enjoyable than having to cook from scratch. Do some meal prep and your wallet will thank you for it!

Items:

 Avoid single use - Head down to the farmers market and try not to buy anything with the plastic wraps around them, like tomatoes, avos and your other weekly veg.

Repair

Often if something breaks, we have a habit of throwing it away, but here are some places you can take your clothes, bikes, and even appliances to get them back to working condition.

- Stitch Kitchen clothes
- Tailors clothes
- Valley Community Workspace bike purchase and repair for cheap
- Crooked Spoke bike purchase and repair for cheap
- Washing Machine Guys

Recycle

This year skip days as we know them are changing a little bit, now there are going to be spots in which you can take items and rubbish and recycle or repurpose them appropriately. These can be located at the corner of Clyde Street or outside Abbey College, and the dates at which you can drop stuff off will be posted throughout the year on social media! Here are some other top waste management tips:

- You can request additional glass bins (up to 3 per house)!
- Recycling stations that are being set up in student residential areas

Campus Watch

Campus watch offer a great range of services, and some of their more sustainable ones include:

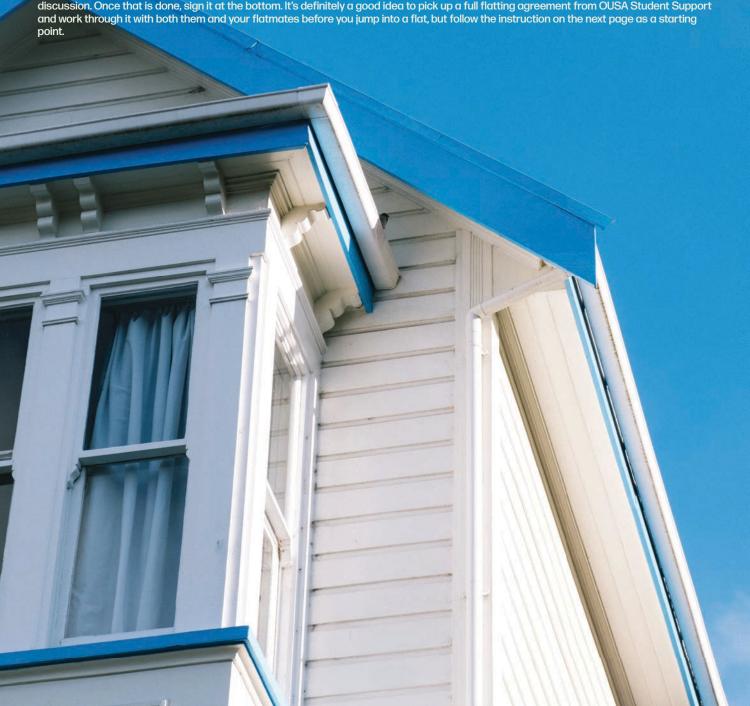
- You can hire trailers from them for free to help with moving.
- They have additional glass bins to hand out.

WHYYOUNEED A FLATTING AGREEMENT

A flatting agreement is a written agreement that the whole flat signs about how you want to live in the flat. They are, admittedly, not a fun part of setting up your flat, but they will keep the good times going and stop drama before it starts. If you would like some help putting a flatting agreement together, get in touch with OUSA Student Support.

A flatting agreement is best done before you even sign up to a flat, but it is better to do it late than never. This will help you all understand each other's lifestyles and opinions on how things should be done around the house. Understanding these expectations will help the team avoid arguments and passive aggressive post it notes.

Get together, have someone keep notes on your discussion, and at the end get everyone to look over it to ensure it accurately reflects your discussion. Once that is done, sign it at the bottom. It's definitely a good idea to pick up a full flatting agreement from OUSA Student Support



Here are some things to consider:

BEDROOMS: Who gets what?

- How will rooms be assigned and how will you compromise if someone isn't happy?
- Are any rooms significantly better than others, and how should rent be adjusted to reflect this?

FLAT ACCOUNTS: Will there be a flat account and how much will each person put in per week?

- Who will be responsible for the flat account?
- Will it be for power, internet and utilities (e.g. toilet paper and dishwashing liquid), or will you also use it to purchase shared food items?

BILLS: Whose name will be on the different accounts (e.g. power, internet)?

- How will you ensure that they won't have to be the unpopular one who chases everyone up, or gets stuck having to pay extra to cover other peoples share?
- Will bills be divided up at the end of the month or will everyone put a set amount each week into the flat account? Be aware that power bills will go up in winter so don't forget to budget for this.
- If you agree to divide at the end of the month, do you promise to budget your own money enough to cover your part of the bill each time?

OUT OF TOWN: If someone goes out of town how will the costs be split?

 Should they pay as usual, pay nothing, or pay a smaller amount? Will this depend on how long they are gone for?

COOKING: Will you have flat meals? How will you budget for these and decide whose turn it is to cook? Or will you just do your own thing?

CLEANING: Tenants are responsible for keeping the property reasonably clean and tidy.

- Will you have a cleaning and chores roster, and how will you divide tasks?
- What's the timeframe for completing chores?
- Will everyone be responsible for their own dishes or will there be a dish roster?
- Get an idea of everyone's standards of cleanliness and negotiate some reasonable requirements, for example: not hoarding dishes in bedrooms, using the toilet brush when appropriate. How will you make sure everyone is pulling their weight, and what will the consequences be if someone slacks off?

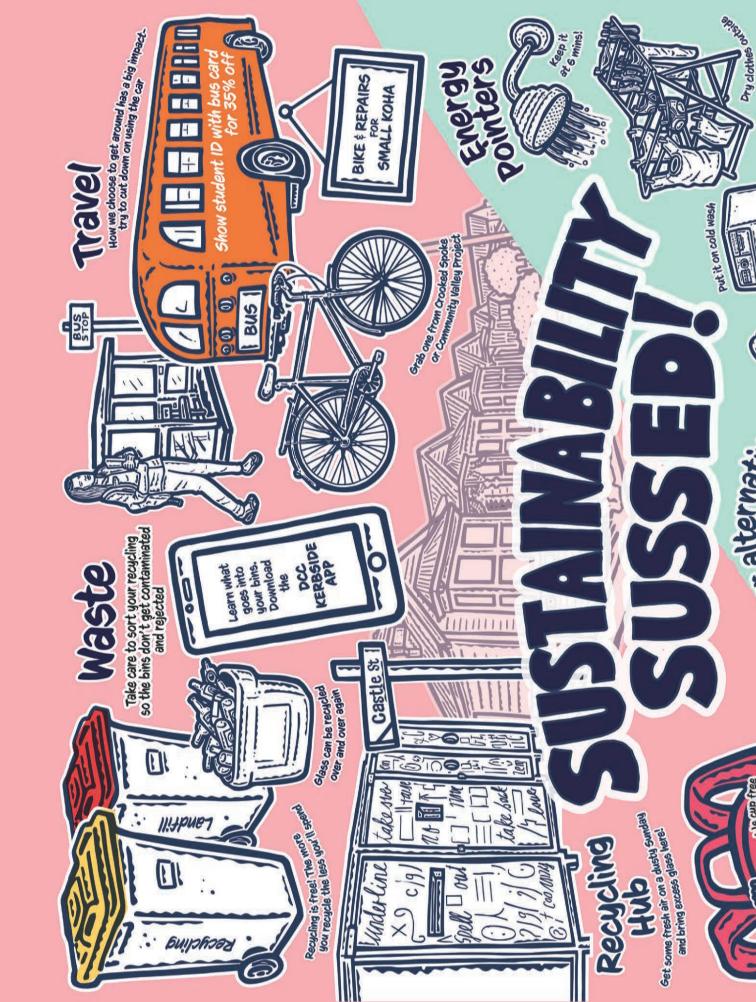
VISITORS & PARTNERS: What's everyone's expectations and comfort level around quests? Discuss various scenarios e.g.

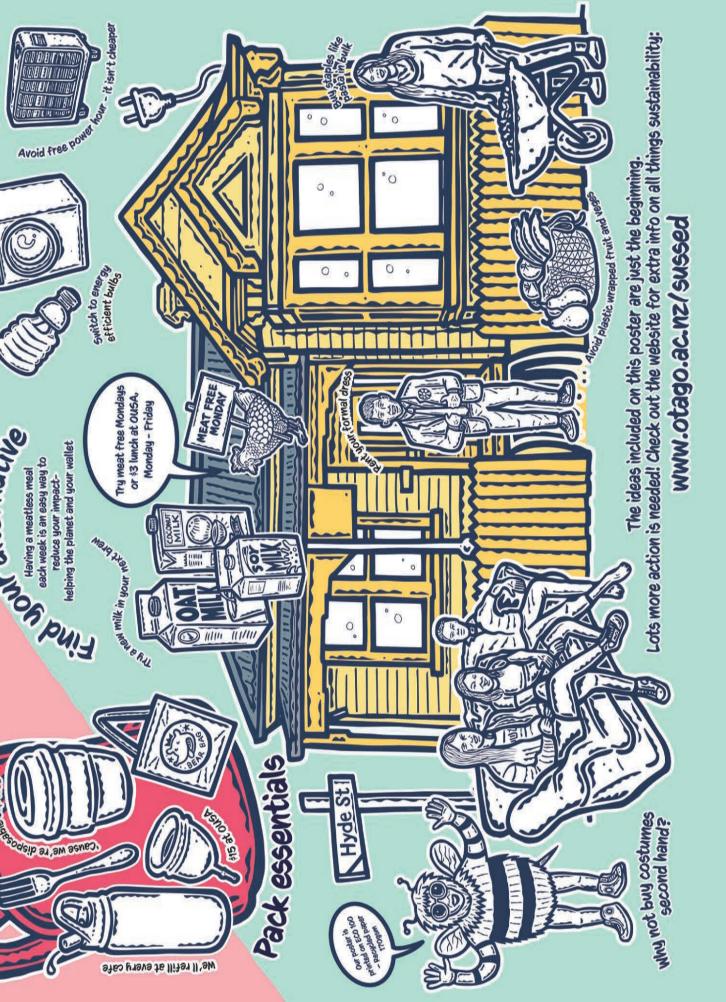
- Some of the flatties want to have mates over for drinks but you have to get up early for work or have to study, what happens then?
- Will you have a 'no party period' e.g. at exam time?
- Can friends and/or partners stay over? How often can they stay before they are expected to contribute to costs? How much notice should the flat be given before someone sleeps over?
- Can people crash in the lounge or should they stay in someone's bedroom?

DRUGS, ALCOHOL AND SMOKING:

What is and isn't ok? When? Where?

RED CARD: Will your flat acknowledge 'red cards'?





FLATTING HOROSCOPE:

TIPS&TRICKS

Aquarius

Tip: Saving the world and volunteering is cool, you do you. Peer pressure sucks so take a stand if something is not for you. Although... Red Cards can be fun.

Warning: Not everyone is as independent as you. Don't be taken advantage of because you wash the dishes best, make sure others pick up their slack.

Taurus

Tip: You're the flat fave – who wouldn't love the person that buys all the food? Remember as much as ice-cream soothes the goal, aim for your 5+ a day not your Fresher 5.

Warning: When you treat yourself or buy food separately, remember what's yours and how important labelling things can be. This will reduce the number of ghost chip incidents.

Leo

Tip: Your laid-back vibes will help ease any conflicts that arise, and your humour makes everyone smile. Your Dad jokes about chores will only work for so long.

Warning: You're heading to the Tenancy Tribunal if you don't set up your automatic payments. Two minutes of work now will save a lot of arguments later in the year.

Scorpio

Tip: Use your resourcefulness to brave the cold. Blankets or Netflix and chill to keep warm if you have to – though using your heat pump is probably best.

Warning: Passive-aggressive post it notes are a no-go. Take a leap of faith with your flatmates and trust that an honest conversation will be the easiest way to solve a problem. If not, Student Support will help you.

Pisces

Tip: Your flat will look like Happy Hens filled with a mix of your masterpieces and eclectic taste. Embrace your artistic flair; your flat is your home.

Warning: While we all know that Adele hits deep in the feels, no-one wants to hear that on repeat at 3am, just FYI.

Gemini

Tip: Come out of your shell. That salsa class you've always wanted to take - do it. Maybe even take the flatties along with you to ease your nerves and you can have two left feet altogether.

Warning: Just. Make. A. Decision. Flip a coin, ask the Magic 8 Ball, or heck, even draw straws. Flat dinners happen every night and everyone's already hungry.

Virgo

Tip: We've barely started uni and you're 4 weeks ahead on pre-readings. Take a chill pill, take a walk, heck even say hi to a flatmate in person. You don't have to study 24/7.

Warning: AAre your Virgo senses tingling? Check that your bond has been lodged. Put your analytical mind to work and make sure you don't have a dodgy landlord.

Sagittarius

Tip: Don't like your friends dirt bag boyfriend? Tell them straight. Calling out others' bullshit and sitting on the brighter side of life is your happy place.

Warning: Your jokes are funny like 90% of the time, but ignorance is not bliss. Learn about different people to avoid faux pas and conflict. PSA: Saying "that's so gay" is offensive.

Aries

Tip: You're the social butterfly of the flat. Everyone loves how keen you are for a good time.

Warning: Use your words. Supposedly 'treating them mean keeps them keen,' but in reality, treating people with respect and clarity in a calm way tends to make flatting easier.

Cancer

Tip: Take a leap into the dating pool and meet some new people. New year, new flat, new you right? Tinder, Grindr, Blind Dates or Moaningful Confessions; whatever floats your boat, take a chance.

Warning: Relationship break ups and break downs get messy plus, whatever happens, you're living with them for the year. Putting it simply, be safe, get consent, and don't screw the crew.

Libra

Tip: You're the flat parent. Solving yelling matches and offering a soothing cuppa comes naturally to you.

Warning: Apply your skills to your own life. Self-pity and grudges aren't a recipe to success and you can't just ground your friends if they piss you off.

Capricorn

Tip: You never have anything bad to say about anyone, and help your mates out when they're in a bind. Don't let your generosity fuel your ego, keep it in check.

Warning: Burnt toast and fire alarms are in your future if you don't learn to cook a proper meal. Buy a cook book, watch Youtube, or buy takeout. Just please stop cooking toast for flat dinners.

HOW TO DEAL WITH YOUR FLATIMATES: SOME SCENARIOS

Here are some scenarios that you may encounter when flatting, along with some possible solutions.

Scenario one: Two out of three flatmates want to save money on power. The first two flatmates live in layers of puffer jackets and bathrobes, while the third one secretly blasts their bedroom fan heater and lounges around in shorts.

Solution: It's a matter of priorities. Agree on how much you all think is reasonable to spend on power. If you can't agree, are some flatties willing to pay more? Check the power section in this mag to wipe out some misconceptions - it's not actually nearly as expensive as you think to heat your flat with a heat pump. Go see OUSA Student Support if you have any questions about how to resolve flat drama.

Scenario two: One flatmate is always behind in paying their rent and share of the bills. You and your other flatmates have to keep paying their share, or the wifi/power will be cut off. You want to talk to them about it but they keep avoiding you.

Solution: At the beginning of the year when you are setting up the flat account, determine how much each flatmate needs to put in each week to cover the bills (power, wifi etc). Then by the time the bills are due, there will be enough money in the flat account to pay for them. Make sure, when you are determining the amount for power, that you consider a probable rise in power costs for the winter months. Go see OUSA Student Support if you have any questions about how to resolve flat drama.

Scenario three: Your flatmates are just plain filthy. The dishes have started growing their own ecosystem, the bedrooms reek, and you have to use a map to navigate through all the rubbish in your lounge.

Solution: Messy flats become a problem if you're living with people with different standards of cleanliness. Be open with each other about your cleanliness standards before you sign on to a flat to avoid killing the friendship with misunderstandings. Maybe a cleaning roster may help ensure main common areas are kept to an acceptable standard each week. Visit OUSA Student Support if you have any questions about how to resolve flat drama.

Scenario four: You like the quiet. You're studious and are busting your ass to get good grades. The others, on the other hand, blast Macky Gee while having noisy sex. If you protest the noise, they argue that it's their flat too and they have a right to make themselves at home.

Solution: Some flats get round this problem by having set quiet times during days of the week and devoting the rest of the week to noise. Others do this by just agreeing to what's okay and what's not. The key here is to just talk to your flatmates honestly, openly, and constructively about what expectations people have. Ideally before you even sign on to a flat, or when you first move in together. Go see OUSA Student Support if you have any questions about how to resolve flat drama.

Scenario five: Your flatmates are stoners and the flat smells like it. You're afraid your neighbours will snitch, or your landlord might catch the smell, or that someone's going to burn the flat down.

Solution: At the beginning of the year, set some ground rules around drugs, ciggies, and alcohol. Are they OK in bedrooms, the lounge, outside the flat, or just not at all? Also, don't forget to check your insurance for personal liability in this instance - if you have personal liability and your flatmate burns the house down, you'll be covered. Go see OUSA Student Support if you have any questions about how to resolve flat drama.

Scenario six: Your flatmate's boyfriend has pretty much moved in because the breatha lifestyle wasn't all it was cracked out to be and he's sick of having a box of beers for dinner every night. He has 25 minute showers because he knows he doesn't have to pay for power and then demolishes all the flat bread for brekkie.

Solution: Talk about the BF/GF visiting situation with your flatmates. If they are spending more than a day or two in the flat a week, would they be happy with chipping in for power or food? How much would they contribute? Should there be a limit of how many days they can stay over per week? Visit OUSA Student Support if you have any questions about how to resolve flat drama.

QUEER FRIENDLY FLATTING TIPS



Gender Neutral Language

If you're moving in or hanging out with people you don't know very well, use gender-neutral language, such as "do you have a partner?" or "what is their name?" Hearing that you haven't made assumptions will help others talk more openly about their gender and sexuality.

Confidentiality

If someone 'comes out' to you, thank them for trusting you. Is this person telling everyone or just you? Ask them about who knows and reassure them that you will keep what they say to yourself. Some people come out to everyone, all at once, others come out in gradual stages, or not at all.

Pronouns

If you're unsure about someone's gender, ask them how they identify and what pronouns they use. Another option is to simply use 'they/them' pronouns until you get to know them. Listen to the language they use to describe themselves and reflect that back.

Be Consistent

If someone comes out as trans/non-binary/gender diverse and asks you to start using a different pronoun, do your best to use the correct pronoun all the time, even when they're not in the room. It's easy to slip up at first, but if you do just correct yourself and carry on

Boundaries

Check in with your friends about how you can respect their boundaries. Some trans, non-binary, and gender diverse people experience some levels of discomfort with aspects of their body. Personal space is also something to be mindful of both in platonic and intimate situations.

Finding Stuff Out

It's great to be curious about another person's identity, but try not to be intrusive. Make sure your friend is okay with answering questions. Simply put, you wouldn't go around asking people inappropriate questions on a daily basis, so it's not okay just because you're curious. If you don't know much about someone's identity and you feel uncomfortable or it's not your place to ask questions, come talk to us at Queer Support.

Humor

Avoid using slurs, overgeneralizations, and making bad jokes about people's identities, even if the particular people you're joking about aren't part of the space you're in. This applies to any and all aspects of someone's identity, including sex, sexuality, gender, race, ethnicity, religion, ability, and more.

Belonging

If your space is mostly made up of queer identifying people, be prepared for cis-gender and/or straight identifying people to

feel a bit left out at times. Remember we all come from different backgrounds and bring with us differing levels of knowledge and experience, and everyone has something positive to contribute.

Being Supportive

Many people experience mental distress, and rates are high in the rainbow community. Let friends know if you're happy to lend an ear. If someone is experiencing an issue beyond your abilities, support them to seek professional help. Have an open discussion about what problems might arise and strategies for ensuring everyone feels supported and safe in your space.

Fun

Plan a fun outing or get-together at our queer events such as Diversity Week, OUSA Queerest Tea Party, Queen of Hearts, or UniO's XO party.

A Short Glossary:

LGBTQIA+: The acronym used to refer to the queer community, with the corresponding letters standing for lesbian, gay, bisexual, transgender, queer, intersex, asexual. The plus acknowledges identities that exist that are less commonly talked about and referred to and also acknowledges all cultural and indigenous identities too, for example takatāpui and fa'afafine.n.

Queer: A term used to describe the many variations of sexuality, sex, and gender identity. Used interchangeably in this resource with the 'Rainbow' community. This term, while once seen as negative, has been reclaimed and embraced by many members of the community.

Gender: This is one's deeply held sense of being a man, woman, or another gender and is separate from sex assigned at birth. People's whose gender and align with their sex assigned at birth are called cis-gender, and those whose don't are gender diverse which encompasses identities including transgender, non-binary, and agender etc.

Sexuality: Can encompass who we feel romantically and/or sexually attracted to, feel in some way curious towards or turned on by. This is a spectrum from straight (heterosexual) to gay (homosexual) that has so many other identities in between.

Pronouns: These are words and language used to refer to someone without using names. In Standard English, some singular third-person pronouns are "he" and "she," which are usually seen as gender-specific pronouns. A gender-neutral pronoun, such as "they," is one that gives no implications about gender, and can be used for someone of any gender.

Cis-gender: Denoting or relating to a person whose sense of personal identity and gender corresponds with their sex assigned at birth.

#TheGayAgenda: Finding Belonging (and Queer-Friendly Flats)

Everyone wants somewhere that they belong and be themselves, and when it comes to flatting, this can be somewhat difficult for marginalized communities, including the LGBTQIA+ community.

Where do I find a queer-friendly flat and/or queer flat mates?

There are a few ways to do this - remember, queer people exist everywhere - but here are some suggested by Queer Support:

Check out online sites like TradeMe as some may include this in their listings.

There are some really helpful flatting pages out there, here are our recommendations:

- Queer Housing NZ (Facebook) queer houses across Aotearoa.
- UniQ students often post about looking for flats and/or flat

Facing Discrimination in Flat Hunting

- It is unlawful to be discriminated against when looking for a flat under tenancy law as it breaches the Human Rights Act. You cannot be turned down as a potential tenant based on being a member of the rainbow community, much like based on culture, religious beliefs, age, ability etc.
- This is true for looking for flats, deciding whether to continue or end a tenancy. It is also unlawful for anyone, including landlords and/or property managers, to tell anyone to discriminate.
- Unless something is done explicitly, it can be hard to prove, but regardless it doesn't feel good. If you suspect this has happened,

- go and talk to Queer Support and a Student Support advocate for advice.
- Based on these laws, in this situation, you can either make a complaint to the Human Rights Commission or make an application for Tenancy Tribunal. You can only do one of these options, so it's best to weigh up all options and seek some advice from Queer Support at OUSA.

Queer Support: Come Out and Play

Queer Support offer support at the University and Polytechnic for everyone, rainbow people and allies alike. Here are a few things they offer:

- One on One Support: Confidential chats about anything you need.
- Volunteering Opportunities: Queer Peer Support and event
- Social Groups: Queer and Far is for all international and multicultural rainbow people to be safe and explore who they are.
- Multimedia Library: Free binge of The L Word? Sign me up!
- Events Celebrating Diversity: Queerest Tea Party, Diversity Week, Queen of Hearts and more!
- Workshops & Trainings: Educating staff and students on rainbow issues and best ways to be supportive.
- Queer Friendly Staff Network (QESN): Keen to know who the queer-friendly people in your department? We have a list.

Get **Buzzing!**

Discover Dunedin by bus for only \$2





Orbus gets you to beaches at St Clair, St Kilda and Tomahawk as well as Port Chalmers market, Otakou Marae, walking trails at Ross Creek (take your bike up on the bus and cycle back down the hill when you're done), Moana Pool, Hot Salt Water Pool, plus heaps more for only \$2 per one way trip with a Bee Card...

0800 ORBUSDN (672 8736)

www.orc.govt.nz/orbus



Find us on Facebook



HERE'S AN EASY CHECKLIST TO GET YOUR PARTY THE THUMB'S UP:

On registration:

- Try and register as far in advance as possible.
- Know numbers of people attending.
- Social media is powerful; don't advertise to everyone.
- Know the real reason for the party.

On the night

- It's ok to call for help!
- Don't tolerate bad behaviour from that "one guest"
- If you can't walk through the crowd... there's probably too many people in the room.
- Make sure you have more than one exit open from your flat.
- Keep a few windows open, it's getting hot in there!
- Keep the party on the ground floor.
- Music off, lights on to clear the room.
- Whoever's the party contact go easy on the bevs, in case we need to contact you.

After the party

Campus Watch can sort you out with free bins, trailers, brushes and shovels which makes the clean-up easier.

REGISTER YOUR PARTY GOODONE.ORG.NZ





A GUIDE TO RESPONSIBLE PARTYING

Partying responsibly isn't hard, but it's easy to get overwhelmed by the Dunedin scene. Dunedin is infamous for its party scene. From O Week, to St Paddy's, to Hyde, to Flow, to Re O, to red cards, there's almost always a reason to celebrate. Parties are an integral part of student life, but it's important to understand the risks. If a party looks like it's getting out of hand, maybe it'd be time to head home. Check yourself and your mates when you're out and about.

Sometimes a situation might look manageable, but be aware that it can change in a second. Sophia Crestani was tragically killed at a flat party that got out of hand. Too many people were there, the flat didn't have capacity to hold everyone, and Sophia died because of it.

If you're the one hosting and it's getting out of hand, you have options. Parties are great, but the aim should be to have fun with your mates. We're not telling people to stop drinking or partying, but we want to give you some tips on how you can be responsible while having fun.

How to host responsibly

When you decide to throw a party, don't make it a public Facebook event. Make sure your flat's big enough for the people you invite, and have a plan if 200 random people show up because it's a Saturday night. There are also some options beforehand if you are planning on having a big one:

- Register with GoodOne, these guys will help you out with almost anything you need. Definitely get in touch with them if you're hosting something big, especially during O. Flow, and Re O. They provide a whole bunch of information about how to host well and put on the best event you can.
- Give Campus Watch a call 24/7 on 0800 479 5000. They're traditionally viewed as the 'fun police', but actually they're just looking out for you and your mates. They offer up a bunch of good advice and can even check up on the party while it's going. If you think a party is getting out of hand, give them a call sooner rather than later as a heads up, or better yet, talk to them before the party even starts.
- Make sure to check with your neighbors before you host as well, noise is a huge issue once you start heading more to the peripheries of North Dunedin
- Tell people to bring cans, smashed bottles suck for everyone.
- Have food and water available.
- Set an end time.

Looking out for addiction

As you spend more time as a student in Dunedin, you'll notice more and more drinking and drugs. Dodgy drugs, especially, are on the rise over the last couple of years. We're not going to tell you to NOT do any of this, but have a think about your usage. What kind of relationship do you have with alcohol and drugs?

If you're starting to find that more and more often you drink and just keep drinking to the point of blackout, consider whether you actually enjoy getting to that state. It's a good idea to check on both yourselves and your mates often, especially if you've noticed changes in habits or motivation. What might look like a flatmate just having some pot every now and then may actually be them using it to get to sleep because they need it every night.

Check on your mates, check on yourself, TEST YOUR DRUGS, and never be afraid to check in with Student Support if you think yourself or someone you know is getting a bit off the rails. They're here to help.

TRUE STORIES OF GOOD AND BAD FLATTING SITUATIONS

We asked students to tell us about the best and the worst of their flatting experience in Dunedin.

BAD

In my 2nd year of uni, we had a flat in the North-East Valley that was incredibly poor quality. It had a rat infestation (of which we had proof), an upstairs door that wouldn't lock, a defective dryer that we later found out was a fire hazard and only one out of three bathrooms got hot water. That one bathroom also had a gap in the window (that wouldn't close) which the landlord labelled 'ventilation unit' in the building inspection report.

We even named the rat we always saw Remi (from ratatouille lol) and blamed him when our stuff went missing. Initially we thought this was normal as it was our first year flatting, but all these problems compounded in the winter when it became difficult to keep warm. We eventually went to the Tribunal where the judge was horrified to learn of our living conditions. The landlord promised he would fix everything within a month, but all he did was send us a new dryer that we had to install ourselves.

After returning to the tribunal and relaying all this information to the judge, we ended up getting a pay-out of over \$5000 and reduced rent for the rest of the year! My advice is to know what living conditions are considered 'standard', because you would be surprised at the kind of benefits you receive if you've had to put up with shitty landlords.

We lived on Fatty lane our first year out of halls. In the space of a few days, we had people from a party next door peeing on our wall and waking up to someone having taken a dump right on our doorstep. It was a pretty shitty way to start off the year, literally.

My flatmate would get angry at the rest of us and throw a massive tantrum whenever we asked her to do her chores because she "doesn't like being told what to do". The only thing she had to do all week was vacuum. She was also the same person who constantly left our front door unlocked and open when no one was home but her room locked 24/7.

I had a flatmate once who used to bitch about us (the other flatmates) passive-aggressively while on the phone to her mum, while we were all sitting in the lounge together. Often it was about unimportant shit like the fact we didn't cook dinner at the time she wanted to eat. One day she also freaked out because I walked through the lounge while she and another flatmate were folding a washing basket full of towels and I didn't offer to help them get it done. Come on, how many people does it take to fold a basket of towels?!

GOOD

Current flatmate is awesome, I love her! We learned how to read each other's moods and what actions we prefer in those moods. Communication is key people!

For everyone's birthday we make a cake, get them a present. Then green out together.

Everyone always shares their wings when they get K-Fry and are happy to walk with you to the supermarket even if they don't have shopping to do. We take care of each other's washing (if we are around when the machine finishes we'll hang it up, or chuck it in the dryer during the hour of power). We teach each other recipes that we like.

Literally had the best flat mate in 3rd year. Best cook ever, she used to bake for fun! She would randomly knock on flatmate's doors and say "I just whipped up some coconut macadamia brownies if you'd like any?" Such an amazing year.

The flatmate with the only car deserves all the love you can give. If they don't ask for money for driving you around everywhere, they are an angel.

The key is finding a bunch of people you're happy to have as flatmates. If you become friends after, that's awesome, but you have to have a foundation of respecting each other's space first and you need to be able to communicate that.



Tenancy Services

New to renting? Or thinking about flatting?

It's important to understand your rights and responsibilities. Find free information and resources at:

Tenancy.govt.nz/Renting101



BOND LODGEMENT & REFUNDS

What is a bond and what is it for?

A bond is a payment made by tenants at the beginning of a tenancy. It is held by a third party (Tenancy Services, i.e. not your landlord) for the duration of the tenancy. The purpose of the bond is to provide funds which can cover the cost of outstanding rent, damage, or claims in relation to the tenancy. The dollar amount of the bond cannot exceed 4 weeks' rent, regardless of whether the lease is Fixed-term or Periodic.

If you are a tenant in a boarding house and your landlord charges less than 1 week's rent, the landlord does not have to lodge the bond with Tenancy Services. However, the landlord must provide the tenant with a receipt for the bond.

Lodging a Bond

Tenants Responsibilities:

- NEVER sign a blank bond form.
- Check over the paperwork before you sign it if you're unsure, OUSA Student Support can do this with you.
- All of the tenants in a joint tenancy (a tenancy shared between more than one tenant) should complete and sign the bond lodgement form. This will ensure that the bond is lodged under the correct names.
- The whole bond for a joint-lease should be lodged at the same time, not in separate parts. Use the flat bank account and make a single payment - this provides a reliable record of the transaction and will prevent delays in the bond being lodged.
- Regardless of whether your bond is lodged online or via your landlord, you should be provided with a receipt of the transaction. If you don't receive a bond lodgement receipt, ask OUSA Student Support for advice.
- Save a copy of the signed bond lodgement form(s) as you may need to refer to it later. Keep your bond lodgement receipt in a safe place too.
- It is your responsibility to look after the property and keep it clean and tidy, inform the landlord immediately of any issues with the property (email is best as this provides a written record of contact!), and make sure you update your details with the bond centre if they change. Take photos when you move in and out so you have a record.

Landlords Responsibilities:

- Cannot charge more than 4 week's rent in bond.
- Should advise tenants how they should pay the bond via Tenancy Services' online bond lodgement form, or via the landlord. They should complete all of the essential components on the bond lodgement form before asking tenants to sign it.
- If the landlord is doing the bond lodgement, they should provide tenants with a receipt.

- Regularly inspect the property, attend to any property maintenance in a timely manner, ensure contact details with the Bond Centre are correct and make sure the Bond Centre update any details with the bond centre if they change.
- If the bond is paid to you, ensure this is lodged with the Bond Centre within 23 working days.

Bond refunds

Before you move out, clean everything to the best of your ability – this will give you the best chance at getting your full bond back. Once you have cleaned, take photos of everything! You will find this helpful if there is a claim against your bond.

At the exit inspection agree on the amount to be refunded with the landlord, and then sign a completed (not blank) bond refund form. If in doubt don't sign. If you cannot get hold of the landlord or there is a dispute about the refund amount, talk to OUSA Student Support.

Once the amount is agreed on and the form is signed the landlord or yourself sends the refund form to the bond centre. If followed correctly, you should get your bond back. If there are any issues, contact OUSA Student Support for advice.

Common Problems

Non-lodgement: If a bond is not lodged with the bond centre or incorrectly lodged by the landlord it can be very hard to sort it out at the end of the year.

Individual payments for joint tenancies: this can cause problems for yourselves, the landlord and the Bond Centre when it comes to lodging, which can really complicate things at the end of the tenancy.

Asking for too much money: Remember the maximum amount for bond is 4-weeks rent.

Giving the landlord any other form of financial security other: The landlord cannot take any form of security in relation to the property other than the Bond. The only other form of financial security a landlord may ask for is a guarantor's agreement.

Professional cleaning and other false claims: Legally, you only have to leave your flat in a reasonably clean and tidy state, which means your landlord cannot charge you for professional cleaning (unless you have done something to genuinely warrant it). It is important to take photos at the beginning and end of your tenancy so that you cannot be blamed for damage you didn't cause. Another way to avoid this is to be honest and timely with any issues or damages that do occur within your flat, and let the landlord know via text or email as soon as possible.

Changing tenants: Changing tenants can cause problems with the bond, particularly if the bond is not transferred using the Bond Transfer form and lodged with the bond centre. To get help with this, contact OUSA Student Support.

Not lodging the bond under all tenants' names: It is important that the bond is lodged under all names so that it can be divided evenly and returned to the correct people when the tenancy ends.

NEW TENANCY LAW AND HOW IT APPLIES TO STUDENTS

Basically, new tenancy law is coming into play in a few different phases over the course of 2021. We've broken down the bits that are relevant for students, to try and make it as understandable as possible.

Phase 1: New laws that already apply from 12 August 2020

Rent can only be increased every 12 months.

Phase 2: New laws that will apply from 11 February 2021

- Landlords can only give notice to end a periodic (month-tomonth, not fixed term) tenancy for specific reasons in the Residential Tenancies Act. They also have to give you more notice.
- Tenants can make minor alterations to properties with the landlord's permission. The landlord can't refuse the changes if they meet the criteria in the Residential Tenancies Act.
- Rental bidding is not allowed.
- Tenants can request fibre broadband. The landlord can't refuse if it won't cost them anything (some exemptions apply).
- The Tenancy Tribunal can suppress people's details to protect their privacy.
- New enforcement measures are available to MBIE.
- Tenancy Tribunal can hear cases and make awards up to \$100,000.
- New record keeping requirements for landlords including providing a written tenancy agreement.

Phase 2: New laws that will apply for tenancy agreements which start after 11 February 2021

 Fixed-term tenancies automatically become periodic (renewing month to month) at the end of the fixed term unless the tenant gives notice to end the tenancy, or agree with the landlord to end it. The landlord can only end the tenancy for one of the specified reasons.

Landlords must consider all requests to assign the tenancy and cannot unreasonably decline.

Phase 3: New laws that will apply from 11 August 2021

- Tenants experiencing family violence will be able to give two day's notice to withdraw from a tenancy with appropriate documentation.
- Landlord can give 14 days notice to end the tenancy if the police have laid a charge against the tenant for assaulting the landlord, the owner, their family, or the landlord's agent.

For more information talk to OUSA Student Support or visit tenancy.govt.nz.

From 1 July 2021 all private landlords must comply with the healthy homes standards within 90 days of a new or renewed tenancy.

- Insulation: ceiling R3.3, underfloor R1.3 (this should have been in place from July 2019).
- Fixed heat source in the main living room that meets the required standard e.g. a working heatpump.
- Extractor fans in kitchen and bathroom, opening windows in kitchen, bathroom, living room, and bedrooms.
- Effective drainage.
- Ground moisture barrier in enclosed sub-floor area.
- No unreasonable gaps or holes.

DENTBUDGETING

Don't go broke or end up in debt. Instead, work out what you can afford using our weekly budget as a

on essentials, and then the extra stuff on top of that.	, , ,
Weekly Income Student Allowance/Living Costs \$ You can take out up to \$239.76 in living costs, which you have to pay back. If your parents' combined income is under the threshold, you might qualify for the student allowance, which you don't have to pay back. Check out the info on the studylink.govt.nz website.	Electricity & Wifi \$ There's a bunch of different power and wifi companies, most of the tim you'll have to pay a bill once a month, but definitely do your research of the best providers! Healthcare \$ Make sure you get your Community Services Card for discounted healt care.
Work \$ Student Job Search is a great spot to grab some casual work if you need a bit of extra coin!	Total Essential Weekly Costs \$ The total income minus your total costs gives you the leftover \$ you have to play around with. Also a good idea to think about personal stuff, clother going out etc.
Other \$ Eg. help from your parents, share dividends, savings etc. Total Weekly Income \$	Wondering how you're going to survive? Visit one of the friendl non-judgemental people at OUSA Student Support to talk all things but get.
Total Weekly Income \$ Essential Costs	Savings \$ It's good to get into the savings habit, even if it's just a small amount.
Rent \$	

This is going to be your biggest weekly payment, so think carefully about how you're budgeting. The money you have left over from rent determines, literally, how much you have left over for everything else that's important in your life.

Insurance \$_

You should really have some, otherwise you might end up bankrupt before graduation.

Groceries (breakfasts, dinners and household stuff)\$

Think about your diet and how much you can afford to spend. It's surprising how eating healthy can help your grades! \$30 - \$60 is about what you should expect for weekly grocery bills if you don't eat out too much.

Lunches \$_____

\$4 Lunch at OUSA Clubs and Socs is an absolute treat if you can't be bothered to do meal prep!

Transport \$_____

Don't forget active transport is good for you and the environment.

Unnecessary-But-Fun Costs

(We all have things we like to spend money on, so just budget for these things and you should be fine).

Clothes/stuff \$

When you absolutely have to have that cute new pair sneakers or that gadget that you will use exactly one time and then place carefully on your bookshelf to spend the rest of it days collecting dust.

Going out \$_____

We all know what the category refers to...wink...wink...nudge...nudge.

Coffee/café \$_____

Everyone has to aet their caffeine on occasionally and besides where else would you have your first date?

Recreation \$

To relearn that lockdown hobby or perhaps to stimulate your inner adrenaline junky?

BANKS & TERTIARY PACKAGES: TLDR

Chances are you already have a bank account. It's probably either attached to your parents' account, or at least through the same bank as theirs. As a tertiary student, however, it pays (sometimes literally) to know what tertiary packages are available to you. Switching banks can save you money in the short and long term. It's not even that much admin - just approach the bank with proof that you exist and they'll do all the admin for you.

The banks we considered for this analysis includes ANZ, ASB, BNZ, Co-operative Bank, Kiwibank, Westpac. All of these tertiary packages included zero transaction and account fees.

How much to get a Visa/Debit card?

ANZ: Free.

ASB: Free.

BNZ: \$10 one-off cost.

Co-operative Bank: Free.

Kiwibank: Free.

Westpac: Free.

Overdraft* and overdraft fees

ANZ: No overdraft interest, but a monthly \$3 fee for having an overdraft.

ASB: No overdraft interest, but a monthly \$2-\$2.40 fee for having an overdraft.

BNZ: No overdraft interest and no monthly management fee.

Co-operative Bank: No overdraft interest, but a monthly \$3.50 fee for having an overdraft.

Kiwibank: No overdraft interest, but a 5% annual management fee, which works out to be \$.069 (nice) a month.

Westpac: No overdraft interest, but a monthly \$3 fee for having an overdraft.

*Try not to go into overdraft unless you really need to! An overdraft is not like a loan, but you do have to apply for it. It means you can dip into your account beyond the money that is there. It isn't ideal to have, because eventually you will finish your degree and have to start paying interest or more fees, but it is there if you need it. Most banks will let you overdraft by \$1000 in your first year of uni, and extend that to \$2000 in your second year. The exception is Co-operative Bank, whose overdraft is limited to \$1000. BNZ staggers their overdraft limits, from \$1000 in first year, \$1500 in second and \$2000 from third onwards.

Bank perks

ANZ: No perks.

ASB: Show Macca's® your ASB Tertiary Visa Debit card and get free small fries with your order lol.

BNZ: No overdraft management fee, which is really tight.

Co-operative Bank: At the end of each financial year, this bank will use its profits to rebate customers based on how much money you have deposited that year. In 2019 they rebated \$2.1 million to their 115,000+ customers.

Kiwibank: No perks.

Westpac: Your debit card is an Airpoints™ Debit Mastercard®, so you earn one Airpoints Dollar for every NZ\$250 you spend.

ATMs/branches proximity to campus

ANZ: 1.3 km from Central Library

ASB: 1.2 km from Central Library.

BNZ: 1.9 km from Central Library.

Co-operative Bank: 1.3 km from Central Library.

Kiwibank: ATM pretty much on campus, on the other side of the museum lawn. Closest branch is 1 km from Central Library.

Westpac: Pretty much on campus, on Albany St.

LEGAL TIPSFOR FLATTERS

It's always important to remember when flatting that you're a tenant, not just a student. You have just as much of a right to rent a good property that a family does, and every right to pipe up to your landlord about the quality of your flat. You have responsibilities too.

This section will cover tenancy agreements, how to navigate the tenancy tribunal if your landlord isn't the best, what a landlord can legally ask you to do before/during/after your tenancy, what your rights as a tenant are, and all the stuff in between. It's a little dry, but it's important.

When you sign up for a flat you enter into a legal contract with the landlord or Property Manager, called a tenancy agreement, under this agreement both tenants and the landlord have rights and responsibilities. This is governed by the Residential Tenancies Act 1986.

The Tenancy Agreement

There are three types of tenancy agreement: Fixed Term, Periodic, and Boarding house.

Fixed Term agreements

These are the most common in student flats, where you rent the property for a fixed amount of time (usually 12 months). This type of tenancy can't be ended during the fixed term (it is easier to get a divorce than end a fixed term tenancy), but if something goes wrong get in touch with OUSA Student Support to see what can be done. As of 11 February 2021, new Fixed Term tenancies will automatically become periodic at the end of the initial fixed term unless BOTH the landlord and the tenant agree otherwise, the tenant gives notice, or the landlord gives notice for an approved reason under the act.

Periodic:

In this type of tenancy there is no fixed term and the tenancy can be ended by giving notice. Currently the notice period is 21 days for tenants and the landlord can give 90 days' notice without reason. After 11 February 2021, the tenant can give 28 days' notice. The landlord must give the correct notice for appropriate reasons given, they cannot end without approved reasons. In Dunedin, periodic tenancies are quite rare and hard to come by because landlords want security with their income over summer.

Boarding House:

Usually a room that is advertised as a 'studio room' will actually fit in the legal category of a boarding house (even if you signed a fixed term agreement). This is where you rent one room in a large house or complex and share the facilities with other people. If your accommodation meets the definition of a boarding house, then you can end the tenancy with 48 hours' notice even if you signed up for a fixed term. If you want to check if your studio room is actually classed as a boarding house, have a chat with OUSA Student Support.

Unenforceable clauses in a tenancy agreement:

Any clause in a tenancy agreement has to be consistent with the Residential Tenancies Act 1986, this means that landlords and property managers can't just make up unreasonable stuff and put it in your tenancy agreement. A common example of this is landlords/property managers requiring tenants to have carpets professionally cleaned when they move out. The Act requires tenants to leave the property reasonably clean and tidy (not professionally clean and tidy) so your property manager can't charge you for carpet cleaning unless you have left stains. Always get OUSA Student Support to read over your tenancy agreement before you sign it so you know where you stand.

Jointly and Severally Liable:

This is a legal term that means all the flatmates are responsible for everything that happens in the flat. This is only relevant for joint agreements (where you all sign the same agreement). This means if one of your flatmates kicks a hole in a wall you can all be made to pay for it, if one of your flatmates disappears and stops paying their rent you will all be taken to the tenancy tribunal. This is one of the reasons that a flatmate agreement is really important. If you find yourself in a tricky situation always talk to OUSA Student Support, as they can help you deal with the landlord and the problematic flatmate.

Living with the owner or their family member:

So one of your mate's parents has bought a house for them to live in, this sounds like a sweet deal right? OUSA Student Support sees these situations going wrong all the time. If the owner or a close family member is living in the property, it is not covered by the Residential Tenancies Act 1986, unless there is a clause in the tenancy agreement explicitly saying that you agree to contract into the act. This also means that your best mate (whose parents own the property) and your landlord might be the same person. Talk to OUSA Student Support to make sure things are set for a good year not the end of your friendship.

Tenant's ResponsibilitiesThe Do's & Dont's

DO Pay rent (always).

DO Pay the bills (unless they are included in the rent).

DO Use the premises for residential purposes.

DO Keep the place clean and tidy.

DO Replace worn out smoke alarm batteries.

DO Notify the landlord ASAP of damage or required repairs.

DO Be respectful.

DON'T Intentionally or carelessly cause damage.

DON'T Sublet without the landlord's permission.

DON'T Block any fire escape points or disable smoke alarms.

DON'T Let anything illegal happen on the property.

DON'T Interfere with other tenants (individual only) or neighbour's peace, comfort or privacy.

DON'T Exceed the maximum occupancy in the tenancy agreement (partners can stay over but not move in).

DON'T Interfere with any locks.

Disputes

If you're having issues with your landlord or flatmates there are different pathways you can use to resolve the situation, including informal conversation, change of tenant process, 14-Day notices, mediation, and tribunal. For a comprehensive view of what options are available for your particular situation talk to OUSA Student Support.

Changing Tenants

It generally isn't possible to end a fixed term tenancy, however if things change and you need to move out, you can go through a process called "assigning" where someone else takes over your tenancy. Before you do this it's a good idea to talk to OUSA student Support. The landlord/property manager needs to agree and your flatmates need to approve any potential replacements. The landlord/property manager is able to claim reasonable costs incurred from you but there are a few who try to charge outrageous fees so watch out for this. There is also paperwork to do, but this needs to be done correctly or you might still be liable for the flat.

Ending the year

Do not sign a bond refund form where the refund amount has been left blank, otherwise the landlord can fill in any amount they want and have the bond refunded to them. Do a thorough clean of the whole flat (including inside the oven, fridge, microwave, cupboards). It doesn't have to be professionally cleaned, but should be left in a reasonably clean and tidy standard, which means all surfaces should have been wiped, toilet + shower + basin are clean, kitchen facilities clean, window sills and skirting boards dusted/vacuumed, blu-tac (if you were allowed to use it) on walls removed (be careful when you're doing this that you don't chip off any paint or wallpaper), and all floors mopped and vacuumed. All rubbish and personal belongings need to be removed and the grounds left tidy too. Take your own photos of everything when you're done so that you can compare your own records to those reported by the landlord in their final inspection.

Landlord/Property Manager's Responsibilities

The Do's & Dont's

DO Make sure the flat is clean before you move in.

DO Provide receipts (unless you pay using online banking).

DO Make sure the flat is secure.

DO Provide you with the house insurance details if requested.

DO Provide and maintain a reasonable state of repair.

DO Provide smoke alarms.

DO Meet all building, health, and safety standards under the laws that apply.

DO Provide a water supply.

DO Meet healthy homes standards (private landlords must comply with all standards by July 2021).

DO Compensate you if you have to pay for a serious or urgent repair and you couldn't contact them.

DO Make sure that other tenants (not on your contract) interfere with your reasonable peace, comfort, or privacy.

DO Lodge the bond within 23 working days.

DON'T Interfere with supply of gas, electricity, water, telephone services, or other services, except where it's necessary to avoid danger or do maintenance.

DON'T Interfere with any existing locks.

DON'T Increase rent during a fixed term tenancy (unless it is in the contract) or without the correct notice period. The minimum period between rent increases is twelve months.

DON'T Ask for more rent until rent in advance has been used up.

DON'T Give your personal information to any external party without your consent.

DON'T Breach your quiet enjoyment of the property.

DON'T Decide to sell without giving proper notice.

DON'T Enter the property (inside) without the correct notice period.

DON'T Not lodge your bond after 23 working days or give a receipt.

DON'T Charge the tenant a letting fee or key money.

When can the landlord come into the flat?

Inspections: 14 days notice.

For necessary repairs or maintenance: 24 hours notice.

Open homes or flat viewings: There is no notice period for this and no automatic right to show prospective tenants or buyers around. The landlord/property manager needs to discuss this with you and you all need to make a reasonable agreement.

Quiet enjoyment: Your flat is your home, you are entitled to reasonable peace, comfort, and privacy. The landlord/property manager can't interfere with this. They can't continuously knock on the door, harassess you, or make stipulations about how you live. As long as you're not causing damage or interfering with other peoples quiet enjoyment.

Your landlord is able to enter the outside of the property but not go inside the flat without giving the correct giving notice.



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