

House Hunting Guide for Erasmus Students



Help and Information on:

- Housing Options
- Viewing a house
- Contracts
- Bonds and Deposits
- Money and Bills
- Helpful terms and abbreviations
- And useful contacts!

Welcome to Cardiff – Your Options!

Areas: Most students live in the Cathays or Roath area of Cardiff. These areas are close to the university, the Students Union and town centre. If you are not sure on where an area is or what it is like then ask someone for advice before signing a tenancy agreement.

Private Landlords: The University residences office produces a lists of accommodation available in the Private Sector. This is a free service to Cardiff University students and therefore students are not required to pay a finders fee/administration charge for properties found via the lists. The list is available online: <http://www.cardiff.ac.uk/for/prospective/accommodation/postgraduates/uk/private-sector/listings.html>

Letting Agents: there are plenty of letting agents in Cardiff that rent houses or rooms in shared houses to students. Check out their policies, and ask other students who they recommend. It is also worth considering using an ALMA registered agent: www.almacardiff.co.uk

Local Advertisements: Don't forget to check around campus for advertisements for rooms available in shared houses. Also use the local press including the papers and websites such as www.gumtree.com www.easyroommate.com

Student Advice on the 3rd Floor of the Students Union Building also keep a list of rooms available to rent in shared houses.

University Residences: There may be rooms available in the University Halls of Residence for long or short term lets. However these tend to go very quickly and can not be guaranteed. It is best to register your interest very early by contacting Residences@cf.ac.uk

Looking at Properties

Always go to look at a property **before** you sign a contract. Take your time, look around and don't be rushed. Think about the condition of the property. Use the checklist as a guide when viewing the house. Consider safety and security. Get any promise of improvements in writing.

Checklist:

- ⇒ Is there a written contract? How long is it for?
- ⇒ Is it a joint tenancy?
- ⇒ What is included in the rent? Check what utility bills you have to pay and how to pay, Direct Debit?
- ⇒ How is the rent to be paid? Monthly or quarterly? Standing Order?
- ⇒ Is the property clean?
- ⇒ Do any repairs or decorating need doing before you sign?
- ⇒ Are there any signs of damp or condensation; peeling wallpaper, mould or flaking paint? smell of damp?
- ⇒ Will the landlord provide you with an inventory?
- ⇒ Do all taps and plumbing work?
- ⇒ Have you seen a copy of the landlord's Gas Safety Certificate?
- ⇒ Is there adequate heating?
- ⇒ Are there smoke detectors or fire alarms? Fire blanket in kitchen?
- ⇒ Do the external doors have good strong locks fitted?
- ⇒ Are there window locks on all accessible windows?
- ⇒ Have the current tenants had any problems?

The legal bits...

Administration Fees: Some letting agents will ask you to pay a fee for setting up the contract. Even if you don't go ahead with the agent this is usually non refundable. Always ensure you are paying a reasonable amount for the service being provided. Make sure you get a receipt stating the date, how much you paid and what it is being paid for.

Guarantors: You may be asked for details of a guarantor when you sign the contract. This is someone who signs to say they will be liable for your rent if you fail to pay it, usually a parent or guardian.

If you were on a joint contract they would also have joint liability, so if one person leaves the tenancy the liability for their rent could ultimately be passed to your guarantors. It very rarely gets to this point but it is certainly worth informing your guarantors what they are signing up to.

If possible ask to sign an individual tenancy agreement.

The Contract: You will normally be asked to sign a contract in order to rent a house or room. If all tenants in the house sign one contract then this is a Joint Contract and all tenants are individually and jointly liable for the rent on the house. So if one person leaves without paying you may have to cover their rent too!

Also be sure you are clear how long the tenancy is for. You will be expected to pay rent for the full length of the contract and you are legally bound to pay this. You are signing a legally binding document so please read it carefully. If you are not sure about anything in the contract then come and see an advisor. Once you sign you can not usually change your mind.

Bond / Deposit

A bond is a deposit paid to the landlord at the start of the tenancy to cover any out of pocket expense incurred. Usually, if there is no damage or money owed at the end, this is refunded to you. The amount of the bond is usually equivalent to just over one months rent.

All deposits for Assured Shorthold Tenancy agreements must be dealt with under the government's Tenancy Deposit Scheme. When you pay your bond to the landlord they should give you a receipt and must pay it in to one of the Tenancy Deposit Schemes within 14 days and inform you which scheme your bond is being held by. Check if it is detailed in your contract.

www.gov.uk/tenancy-deposit-protection

This now means your bond is held by the scheme during your tenancy and if there are any disputes at the end, the scheme can hold on to your money and help resolve disputes. The scheme can also pay bonds back in to international bank accounts so there should be no issue if you return home in getting your bond returned.

Inventory

Your bond can be retained for damage to the property and furniture so it is important you can prove what state the house was in when you moved in! It is important that you have an inventory when you move in. An inventory should detail the state of furniture and rooms and highlight any damage already there. Make sure you check what your inventory says, and if you don't agree with anything, make the changes, sign it and send a copy back to the landlord, always keeping your copy safe.

Money and Bills

Rent: For a room in a shared house, rent is on average between **£250 -£300** per month. Rent is usually paid monthly using standing order from your bank account to the landlords. You should not be asked to give cheques in advance and if you pay cash ensure you get a receipt stating the date, amount paid and stating it is for rent.

Bills: You should check your contract to see what bills are included in your rent. Usually, in private rented accommodation, you would be expected to pay bills such as gas, electricity and water rates, as well as any extras such as telephone and internet costs on top of your rent. This would be organised between the housemates.

Ensure when you move into a property, you inform the energy supplier and you provide them with gas and electricity meter readings.

In halls of residences utility bills are included in the rent.

TV Licence: In all property, including halls of residences, if you have a TV you would be required to get a TV licence. You can find out about getting a TV license at www.tvlicensing.co.uk

Council Tax Full time students, are usually exempt from paying Council Tax. To get the exception, you will need to provide Cardiff Council with the following:

- A letter from your home university confirming you are a full time student and the start and end dates of your course

AND

- A letter from Cardiff University confirming you are studying full time at Cardiff University as part of your course abroad, and the start and end dates of your time at Cardiff University

Useful terms and abbreviations.....

All Inc. = All bills included

All Mod Cons = All modern conveniences (facilities)

Bedsit = Single room with shared bathroom, cooking facilities often in the room

Broadband = Fast internet connection

Council Tax = Tax levied on property in the UK to part fund services provided by local government.

Direct Debit = A financial transaction in which a company withdraws funds from another person's bank account, with the individual's permission (usually utility bills)

DG = Double glazing

Exc. = Not including bills

FFF = First Floor Flat

Fixed term = A period of time which a contract lasts. You can not usually leave the contract before the end of this time frame.

GCH = Gas Central Heating

GFF = Ground Floor flat

Inc. = Including bills

NS = Non-smoker

PCM = Per calendar month- usually with reference to rent

PPPW = Per person per week

Shared house = House shared with flatmates, individual bedrooms with shared kitchen and bathroom

Standing Order = Giving instruction to your bank to pay a set amount at regular intervals to another's account, such as rent.

Studio flat = Single room apartment with private bathroom

TDS = Tenancy Deposit Scheme, more information on this can be found at www.direct.gov.uk/en/TenancyDeposit

Wi-Fi = Wireless internet access

Useful contacts and help....

For free advice and guidance

Advice & Money Team, Student Support Centre

Cardiff University, 50 Park Place or Cardigan House

adviceandmoney@cardiff.ac.uk

029 2087 4844

Students' Union Student Advice

3rd Floor, Students Union Building

advice@cardiff.ac.uk

029 2078 1410

Housing Options Services,

Tresillian Way, Cardiff (behind Cardiff Central train station)

029 2057 0750

Community Legal Services

0845 345 4 345

<http://www.communitylegaladvice.org.uk/>

Other useful numbers:

- South Wales Police switchboard
029 2022 2111
- Cardiff Council 'connect2cardiff'
029 2087 2087
- University Security 24 hour control room
029 2087 4444

