

WINTER 2013 | EDITION 4

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AT HOME IN CARDIFF

Official publication of



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for less this winter
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SOME LIKE IT SPLOTT

We explore Cardiff's
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Welcome to our winter issue. Before you reach for the 'snooze' button (and who hasn't on these dark mornings?!) don't miss the lo-down on this season's local events, our take to BBC Radio 2's favourite Cardiff area, Splott, and a few useful tips on both first-time and investment property buying.

We interview the man behind the moustache, Wynne Evans, who's famous for his insurance-selling alter ego Gio Compario. The Welsh opera singer chats to us about his love of Cardiff and how he's taken on his own 'Grand Design' property project in the city.

As a cold chill fills the air and the evenings draw in, making us all want to cosy up on the sofa, we braved the elements and started our party season early this year by sponsoring Gofal's annual ball. Read more about the evening and the fantastic work Gofal does for mental health in Wales on our community pages.

If your credit card is overcoming the cold and already starting to overheat with the prospect of a season of presents and parties, our very own Becky balances the books with her round-up of this season's luxury-versus-budget interior buys, giving your home a 'cwtch' of its own this winter. Much loved by its residents, a must-see for first-time buyers and an up-and-coming investor favourite, Splott has something to offer everyone. Our three-page special promises to open your eyes to this gem, as we find out why Some Like It Splott.

Keep cosy till next time,

Emma



Cover Photography: Chris Griffiths; 'Winter Wonderland' Flickr.com



It's what we do

As a local company born and bred in Cardiff, we like to think we know our city and its people pretty well. And having been doing business for over a decade, we're confident we know its property market like the backs of our hands too.



developed close relationships with plenty of investor clients over the years, we've got a large database of buyers who are just waiting for the right house to arrive on the market.

Our Lettings Team offer landlords a variety of different services, all dependant on how much involvement they'd like or can afford to have. If you require full management – meaning we're the tenant's first point of contact – or just a tenant-find you need, we're confident

As a local company born and bred in Cardiff, we like to think we know our city and its people pretty well. And having been doing business for over a decade, we're confident we know its property market like the backs of our hands too.

Here at CPS Homes we bring a refreshingly honest approach to everything we do. Whether you're a vendor or buyer, landlord or tenant, our friendly and knowledgeable staff are on-hand to lend their expert advice whenever you need them.



we'll fill your property quickly. Our average void period is just six days, compared to the national average of three weeks.

So, next time you're thinking of buying, selling or renting, give us a call.

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02920 454555
66 Albany Rd, Roath, CF24 3RR

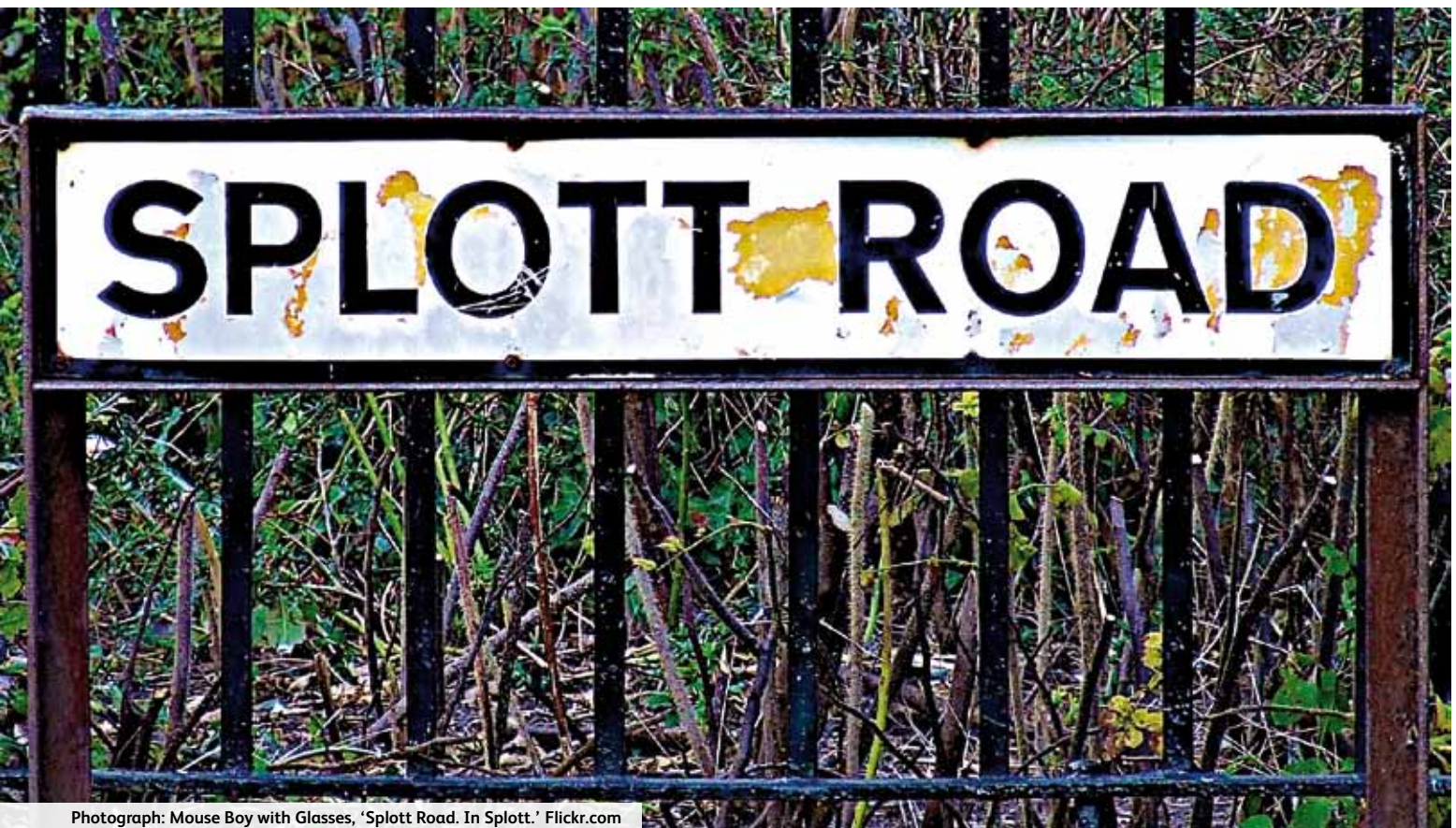
Investment Sales and Lettings
02920 668585
34 Woodville Rd, Cathays, CF24 4EA

Sales and Lettings
02920 480490
18 James St, Cardiff Bay, CF10 5EX

enquiries@cps homes.co.uk

If you're working nine-to-five and/or juggling a hectic family life, our Residential Sales Team has a service to suit. Flexible viewing times, legal advice, unrivalled area knowledge and aftercare - you name it, we've got it.

Our Investment Sales Team help prospective landlords enter the world of buy-to-let. We market properties with potential and arrange plans to help you picture what you could make of your investment, then organise architects and contractors to put those plans into place, if that's what you want. Having



Photograph: Mouse Boy with Glasses, 'Splott Road. In Splott.' Flickr.com

Some like it Splott

With a great location, sense of community and affordable housing, Splott is a perfect choice for first-time buyers. CPS Homes explores the changing fortunes of an iconic Cardiff district.

No other area of Cardiff – or many other British cities for that matter – has garnered as much national recognition, amusement and affection purely for its name. Splott is one you remember.

"The word Splott itself doesn't sound exactly beautiful – which may be why it was described to me as 'upper Bay' when I looking to buy here – but I like the fact that it sounds semi-comical, it reminds me of the splat guns in Buggsy Malone," says Chris Hayden, an insurance claims manager who moved to Splott as a first-time buyer 11 years ago.

As evocative and full of character as the place it describes, Splott, or Y Sblot in Welsh, takes its name from Old English for a patch of land, though some would have you believe it is derived from 'God's Plot', it once having belonged to the Bishop of Llandaff.

While some might denounce it as more blighted than blessed, thousands of us know better.

"When I hear the name Splott it conjures up memories of old Cardiff streets, my lovely next-door neighbours and Chelsea buns from Brutons Bakery on Clare Road," says Gaby Jones, whose first house purchase was in Adeline Street.

Chris Hayden holds similar affection for the place. "Splott is so much better than it sounds," he says. "I love living here. It isn't as young and vibrant as say Roath, Pontcanna or the Bay, but I kind of like that. It feels like Cardiff as I remember it, and I like the diversity of the people that live here."

RISE AND FALL
Now home to the Magic Roundabout, its famous eponymous market, an endangered swimming pool (how many of us learned to swim here?), and more than 13,000 Cardiffians, Splott was until the late 19th century farmland belonging to Upper and Lower Splott Farms, part of the Tredegar Estate.

"When I hear the name Splott it conjures up memories of old Cardiff streets, my lovely next-door neighbours and Chelsea buns from Brutons Bakery on Clare Road."

Its swift transition in the 1880s into an impoverished working class community in a network of tightly-packed Victorian housing echoed the nearby expansion of Cardiff's iron and steel industry which was hungry for workers.

Dowlais Steelworks moved to Cardiff and opened East Moors Steelworks in next door Tremorfa in 1891. After significant growth in the first part of the 20th century – by the 1930s the plant was capable of producing half a million tons of steel a year – the middle of the century saw a long, drawn-out decline for industry in Cardiff. The closure in 1978 of East Moors Steelworks saw thousands of job losses, but an end to hung-out-to-dry washing turning red from pollution.

CHANGE AND CONTINUITY
Parts of Splott have been transformed beyond recognition. In the 1970s, 17 streets of homes were demolished, including streets Enid, Layard, and Menelaus. The successful football club

Bridgend Street AFC, founded in 1899, is a reminder of another vanished Splott street, once full of homes, families and memories.

"I grew up in Splott, attending St Albans then Splott Road High," remembers Joe Rocco

Farmville Rd , Splott



Splott
The perfect area
for first-time
buyers and young
families

Local tips...

Best for bulging breakfasts
Imperial Café, Splott Road (also known as Maria's, or Joe's).

Great local boozers
The Canadian, Pearl Street

Royal Oak, Moorland Road/Newport Road. "Whilst geographic purists may argue about ownership - is it Roath or Splott? - leave them to the wrangling to enjoy a pint of Cardiff's finest in one of the last true traditional pubs in the city," says Simon Nurse.

Best deli
Beneditto's Portuguese delicatessen, Splott road.
"An excellent place to shop for unusual food. They are one of the few places in Cardiff that does good salt cod," says Chris Hayden.

Brilliant, vibrant vegetarian dining
Canteen, Clifton Street



Not a Splott of people know that...

Splott's first school was Splottlands, opened in 1882, on the site of where the STAR Centre is now. The STAR Centre name stands for Splott, Tremorfa, Adamsdown and Roath. Lennox Lewis trained here before his 1993 fight against Frank Bruno.

In the early 20th century Splott University Settlement was one the most successful British baseball teams, winning the Welsh League title several times.

Journalist and TV and radio presenter John Humphrys was born in Splott, in 1943.

Torchwood and Dr Who have been filmed in Splott.

Splott-born and bred director and playwright Peter Gill has written plays about the place.

Shirley Bassey went to Moorland Road School when her family moved to Portmanmoor Road.

Federico. "My dad had a hardware shop in Carlisle Street opposite Orsolini's the grocer. In 1970 we moved to Llanishen. In 1974 we moved back to Splott, but boy how it had changed in that time."

"They don't build houses like these in Splott anymore."

In more recent years, while other areas of Cardiff have seen significant growth or gentrification, changes in Splott have perhaps been a little more subtle.

"Splott has changed both little and a lot over the years," suggests Simon Nurse, a cycling enthusiast, blogger and employee at Odoni Elwell, a cycle storage fabricators based on the edge of Splott.

"The area is recognisably Splott: rows of Victorian houses and quiet urban bustle, the distant sound of trains, a sense of being in the heart of the Welsh capital. Yet the area has also modernised (albeit slowly) with old hotels turned into prime housing and the gradual movement of professional people into the area."

COMMUNITY AND HERITAGE

As hard as life was for Splott's inhabitants in the past, there were few places with as strong a sense of community. Churches of various



Splott-born Clive Sullivan captained the Great Britain rugby league team

faiths, and social and sports clubs abounded. It seems this vibrancy and camaraderie is held in deep affection by almost everyone who has ever lived here.

"Splott means so much in so many ways," says Salvatore Amodeo, who first knew it as a 13-year-old Italian immigrant in the early 1960s. "It was my first home in this country, in the shadow of

the smoky and gritty steelworks. It was a real community, full of hardworking people. I will never forget the friendly welcome and the ease with which one made friends. It will always be one of my spiritual homes."

"Splott has personality. It's a place where people know their neighbours and there's a real sense of community."

The sense of community remains to this day. "There seems to be a good representation of older people and families here," says resident Chris Hayden. "This helps give it a sense of community and heritage."

This sentiment is echoed by Simon Nurse. "Splott is central, grounded and earthy," he says. "Unlike some of the newer sections of the city, Splott has personality. It's a place where people know their neighbours and there's a real sense of community - from the smiling teller at the Nat West Bank on Splott Road, to the ladies at Bruton's bakery on Carlisle Street who used to tuck away Welsh cakes for my lunch time treat."

CENTRAL PERKS

Splott offers those wanting to live close to Cardiff city centre an excellent opportunity. It's but a 25

minute work to town or the bay, while Newport Road's barn-like stores are just across the tracks.

Sally Pritchard, a local government data consultant, bought her first house in Railway Street in 2003. "A two-bed terrace with two reception rooms and plenty of space for a twenty-something, it was the second house the

Welsh singer Shirley Bassey was brought up in the area



estate agent showed me and as soon as I saw it I knew it was 'the one', she recalls.

Sally also considers prices and housing quality as significant attractions. "It needed no work at all and was much cheaper than similar properties in other areas of Cardiff," she says. "I'll always remember that when I had Sky installed, the engineer had to drill a hole through the wall of the front of my house. It took him hours. He said, 'They don't build houses like these in Splott anymore.'"

When after five years Sally decided to move on, her house was snapped up within a week. "I believe because the houses in Splott keep their value and are always going to be in demand for first-time buyers and young families," she says.

SPLOTT PARTY

"I will always remember my time in Splott fondly as it's a brilliant place to live," says Sally. "We'd be welcomed into random people's houses on my street at 3am for drinks and dancing after a night out."

It may not be fashionable or 'on-trend' (yet) by comparison to some areas of Cardiff, but for community spirit, a sense of place, convenience, and the odd impromptu house party, Splott is hard to beat.

Where to?

If you're ready to get your foot on the property ladder but aren't sure where to lay down your roots, here's our guide to the 'up-and-coming' areas that are popular with first-time buyers in Cardiff.



Pontprennau

The commute
Closest train station: 2.2 miles (Llanishen).
Easy access to M4.
Buses run to Cardiff city centre every 7-8 minutes during peak time.

On my doorstep
The area features dentists and two doctors' surgeries, as well as a private hospital.
The Pontprennau Community Education Centre provides, amongst other facilities, a regular

children's playgroup. There's also a broad choice of schools, with English and Welsh-speaking options for both primary and secondary schools. Supermarkets Asda, Lidl and Waitrose cater to Pontprennau, and there are a number of family pubs and restaurants such as the Village Inn & Harvesters.

What can I afford?
The average house price for a two-bed starter home is £144,412.*



Canton

The Commute
Closest train station: 0.5 miles.
Next door to the city centre, it benefits from close links and frequent buses.

On my doorstep
Canton boasts its own library and Chapter Arts Centre, which hosts plays, performing arts, films and live music.
Victoria Park remains a local favourite, particularly in the summer months. It's even been used in the filming of recent Doctor Who episodes.

Despite its proximity to Cardiff city centre, Canton still retains many small independent shops, cafes and pubs.

What can I afford?
The average house price for a two bed starter home is £158,000.*

Did you know?
Canton was formally known for its medieval market dating back to 1250



Splott

The Commute
Closest train station: 1 mile away on Queen St.
Close to the City Centre and Newport Rd, a main route in and out of the city allows for quick bus and road access in and out of the area.

On my doorstep
Splott Road, whilst a modest street in itself, is the hub of Splott, with everything a community needs including a library and leisure centre central to it. The refurbishment of the Star Centre and library mean residents enjoy a particularly high standard of facilities. Whilst you won't find

any fashion stores along the main shopping street, there are plenty of cafes, convenience stores, a great Portuguese deli, vegetarian restaurant and florist, allowing for easy living in the area. Lest we forget the dentist, doctors surgery and post office.

Uncover more about living in the area that some call 'God's plot' in our article on pages 3-5.

What can I afford?
The average house price for a first-time buyer starter home is £120,000.*



Cardiff Bay

The Commute
Boasting its own train station and frequent links to Cardiff Central, it makes for an easy commute.
The A4232 link road makes for easy access to the M4 via the Bute tunnels.
The Bay Circle bus route links most of the major areas including the city centre with frequent services.

On my doorstep
The attractiveness of former 'Tiger Bay' increases year upon year, with new facilities for its residents always popping up. Mermaid Quay houses all manner of eateries, bars, shops and a comedy club, remaining ever-humbled by the attractive Welsh Millennium Centre as its neighbour. With a

reputation that precedes it, the WMC flies the flag for Welsh theatre production at its finest, whilst also attracting West End musical tours.

Cardiff International Sports Village continues to grow and is home to an ice rink, large swimming pool, white water rafting and surfing, not to mention a large supermarket. Across the way, the Cardiff Bay retail park features popular coffee shops, retail outlets and IKEA.

What can I afford?
The average property price for a first-time buyer is £158,000.*

*source: zoopla.com

Coveny St, Splott

This extensively renovated mid-terrace family home is situated in an increasingly popular area. The re-fitted modern kitchen/diner combines well with the clean lines of the freshly-plastered walls and restored wooden floorboards, giving real warmth to this home. View now to avoid disappointment. No chain – move in before Christmas.

- Recently Refurbished
- Family House
- Bay Fronted
- Re-fitted Bathroom & Kitchen
- New Carpets
- Popular Location
- Enclosed Rear Garden



£169,950
cps homes

3
beds

Dubrovnik House, Century Wharf

If you are looking for a low-maintenance gem of a property to begin your journey as a homeowner, this stunning studio apartment, located within the sought-after development of Century Wharf, is perfect. The sophisticated design and attention to detail means it feels more like a suite in a trendy hotel than a first-time buyer's home. The crisp white kitchen units with walnut and granite worktops give a real feel of luxury to this bijou space. The apartment benefits from on-site leisure facilities including a fully-equipped gym and swimming pool.

- Prime Location
- Open Plan Living
- Modern Apartment
- On site Gym & Swimming Pool



£95,950
cps homes

1
bed

Cymric House, Cardiff Bay

This beautifully-furnished and spacious penthouse apartment is situated in the popular Grade II-listed Cymric Buildings. It features three large double bedrooms, with two en-suite bathrooms and a third family bathroom. The sweeping windows run the whole length of the living room and offer superb views across the Bay and City Centre. This 'home with a view' offers buyers a wealth of living space with a high standard of fixtures and fittings.

- 1,829 Sq Ft Penthouse
- Three Bathrooms
- Vast Open Living Space
- Excellent Location



£325,000
cps homes

3
beds

Cwtch up for the winter

The nights have drawn in and the temperature's dropped, so it's time to wrap up warm and create your cosy nest for the winter. Whether you want your very own winter wonderland on a budget, or a luxury escape from the cold weather, here's our guide to adding some seasonal sparkle to your home.



Layering is key this winter, so think throws on sofas, shag pile, sheepskin rugs and banks of comfy cushions. A neutral palette – greys, creams, whites or even beiges – will keep the room feeling soft and calming, and add colour through accessories. Enjoy one of the season's much-loved trends with an animal print cushion.



Ludde sheepskin rug, £30, Ikea

Sheepskin rug, £59, John Lewis

Luxury



Mark Hearld Harvest Hare Cushion cover, £36, Downtoearthgift.co.uk

Rabbit cushion, £30, John Lewis

Luxury

Budget

Pairing textured soft furnishings with hard rustic wooden furniture will give a warm country cottage or 'ski-lodge' feel. Coffee tables are an ideal way of introducing wood into a living room. If you're working to a smaller budget, use rustic wooden accessories such as photo frames, wooden fruit bowls, coasters or candle holders.



Umbrian Coffee Table Wild Oak, £1095, Heals

Luxury

Broste Birch Tealight Holder, £14, John Lewis



Budget

Heart photo frame, £3, John Lewis



Budget



Ellis Checked Throw, £50, John Lewis



Luxury

Check Cashmere Wool Throw, £275, lexingtoncompany.com

In the dark evenings, lighting is crucial. Why not try a driftwood lamp for understated chic, or, for a budget option, try creating the warm scent of home by wrapping cinnamon sticks around a candle. Not only will it create that soft cosy lighting, it smells great too!



Bryony table lamp, £90, John Lewis

Helg table lamp, £20, Ikea

Luxury

Budget



Bring the outdoors indoors and make use of the great products nature has to offer on your doorstep. Gather up twigs to pop in your favourite vase for a real dining table centrepiece. Fir cones – either by themselves in a decorative bowl or sprayed lightly with artificial snow – can give a lovely 'back to nature' feature to a room. And if you're a feeling a little braver, why not forage for some old logs and turn them into nifty footstools? They're all great ideas that won't cost you a penny!





The project

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

The property

When bought, this terraced house in Cathays – a popular area with students – comprised of three bedrooms and two reception rooms (one being let as a bedroom) with a ground floor bathroom. The garden area at the rear allowed enough room to extend – just as other houses on the same street had done – which is always a good indication of whether planning permission will be granted or not.

The plan

Create an eight-bedroom student let. If all went to plan, the property would be made up of eight bedrooms, two bathrooms, a separate toilet and an open-plan kitchen/lounge, all while keeping enough space for a reasonable garden area at the rear.

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

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 to redevelop in order to meet demand, please call us on 02920 668585 or e-mail barrie@cpshomes.co.uk.

The project

With planning permission granted, work began on the removal of both chimney stacks; creating a dormer in the unused attic space and building a large, single storey extension at the rear of the property, housing a spacious open plan kitchen/living area that's over 30m2 in size.

To create more space, the floors of both storeys were dropped and large RSJs (Rolled Steel Joists) were dropped in to support the new floors and walls, allowing the main central spine wall to be removed. The introduction of RSJs allowed for more flexible space, meaning a bathroom could be fitted between two ground floor bedrooms, for instance, in a space that wouldn't have previously existed due to structural walls.

The resulting dormer conversion houses two double bedrooms and a bathroom, while the first floor is home to a further four double bedrooms and accompanying bathroom. The extended ground floor contains the final two double bedrooms, a separate WC and a large, sociable living space.

As the student market becomes more competitive and landlords look to achieve higher rental values, the quality of fittings need to be of a better standard than you 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 2013 for £165,000

Total spend: £70,000

Rental income before:
£960 pcm/£11,520 pa

Rental income after:
£2,600 pcm/£28,600 pa
(11 months due to academic rota)

Current sales value: £325,000
(November 2013)

Completed during the summer months, CPS Homes has let the property for the current academic year and also secured tenants for 2014/2015 year at £325 per person, meaning a total of £2,600 per month.

Our student property lists for 2014/2015 are out now.

Register your property today!

Do you have a student property that is yet to be let for September 2014? Call us today. Over 90 % of students source next year's accommodation by the time they return home for Christmas, so make sure you don't miss the boat and visit us at our Woodville Rd, Cathays branch. Alternatively, call Rhys on 02920 668585 or e-mail him via Rhys@cpshomes.co.uk

Colum Rd, Cathays

Investor potential

£249,950



3 beds

This mid-terraced, double bay-fronted property is spread over three floors. It's located close to Cardiff city centre, local amenities and Cardiff University. It comprises of two reception rooms, a shower room and a kitchen on the ground floor, with three spacious bedrooms on the first floor, along with a family bathroom and a large attic room on the top floor. It benefits from a paved garden to the rear and meets all HMO license requirements.

Currently let to four students for £1200 PCM till September 2014 achieving a 5.2 % yield per annum.

HALL
uPVC front door, doors to rooms, stairs to first floor and central heating radiator.

RECEPTION ONE
3.91m x 4.99m (max)
3.56m x 4.99m (min)
Bay window and central heating radiator.

RECEPTION TWO
3.41m x 4.01m (max)
3.06m x 4.01m (min)
Window to rear, wardrobe to alcove and central heating radiator.

BATHROOM ONE 1.63m x 1.70m
Shower cubicle with electric shower, low level toilet, wall hung basin, white splashback tiles, white floor tiles, window to left elevation and central heating radiator.

KITCHEN
3.69m x 4.37m (max)
3.22m x 4.33m (min)
Low and high level blue kitchen units, grey worktop, integrated hob, oven and overhead extractor hood, stainless steel sink with drainer, white splashback tiles, laminate flooring, door to rear garden, window to rear and central heating radiator.

BATHROOM TWO 2.00m x 2.38m
Bath with overhead electric shower,

low level toilet, pedestal basin, white splashback tiles, laminate flooring, window to left elevation and central heating radiator.

BEDROOM ONE
5.29m x 4.78m (max)
4.88m x 4.78m (min)
Built in wardrobe, window to front elevation and bay window, central heating radiator.

BEDROOM TWO
3.77m x 3.38m (max)
3.77m x 3.04m (min)
Wardrobe to alcove, window to rear and central heating radiator.

BEDROOM THREE
3.64m x 3.35m (max)
3.64m x 3.08m (min)
Built in wardrobe, window to rear and central heating radiator.

ATTIC ROOM 6.11m x 4.87m
Built in wardrobe, dormer to rear elevation and central heating radiator.

GARDEN
Paved garden to rear.

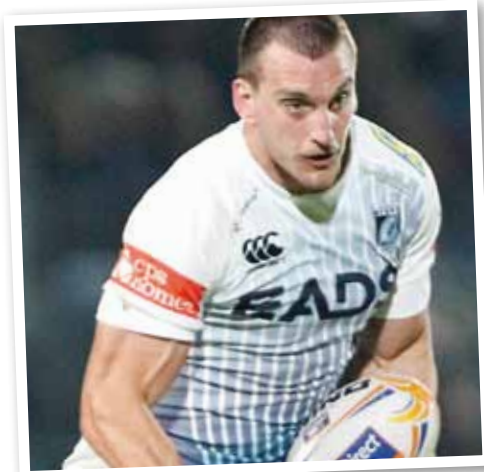


- ✓ Two bathrooms
- ✓ 5.2 % yield
- ✓ Two reception rooms
- ✓ Possible 6 bed let
- ✓ Perfect location for students
- ✓ HMO licensed



Spacious attic room with great potential

CPS Homes and the Community



We still think the new season shirts look great!

We've enjoyed watching Sam Warburton and the welsh squad flex their skills in the Autumn tests.'



Student sponsorship

As the students began drifting back to Cardiff after the summer break, we popped some coals 'on the barbie' and welcomed them back to the 'Diff with a Cathays barbeque held outside our large Woodville Road branch.

Our Cathays branch has been finding term-time accommodation for students for over 13 years. We feel it's important to ensure we are involved in the student community. Not only does it help us to understand what they need from us, it's also a great way of giving a little bit back – after, all our Cathays branch wouldn't exist without them.

As well as offering welcome-back burgers, this year we have sponsored three student societies – the Asian Society, and the History and Law netball teams – to help support their achievements and events.

If you would like to be in with a chance of winning one of 5 limited edition, Cathays-celebrating t-shirts designed exclusively for us by local cult brand I Loves The 'Diff, please email giveaway@cpshomes.co.uk. All entries must be received by 31st January 2013, good luck!



Charity begins at CPS Homes

You shall Gofal the ball. In October we attended the annual Gofal Charity Ball, held at the Mercure Holland House Hotel.

Whilst we have attended the event in previous years, we were exceptionally proud to be the main sponsors of this year's event.

Gofal is a mental health and wellbeing charity based in Wales. Working with thousands of individuals with mental health problems every year, they aid their recovery and support their independence.

"We had a company table at last year's event but at that time we didn't fully understand the lengths Gofal go to in assisting people with mental health difficulties re-join society," said Barrie James, co-director CPS Homes.

"Since then, we've come to learn more about the hard work they put into raising public awareness of the matter each and every day, so we thought we'd do our best to contribute by sponsoring this year's annual ball. Whenever I've met a member of Gofal's staff, it's been apparent that they care passionately about what the charity is trying to achieve, so we're very proud to have links with an outfit doing something so commendable."

We're sociable types here at CPS Homes – we like to play an active part and try to make a difference in the communities in which we live and work. Here are some ways we've been celebrating our city and the people who live and work here.



The Dandy



The Neighbourino

November

The manliest month of the year, Movember heralds humorous facial hair in the name of raising money for charity.

A million men will start the month with a clean-shaven face, and are sponsored to grow moustaches to raise money for prostate cancer, testicular cancer and mental health charities.

It's not for men only, though the ladies' option is a little sillier – women can be sponsored to wear a fake moustache for the month! Like the moustaches it celebrates, Movember has grown into an annual spectacle and has raised a phenomenal £276 million in 21 countries since its beginnings in Australia in 2003.

Here at CPS Homes, we'll be selling moustache cakes and perhaps even sporting some sponsored 'taches of our own.

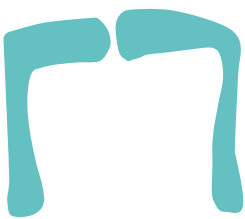
If you have a local event or cause you would like us to be involved in, or simply would like a mention on these pages, please contact us on community@cpshomes.co.uk



The Magnum



El Bandito



The Trucker

local events

Make time to visit local events this winter.



Photograph: Mongo Gushi, 'Artisan' Flickr.com

CHRISTMAS MARKET

14th November – 23rd December
The lights, the sights, and the smells of Christmas will be filling the air. Craft Folk's Cardiff Christmas Market is set in the heart of the pedestrian area of the city centre, spanning the Hayes, Trinity Street, Working Street and St John's Church. Open daily.

WINTER WONDERLAND

14th November – 5th January 2014
Cardiff's famous Winter Wonderland, complete with hot chocolate, ice-skating and festive children's rides, will be running on City Hall's lawn. Wrap up warm – and why not try the 60 metre-high star ride for a birds' eye view of the city?

SILLY KINGS AT CARDIFF CASTLE

19th December – 4th January 2014
Once upon a time in a kingdom far, far away, lived a princess, four crazy knights, an angry fairy, a dragon (of sorts) and a very Silly King. The award-winning National Theatre Wales roll into the magical grounds of Cardiff Castle for a Christmas feast of family fun, adapted from the fairy tales of Monty Python's Terry Jones. Fly away with a cast of extraordinary characters and madcap musicians, telling tall tales from a kingdom east of the moon and west of the sun. Lovingly made for children and very, very silly adults...

DOCTOR WHO 50TH ANNIVERSARY CELEBRATIONS

Saturday 23rd November
The Doctor Who Experience, Porth Teigr, Cardiff Bay will be hosting a day packed full of activities. Make sure you come dressed in your best Doctor Who outfit for your chance to win a very special prize.

They'll also be running their famous Doctor Who TARDIS Studio Tours. What better way to countdown to the 50th anniversary episode than a trip through the famous Police Box doors and into the actual TARDIS?

For the anniversary episode itself – The Day of the Doctor – a special screening exclusive for Doctor Who Experience ticketholders will be held at the Odeon in the Red Dragon Centre. Meet at the Doctor Who Experience beforehand, where you will be marched to the cinema by Cybermen!

CAROLS ON THE QUAYSIDE AT MERMAID QUAY

21st – 22nd December
Come and get into the festive mood and enjoy the lead-up to the big day

FEST 'COSI' AT THE CARDIFF MADE GALLERY, 41 LOCHABER ST, ROATH

7th – 26th December
Cardiff's finest artistic talent will be on show, enhanced by plenty of local produce and festive trimmings. A 'glittering forest installation' will take centre stage, complete with stories, music, drink and weekend workshops for all ages.

WAR HORSE LIVE AT CHAPTER, MARKET RD, CANTON

27th February 2014
War Horse National Theatre Live will broadcast War Horse live from London's West End to cinemas around the world on February 27, 2014. Since its first performance at the National Theatre in 2007, War Horse has become an international smash hit. Based on Michael Morpurgo's novel and adapted for the stage by Nick Stafford, War Horse takes audiences on an extraordinary journey from the fields of rural Devon to the trenches of First World War France. Filled with stirring music and songs, this powerfully moving and imaginative drama is a show of phenomenal inventiveness. At its heart are astonishing life-sized puppets by South Africa's Handspring Puppet Company, who bring breathing, galloping, charging horses to thrilling life on stage. See more at Chapter.org





ask the experts

Amanda and her sales team take a look at the topic of mortgages and answer some of the questions they're most frequently asked by first-time buyers.

WHAT DO I NEED TO CONSIDER?

The key to getting the best deal on your mortgage is being armed with as much information as possible. But remember, 'the best deal' doesn't necessarily mean the cheapest.

With a mortgage secured, vendors and their agents will consider you as a committed buyer and not somebody putting in an offer purely to test the water. Being viewed as a serious purchaser is a good thing if you want to be at the front of the pack in a competitive market.

It's important to bear in mind all of the costs that come with moving house, such as valuation and survey costs, planning searches, legal costs, stamp duty and removal hire – as well as all your usual payments and bills! Although it'll probably be your single biggest cost, your mortgage needs to be considered as part of the bigger picture. Be sure to take other payments into account before deciding how much you can afford as a deposit.

HASN'T THE GOVERNMENT INTRODUCED A NEW SCHEME?

Yes, it has. The three-year scheme allows buyers to purchase any property worth up to £600,000, put down a 5 per cent deposit and have the taxpayer underwrite a further 15 per cent.

Whilst your bank or building society is a good place to start, don't presume they'll be the most competitive on the market. We always advise

speaking to an independent mortgage broker, but make sure they aren't limited to a particular range of products and that they're registered to the Financial Services Authority (FSA) before you commit to an appointment. A broker has the advantage of access to exclusive deals and, if they fully understand your requirements, can match products beyond that of cost. Not only that, but they'll often speed up applications by doing a lot of the paperwork for you.

For more advice...

...on buying or selling your home, or even if you're taking your first step onto the property ladder and need some guidance with it, please pop in and see Amanda and her sales team at **66 Albany Rd, Roath**. Alternatively, feel free to give us a call on **02920 454555** or e-mail **amanda@cpshomes.co.uk**.

Cardiff over COFFEE

He may be most famous for playing Gio Compario in those car insurance adverts, but Wynne Evans is a well-established Welsh opera singer, recording artist and presenter. He was able to take a break from promoting his new album to have a chat with us about Cardiff, moving house and flaming Sambuca.



HOW'S LIFE? YOU'RE A BUSY MAN – HOW DO YOU DIVIDE YOUR TIME?

Life's alright... Well, it's brilliant! If someone were to ask me what I wanted in the future, it would be for everything to carry on as it is. A couple of months per year I spend doing commercials, about three months doing an opera, and the rest of the time I spend between radio and television. It's got real variety – no week is ever the same.

WERE YOU AND YOUR FAMILY SURPRISED BY GIO'S SUCCESS?

Yeah! I mean, it came out of nowhere really. I knew there'd be five adverts and a year's contract, but that was it. It shocked us all that it became so famous – partly because the tune got stuck in your head, and the fact that it was the first real major advert in the age of social networking.

DOES 'BEING GIO' IRRITATE YOU AT ALL?

I can never be negative about the adverts because I've loved doing them and I wouldn't have an album out or shows on TV and radio if I hadn't done them. It's what brought me into the public eye, so it's brilliant. Making them is the best laugh I've ever had – it's just messing around really and getting paid for it! And I reckon I must be the only person who's been on TV every day for the past four years.

DO PEOPLE STILL RECOGNISE GIO IN THE STREETS?

Yes. Definitely in Wales and that's fine – as long as they're nice I don't mind. I don't thrive off the attention, but it's part of the work, part of the job. If you're on telly or radio then people want to talk to you.

TELL US ABOUT THE PROPERTY YOU'VE JUST BOUGHT.

We've always wanted a period property. What's difficult is finding one with a big garden. The ones in

Pontcanna are beautiful, but the gardens are too small – this one, though, fits the bill. I love it, but when I went on the first viewing, my heart sunk – I could see how much of a project it was. When I see people on Grand Designs going £100,000 over budget I used to think, how on earth do you do that? But the answer is, very easily! Things spiral away.

WHAT WORK DID IT REQUIRE?

We've done everything from pinning the wall back in, to dry rot, to damp, replastering every wall and ceiling. We tried to do everything at once, which maybe was a mistake. It's been hard, it's been a labour of love, but we've turned it around in three-and-a-half months.

THAT'S IMPRESSIVE – MOST PROPERTIES TAKE A LOT LONGER THAN THAT... Well I was living with my mother-in-law so I had an added incentive of getting into our place as quickly as possible.

WHAT'S GREAT ABOUT CARDIFF?

I love Cardiff, I love everything about it. I love the fact that it's a city with all that a city offers, yet it's small enough to be able to bump into people you know in town. We've lived in Llanishen since 1999 because it still has that village feel to it. When you go into the village you see people you know. It's the same in Cardiff generally, you'll always see people.

WHERE ELSE DO YOU FEEL AT HOME?

I feel very comfortable at the Wales Millennium Centre. It's a world-class venue, with the best stage in the world and the best acoustics. It's just a fantastic place to sing and I feel very comfortable in that wonderful building. We're so lucky to have a venue like that in Cardiff.

Shhh...

TELL US SOMETHING FEW PEOPLE KNOW ABOUT YOU.

I like to play shot roulette when I've had a few drinks... Obviously not on my own! Only when I'm having a party – my New Year's Eve parties are legendary. I do this thing where I light up my hands with flaming sambuca, then you lick all the flames off and only after that you can drink the shot.

SOUNDS DANGEROUS. TELL US A CARDIFF SECRET. Clarkes pies – okay, so it's not a secret, but I love a Clarkes pie. You haven't lived until you've had one.

AFTER THE SUCCESS OF THE FIRST ALBUM IN 2011, WHAT ARE YOUR HOPES FOR THIS ONE?

This is a bit more of a personal album really. There are lots of songs that meant lots to me as I was growing up and beginning my musical life. I just hope people enjoy it, more than anything – and buy it!

Wynne's Cardiff...

Lab 22 cocktail lounge
22 Caroline Street, CF10 1FG
02920 399 997 | lab22cardiff.com

The Chapel 1877 bar and restaurant
Churchill Way, CF10 2WF
02920 222 020 | chapel1877.com

Mina Lebanese restaurant
43 Crwys Road, CF24 4ND
02920 235 212 | minarestaurant.co.uk

Balti Cuisine
103-105 Woodville Road, CF24 4DY
02920 228 863
"If there are no free tables, I happily eat in the kitchen."

Looking to cosy up in a new home?



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