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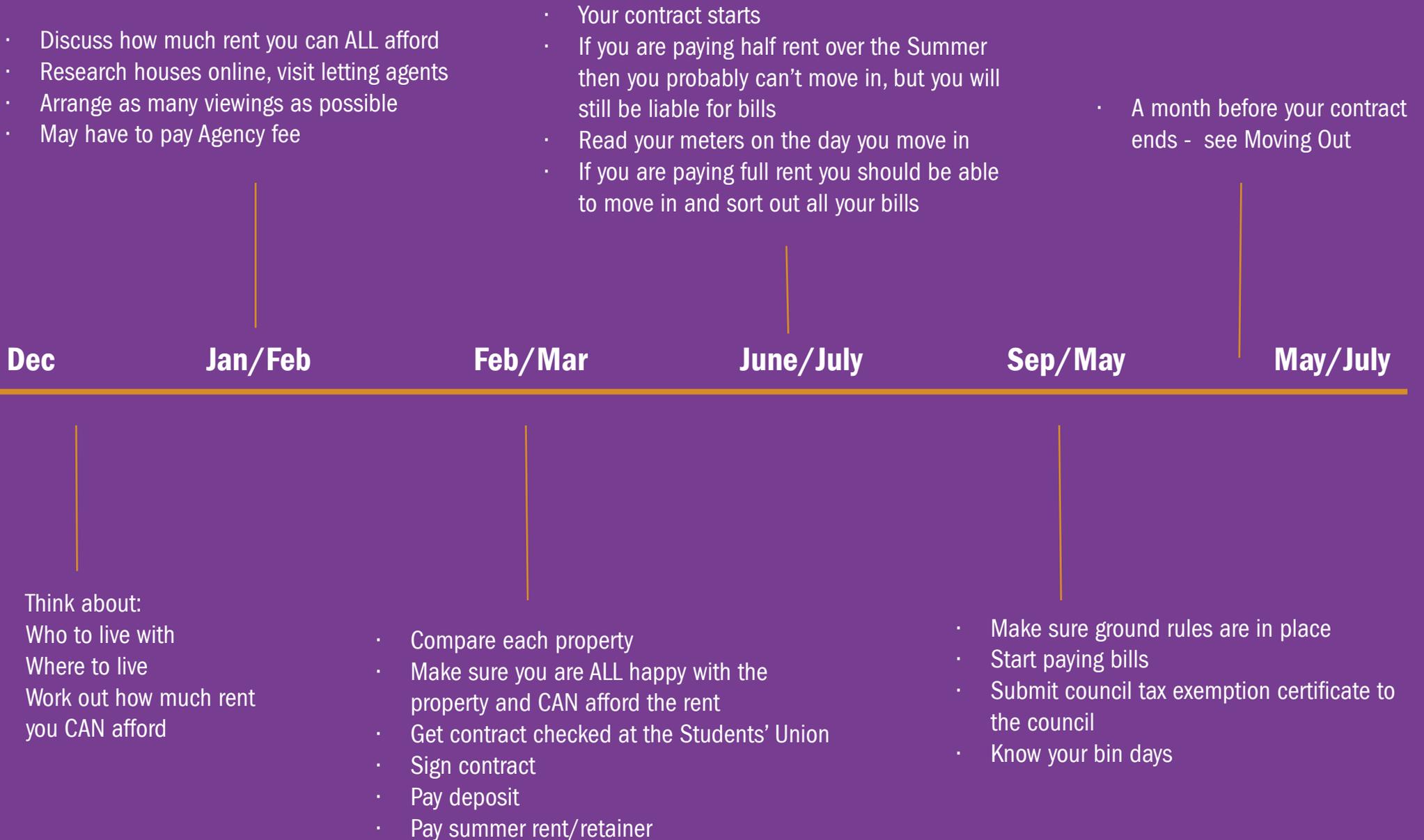
Eich Bywyd Fel Myfyriwr,  
Gyda Chefnogaeth.



# House Hunting

Written and produced by the Advice & Money Team,  
Student Support, Cardiff University

## Housing timeline - what to do when!





## Looking for a house: first things first

All students will need to think about where they're going to live while they study. Moving into a house with your friends is an exciting time but it is also really important to make the right decisions, at the right times, to have a happy household for the next year.

You will notice around the first few weeks of term that Letting Agents will encourage you to sign up for next academic year. DON'T RUSH! Agents do this to get your money from you as early as possible. There is always plenty of student accommodation available throughout the year so you have time to get to know people and make the right decision.

If you make a decision too early based on the fun you have with new people in the first couple of weeks of Uni you could end up living with someone who doesn't contribute to the smooth running of the house. If you make the wrong decision now, 12 months is a long time to live with it!

### First things first:

- Decide who to live with and what you can afford.
- Decide as a group the key things you want from a shared house; location, bedroom size (will this affect the amount of rent you pay if you have the small room?), washing machine, how often you have the heating on and how high, etc.
- Check Letting Agent websites to get an idea of properties that are available and what they cost.

## What can I afford?

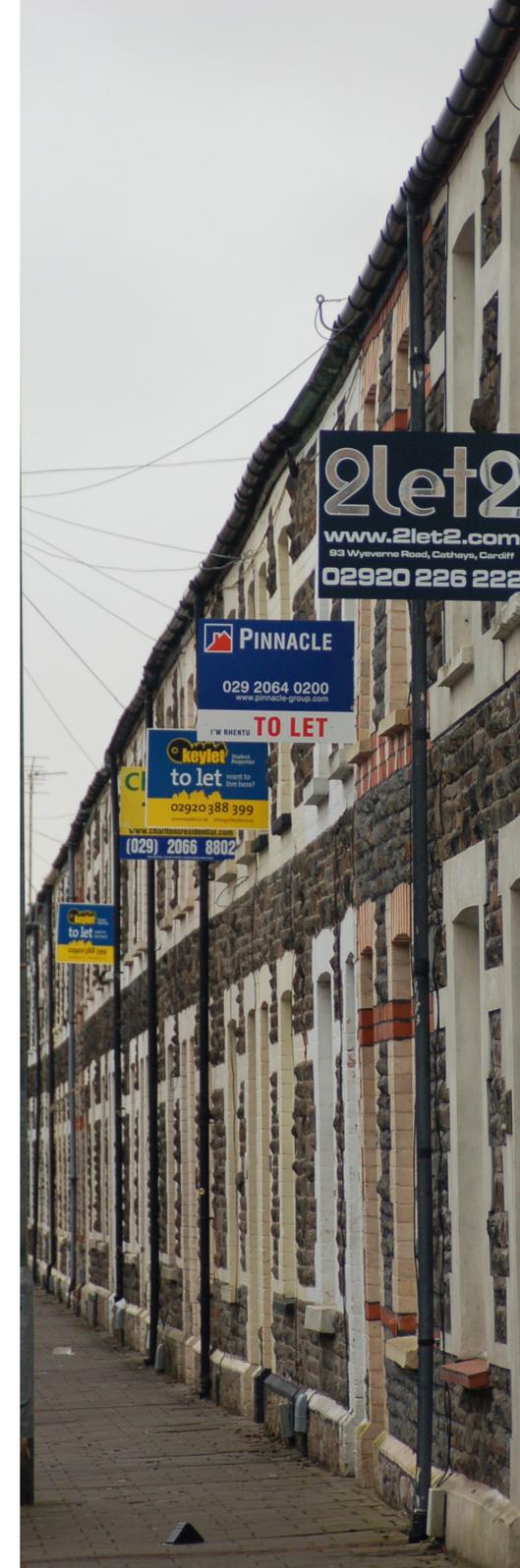
You need to know what money you have coming in and going out before you can decide how much rent you can afford to pay. Included in this expenditure table are examples of average costs per person in a shared house. Fill in the “per year” column to better understand your income.

Income	Per Year	Expenditure	Average costs Per Academic Year
Maintenance Loan		Rent	£3080* (£280 p/m)
Grant		Gas	£225
NHS Bursary + Grant		Electric	£225
Cardiff University Bursary		Water	£108
Money from Parents		Broadband/Internet	£60 **
Part Time Work		TV Licence	£36.36*** (£145.44/4)
Other		Food	£1170
		Socialising	£900
		Other	
Total Income		Total Expenditure	£5828.36
Total Income - Total Expenditure = Per Academic Year			

\*£3080 is 10 months at full rent and 2 months at half rent.

\*\* This cost is over 12 months based on 4 people sharing a house. Even if you do not live in the house for a whole 12 months you may still be liable to pay the full 12 month contract.

\*\*\* This cost is over 12 months based on 4 people sharing a house. If you go home over the summer then you can claim a refund. All other costs are worked out over 9 months as it is expected you would go home over the summer. If that is not the case you need to budget for 12 months.



If you have got money left over after all your expenses are paid then you can afford the rent. If you haven't got money left over then you can't afford the house! In this case you need to look at your costs and consider what you could change, such as a cheaper rent. You can also look at your income and consider if there are ways you could increase this.

For more information about budgeting please see the "Manage you Money" pages on the Intranet.

### **Additional costs**

As well as all your day to day living costs there are other associated housing costs you will need to pay for. These include:

#### **Agency Fee**

An administration fee charged by the letting agents to find you a house. Not all agents charge a fee so shop around!

#### **Deposit**

Usually 1 months rent taken to protect the landlord against any damage or loss of rent that they may encounter. Your deposit will be protected by a Tenancy Deposit Scheme [www.gov.uk/tenancy-deposit-protection/overview](http://www.gov.uk/tenancy-deposit-protection/overview)

#### **Rent in Advance**

Students are normally asked to provide a UK guarantor. This is someone who guarantees the rent will be paid in the event that the student can't. In some cases students can't provide this and may be asked for their rent in advance. If you are struggling to provide a UK guarantor then please speak to an adviser in the Advice & Money Team.

#### **Council Tax**

Generally, all full time students are exempt from paying council tax. However, if you are a final year student who is repeating the year please contact the Advice & Money Team. For more information see the "Council Tax" pages on the intranet.

#### **Student Quote:**

"I wish I'd got my tenancy agreement checked before I signed."



## Case study of a shared house:

### When: February

Nessa, Gavin, Smithy and Stacey decide to move in together. All of them are currently first year students. Nessa and Gavin are flatmates in Halls. Gavin knows Smithy and Stacey through his course. The group are now all good friends after socialising since September. In February, after chatting about where they all wanted to live, they have decided to look for a house in Cathays to be close to uni. The first thing they did is work out what they can afford.

The group are funded by Student Finance England, Student Finance Wales, the NHS and through part time work. The housemates all have a different amount of income and this will affect the choices each of them can make about renting and their other living costs. From this they can now set a budget on how much rent they can afford or are willing to pay.

The average living costs for the year is £5828.36 with the average rent (excluding bills) is £280 per month (as shown on previous page)

Income (per year)	Nessa (EU)	Gavin (SFE)	Smithy (SFW)	Stacey (NHS)
Maintenance Loan		£4476	£2796	£2324
Grant			£5161	
NHS Bursary + Grant				£4613
Cardiff University Bursary			£1000	
Money from Parents	£2500	£1264		
Part Time Work	£3500			
Other				
<b>Total Income</b>	<b>£6000</b>	<b>£5740</b>	<b>£8957</b>	<b>£6937</b>

Gavin & Nessa's budget is very tight and they need to look at how they can increase their income to be able to afford the house and living costs.

Stacey & Smithy's have enough student funding to afford the house and living costs.

The group decide that they can each afford to pay a maximum rent of £280 per month (£3080 per year). Now they have decided this they can begin searching for a house that will suit them all.

After 3 days of house-hunting, viewing properties and getting their contract checked, they have signed a contract.

Before you sign the contract get it checked by the Student Advice Team at the Students Union. For further information about your legal rights and responsibilities of renting in the private sector please also see the Student Advice Team's Housing Information [booklet](#).

## Moving in: September (or maybe June/July)

The contract is signed and you're looking forward to moving in. It's quite common in Cardiff that students pay half rent (also known as summer rent or a summer retainer) over the summer but aren't able to move into the property until September. This will depend on your contract and some students can live in the house over the summer if paying full rent. If your contact says "half rent" but you want or need to live there, speak to your landlord or letting agent. Once your contact starts you are liable for the bills whether you are living there or not.

Now is the time when honest discussions need to take place to make sure you're all happy in your new home for the next 12 months. This is when making house rules is important. Some of the things you will need to discuss are:

- When are each of you planning on moving in? How will the bills be paid over the summer, eg: if only 2 out of 4 housemates are living there?
- Do you need a cleaning rota?
- Who's going to put the bins out?
- Who is going to replace toilet roll in the bathroom?
- Will you have a house kitty to pay for all your shopping or just things like milk, bread, toilet roll, etc?
- Are friends allowed to stay on week nights? Weekends? At all? What happens if a boyfriend/girlfriend overstay?
- Are you going to have a joint bank account?
- Who is going to be in charge of dealing with the utility companies?
- Who is going to be the lead tenant?

All the above can cause friction in a property. To avoid this speak to your housemates and make sure you have a plan that everyone agrees with. The next pages has a list of things that need to be discussed and acted upon either before moving in or shortly after.



## Moving in checklist

Checklist

Bills		
Take photos of Gas, Electric and Water meter readings and contact providers	Do this on the day your contract starts so you only have to pay for the energy/water you use. Welsh Water - 0800 0520145 If you don't know who your supplier is call: Gas - 08706 081524 Electric - 0845 60159721	
Compare Gas and Electricity providers and their prices for the best deal	Be aware that Gas and Electric contracts can tie you in for 12 months or more. If you don't think you will live in the same house for that long don't sign a long contract	
Allocate responsibility for Utility bills	If a bill is in your name then you are liable to pay it. Make sure you share this responsibility either by all being named on the bill or by managing a bill each.	
Decide how you are going to pay the utility bills	Monthly direct debit is generally the cheapest way. In which case you may all need to set up to pay your share of the bills into a joint account on a monthly basis. Setting up a joint account that you each pay your share of the bills into on a montly basis can make things easier.	
Compare broadband, phone and TV packages	Could be cheaper to purchase as a bundle rather than individually but do you need it and can you afford it?	
Group Tasks		
Set up a house bank account	When it comes to paying your house bills it is easier for each housemate to pay their share of the bills on a monthly basis in to a joint account. You can then set up direct debits from this account to pay all your rent and bills. It also means not one person is solely responsible for everyone else's money and paying the bills.	
Home Insurance	Check if each housemate is covered under their parent's home insurance. If not, then consider organising your own individual home insurance.	
Council Tax	Get your council tax exemption certificate from your SIMS account and provide to the council. Sometimes your letting agent or landlord will want a copy and will pass this onto the council on your behalf.	
Change your address	Update your details on SIMS and your student funding body. No loan means you can't pay your bills!	
Recycling	Check bin days and what colour bag is used for what recycling. You don't want to be fined. Make sure they go out on the right day. <a href="http://www.cardiffdigs.co.uk">www.cardiffdigs.co.uk</a>	
Inventory		
Complete the inventory	This is something the landlord/letting agent will give you to detail all the furniture and fittings in the property and their condition. For example, if there are marks on the carpet or if something is already broken or damaged. This will be used when you move out to determine if you have caused any damage to the property which the landlord/letting agent will charge you for. Damage costs are normally recovered from your deposit. Only sign the inventory if you are happy with it!	
Take photos of the condition of all the rooms	If anything isn't mentioned in the inventory take photos as evidence and add it to the inventory before you sign and return it. You don't want to pay for damage you didn't cause.	
Make any amendments needed to the inventory. Sign and return to the letting agent	Take a copy and keep it safe. You'll need to compare it when moving out.	

## Common difficulties

Even with all the best planning in the world sometimes things don't always work out how you think they are going to. Below are some common difficulties that students encounter.

## Things to know and what to do

### Housemates

- Worried about a housemate
- Housemate wants to be released from their contract
- House rules being broken
- Unwanted visitors
- Bullying

<https://intranet.cardiff.ac.uk/students/support-and-services>

### Responsibilities

- Respect your neighbours, keep noise down
- Know your bin days
- Don't pile rubbish at the front of the house
- Check windows and doors are locked when leaving the house
- Report any disrepair ASAP

[www.cardiffstudents.com/advice](http://www.cardiffstudents.com/advice)  
[www.cardiffdigs.co.uk/](http://www.cardiffdigs.co.uk/)

### Money

- Haven't got money to pay rent/bills
- Flatmate won't pay bills or rent
- Lost my job
- Change to income eg lost my job, parents income has changed and they can't afford to help me any more
- Unexpected bill

<https://intranet.cardiff.ac.uk/students/support-and-services/money/managing-your-money/planning-your-budget>

## Moving out: May/June/July

Hopefully you have had an enjoyable couple of years and everything has run smoothly. Time flies when you're having fun and it's now time to move out. These are the things that you need to think about at least a month before you move out:

		Checklist
<b>A month before</b>		
Give notice	Check you contract as you might need to give written or verbal notice at least a month before the end of your contract.	
Cancel subscriptions	You may have signed a 12 month contract for a service, such as Broadband. You will need to give notice to them (of at least a month) that you wish to end the contract and discuss final payments. We always advise to ring the provider to check how much notice needs to be given as each contract is different.	
Discuss moving out date	Your housemates could be moving out at all different times so it is important to plan for this to make sure one of you is not left to clean the whole house by themselves.	
Rubbish/Unwanted items	Check <a href="http://www.cardiffdigs.co.uk">www.cardiffdigs.co.uk</a> for extra rubbish collection dates and skip points for larger items.	
<b>A week before</b>		
Cleaning and Packing	Don't spend the whole of your last day in the house cleaning and packing. Start early!	
Update your address	Make sure everyone who needs to know where you live have been informed. Don't forget this includes your student funding provider. If you're worried you'll miss someone you can have your post redirected through Royal Mail.	
Inventory and Photos	Review the inventory from when you moved in. This is important because if anything has changed you could be charged for it from your deposit. Make sure you agree with any differences.	
<b>On the day</b>		
Exit Appointment	Arrange a time for the letting agent to come and check the property against your final inventory. Make sure you are happy with what is discussed as this may affect your deposit. If you do have a dispute, your Tenancy Deposit Scheme will be able to help you. <a href="http://www.gov.uk/tenancy-deposit-protection/overview">www.gov.uk/tenancy-deposit-protection/overview</a>	
Take meter readings	Take the meter readings and contact your provider to arrange for your final bill to be sent. Make sure they have a contact address for you.	
Get all housemates new contact details	Just in case there is anything you have to discuss after you have moved out, make sure you can contact your previous housemates.	
Discuss when to close house accounts	You need to make sure these stay open long enough for any final bills to be paid.	
Final clean and check	Go through the empty house and make sure everything is clean and tidy. Make sure the fridge and freezer are empty and the bins are put out.	
	Hand your key back to the Letting Agent	

## Top tips when moving out

- When you signed up to all these bills and accounts jointly you created a financial relationship with your housemates. This can be seen on your credit report. Failure to pay any financial commitment could affect your credit rating, even if you have paid your share. For more information about credit reports please see The Money Advice Service: [www.moneyadviceservice.org.uk/en/articles/how-to-check-your-credit-report](http://www.moneyadviceservice.org.uk/en/articles/how-to-check-your-credit-report)
- It may be worth considering a professional cleaner to deep clean the property to make sure that you get your full deposit back.
- You should receive your deposit back within 10 working days of moving out. If you haven't then please contact the Tenancy Deposit Scheme.
- If you do not agree with the amount of deposit that the letting agent is withholding from your deposit, you have 14 days to raise a dispute with the Tenancy Deposit Scheme. It is only the lead tenant that can raise the dispute.



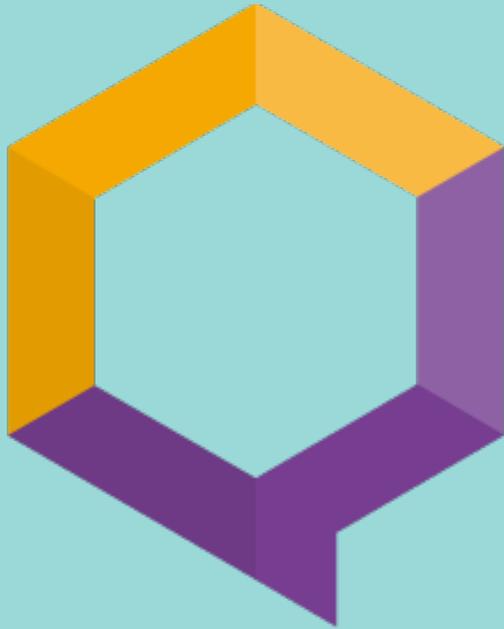
### Student Quote:

“I wish we'd all moved out on the same day as I got left to clean the whole house by myself.”

**Please note: final year students are only exempt from council tax until the last day of term.**

There may be a period of time where you continue to live in your student house but are no longer considered to be a student and therefore are not exempt from **council tax**.

You will need to make arrangements with the council to pay council tax for this period. This still applies to final year students who have to take re-sits as your student registration will technically have ceased on the last day of term.



## Contact Us

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🖥 Search "[Advice & Money](#)" on the Intranet



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