

SUMMER 2013

cw tch

AT HOME IN CARDIFF

Official publication of



GETTING TO KNOW THE REAL JAMIE

We interview Lions rugby
star Jamie Roberts

WE ARE PREMIER LEAGUE!

What does Cardiff City's
promotion mean for our
capital city?

PONTCANNA – THE PLACE TO BE

We feature the area boasting
a village feel within a city



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Welcome to the second edition of Cwtch magazine. As I write this, summer has finally arrived and I hope it's here to stay.

We've been astonished by the response since our first edition. Thank you to the friends, family, clients and fellow Cardiffians who have given us feedback and the push to bring you this, our summer edition. I hope you find it an interesting read. Please continue to send us your comments - good or bad - via cwtch@cpshomes.co.uk.

In this edition we'd like to extend our thanks to Cardiff Blues' Jamie Roberts for spending time answering all of our questions, especially at such a busy juncture in his life. Bon voyage, Jamie, and best of luck! Read more about Jamie's Cardiff on pages 4 & 5.

We feature Pontcanna, the UK's 34th most popular place to live and favourite stomping ground of the Welsh glitterati, and chat to the locals, gathering their thoughts on what makes the small borough so popular. Read our write-up on pages 8 & 9.

Barbeques at the ready, we give you our take on this season's outdoor trends, not to mention how to bring some of that summer sunshine indoors. Read more on pages 6 & 7.

If you've ever thought of joining the many who 'buy-to-let', take some tips from our real-life case study in our development section. Finally, landlords and tenants alike shouldn't miss our advice on inventories and how to avoid the pitfalls of deposit returns.

I hope you enjoy it,

Emma

Spring

PROPERTY ROUND-UP

As we move into the summer months, we've picked out three local areas and ask whether the housing market saw a 'spring' in sales during the last year.

Penylan

Bronwydd Close – Detached
Sold in Feb 2013 for £455,000

Llwyn-y-Grant Road – Terraced
Sold in Feb 2013 for £380,000

Brandreth Road – Semi-detached
Sold in Feb 2013 for £237,500

- 88 properties sold
- Average sale price £262,811
- Increase of £3,479 on 2012



Heath

Maes-y-Coed Road – Semi-detached
Sold in Mar 2013 for £290,000

Summerfield Avenue – Terraced
Sold in Feb 2013 for £215,000

King George V Drive East – Detached
Sold in Feb 2013 for £250,000

- 238 properties sold
- Average sale price £221,755
- Increase of £2,819 on 2012



Llandaff

Palace Avenue – Semi-detached
Sold in Feb 2013 for £286,000

Whitefield Road – Semi-detached
Sold in Jan 2013 for £192,500

Spencers Row – Terraced
Sold in Jan 2013 for £279,000

- 88 properties sold
- Average sale price £245,471
- Increase of £3,318 on 2012



The market is moving in the right direction. Whilst there's still a lack of well-priced new listings – perhaps fuelled by a lack of finance, meaning people can't afford to make their next move - those that do make it onto the market at a realistic price are selling, which should be a very positive sign of things to come.

Figures sourced from Zoopla.co.uk.



We are Premier League, say we are Premier League!

We assess what Cardiff City's promotion to football's top tier means for our capital city.

Did you know?

There are plans for 45,000 new Cardiff homes to be built by 2026 and arrangements are in place to massively enhance the city's transport systems.

Did you know?

The average wage for a Premier League footballer was £1,755 per week 20 years ago. It's now around £40,000 per week.

After years of near-misses and what ifs, Cardiff City fans rejoiced when the referee called time on their Charlton Athletic fixture on 16 April. Not only did he bring an end to a fairly drab encounter; his shrill whistle was music to the ears of supporters who'd suffered playoff disappointment and cup final defeats for many seasons previous. The one point earned in the draw meant City had finally made it to English football's promised land, the Premier League.

From famine to feast – from August, the club will be once again dining at football's top table with some of the game's most prestigious clubs, including the likes of Manchester United, Liverpool, Chelsea and Arsenal.

Then there's the hotly-contested South Wales derby against Swansea City. Next season will be the first time both clubs have been in football's top flight at the same time. These are exciting times for both Cardiff and Welsh football in general.

HITTING THE BIG TIME

First Division clubs broke away from The Football League in 1992 to take advantage of BSkyB's lucrative television rights deal and create the Premier League. English football became a global brand overnight. Nowadays, the league is the most watched in the world, broadcasting in 212 territories to 643 million homes – that's a staggering potential TV audience of 4.7 billion people.

Cardiff's first season in the big time is expected to quadruple their revenue to around £80m. That's not bad for a notoriously cash-strapped outfit. It's also hoped that the worldwide phenomenon that is the Premier League will help lift the Welsh capital's economy and its profile overseas.

If you've visited Southeast Asia, you'll probably know that not many locals have heard of Wales,

never mind Cardiff. Yet mention Ryan Giggs and it's a whole new ball game (if you'll excuse the pun). They'll tell you where he's from, for which team he plies his trade, and his position. That's the reach of the Premier League – and it can only be a good thing for Cardiff.

BIRDS OF A DIFFERENT COLOUR

The Bluebirds' Malaysian owner, Vincent Tan, recognised the 'sleeping giant' status of the club when he took over in 2010. As well as investing several million pounds to keep the club afloat and stave off looming debtors, he also made the controversial and widely-criticised decision to change its colours from traditional blue to his preferred red.

Introducing a larger Welsh dragon to the club's badge whilst reducing the size of the long-standing bluebird, he defended the move by stating it had been done with the profitable Asian market in mind, where the colour has strong spiritual significance. (Red symbolises wealth and fortune, whilst blue represent death.)

The club's promotion will represent good fortune for the rest of Cardiff, according to the council's economy chief, Russell Goodway, who likened the club's achievement to the city winning the EuroMillions.

"We know that promotion to the Premier League brought over £58m and 400 jobs to the Swansea city economy," says Goodway. "Given Cardiff's role as a capital city and an established visitor destination, particularly for sports fans, we can expect the impact to be even bigger here."

"Premier League football will expose our city to worldwide television audiences and provide significant opportunities to promote economic development and tourism messages, not just for Cardiff, but for the whole of the country."

Some experts are predicting that the promotion could generate up to 3,000 new jobs and £120 million for the Welsh economy. What's certain is that the city's hospitality industry will enjoy an uplift in trade when the new season kicks-off, with hotels, restaurants and pubs feeling the benefits first-hand.

There's no doubt about it. This sleeping giant has awoken.

How will the housing market be affected?

How will the housing market be affected? With the newly-created jobs not expected to pay high-end salaries, it'll mean more activity in the lettings market as opposed to sales. More jobs will increase the demand for accommodation, so landlords should expect to see a rise in the number of prospective tenants showing an interest in their properties.

Fans typically begin their pre-match routine in the city centre before descending on Cardiff City Stadium in Leckwith as kick-off approaches. This means areas such as Canton, Cathays and the ever-popular Cardiff Bay are expected to benefit most from the promotion.

Meanwhile, short-term and weekend lets are expected to become more popular, with visiting fans, directors and executives wanting to sample the city's atmosphere for more than just a few hours on matchday.



Cardiff over COFFEE

Meet Jamie Roberts; the British Lion, the Pontcanna enthusiast and, now, “The Doc”.

It's been a hectic few months for the 26-year-old Wales and Cardiff Blues centre. After his Six Nations Championship success, Jamie swapped his 53rd Wales cap for a cap and gown, graduating from Cardiff University with a degree in Medicine. We pinned him down for a chat shortly before his departure on the Lions tour to ask him how he managed to knuckle down on the pitch and in his studies, and find out more about his decision to swap Pontcanna for Paris.

HOW HAS LIFE BEEN SINCE BEATING ENGLAND TO WIN THE SIX NATIONS? WE BET YOU'VE BEEN TREATED LIKE A KING!

It's been pretty good. I can't imagine how I would have felt if we'd lost. However, people are very happy that we won and they like to remind you!

"I love the Vespa! I bought it ready for Paris as it'll help me skip all the traffic."

HAVING BEEN SELECTED FOR THIS SUMMER'S BRITISH AND IRISH LIONS TOUR TO AUSTRALIA, HOW CONFIDENT ARE YOU OF AVENGING THE 2001 TEAM'S DEFEAT DOWN UNDER?

I'm quite confident, yes. It's going to be an incredible series. Australia pride themselves on their sport, so they'll be extremely tough opponents. However, we have a lot of very talented players and the quality in our squad is immense. Throw in an outstanding group of coaches and you have a recipe for something special.

CONGRATULATIONS ON RECENTLY BECOMING A DOCTOR. HOW DIFFICULT WAS IT TO COMBINE YOUR STUDIES WITH THE RIGOURS OF PROFESSIONAL RUGBY?

It's been pretty tough, I'll be honest. I studied my last two years part-time over four years, and with a bit of time management and help from both the club and university, it was do-able. The Six Nations was obviously a very difficult time, especially mentally, but I pulled through and achieved both my main goals I set myself this season.

HAVE YOU DECIDED WHICH AREA OF MEDICINE YOU'D LIKE TO SPECIALISE IN EVENTUALLY?

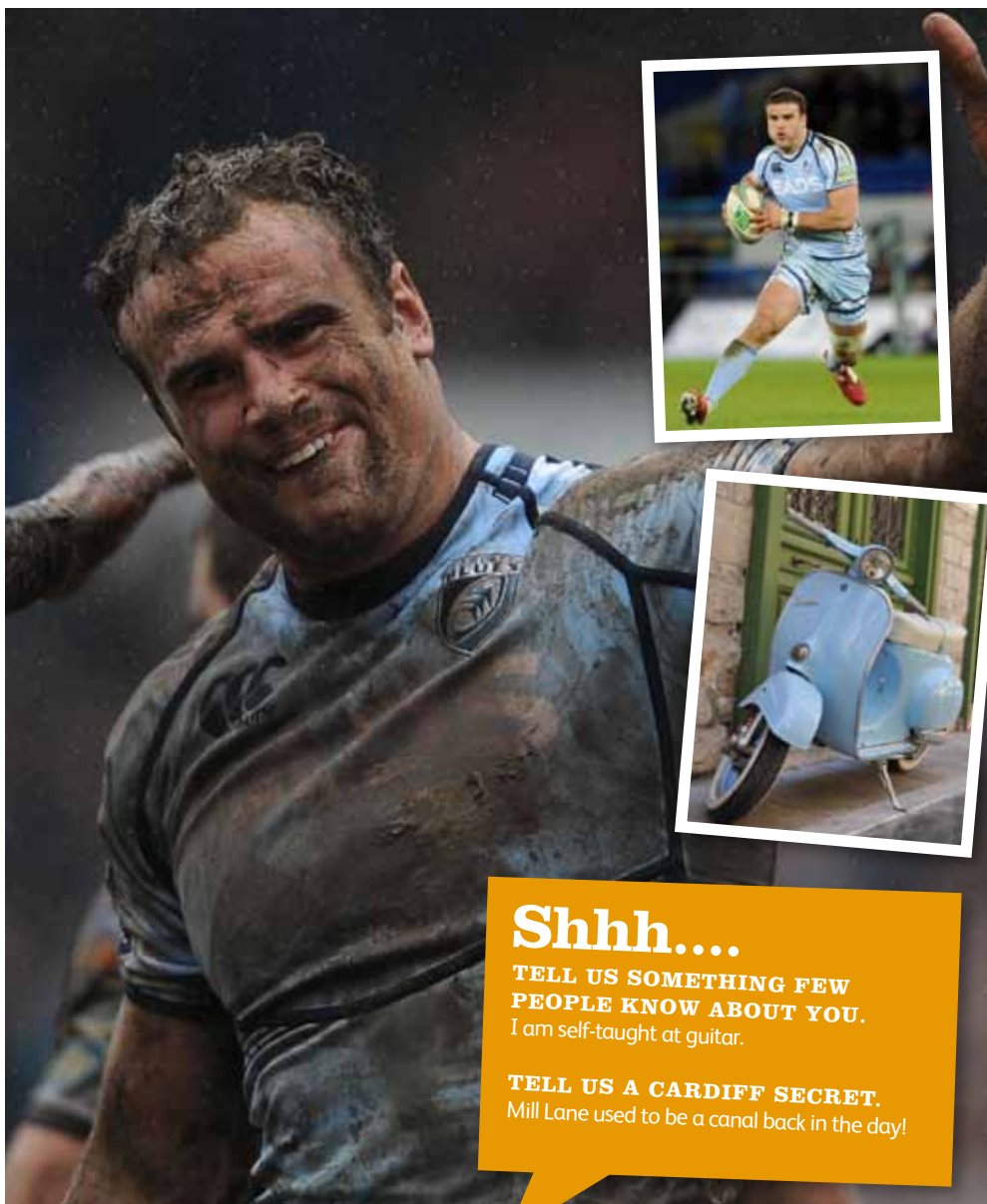
I quite like cardiology, neurology and orthopaedics as specialities, but I don't think you get a true feel for what you like until you start working proper.

Jamie's Pontcanna favourites...

Café Brava
71 Pontcanna St, CF11 9HS
02920 371929

Bant a la Cart delicatessen
231 Cathedral Rd, CF11 9PP
02920 227180

The Cameo Club
3 Pontcanna St, CF11 9HQ
02920 220466



Shhh....

TELL US SOMETHING FEW PEOPLE KNOW ABOUT YOU.

I am self-taught at guitar.

TELL US A CARDIFF SECRET.

Mill Lane used to be a canal back in the day!

YOU'RE DUE TO LEAVE SUNNY CARDIFF (!) THIS SUMMER AND BEGIN A NEW CHAPTER IN YOUR CAREER IN PARIS WITH RACING METRO. HOW IS YOUR FRENCH COMING ALONG?

Terribly! I haven't had the time to start learning yet.

WHAT WILL YOU MISS ABOUT CARDIFF WHEN YOU LEAVE?

More than anything, I'll miss my close friends and family. However, they're only an hour-long flight away, so popping home for a day won't be a big issue.

IS THERE ANYWHERE IN CARDIFF YOU FEEL ESPECIALLY 'AT HOME'?

Yes – both at my parents' home in Thornhill and in the suburb of Pontcanna where I currently live.

WE THINK WE ONCE RENTED A PROPERTY TO YOU AND THREE OTHERS ON RICHMOND ROAD. WHAT ARE YOUR MEMORIES OF YOUR TIME LIVING THERE?

This is true! University was a great experience for me. I lived with some very good mates of mine and enjoyed every second of it because I took every opportunity that came my way. The house wasn't too bad either!

YOU RECENTLY BOUGHT YOURSELF A VESPA. HOW HAVE PEOPLE REACTED TO SEEING YOU WHIZZING THROUGH CARDIFF'S STREETS ON IT?

I love the Vespa! I bought it ready for Paris as it'll help me skip all the traffic. It's like riding a bike but with no effort, so I'm happy with it.

HOW DO YOU RELAX AFTER PLAYING OR TRAINING?

I enjoy just lazing around and hanging out with close mates, to be honest. I like to eat out and have a few beers after a match at the weekend.

WE'VE HEARD THAT YOU LIKE TO SPEND TIME IN LONDON BECAUSE YOU DON'T GET RECOGNISED AS MUCH THERE. HOW DO YOU DEAL WITH CONSTANTLY BEING IN THE SPOTLIGHT IN WALES?

It's part of the job. We're in the entertainment industry, so having photos and signing autographs for the public comes hand-in-hand with it. I do enjoy going out in London though. I feel more relaxed there and don't get recognised as much.

Thanks Jamie for taking the time to chat. We wish you the best of luck – hwy! am nawr!

indoors

FURNITURE

Petite sofas are perfect for those little nooks around the house. Try John Lewis' Kitty sofa in your hallway for a truly welcoming feel and add their herbs cushion for that perfect botanical pairing. The hints of pink will add colour without being too overwhelming, keeping the space fresh and inviting.

KITTY SOFA, JOHN LEWIS



CUSHION, JOHN LEWIS



Summertime and the livin' is easy...

outdoors



OUTSIDE STYLE

John Lewis' Rimini range of garden furniture is comfortable yet stylish, and creates a focal point for your garden. The woven seat and back are durable but attractive, and the glass-top table adds effortless glamour.

Add simple colour and pattern to your outdoors with a quirky cushion, perfect for a country setting. To finish off your perfect outdoor space, try bringing some contemporary chic to it with these urban planters. Simple and beautifully finished in polished slate, they're the ideal addition to a stylish decked area.

COLOUR

If your budget is tight, you can inject new life into old furniture – try Annie Sloan Chalk Paint, which is available from Beti Biggs, the Pontcanna store that also offers an assortment of accessories to complement your new botanic home. If urban design and all things vintage are your thing, you'll love Beti Biggs.

Annie Sloan paint transforms the ordinary into that vintage, whimsical piece to set off a room. There's no pre-treatment required, making it perfect for anyone new to home crafts.

PATTERN & ACCESSORIES

You may wish to use a pretty floral wallpaper on a feature wall (or all four walls, if you wish) but it's best to keep to a neutral palette. Add texture and depth to the scheme by using rough, wooden accessories and textural woven fabrics.

A simple stripe is a great alternative to floral when creating the botanical scheme. Using it on bedding leaves you open to the use of pattern elsewhere in accessories, cushions or window dressings, or keep it the focal point by teaming it with plain neutral fabrics.

Jane & Sean at Homezone on Roath's Wellfield Road offers some beautiful materials. We particularly like their 'Country House' range, which brings a quaint, vintage feel to any room. Butterfly motifs are everywhere at the moment, so why not get in on the action? This cute lampshade is a perfect accent piece and adds subtle pattern without being too obvious.



CHALK PAINT,
ANNIE SLOAN

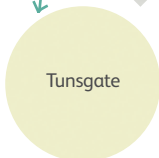
For simple
yet classical,
use Farrow &
Ball paints



PAINT,
FARROW & BALL



Cooking
Apple



Tunsgate



SANDERSON LAMORNA
WALLPAPER, HOMEZONE

BOTANIST
GARDEN
FABRIC,
HOMEZONE



CELINE, HOMEZONE



EDEN
STRIPE RUG
HOMEZONE

With summer beginning to make an appearance, the weather is getting warmer (finally!) and with it comes the season's heady delights, which include strawberries and cream, Pimm's parties, and the aroma of barbeques filling the warm evening air. So what better time to give your home a little summer loving?

Keeping it light and bright, we suggest going for a 'botanist' theme by using intricate prints, earthy textures and muted colours from the great outdoors. It'll give you the 'outdoors indoors' feel that's on-trend this season.

Featuring a fresh colour palette of greens, blues and neutrals, make the most of the light summer brings to really brighten up your home. Achieve this look with botanical prints and butterfly motifs, as well as natural materials and finishes to furniture, to create a relaxed, casual style.

Summer Cocktails

Once your summertime haven is complete, why not make the most of the sunshine by entertaining in style?

Kitchens, in Cardiff city centre, has a range of cocktail accessories perfect for your summer parties. If you want to show off your new summer look, we've got the perfect summer cooler cocktail for you to impress...



The Botanist Garden

Ingredients

- 50ml of gin
- Tonic water
- 5 mint sprigs
- 25ml of elderflower cordial
- A generous squeeze of lime
- Cucumber ribbons

Method

Using a chilled glass, add 50ml of gin, 25ml of elderflower cordial and tear a few mint leaves into the bottom of the glass. Add a generous amount of ice and stir. Squeeze your lime over the ice, add cucumber ribbons and top up with tonic water. For a finishing touch, garnish with a sprig of mint. Clap the mint in your hands before placing it in the glass so as to release those gorgeous aromas and enhance the flavour of this thirst-quenching cocktail.

Not a gin fan? Vodka will work just as well, or why not make it a 'mocktail' and replace the gin with cloudy apple juice? Delicious!



BARCRAFT ACRYLIC
COCKTAIL SHAKER,
£6.50, KITCHENS



KITCHENAID
BLENDER, £159,
KITCHENS



COCKTAIL MUDDLER,
£7.95, KITCHENS



Still the place to be

As one of the coolest places to live in the UK, it's hard to say anything new about Cardiff's most fashionable area. So we chatted to some Pontcanna locals to hear the truth behind the media hype.

Tree-lined streets, beautiful architecture, independent retailers, parkland, proximity to the city centre, great restaurants, relaxed cafés, and a private members club (that anyone can drink in) – what more could you want from a neighbourhood?

Not a lot, it seems – except perhaps more parking (many a resident's chief gripe). According to The Times, Pontcanna is the 23rd coolest place to live in the UK. Not bad for north Riverside, eh?

But is it really choc-full of media types, the Welsh-speaking elite – the so-called crachach – and celebrities, as newspapers and magazines would have us believe? The locals we spoke to were keen to play down the hyperbole.

"There is a buzz to the place, yes," says Richard Hughes, an account manager and Pontcanna resident of eight years, "but I don't believe it's because of these people at all. In fact, I would suggest that other people of a certain type have latched onto Pontcanna because it's considered a 'cool' area and the risk is they'll end up turning it into something it never was."

Certainly it's true that 25 per cent of Pontcanna residents speak Welsh (compared to Cardiff's average of 11 per cent), and it's long been a natural home to those who work at the nearby BBC studios. One can regularly spot a TV personality or rugby star, and locals casually tell

of watching Charlotte Church sing a capella in the Robin Hood pub. But they assure us that these aren't the things that make Pontcanna special.

THE CITY VILLAGE

"There is a strong community spirit here – it has very much a village feel within a city," says Pontcanna resident and dentist Dr Andrew Webber, who works at Cathedral Dental Practice.

"There is a strong community spirit here – it has very much a village feel within a city."

Cardiff-born Andrew chose Pontcanna when resettling in Cardiff three years ago. "Having everything on your doorstep is one of the best things about it," he says.

"It's a very sociable place to live. Jogging through Bute Park on a summer's evening, then enjoying a cold lager outside one of the many local pubs, is a perfect way to unwind after a hard, working week."

'A village within a city' is a phrase often used by residents. It may be a dynamic place, but there is both a sense of community and historical links, due perhaps to its relatively recent rural past. Indeed, its name stems from Pont Canna Farm, which probably took its name from a nearby

bridge – pont is of course bridge in Welsh – over the Taff tributary, Whitehouse brook.

"A horse used to live in our front room," jokes Kath Jenkins, a public sector professional and wife to Richard who we heard from previously.

These days the couple's modern home, on one of Pontcanna's tree-lined terraced streets, would not look out of place in an interior style magazine, but once the site comprised stables and access to an old bakery. It was a derelict house when they bought it in 2004, offering an opportunity to create their dream home in a location that otherwise may have been out of their budget.

INDEPENDENT PONTCANNA

The Pontcanna Pine site, also known aptly enough as The Dairy, sits on the corner of Severn Grove and Kings Road, and has been the subject of a recent unsuccessful planning application. It's the latest attempt at an incursion by chain supermarkets. So far they've been resisted.

The array of independent shops, cafés and restaurants certainly enhances Pontcanna's sense of place. "It is very nice to be able to get all the ingredients to whip up a pretty splendid meal entirely from independent traders on your doorstep," says Kath.



Cameo Club



Bant a la Cart



Fish at 85

John Lester, manager of celebrated fishmonger and restaurant, Fish at 85, agrees. "I admire the 'people power' element and community feel of Pontcanna," he says. "This is demonstrated when the residents campaign and organise petitions to stop certain companies from trying to move in."

Spying a gap in the market (there was a butcher and a baker but no fishmonger in the locality), Brixham-based Channel Fisheries moved into Pontcanna in 2011, choosing it over anywhere else in South Wales and the South West for Fish at 85, its first foray into retail and dining.

"Location and demographic were key considerations," says John. "We rightly anticipated that the people of Pontcanna would embrace the high quality establishment we were attempting to create."

Fish at 85 now provides a full restaurant experience with a kitchen under the stewardship of chef Padraig Jones, former co-owner of the mourned Le Gallois. Meanwhile, future plans will see the complete redevelopment of the Fish at 85 site and the creation of a larger restaurant and bar.

THE PRICE OF POPULARITY

Not all changes are welcome: in spite of its Conservation Area status, Pontcanna will continue to be subject to more residential development,

a natural consequence of high demand (and the vertigo-inducing property prices).

"Pontcanna is in danger of being overdeveloped in places," suggests Kathryn. "Developers are looking to shoehorn as many flats as they can get away with into all available land. It's a bit depressing because it often involves tearing down lovely old buildings."

Yet while some Pontcanna pockets are certainly deep, chatting to regulars in the Brains-owned Halfway pub – a favourite of rugby legend Barry John, if you will – there is sometimes mention of the 'Pontcanna pound'. It's a light-hearted grumble about perceived inflated prices generally in the locality.

The unsung hero in Pontcanna's celebrated status of the place to be is probably Canton. Rubbing up against the more rough and ready (some might say more real) area, with its bustling high street (and handy chains), allows Pontcanna to continue its village-like, gentrified existence.

There is also a sense that Canton helps keep Pontcanna's feet on the ground. Or as one resident puts it: "Canton stops Pontcanna from vanishing too far up its own backside in a healthy, reality-check sort of way."

Well, it tries at least.

Places to go in Pontcanna...

Fish at 85 – Fishmongers and restaurant

Fish at 85's produce is caught off British waters by local fishermen. They opened in the summer of 2011 and have been providing the finest fresh fish and seafood ever since. Fish at 85 are not only fishmongers but they also offer a unique dining experience in their restaurant, offering a seasonal menu.

85 Pontcanna Street, CF11 9HS
Tel. 02920 020212 | www.fishat85.co.uk

Beti Biggs – Homewares and Gifts Shop

Beti Biggs has been lovingly designed and offers a wide range of home furnishings and gifts with that vintage feel giving you that distinctive look. You will find individual and quality products at affordable prices.

No.1 Romilly Crescent, CF11 9NP
Tel. 02920 372111 | www.betibiggs.com

Brava – Café & Restaurant

71 Pontcanna Street, CF11 9HS
Tel. 02920 371929 | www.bravacardiff.co.uk

Ciba – Italian Restaurant

83 Pontcanna Street, CF11 9HS
Tel. 02920 232226 | www.cibopontcanna.com

Cameo Club – Bar, Bistro and Lounge

3 & 5 Pontcanna Street, CF11 9HQ
Tel. 02920 220466 | www.cameoclub.co.uk

Halfway – Brains Pub

247 Cathedral Road, CF11 9PP
Tel. 02920 667135 | www.sabrain.com/halfway

Coffee 1 – Café

211-217 Cathedral Road, CF11 9PP
Tel. 02920 224654 | www.coffee1.co.uk

Conway – Restaurant

58 Conway Road, CF11 9NW
Tel. 02920 224373 | www.knifeandforkfood.co.uk

Robin Hood – Pub

16 Severn Grove, CF11 9EN
Tel 02920 378829

Cathedral Dental Clinic – Dentists

166 Cathedral Road, Pontcanna, CF11 9JD
Tel. 02920 382671 | cathedraldentalclinic.com

Bant a la Cart – Delicatessen and Caterers

231 Cathedral Road, CF11 9PP
Tel. 02920 227180 | www.bantalacart.com

Hot Pantry Bakery – Independent Bakers

229 Cathedral Rd, CF11 9PP
Tel. 02920 228649



The latest in our series of local property development case studies.

The project

The property

A semi-detached house in Cathays - a popular area with students. When bought, the property comprised of two bedrooms and two reception rooms over a standard two floor layout. Unusually, whilst the ground floor was accessed via the street, the rear garden was accessed only through a basement due to abnormal street levelling.

The plan

Create a five to seven bedroom student let. The number of bedrooms was dependant on two factors - whether planning permission for a dormer loft conversion would be granted and whether the basement could be kept watertight!

If all went to plan, the property would comprise of seven bedrooms, two bathrooms and an open-plan lounge/kitchen in the basement.

Being a House of Multiple Occupation (HMO), it would be suitable for renting to a group of students or individuals.

The project

The basement offered headroom of only four to five feet (1.2m-1.5m), which isn't sufficient for living quarters. So the first job was to dig 18 inches (46cm) into the basement floor to allow for extra headroom and also install a special tanking system in both the floor and walls to ensure it would remain dry. Having the system installed means that should Cathays fall prone to more flooding, an automatic pump sits under the floors as a fail safe.

Large RSJs (Rolled Steel Joists) were used to allow the basement to be converted into one large, open-plan room. Quite literally, these take the weight of the house on their shoulders. The unusual levelling of the property allows the basement to receive natural light from the garden area, so keeping it open-plan means no-one ever feels as if they're living in a basement.

With planning permission granted, work began on the unused attic space at the top of the house, resulting in a dormer conversion. A bespoke staircase allowed access from the first floor to the newly-created second floor.

As the student market becomes more competitive and landlords look to achieve higher rental values, the quality of fittings need to be of a higher standard than people may think. In this property, higher-end fittings and a well thought out design ensures the landlord receives the maximum rent.

The figures

Bought in August 2012 for £91,000

Total Spend: £90,000

Build costs to include 'high specification' finishes: £70,000

Structural engineer: £1,000

Project manager: £10,000

Bank costs and interest charges: £5,000

Legal fees: £1,000

Furniture: £3,000

Rental income before: £550pcm/£6,600pa

Rental income after: 2,275pcm/£25,025pa
(11 months due to academic rota)

Current sales value: £312,000
(May 2013)

The value is based on a purchaser receiving an 8% rental return on their investment.

CPS Homes let the property off-plan in November 2012 for £2,275pcm (£325 x 7), which secured tenants for the 2013/2014 academic year.

The property is currently rented and has already been let for the next academic year; 2013/2014.

We can help...

If you're an investor looking for your next property or require advice on how to get the best returns on a recent purchase, we can help. Whether it's how to meet local housing regulations or how best to redevelop in order to meet customer demand, please call us on 02920 668585 or email barrie@cps homes.co.uk - we'll be happy to help!

The importance of watertight inventories

Whether you're a tenant or a landlord, if your property's inventory is accurate, it will protect you and your money.

Inventories, deposit deductions and damages are often sore subjects with landlords and tenants alike because so many have had unpleasant first-hand experiences of a contentious deposit dispute.

Long gone are the days of landlords returning deposits minus money for dilapidations based purely on their recollection of a property's prior condition. And no longer can tenants refuse to pay their final months rent to ensure they don't suffer these sometimes arbitrary and inevitable losses.

Since the introduction of deposit protection in six years ago, at which time the rules for both sides were made clear, hard evidence alone counts when it comes to settling disputes.

So it begs the question – why, six years on, are disputes still frequently arising? And why, when large sums are often involved, are landlords and tenants not doing more to ensure this final stage of a tenancy runs smoothly?

One reason often lies in the quality of the inventory – an inaccurate or out of date one is not worth the paper it's printed on. Another reason concerns the dreaded grey area that is 'fair wear and tear' – a fair amount of the stuff is to be expected, and tenants cannot be penalised for causing wear and tear to the property or its contents.

When damage does occur, it's often necessary for an item to be replaced. However, the amount paid for the replacement isn't necessarily the amount that should be requested of a tenant from his or her bond.

'Betterment', as the term suggests, describes a situation in which a person ends up in a better position (financially or materially) than they were originally. If fair wear and tear is considered, then the entire cost of replacing an item may not lie entirely with the tenant. For example, a mattress being replaced in year

Did you know...

- 70 % of deposits have been returned to tenants in full since deposit protection was introduced.
- Nearly one in five (17 %) of tenants who have had some or all of their deposit withheld feel it has been done so unjustifiably.
- When claiming for deductions, 38 % of landlords cite cleaning as the reason, whilst damages make up 23 % of claims.

three, when its life expectancy was five years, should only incur a charge of two-fifths of the cost of replacement, seeing as the landlord has already had three years' worth of its use.

Our tips for taking the dispute out of deposits:

1 Photographs

Tenants and landlords alike should ensure they document the condition of the property at the start and end of a tenancy. If a third party ultimately has to determine liability on a point of contention, they won't have visited the property, so clear photographs are key. Most people own a smartphone these days, making this simple procedure even easier. Ensure photos show the whole room and take close-up shots of any items you feel need particular attention. Use a ruler or similar object to give a sense of scale to close-ups of stains or marks.

2 Signed inventory

It's still the easiest form of documentation. An inventory runs through a property room-by-room, detailing the fixtures and fittings in addition to the furnishings. Details of any existing defects, such as marks on walls or chips in woodwork, should be noted. As tedious as this is, the more detailed your inventory the more protection it offers both parties. As a landlord, you should be

providing your tenant with such a document and allowing them to make amendments if anything is inaccurate. This is then signed by both parties and kept as a referral document at the end of the tenancy. If it isn't your cup of tea, letting agents and private inventory clerks can do this for you.

Make sure an inventory has been issued as soon as access to the property is given. The sooner it's checked and signed, the less margin for error or dispute later. If anything in the property alters mid-tenancy, make sure the inventory is updated and any amendments agreed.

3 Video

Fancy yourself as a videographer? Feel free to test your skills with a video inventory, but we'd always recommend it's backed up in writing. In the event of a dispute, be prepared to reference the 'time track', as the independent adjudicator won't watch the entire film looking out for the damaged bed leg in the final scene.

Tips from the trades

Keen to brush up on your DIY skills? Here are some insider tips to save you the cost of a 'call-out'.

INCREASE THE PRESSURE

Cold shower this morning? Not having hot water is one of the most annoying maintenance issues. If your property has a gas boiler, here's a quick check that could solve the problem before you resort to calling a plumber.

Check that the pressure indicator on the boiler is between 1 and 2. If it's below this, it's likely to be suffering from a lack of water pressure. Increase pressure by locating the filling loop (a flexible metal hose and a valve, usually with a black handle) connected to the boiler pipework. Slowly open the valve and you should hear water flowing through the pipe. Watch the pressure indicator on the boiler and turn the valve off fully when it rises to 1.5. Be very careful not to overfill it!

ENJOY YOUR TRIP

Plug sockets not working? Lights gone off? That'll be tripped electrics. It's always surprising how many people don't know where their fuse box is. Don't leave it to your 'other half' or

flatmate; make sure you know where yours is. If you have no power going to lights and/or plugs, first turn off all appliances and lights in the affected rooms, then locate your fuse box. Check that all of the circuit breakers are in the 'on' position. If one or more are in the 'off' position, flick them to 'on'. This may resolve the problem, although if they trip again soon after, it's likely to be one appliance causing the problem. Unplug every appliance, then turn them back on one-by-one. If the electrics trip when you turn one item on, it's likely to be this one causing the fault. The fuse inside the plug may have blown and be in need of replacement. Ensure you replace it with one of the correct ampage.

It goes without saying that we'd only recommend an adult perform any of our tips and only if he/she is confident in doing so. If you have any doubts, please call a registered tradesperson.

Registered Electricians: niceic.com

Registered Plumbers: gassaferegister.co.uk

Or look out for the NIC and GasSafe logos.



Room for another one?

Along with having children and getting married, moving house is often regarded as one of life's top 10 most stressful things to do... although I do believe shopping in Ikea should be amongst them.

It's a paradox of life that the happiest, most pivotal moments in life can be the most stressful. So when Kimberly - pregnancy bump in full bloom and two-year-old son in tow - came into our office looking to sell her Roath family home, we couldn't help but admire her tenacity.

"We'd previously let our property through CPS Homes, so when I heard they'd started doing residential sales as well, I was confident and happy to try them. Sian at the Albany Road Branch was quick to put me at ease. One of my primary concerns was keeping the house clean and tidy for viewings. Still working part-time and with my son tipping his toys all over the floor at every given opportunity, I was concerned I wouldn't be able to keep on top of it, but Sian was brilliant. As a mum herself, she understood my concerns and didn't belittle them. Viewings were arranged in clusters

and at times convenient to me. She even arranged a cleaner on a week that I was just too busy to do it myself. She made sure anyone viewing the house was aware it was a family home, meaning they were prepared to look past the inevitable Fireman Sam fire engine in the hallway.

We received our first offer three days after listing it for sale. It wasn't quite the amount we were hoping for, so after some negotiations from Sian, we eventually accepted an offer just over two weeks later.

Moving home at 38 weeks pregnant is stressful, so I can't thank Sian enough for relieving some of that pressure from me. We never went longer than 24 hours without feedback, the solicitors were dealt with without any upheaval, and our wishes were always considered and acted on throughout.

I miss shopping in Roath, but our move has meant a long-sought-after driveway and a larger garden, which my two boys are going to love!"

Kimberly's tips for 'Moving with family'

- De-clutter before the move... and be ruthless with it! I've already thrown out so much of what I packed.
- Start packing long before you think you need to and mark your boxes with a rough description of their contents as you go.
- Don't be talked into moving house at 38 weeks pregnant!

I loved the new brochures. They're so different to anything else I've seen and they really highlighted what made our house special to us.



Our guide to taking the stress out of moving day...

Be prepared for how physical it's going to be. Unless you're using a professional removal company, a move will mean dealing with lots of heavy boxes, awkward items and the dreaded stairs! Your couch, dresser, TV, bed frame, mattress, boxes of books, dining table... a day of this is going to take its toll on even the fittest of people. Be prepared, ask for help from friends, and remember to bend those knees!

Cupboards and wardrobes – The forgotten hideaways. Nobody likes cleaning out kitchen cupboards or under-the-stairs storage, and it just so happens that items you don't want to look at or think about get placed here, so it's no surprise that these areas pile up and the task takes on a tinge of foreboding. To tackle this, segment the areas weeks before moving and set small, achievable goals. For example, clear out all old tins/rice/pasta/flour one week, then donate all unwanted shoes and clothes another.

The new essentials – Having dealt with the boxing up of your old home, it's only natural that you won't have the energy or mental capacity to tackle the new home immediately. In the weeks before you move, consider the basic things you'll require once you get there. Is it furnished? Will you have beds and wardrobes? What about a kettle? Take measurements and use your 'pre-move time' to buy the items you'll need straight away and don't own already. This'll give you time to browse and take advantage of any sales or discounts, making for a considered choice. Why not organise a food shopping delivery online? Either that or note down the number of your nearest local takeaway for the night of the move.

Cleaning – Whether it's your old or new home, moving will mean a lot of cleaning. If it's within your budget, save time and an aching back by getting the professionals in to do it. Alternatively, ask if you can have the keys to your new home a day or two earlier and pay particular attention to the nooks and crannies you'd normally bypass under normal housecleaning conditions. Wipe down cupboards, walls, railings, light switches, door knobs, refrigerator doors and shelves, skirting boards, floors and every surface in the kitchen and bathrooms.

Important paperwork – Where possible, go paperless with bills and communications. E-mails are far easier to move! Keep any other documents in a folder and to hand. Let Royal Mail know of your change of address a few weeks before you move, allowing you to monitor and receive any post still going to your old home.

Remember why you're moving in the first place! We always tend to move for positive reasons. Whether it's that extra bedroom, the bigger garden, or simply being closer to family, it'll all be worth it in the end.

Original
period
features

A Farmers' Market is held every Saturday at The Mackintosh Centre and Roath is so cool it even has its own festival, held every October.

Selling
houses

Bangor Street, Roath £239,950

For the family

Nestled between the beautiful Roath Park and the shopping hub that is Roath and Penylan, this three double bedroom property has all the charm of a period house with the convenience of a central Roath location.

The one-way street and private garage with lane entry ensures parking and access is never an issue.

The property has two reception rooms, a shower room on the ground floor and a family bathroom on the first. A spacious modern kitchen with steel range style oven and breakfast bar is the real heart of this home. It has a small paved garden – the perfect sun-trap. Ideal for a family home and a great investment.

Set in the North-Easterly part of central Cardiff, this little hamlet boasts a wealth of amenities – all within a short distance – making it popular with young professionals, families and students alike.

Whether you're looking for good quality local restaurants, pubs and shops; community centres and libraries; or somewhere to entertain the kids, Roath has it all. And when you've had your fill of city life, you can while away the time in Roath Park. A stroll through the rose gardens, rowing on

the lake, chasing the kids around the playground or a weekend rugby match on the playing fields; this little haven is a gem.

Consisting of mostly terraced houses, the area has its variety of classic and modern housing. People love the sense of community and its close proximity to the City Centre. A Farmers' Market is held every Saturday at The Mackintosh Centre and Roath is so cool it even has its own festival, held every October.

Roath is home to several primary schools and private nursery schools, all catering for young families. The catchment area for this property is Roath Park Primary.

Dentists, doctors' surgeries and other practitioners are all scattered about the area, as well as a library and a variety of restaurants, cafes, pubs and bars. Albany Road and Wellfield Road are the main shopping streets, housing all the usual chains of convenience stores, clothes shops, hairdressers and banks, but don't overlook the niche independent gems in between. Cardiff University and Cardiff Metropolitan University's Cyncoed campus aren't far away, which would explain the area's popularity with students from both universities.

Family life is busy and far from atypical, which is why we;

- Offer flexible viewing times for both vendors and those wishing to view
- Gain your approval on all marketing material before it goes live
- Qualify all prospective buyers to ensure only those financially able to proceed will be shown around your home
- Offer legal and financial advice through third-party contacts
- Offer honest feedback on all viewings within 24 hours
- Share our local expertise on school catchment areas

We aim to seamlessly take you and your family through the sales process from listing to sale. We deal with all questions, offers and negotiations, leaving you to carry on with family life.

For more information, please call **Sian Hiatt** on 02920 454555 or e-mail her via sian@cpshomes.co.uk.

The professionals



Sovereign Quay, Cardiff Bay £165,000

Selling houses

Cosmopolitan bars, shops and restaurants all situated around the magnificent bay, giving Cardiff's waterfront a truly unique atmosphere.

This stunning, first floor, two bedroom apartment is situated in central Cardiff Bay, and the best part is it has its own balcony.

The contemporary apartment has floor-to-ceiling windows in both the lounge/diner and master bedroom giving the whole space a light and airy feel. The master bedroom also has an en suite. The modern kitchen has plenty of cupboard space and is fully fitted – including a dishwasher.

A private entrance hallway, bathroom and second bedroom complete this sleek apartment

Further benefits are double glazing, a video entry system and an allocated undercroft parking space.

Cardiff Bay is the former docks area that has been transformed in recent years into one of the largest waterfront developments. Here you'll find a diverse mix of internationally acclaimed visitor attractions, activities and entertainment, coupled with vibrant, cosmopolitan bars, shops and restaurants all situated around the magnificent bay, giving Cardiff's waterfront a truly unique atmosphere worthy of any capital city.

The area is rich in history and culture and the iconic Millennium Centre is host to world class shows. Annual events such as the Cardiff International Food and Drink Festival and craft fairs bring a real cultural buzz to the area.

Cardiff Bay is the perfect area for those with a busy work life. With great transport links to the city centre can be only five minutes from the office yet far enough away to escape it all.

A good way to see the bay is on a Ferry across to Penarth watching the boats come in from the Bristol Channel.

When you're working nine-to-five, there's often little time for selling or buying a home. We make moving house easier by;

- Advertising your home on RightMove
- Showcasing your property on our own website, which receives 16,500 visits each month
- Offering 'open evenings' for cluster viewings
- Qualifying all prospective buyers to ensure only those financially able to proceed will be shown around your home
- Advertising properties via social media methods
- Producing floor plans and taking eye-catching photos

We want you to feel hassle-free from listing to sale, so we answer every question and handle all offers and negotiations, leaving you to carry on with work, family and friends.

For more details, please call **Bradley Young** on 02920 480490 or send him an e-mail via bradley@cpshomes.co.uk.





Ripe for renovation

Selling houses

Whether you're looking to buy-to-let or sell a property to an investor, we offer more than your standard sales and lettings agent by;

- Sourcing investors in a confirmed position to buy
- Advertising the property on RightMove, as well as our own website, which receives 16,500 visits each month
- Organising plans, architects and forecasting rental incomes
- Supervising main building contractors (in cases where we manage the property for lettings afterwards)
- Highlighting any House of Multiple Occupation (HMO) requirements

For more information, please call **Barrie James** on **02920 668585** or e-mail him via barrie@cps homes.co.uk.

Flora Street, Cathays £169,950

A good investment

Situated in the popular area of Cathays, this mid-terraced house is close to Cardiff University and the city centre. It comprises of three double bedrooms, a family bathroom and two reception rooms - one of which leads onto the kitchen. There is also a large garden to the rear. This property would be an ideal first-time buy or suitable purchase for student investment. It's currently let to a group of four until June 2014 at £1,040 per calendar month, although it has the potential to be extended into a seven-bed let.

Due to its close proximity to the majority of Cardiff University's teaching sites, Cathays is probably best known for the high number of students living in the area, although it remains popular with young professionals and families alike. Its proximity to the City Centre and major roads in and out of Cardiff make it an ideal central location where demand for housing is extremely high.

Cathays is a fun and vibrant place to live with no shortage of things to do, places to eat or bars to visit. The main road running through the area, Crwys Road, has a variety of restaurants and cafes for you to sample, including the winner of Cardiff's Indian Restaurant of the Year 2012, 'Mowgli's'. Not far away is 'The Vulcan Lounge' - a quirky-yet-modern bar ideal for a relaxing evening with friends or family. Not far away is Maindy Leisure Centre, which offers a range of activities including swimming lessons, dance classes, yoga and aerobics.

With the student demand, the proximity to the city centre and major roads in and out of Cardiff, demand for housing is extremely high.

Located just off Woodville Rd and Crwys Rd, this property is situated close to Cardiff University and their Students' Union, making it a very desirable area for students. Currently a four-bedroom let, the house has ample space to the rear, and the possibility of extending into the attic means it has the potential to be let to a group of seven. Property developments can offer an excellent return in a relatively short space of time and, as with all projects, the key is to add value. This could include internal restructuring, renovation and/or extension of the property. Over the last two or three years, we've marketed a number of properties that require extensive refurbishment works and our in-house development specialists have organised architects and plans, forecast rental income and supervised main building contractors.

Here is an example of a four-bedroom property on Daniel Street that was developed into a modern, seven-bedroom student let;

Rental income before: £550pcm/£6,600pa
Rental income after: £2,170pcm/£23,870pa
Current sales value: £298,000 (Feb 2013)

The value is based on a purchaser receiving an 8% rental return on their investment.





**Our new look
is coming to our
Albany Road & Cardiff Bay
branches this summer.**