

1 Looking for a property



1. Don't panic

- Take your time, it's an important decision.
- Have you planned to see at least three properties?
- Get your contract looked over by your university, college, students' union or a housing advice organisation.

2. Do good neighbours become good friends?

- Have you approached people you might want to live with?
- Would you be compatible housemates? Think about different lifestyles, habits, budgets, and interests.
- Don't be afraid to say no – you're committed to living with your housemates until the end of the contract.

3. Make careful choices

- Have you asked in your students' union about their letting agency recommendations, or approved lists of landlords?
- Have you asked friends and course mates about their experiences?
- Have you enquired with letting agencies and/or landlords if they are a part of an accreditation scheme?

4. Knowledge is power

- What are the average rents for the area?
- Have you found out about advice, housing talks or fairs that are being run about renting?
- Have you asked landlords/letting agents about any other costs, such as admin fees and deposits? How much would they be?

5. Make a wish list

This could include:

- The areas you want to live in, local amenities and public transport
- A minimum and maximum level of rent
- The size, type and age of a property
- Access requirements for the property
- Amount and type of furnishing/appliances

Remember to always take a camera and someone with you when viewing a property.

Visit www.nus.org.uk to download our 'Looking around a Property' checklist.



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1 Chwilio am dŷ neu fflat



1. Peidiwch â mynd i banic

- Cymerwch eich hamser, mae'n benderfyniad pwysig.
- Ydych chi wedi trefnu ymweld ag o leiaf tri eiddo?
- Mynnwch fod eich prifysgol, coleg, undeb myfyrwyr neu fudiad cynghori ar dai wedi bwrw golwg dros eich cytundeb.

2. Ydy cymdogion da yn dod yn ffrindiau da?

- Ydych chi wedi trafod gyda phobl y byddech efallai'n hoffi byw gyda hwy?
- Fyddech chi'n gallu byw'n gytun gyda'ch gilydd? Ystyriwch wahanol ddulliau o fyw, arferion, cyllidebau a diddordebau.
- Peidiwch â bod ofn dweud na – byddwch wedi ymrwymo i fyw gyda'ch cyd-letywyr hyd ddiwedd y cytundeb.

3. Dewiswch yn ofalus

- Ydych chi wedi holi yn eich hundeb myfyrwyr ynglŷn â'r asiantaethau gosod eiddo maent yn eu hargymell, neu restrau o berchenogion tai maent yn eu cymeradwyo?
- Ydych chi wedi holi ffrindiau a phobl ar eich cwrs ynglŷn â'u profiadau?
- Ydych chi wedi gwneud ymholiadau gydag asiantaethau gosod a/neu landlordiaid i ganfod os ydynt yn perthyn i unrhyw gynllun achredu?

4. Mae gwybodaeth yn allweddol

- Beth yw'r rhenti ar gyfartaledd ar gyfer yr ardal?
- Ydych chi wedi holi ynglŷn â chyngor neu ddigwyddiadau a gaiff eu rhedeg sy'n ymwneud â thai a rhentu?
- Ydych chi wedi holi landlordiaid/asiantaethau gosod eiddo ynglŷn ag unrhyw gostau eraill, megis ffioedd gweinyddol a blaendaliadau? Faint fyddai'r rhain?

5. Lluniwch restr o'r hyn yr hoffech eu cael

Gallai'r rhestr hon gynnwys:

- Yr ardaloedd 'rydych eisiau byw ynddynt, cyfleusterau lleol a thrafnidiaeth gyhoeddus
- Maint, math ac oed yr eiddo
- Anghenion mynediad ar gyfer yr eiddo
- Faint o ddodrefn / offer sydd ei angen

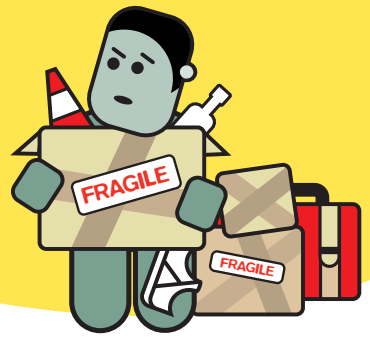
Cofiwch bob amser fynd â chamera a rhywun gyda chi pan fyddwch chi'n mynd i edrych ar eiddo.

Ewch i www.nus.org.uk i lawrlwytho ein rhestr wirio ar gyfer mynd i edrych ar dŷ neu fflat.



undeb.cenedlaethol.mylfyrwyr.cymru

2 Signing the contract



Get it in writing

- You don't have to sign on the day. Your landlord should give you 24 hours to take the contract away for an expert to check through it, and should hold the property during this time.
- Have you got any improvements or changes to the property that the landlord has agreed to put in writing? They should be signed and dated too.
- Do you have the landlord have identical copies of the contract, and have you made copies for all tenants of the final agreed contract?
- Keep your contract in a safe place

Type of contract

- Is it a joint or an individual contract? Individual is better, as joint contracts leave you liable for rent or damage by other tenants. If you are on a joint contract, only rent with people you trust.
- Have you been asked to identify a guarantor and do they have to sign a form? Have they agreed to this?
- If you or another tenant wants to leave the tenancy before the end of the contract, it will be your responsibility to find another tenant. It's important to get advice before you leave.

Charges, fees, payments

- Never make a payment (including the deposit) before signing a contract.
- You may be asked to pay your deposit when you sign the contract, if so you should be given details about where your deposit is going to be protected.
- Does your contract specify the rent level, when you need to pay rent, and the method by which you pay your rent?
- Have you negotiated a different rate for the summer months? If so, is this in writing?
- Have you checked about any additional fees or charges? Are you happy with them?

2 Arwyddo'r Cytundeb



Mynnwch ei fod mewn ysgrifen

- 'Does dim rhaid i chi arwyddo ar y diwrnod. Dylai eich landlord roddi 24 awr i chi fynd â'r cytundeb i ffwrdd er mwyn i arbenigwr ei wirio, a dylai ddal yr eiddo i chi am y cyfnod hwn.
- Dylech sicrhau fod unrhyw welliannau neu newidiadau i'r eiddo mae'r landlord wedi cytuno iddynt wedi eu rhoi mewn ysgrifen. Dylid eu harwyddo a'u dyddio'n ogystal.
- Oes gan y landlord a chi gopiau sy'n union yr un fath o'r cytundeb, ac ydych chi wedi gwneud copïau o'r cytundeb terfynol ar gyfer pob tenant?
- Cadwch eich cytundeb mewn man diogel.

Math o gytundeb

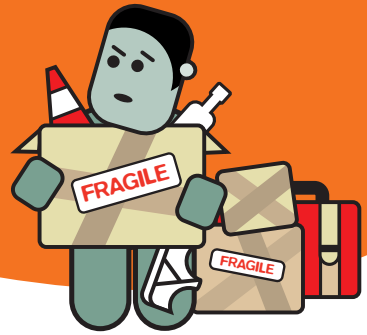
- Ydy hwn yn gytundeb ar-y-cyd neu'n un unigol? Mae rhai unigol yn well, gan fod cytundebau ar-y-cyd yn eich gadael yn gyfrifol am rent a difrod a wnaed gan denantiaid eraill. Os ydych chi ar gytundeb ar-y-cyd, peidiwch â rhentu ond gyda phobl y gallwch ymddiried ynddynt.
- Oes gofyn i chi enwi gwarantydd, ac oes rhaid iddynt arwyddo ffurflen? Ydyn nhw wedi cytuno i hyn?

- Os ydych chi neu un o'r tenantiaid eraill eisiau gadael cyn diwedd y cytundeb, eich cyfrifoldeb chi fydd canfod tenant arall. Mae'n bwysig cael cyngor cyn i chi adael.

Ffioedd a thaliadau

- Peidiwch fyth â gwneud unrhyw daliad (gan gynnwys y blaen-dâl) cyn arwyddo cytundeb.
- Mae'n bosibl y bydd gofyn i chi dalu eich blaen-dâl pan fyddwch yn arwyddo'r cytundeb; os felly dylech gael manylion ynglŷn â ble y caiff eich blaen-dâl ei amddiffyn.
- Ydy eich cytundeb yn manylu ar lefel y rhent, pa bryd sydd rhaid i chi dalu rhent, a'r dull ar gyfer talu eich rhent?
- Ydych chi wedi cyd-drafod graddfa wahanol ar gyfer misoedd yr haf? Os ydych chi, ydy hyn mewn ysgrifen?
- Ydych chi wedi holi ynglŷn ag unrhyw ffioedd neu daliadau ychwanegol? Ydych chi'n fodlon gyda hwy?

3 Moving in



Health and safety

- Have you tested your smoke alarm? You should do this on the day you move in, and then once a month.
- Have your gas appliances been checked by Gas Safe registered engineer in the last twelve months? Keep the certificates in a house folder.
- Lots of burglaries happen because of open windows and doors. Are you valuables in full view? For more info check out: www.nus.org.uk/Campaigns/The-Lock/
- It's also important to look after yourself - have you registered with a doctor and dentist near where you live?

Getting an inventory

- Has the landlord provided you with a detailed list of the property's condition and its contents?
- Have you walked around the property with the inventory, noting any differences? You can also take dated photographs of damaged items or items in a poor condition. Get this signed and dated by the landlord, and put the new copy in your house folder.

Protecting your deposit

- Landlords of the vast majority of student tenancies will be legally required to put your deposit into a Tenancy Deposit Protection Scheme.
- Have you asked your landlord which scheme your deposit will be protected with?
- Have you received details and appropriate reference numbers within the specified time from paying your deposit?

Council tax

- Full-time registered students can apply for exemption from paying council tax. Part-time students may be eligible for Council Tax Benefit.
- Forms can usually be obtained from the council or from your university or college. Check out www.nus.org.uk/student-life/counciltax for more info.

Bills

- Have you confirmed with your landlord what bills – such as water, gas, electricity, council tax, insurance, internet - are or aren't included within your rent?
- Have you contacted suppliers on the day you move in to get your names on the bills, and ensure that your account is started with meter readings taken that day?

Contents insurance

- Your landlord is responsible for insurance of the building, but you are responsible for insuring your personal belongings, unless it's included in your rent.
- If you stop and add up the replacement cost of your possessions, you might be amazed at the total.
- Endsleigh Insurance was created by the National Union of Students in 1965 to negotiate preferential insurance rates for students - www.endsleigh.co.uk

For more information on any aspect of student renting, visit www.nus.org.uk



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3 Symud i Mewn



Iechyd a diogelwch

- Ydych chi wedi profi eich larwm-fwŷg? Dylech wneud hyn ar y diwrnod y byddwch yn symud i mewn, ac yna unwaith y mis.
- Ydy eich cyfarpar nwy wedi cael eu gwirio gan beiriannydd cofrestredig gyda Gas Safe yn ystod y deuddeg mis diwethaf? Cadwch y tystysgrifau mewn ffolder ar gyfer gwybodaeth am y tŷ.
- Mae llawer o lradradau yn digwydd oherwydd ffenesrï a drysau agored. Ydy eich heiddo gwerthfawr mewn man amlwg? Gwiriwch www.nus.org.uk/Campaigns/The-Lock/ am fwy o wybodaeth.
- Ydych chi wedi cofrestru gyda meddyg a deintydd yn agos i ble 'rydych yn byw?

Rhestr o'r cynnwys

- Ydy'r landlord wedi eich darparu â rhestr fanwl o gyflwr a chynnwys yr eiddo?
- Ydych chi wedi cerdded o amgylch yr eiddo gyda'r rhestr gynnwys, gan nodi unrhyw wahaniaethau? Mynnwch fod eich landlord yn arwyddo ac yn dyddio hwn, a rhowch y copi newydd mewn ffolder ar gyfer gwybodaeth am y tŷ.

Amddiffyn eich blaen-dâl

- Bydd gofynion cyfreithiol ar landlordiaid ar gyfer y mwyafrif helaeth o denantiaethau myfyrwyr i osod eich blaen-dâl mewn Cynllun Gwarchod Blaen-dâl Tenantiaeth.
- Ydych chi wedi holi eich landlord ynglŷn â pha gynllun gaiff ei ddefnyddio i amddiffyn eich blaen-dâl?
- Ydych chi wedi derbyn manylion ynglŷn â rhifau-cyfeirio priodol, o fewn i amser penodol ar ôl i chi dalu eich blaen-dâl?

Treth y cyngor

- Gall myfyrwyr llawn-amser wneud cais am gael eu heithrio rhag talu treth y cyngor. Gall myfyrwyr rhan-amser fod yn gymwys i dderbyn Budd-dâl Treth y Cyngor.
- Gwiriwch www.nus.org.uk/student-life/counciltax am fwy o wybodaeth.

Biliau

- Ydych chi wedi cadarnhau gyda'ch landlord pa filiau – megis dŵr, nwy, trydan, treth y cyngor, yswiriant, rhyngrwyd – sydd, neu sydd ddim, wedi eu cynnwys yn eich rhent?
- Ydych chi wedi cysylltu â chyflenwyr ar y diwrnod y byddwch yn symud i mewn er mwyn cael eich henwau ar y biliau, a sicrhau fod eich cyfrif yn cael ei ddechrau gyda'r ffigurau sy'n dangos ar bob mesurydd ar y diwrnod hwnnw?

Yswiriant cynnwys

- Mae eich landlord yn gyfrifol am yswiriant yr adeilad. Ond 'rydych chi'n gyfrifol am yswirio eich heiddo personol, oni chaiff hynny ei gynnwys yn eich rhent.
- Os ydych yn mynd ati i weithio allan faint y byddai'n gostio i brynu pethau newydd pe bai eich heiddo'n cael ei ddwyn, byddech yn cael eich synnu gyda'r cyfanswm.
- Cafodd Yswiriant Endsleigh creu gan y'r Undeb Cenedleithol Myfyrwyr ym 1965 i cyd-drafod taloedd yswiriant ffafriol i myfyrwyr - www.endsleigh.co.uk

Am fwy o wybodaeth ynglŷn ag unrhyw agwedd o rentu eiddo gan fyfyrwyr, ewch i www.nus.org.uk



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4 Living There & Moving out



TV licence and internet

- You need a TV licence to watch or record any TV on any channel, on any device, however you receive it. If you don't have a licence you risk prosecution and up to a £1,000 fine.
- Have you checked on <http://www.tvlicensing.co.uk/> to see what your requirements are, and the ways to apply for your licence?
- Does your house come with internet set up or not? If not, decide between you if you want it, and how much you can afford.
- Are you confident about how to control the heating, water, gas and electricity in your property, including how to turn them off?
- Does someone have a spare set of keys for the property?
- Are you reporting repairs in writing quickly? (this can be email or SMS)
- Have a house folder to keep track of paperwork like the contract, inventory and bills, as well as this card!

Be a good neighbour

- Have you introduced yourself to your neighbours? Not only is it polite, but it's useful to know the people around you if you ever need a hand.
- If you are having any parties or gatherings, have you invited your neighbours or checked they are happy with the date you have decided?
- Are you keeping the outside of your property tidy?
- Do you know when your rubbish and recycling collection days are?
- Have you registered to vote? Check out www.aboutmyvote.co.uk

Maintenance

- Do you know who to contact in case of an emergency in the property?

Bills

- At the end of the tenancy, have you taken final meter readings and informed the utility companies of an agreed forwarding address where they can send your final bill?

Getting the deposit back

- Have you scheduled a day for all tenants to help clean the house and check the inventory? The house needs to be cleaned thoroughly.
- If at the end of your tenancy there are any discrepancies in the inventory or with the property's condition, discuss this with the landlord.
- If there are any issues you can't agree on, the Tenancy Deposit Protection Schemes can offer mediation and dispute resolution free of charge.

4 Byw Yno a Symud Allan



Trwydded deledu a'r rhyngwyd

- Rydych angen trwydded deledu i wlyio neu recordio unrhyw deledu ar unrhyw sianel, neu unrhyw ddyfais, sut bynnag y byddwch yn ei dderbyn. Os nad oes gennych drwydded, rydych yn rhedeg risg o gael eich herlyn ac o wynebu dirwy o £1,000.
- Ydych chi wedi gwirio ar <http://www.tvlicensing.co.uk/> i weld beth yw eich gofynion, a'r ffyrdd o wneud cais am drwydded?
- Oes cyswllt i'r rhyngwyd yn dod gyda'ch tŷ? Os nad oes, penderfynwch ymysg eich gilydd os ydych chi eisiau'r gwasanaeth yma, a faint allwch chi ei fforddio.
- Ydych chi'n hyderus ynglŷn â sut i reoli'r gwres, dŵr a'r trydan yn eich tŷ, gan gynnwys sut i'w troi i ffwrdd?
- Oes gan rywun set o allwedi sbâr ar gyfer yr eiddo?
- Ydych chi'n hysbysu'r perchennog ar unwaith mewn ysgrifen o unrhyw beth sydd angen ei drwsio (gall fod ar ffurf e-bost neu SMS)
- Dylech fod â ffolder ar gyfer gwaith papur sy'n ymwneud â'r tŷ, e.e. y cytundeb tenantiaeth, rhestr o'r cynnwys a biliau, yn ogystal â'r cerdyn hwn!

Bod yn gymydog da

- Ydych chi wedi cyflwyno eich hun i'ch cymdogion? Nid yn unig yw hyn yn fater o gwртеisi, ond mae'n ddefnyddiol i adnabod y bobl o'ch cwmpas os byth y byddwch chi angen help llaw.
- Os ydych yn bwriadu cynnal unrhyw bartion, ydych chi wedi gwahodd eich cymdogion neu wedi gwirio os ydynt yn hapus ynglŷn â'r dyddiad rydych wedi penderfynu arno?
- Ydych chi'n cadw tu allan y tŷ'n daclus?
- Ydych chi'n gwybod pa ddyddiau mae'r 'sbwriel a'r ailgylchu'n cael eu casglu?
- Ydych chi wedi cofrestru i bleidleisio? Ewch i www.aboutmyvote.co.uk am fwy o wybodaeth

Cynnal a chadw

- Ydych chi'n gwybod pwy i gysylltu â hwy os oes argyfwng yn yr eiddo?

Biliau

- Ar ddiwedd y denantiaeth, ydych chi wedi cymryd darlleniad terfynol ar gyfer pob mesurydd ac wedi hysbysu'r cwmnïau cyfleustodau o gyfeiriad y gallant ei ddefnyddio ar gyfer anfon bil terfynol?

Cael eich blaen-dâl yn ôl

- Ydych chi wedi trefnu diwrnod pryd y gall y tenantiaid i gyd helpu i lanhau'r tŷ a gwirio'r rhestr o'r cynnwys? Mae angen glanhau'r tŷ'n drylwyr.
- Ar ddiwedd eich tenantiaeth, os oes oes yno unrhyw angyhysondebau o ran y rhestr o'r cynnwys neu gyflwr yr eiddo, trafodwch hyn gyda'r landlord.
- Os oes yno unrhyw faterion na allwch gytuno arnynt, gall y Cynlluniau Gwarchod Blaen-dâl Tenantiaeth gynnig help gyda datrys unrhyw anghydfod, yn ddi-dâl.

Am fwy o wybodaeth ynglŷn ag unrhyw agwedd o rentu eiddo gan fyfyrwr, ewch i www.nus.org.uk



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