

In this edition.

Al Fresco dining

Some of the hottest buys around.

Perfect place to picnic

All of the best spots in Cardiff.

Competition

Win family tickets to Folly Farm.

Property pages

The best places to buy and let.

The HMRC changes

Important information for Landlords.

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Official fuel consumption figures for the Q7 range in mpg (l/100km) from: Urban 42.2 (6.7) – 44.8 (6.3), Extra Urban 47.1 (6.0) – 53.3 (5.3), Combined 45.6 (6.2) – 49.6 (5.7). CO2 emissions: 163 – 148g/km. Standard EU Test figures for comparative purposes and may not reflect real driving results. Range of figures stated reflect optional downgrade from the standard 19" alloy wheel to 18" wheel. Other optional wheels may also affect emissions and fuel consumption figures.

Homelife.

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INSIDE

Welcome to the 2nd edition of
Homelife by Moginie James.

This month our magazine is
jam-packed with features, news
and guides to get you going for
the summer, along with a
showcase of some of the finest
property on the market.

We hope you enjoy the read and
feedback is always gratefully received.
If you would like to contribute or
advertise in future editions, please
contact us using the following details.

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A WARM WELCOME

It is with great joy I welcome you to the summer edition of Homelife.

Hopefully you've enjoyed all the summer has provided us with so far and gotten some sunshine and fresh air when the opportunity has arisen. And that's exactly what Homelife no. 2 is looking at – making the most of the outdoors.

So, whether that's a picnic in Pontcanna Fields, a cheeky beverage in one of the beautiful beer gardens in the Bay, or staying even closer to home and simply stepping into your back garden and savouring the sights and setting of your own secluded space.

**“let's make the
most of now
and celebrate
summer and all
it has to offer.”**

We explain all when it comes to Al Fresco dining; how to cook your cuisine without your kitchen, the best ways to serve your dishes among nature and how you can create a first class environment for friends and family to enjoy your fine fresco food.

We also look at ways you can add that extra special touch to your outdoor space with some unique garden décor.

All in all, it's all about the outdoors! Enjoying the lighter evenings and longer days – something we at Moginie James are certainly embracing with our new longer opening hours. You can now call us any weekday until 6pm.

So enjoy your evening after work, spend time with the family, put the children to bed and then give us a call to talk through all your property ponders.

Also, very excitingly, we've launched our own online instant valuation tool meaning you can now see what our local experts value your property at - all from the comfort of your deck chair!



*It is with great joy I
welcome you to the summer
edition of Homelife.*

Neen Tanner

NEWS ROUND

All the ins and outs of office life at Moginie James.

01

Well done to Harriet Reynolds of our Cyncoed lettings branch who has passed her NFOPP Level 3 Technical Award in Residential Letting & Property Management

02

Have you tried our new online valuation tool on our website? It's now live!

03

Our dedicated Maintenance Team now has a direct number for any of your maintenance queries, contact them on **029 2075 0580**

04



04

If you missed out on our recent landlord licencing courses hosted by Moginie James and TFP, don't panic! We are holding another RSW training day on Saturday the 30th of July.

Contact Martine Harris on **029 2034 4434** or **martine@moginiejames.co.uk** to book your place.

05



Did you see us featured on RaterAgents Testimonial Tuesday's list? Only a handful of agents across the UK are chosen to be featured, and it takes amazing reviews for this to happen. Well done to our Pontcanna branch and our Cardiff Bay branch who were both included!

06

Congratulations to Graham Rees who is the winner of our recent competition to win a pair of tickets to the Adrian Flux British Speedway Grand Prix in Cardiff. Enjoy Graham!

01



02





Name: Ted
Age: 18 months
Title: Head of PR (Pet Relations)
Branch: All!

LETTING YOU IN

A typical day for Ted is:

I'm an early riser; I like to be up and about, and hopefully on my first walk of the day by 6am. I like to get to work a bit early so I have time to sniff around the garden and settle in ready for a busy working day.

I love meeting and greeting the customers and seeing how excited they are looking for a new home. The excitement and happiness is contagious which is one of the reasons it's such a great place to work. I'll generally have a couple more walks throughout the day before heading home and being tucked up in bed by 9pm.

Favourite dog walking route in Cardiff:

The Taff Trail is always good (although not all 55 miles at once!) I like to join by Sophia Gardens and follow the leisurely route past the stadium and railway station to the Roald Dahl Plass in the Bay. If it's a nice day, I might stop for a quick refreshment at the doggie friendly Cayo Arms on the walk back.

The best place to stretch your legs:

I do like a good run around Bute Park. The city centre location is ideal – not too far from our offices in Pontcanna, Roath, Cathays or the Bay – and the views of Cardiff Castle are magical. I make sure I pay attention to dogs-on-leads areas and when I'm allowed to run free I make the most of it!

You relax by:

I seem to be full of energy all the time! But when I do want to chill, I like to curl up on the rug in front of the fire – maybe rest my eyes for a little while, or sink my teeth into a fresh chew toy – Albany Aquarium & Pet Centre in Roath sell the BEST chew toys!

Interesting fact about you:

I used to be a guidedog.

How can people get in touch with you:

I work out of each of the offices, sharing my time between all. The best number to reach me on is 02920 344 434, however, I can't promise it will be me that picks up (what with not having opposable thumbs!) so it may be best to email me at ted@moginiejames.co.uk.

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Features.

01



TREND WATCH

All the essentials needed for some stylish Al Fresco dining this summer.

01

La Hacienda El Carino BBQ Chimenea **£74.94**
Homebase, Newport Road

This stylish handmade, two-piece clay chimenea has an earthy charm and would look natural in any garden. Produce perfect barbequed food while relaxing in the sunshine. What's more, when you've finished cooking, it can be used as a wood fire to fend off those evening chills.

02

Drinks cooler **£99.99**
Homebase, Newport Road

This ultra-trendy 73 litre drinks cooler is perfect for a patio party with friends and will ensure your tipples are chilled to perfection no matter how hot outside. With a built in bottle opener and lid catcher it's the ultimate Al Fresco accessory.

03

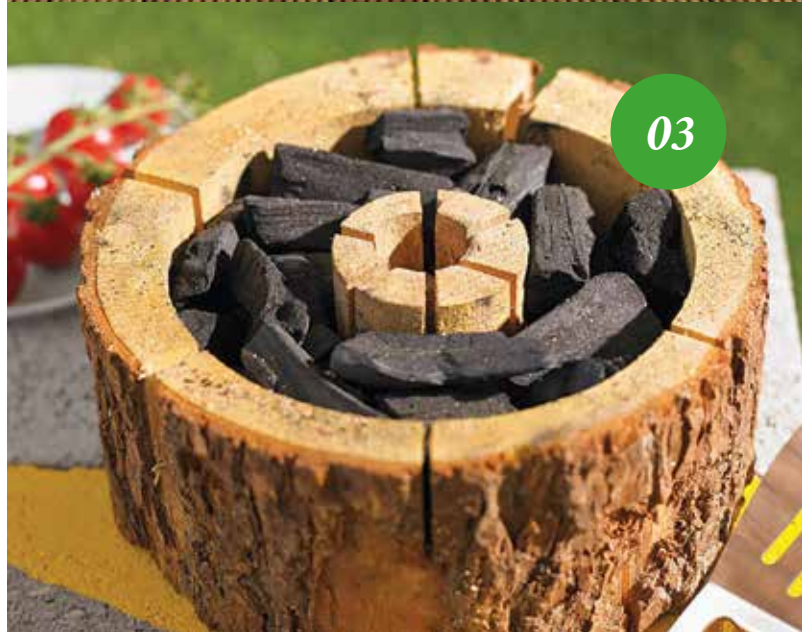
Ecogrill All Natural Barbecue **£10.00**
Eco Consumer Products,
Notontheheightsreet.com

This unique, beautifully crafted all natural disposable barbecue is made from alder wood and will add a touch of quirkiness to any outdoor cookery fun.

02



03





04



04

Picnic set, Toscana Range, prices start from £3.49

Lakeland, St David's Shopping Centre, The Hayes

Dine in style with the supreme, 'practically-unbreakable', matching outdoor crockery. Perfect for garden parties and picnics alike and you can mix and match from the Toscana range – from side plates to mugs and even a picnic blanket.

05

Peru Parasol £129.00

Marks and Spencer, St David's Shopping Centre, The Hayes

This bright, multicolour parasol with dark stained wooden pole will dazzle your guests while protecting them from the sun (or sheltering them from the rain!)



06



05

06

Royalcraft Wentworth 6-Piece Fan Bench Dining £1,799.00

John Lewis, St David's Shopping Centre, The Hayes

This beautiful, compact outdoor dining set not only looks stylish, but, with a built in lazy Susan, it is the crème de la crème for outdoor entertaining.

07

Wine Glass Holders

£6.99 (pack of two)

www.east2eden.co.uk

These distinctive yet simple inventions are sure to come in handy when enjoying a glass of Rioja in the garden. With a spike to hold them in place there'll be no worrying about spillages or whose is whose. They can also conveniently be used as candle holders to add a little light to those summer evenings.

07





moginie
james

PEACE OF MIND, WHETHER BUYING OR SELLING...

At Moginie James we pride ourselves on seeing through house moves from start to completion, our dedicated in house Sales Progression team working hard for all parties to keep the chain intact. But occasionally, issues can arise and sales do sometimes fall through - which is why Moginie James is pleased to now offer Mover Membership to our vendors and buyers, a unique and valuable package developed exclusively for Mortgage Advice Bureau customers by Lifetime Legal.

- Mover Protection which could repay costs up to £720 on your sale and up to £1,850 (or £2,850 for Premium Mover Protection) on your purchase if your sale falls through. Costs covered include legal fees, estate agency marketing fee, mortgage broker fees, mortgage lender application fees, survey fees and search fees.
- Unlimited independent legal advice from our impartial solicitors
- Standard Will or Mirror Wills prepared by experts. We will speak to you, to identify what kind of will you may need and if you need more complex advice, we'll make an appointment to call you at your convenience.
- Secure online access to your own digital vault to hold copies of all of your important documents. These can then be accessed online or specific documents shared with your mortgage adviser, solicitor, estate agent or anyone else you choose.

These valuable benefits can start as soon as your membership is activated and will last for 3 months. To enjoy the benefits of Mover membership, you will need to activate within 14 days after submission of your full mortgage application to Mortgage Advice Bureau. Activation only takes a few minutes and costs you just £1 as Mortgage Advice Bureau will cover the rest of the fee for Moginie James customers.



To find out more, please contact
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Cyncoed office on 02920 761 999
or email robert.iles@mab.org.uk

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WIN
FAMILY FUN
AT FOLLY
FARM!



Folly Farm is giving away tickets for a lucky family of four to enjoy a day out at its adventure park and zoo. Get up close to an array of exotic zoo animals and farmyard favourites including Humboldt penguins, critically endangered eastern black rhinos and a pride of African lions. Enjoy the rides at Europe's largest indoor vintage funfair, explore the outdoor playground and take a spin on the Go Kart race track.

To be in with a chance of winning the family ticket at the Pembrokeshire-based zoo, just answer the following question:



Q:
What type of rhino does Folly Farm house?

- a) Black rhino
- b) White rhino
- c) Greater one-horned rhino

Send your answer, along with your name, address and daytime telephone number to:
homelife@moginiejames.co.uk

The deadline for entries is Friday 9 September.

For more information on Folly Farm visit the website:
www.folly-farm.co.uk

Like them on Facebook:
www.facebook.com/FollyFarm

Or follow on Twitter
[@follyfarmwales](https://twitter.com/follyfarmwales)

PERFECT PLACE to PICNIC in CARDIFF

Cardiff in the sunshine is a site to behold. The copious beer gardens and stunning sea views always seem that little bit extra special under the clear blue skies. OK, so the Welsh weather doesn't guarantee a cloud free, rain free summer, but that's all the more reason to get out and make the most of the dry days when we get them.

And what better summer's day activity than a traditional picnic? Whether that's in the park, the pier or the playground, we all have our preferred places.

We caught up with some sun-seeking Cardiffians to explain where their ideal picnic spot in the City is, and it seems we all love a bit of Bute Park.





Betina Skovbro, from BRØD - The Danish Bakery

"My perfect picnic spot would be right in the middle of Bute Park. As a family we often cycle there, put down our blanket and tuck into our picnic - always with a few pastries, of course. We'd then work it off with a little game of football or a round of Frisbee. It really is a wonderful place - peaceful, with so many wonderful trees and endless green spaces - and all so close to the city centre. It's a real gem."



Emma Constantinou, Marketing and Tenant Liaison Manager at the Red Dragon Centre

"You can't beat Cardiff Bay! My perfect picnic spot, weather permitting, would be on the waterfront taking in the stunning views. I'd follow this with a nice stroll to Penarth Marina and back to burn off the sausage rolls - and the Cadwaladers ice cream I'd have for pudding!"



Mark Wallace, Glamorgan Cricket Wicketkeeper

"The best picnic spot in Cardiff has to be Roath Park Lake. You can always get an ice cream for the kids there and the scenery is great. We head straight to the lake when the weather's nice."



Nick James, Director at Moginie James

"We really are very lucky to have so many idyllic spots in our splendid city. Personally, I love taking Ted for walks in the Castle grounds and it is nice to sit and take in the superb sites with a sandwich."



Clare Morgan, Managing Director at Marketing Clarity

"Living in Pontcanna, I don't have to take my picnic basket far for a little Al Fresco lunch. I really am spoilt for choice, but if I had to pick my favourite spot, I'd say Pontcanna Fields. My spaniel, Dougie, can run around while I relax with a book and sarnie!"



Angharad Griffiths (left), a lead cardiac pharmacist and Radyr resident

"My husband, Simon, and I like to go to Bute Park. Not only is it a beautiful park, it's easily accessible and has nice cafes. We like to take our bicycles and pop into the Secret Garden for lunch or Pettigrew Tea Rooms for a slice of cake or ice cream - does that count as a picnic?!"

Rachel Lewis (right), a practice nurse from Morganstown

"My favourite place to go for a family picnic is the Barrage in the Bay. There's a play park and sand area for Harri - he loves digging in the sand with his diggers! My husband, Steven, and I love the panoramic view you have of the Bay and Penarth Marina. It's also easy to get to, and is flat which is essential for a pram and a toddler on a scooter!"



James Bearne, Freelance Creative Director

"I have a boy, 7 and a girl, 2. I love Cardiff Bay Barrage, it's got something for everyone. My son heads to the skate park and my daughter plays in the sand. We can grab an ice cream, have some lunch and watch the boats sail past. Just talking about it makes me feel like heading off there now."



Miss Cardiff, Khloe Watkins

"Victoria Park is my favourite place for a picnic because it reminds me of when I was a little girl; the sun would be shining and everyone would be around the pool. It's the perfect place for a picnic for me and holds some of my happiest childhood memories."



Christian Amodeo, 'Chairman of the Bored' for I Loves the 'Diff

"Fave place to picnic in Cardiff? Tough call. I loves the Wenallt and Roath Park, but I reckon it has to be Bute Park. On a lush, lazy day it's both beautiful and unbeatable. Not very original though!"



Ross Hutchins, Director at Ethos Digital Agency

"I have two young boys who love to run around and expel their energy. For me, Sophia Gardens and the Secret Garden Cafe is the perfect place to lay down a picnic mat, grab a coffee and set them free."



Andrea Callanan, Director & Inspirational Diva at InspireMe

The Castle grounds at Bute Park has been one of my favourite picnicking haunts for the past 25 years! It's great to be in a large green space in the middle of the city with wildlife at your fingertips."

KEEPING CARDIFF GREEN

Have you noticed a lack of greenery in your neighbourhood? Trees that have been chopped down and not replaced? Or perhaps you never had any there to start with? If this is the case, it may not surprise you to learn that according to the recent Natural Resources Wales study, Cardiff is below average when it comes to the number of trees within a city.

The report, 'Tree Cover in Wales' Towns and Cities', was the first time such a study has been carried out anywhere in the world and the results were not flattering to our fair city. Adamsdown, Butetown and Grangetown were highlighted as being particular 'grey' areas, as well as Riverside which was found to have just 3% tree canopy cover.

The importance of green space to the population's wellbeing should not be underestimated. How many of us leave the busy office at lunchtime for a calm and relaxing

walk around the local park or for a 'breath of fresh air'?

Trees are responsible for helping to provide clean air – (did you know that one tree provides enough oxygen for four people?) - as well as numerous other practical functions such as soaking up excess water during wet periods and providing shade during our sunnier weather.

Cardiff Civic Society is one organisation on a mission to conserve, sustain and develop the natural aspects of the city and is

launching 'Keeping Cardiff Green'. The new campaign, launched on July 14, aims to replenish the trees and shrubs and 'green up' our city's urban areas and parkland for the benefit of current and future generations.

Nerys Lloyd-Pierce, Chair of Cardiff Civic Society, says: "Mature trees across the city are being lost and in new developments, such as Cardiff Bay, inappropriate trees, not suited to that environment, are being planted which are now dying."



Cardiff | Cymdeithas
Civic | Ddinesig
Society | Caerdydd

We started working with Cardiff Council two seasons ago and this campaign is an extension of that project. We want to work together to ensure new trees are planted to replace lost ones and that they are appropriate and sympathetic to the area.

"We're aiming to raise as much money as possible through donations and sponsorship until late autumn/early winter when we can buy the trees and then plant them."

Pontcanna is also a key focal point of Cardiff Civic Society's campaign. Nerys says: "Trees are disappearing,

whether through disease or winter storms, and they need replacing, which is expensive. Even though Pontcanna is green, we need to keep planting to ensure that it stays that way for future generations to enjoy as we do now."

Cardiff Civic Society is a volunteer not-for-profit organisation and charity that relies on the support of people like you to be able to carry out its admirable work.

Individuals who would like to pledge their support to 'Keeping Cardiff Green' can email Nerys at chair@cardiffcivicsociety.org.

Businesses can join the cause too and sponsor a tree near their office just as Mognie James has done. You can also become a member of Cardiff Civic Society which costs just £7.

For more information please visit www.cardiffcivicsociety.org.

The 'Keeping Cardiff Green' launch takes place at The Gate Art Centre in Roath on Thursday 14 July 7pm.

GOURMET IN YOUR GARDEN

Get set for summer dining and transform your garden into the perfect place to enjoy first-rate Al Fresco fare

With the long, light summer evenings now in full swing we all want to make the most of the outdoors, and that means eating Al Fresco too. But how do you create the right, welcoming environment fit for your fodder and make the most of your mealtime? And going one step further, how do you actually cook your food outdoors?

Obviously us Brits love firing up the barbeque any chance we get, and you

can't knock good old picnic grub, but if you fancy some finer food out in the fresh air why not try these tips to perfecting Al Fresco dining:

- Install a wood fired oven. Jamie Oliver is a fan of these wonderful, old-world wood ovens – and if they're good enough for Jamie, they're good enough for us. Yes, they take longer than traditional cookers, but they produce incredible flavours and Al Fresco dining isn't about quick cuisine. As well as the obvious dishes like pizzas, wood ovens can also be used to cook anything from fish and steaks, to roast potatoes and even bacon sandwiches! They're also easier to clean than regular ovens which means less clearing up afterwards.

- Grow your own herbs – what could be fresher than picking your own home-grown ingredients while actually cooking your food? For the ultimate flavour fix with little effort, try coriander, chives, parsley, basil and mint.

- If you're using a barbeque ensure you use the right charcoal. Lumpwood is natural, easy to light and gives superb smoky flavours. Marinade your meat overnight and top up the sauce when cooking to ensure the flavour locks in. And don't forget your veg! Yes, barbeques are great for meat, but you can't go wrong with some roasted peppers and courgette either!

- Do your prep work inside – it's ok to do a little of the work indoors, especially if your outside space is on the small side. Peel your veg, chop your salad, boil your pasta and marinade your meat in advance - leaving you more time to relax and enjoy your patio party.

- A last little tip, something which can be overlooked when cooking outdoors, don't forget to season. It's amazing what a difference a sprinkling of salt and pepper can make to your dish.





TOP TEN TIPS TO CREATE THE ULTIMATE AL FRESCO AMBIENCE.

*By Paul Melvin, garden designer and founder
of Cardiff's Al Fresco Landscaping Ltd – Gold
winners at this year's RHS Flower Show Cardiff.*

01

WEATHER

Check the weather forecast and plan ahead. Al Fresco dining is best enjoyed in the dry, but if you have planned a party or get-together, a waterproof gazebo could be your saviour.

02

PATIO FURNITURE

Clean, repair or replace tired and broken furniture in advance. Rejuvenate with a fresh coat of paint or varnish and re-oil hardwood tables and chairs.

03

PAVING

Freshen up your paved areas that may have become green and slippery. Most DIY stores offer a range of patio cleaners. In my opinion, you can't beat a pressure washer, but avoid going too close to the cement in the joints between paving as these machines will remove this too!

04

BBQs

Whether it be a gas or a charcoal burning BBQ, make sure you have enough fuel. Replace empty gas bottles and buy fresh - don't struggle with damp charcoal or lumpwood from last year!

05

COMFORT

Cushions and throws will offer extra comfort which means you and your friends can stay out well into the evening.

06

WATER FEATURES

The gentle sound of flowing water will make your outdoor space feel more relaxing and mask any background noise. Solar or mains powered, they can be a great focal point in any garden.

07

PRIVACY

Tall grasses and bamboos add height, texture and sound as they move gently in a breeze. Their elegant structure and stems make them ideal for screening and privacy.

08

SCENTED PLANTS

Add another dimension to your patio area with fragrant plants such as lavender or aromatic herbs planted in containers and roses in adjacent borders. Honeysuckle trained over a trellis will release scent at nose level!

09

LIGHTING

Be creative with a choice of lighting ranging from simple tea light candles, solar powered lights which store energy from the sun during the day and come to life at night, or mains powered lighting. Strategically placed lights will add atmosphere as well as being functional.

10

OUTDOOR HEATING

A 'must-have' item that helps you enjoy your garden late into the evening. A fire pit or chimenea will not only keep you and your guests warm, it provides a focal point and the chance to toast marshmallows!

WHAT'S ON...

*Keep up to date with
what's happening in
and around Cardiff
this Summer.*



Cardiff International Food and Drink Festival

.....

Cardiff's biggest food extravaganza returns to the Roald Dahl Plass in Cardiff Bay to showcase both local and exotic produce. There's plenty on offer to tempt your tastebuds at the festival, which is now in its 17th year, including the Farmer's Market, Street Food Piazza and Producer's Fair. Perfect for families and food lovers alike.

Date:

Friday 8 – Sunday 10 July

Price:

Free

For more info:

www.cardiff-events.com/event/food-drink-festival



Chitty Chitty Bang Bang

.....

Wales Millennium Centre plays host to the Fantasmagorical family musical, Chitty Chitty Bang Bang, this August. With magic galore and all your favourite songs including Chitty Chitty Bang Bang, Truly Scrumptious and Toot Sweets, plus a star cast of Lee Mead, Claire Sweeney, Shaun Williamson and Carrie Hope Fletcher, it's a guaranteed hit.

Date:

Wednesday 3 – Sunday 21 August

Price:

£16.50 - £53.50

For more info:

www.wmc.org.uk/Productions/2016-2017/DonaldGordonTheatre/Chitty



Cardiff Harbour Festival & the P1 Welsh Grand Prix of the Sea

.....

Cardiff Bay will play host to the P1 Welsh Grand Prix of the Sea, guaranteeing a feast of fast, furious and free-to-watch marine motorsport action. On land, visitors can explore the exquisite craft stalls while enjoying live music and entertainment throughout.

Date:

Saturday 27 – Monday 29 August

Opening times:

9:30am - 5pm

Price:

Free

For further info:

www.cardiff-events.com/events



St Fagans Food Festival

.....

A fab, foodie day out with over 80 stalls showcasing the finest Welsh food and drink plus plenty of family friendly activities and a dash of history thrown in.

Date:

Saturday 10 – Sunday 11 September

Price:

Free (£5.00 car parking charge applies)

For further info:

www.museumwales.ac.uk/stfagans



Open Air Cinema at Cardiff Castle

.....

The magical open air cinema will this year showcase Star Wars, Dirty Dancing and Gladiator; allowing you to enjoy these classics under the stars. The truly magnificent event is a must for all film buffs.

Date:

Friday 16 – Sunday 18 September

Opening times:

Gates open at 6.30pm. Screenings start at 7.30pm

Price:

£13.50 - £26.00

For further info:

www.thelunacinema.com/cardiff-castle

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Francis & Buck are proud to offer a bilingual service. We find that our location in Cathedral Road is convenient to the local Welsh speaking community as well as serving clients in North & West Wales.



Buying a leasehold flat, new build, repossession, auction property or plot of land? Come and discuss any concerns with us. We offer a free advice appointment and we have an excellent relationship with local estate agents and developers alike as well as a reputation for the speed and accuracy necessary to meet deadlines.

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GORGEIOUS GARDEN GIZMOS

If you're one of the lucky ones who has their garden perfectly pruned, marvellously mowed and in top notch condition for top nosh, what next? You could try adding some unique accessories to spruce up your garden and add the finishing touch.

01

Solar Basket Lantern £6.99

Clas Ohlson, St David's Shopping Centre, The Hayes

These hemp twine solar lights will complement any garden. With their natural, earthy colours and materials and a soft glow that isn't overpowering, they'll fit nicely in the background without stealing the show.

02

Butterfly House Feeder £17.50

Marks and Spencer, St David's Shopping Centre, The Hayes

This cute and colourful butterfly feeder will almost certainly create conversations with visitors. Made from sustainable wood, the house should attract some beautiful butterflies and allow you to catch a glimpse of the exotic creatures close up.

02



01

03

Ladybird House £12.50

Marks and Spencer, St David's Shopping Centre, The Hayes

Whether you want to attract some ladybirds to help your little ones learn about nature, or use the insects as a natural form of pest control, this novel, yet endearing and eye-catching, contraption should do just the trick.

04

Steel Sphere Wicker Medium water feature £179.00

Marks and Spencer, St David's Shopping Centre, The Hayes

A water feature is the ideal gizmo to add a splash of sophistication to your outdoor space and, as well as blocking unwanted noise, this steel sphere's cascading water will help your guests relax and unwind. This steel and wicker combo will match existing patio furniture and make the ultimate stunning centrepiece for any garden or yard.

05

Fork and Spade Tea Light Holder Set £12.99

Homebase, Newport Road

These delightfully quirky horticultural themed tea light holders will add some character and ambience to your outdoor space – day and night. Made from weather resistant steel these stunning, sturdy sculptures will add that extra pizzazz to your party.

03



04



05



06

TiiPii Bed £199.00

www.tiipii.co.uk

The TiiPii Bed is a new take on the traditional hammock, and is a novel way to chill out in your garden. Whether used for some romantic relaxing with your partner, or tranquil time for your tots, this distinctive device can be used by all the family – at home or away.

07



06



07

Honeysuckle Wooden Garden Arch £99 (plus £24.99 delivery)

www.very.co.uk

Give your outdoor space some country garden charm with this superb wooden honeysuckle arch. Savour the scents while sitting in your sanctuary.

08

La Hacienda Rounded Arch Mirror £65.00

Howells (House of Fraser), St Mary Street

This gorgeous rustic stone effect mirror will reflect your outdoor space making it appear larger and brighter. Made from durable steel with a waterproof backing, it's a must have garden gizmo for this season.

08





Photograph by Matt Austin

YOUR GARDENING QUERIES ANSWERED

BY TONY BUCKLAND

From how to make the most of a small backyard to ideas on sprucing up a garden pond – former Gardener's World presenter and RHS Flower Show Cardiff regular, Toby Buckland, answers your horticultural dilemmas.

I have a very small yard, rather than a garden. I would like to grow plants, what do you suggest?

Pots are the way to go in soil-less spaces and, as well as filling the space at ground level, you can grow them up using trellis or woven willow support. Trellis planted with climbers is a fantastic way to fit plants into a confined space and help to disguise shabby fences and walls. Water features such as a small fountain or even a bird bath brings sparkle, movement and wildlife to spots that are too dark to plant.

Could you name some easy plants that my children will be able to help me grow?

For this time of year, sunflowers are always a winner. In autumn, daffodils add a Welsh touch and can be planted in swirls and circles for something a little different.

How can I add life to my garden pond?

Start with pond plants; choose dwarf varieties that won't take over such as Pygmy water lilies. Most pond plants are easy to grow and maintain and if you're keen on wildlife make sure there's a slope on one side of the pond for frogs and newts (and hedgehogs that accidentally take a plunge to clamber in and out). Fish will add instant colour but aren't wildlife friendly as they eat insect eggs and tadpoles.

How can I make my garden organic?

Start with the soil by adding compost made from peelings, old flower heads and tea bags in a compost heap. Once rotted down into a rich black mulch this organic feed nourishes beneficial microorganisms and worms that will help keep your garden healthy without the need for chemical feeds and sprays. To prevent weeds, use mulches to cover the soil so seedlings don't sprout and, using a fork, dig out any perennials like docks and dandelions. Biological controls can also be used to keep insects at bay.

Do you have any tips for growing herbs?

Most herbs taste best when grown in full sun in free draining soil as this concentrates the essential oils in their foliage that give them their flavour. Coriander and parsley are exceptions and should be sown in some shade as they run to flower if they get too hot or dry.

Does a galvanised metal planter need holes in the bottom for planting a bay tree?

Whatever you use as a planter, put holes in the base before filling with compost. The drainage holes allow water to escape and stop the compost from sitting wet and rotting roots.

Are there any good 'background shrubs' and plants for a cottage-style garden?

Anything with colourful foliage makes a good backdrop that's particularly good for highlighting green leaved cottage garden perennials. Cotinus 'Royal Purple', Golden Elder, white pittosporum are all excellent.

When should you plant spring and summer perennials?

You can plant perennials grown in containers all-year-round. With tender types, plant in the spring to give the roots time to establish before autumn arrives. If planting now, remember to water plants during dry spells in summer.

I've 'inherited' an agapanthus that was planted in my garden last year. Will it automatically flower again this year and what do I need to do to look after it?

Agapanthuses are herbaceous perennial plants, meaning they return each year to bloom. To keep it happy feed fortnightly with a tomato fertilizer as the plants run up to bloom.

I've taken over the care of some beautiful rose bushes that had been planted by my father. I want to make sure they still thrive - could you provide some advice on how best to care for them?

Roses respond best to generous feeding so sprinkle general purpose or rose fertiliser around the stems in spring and again in mid-summer. What they really love though is a good 10cm mulch or well-rotted manure spread over the roots but just back from the main stem. This feeds, locks in moisture and stops weeds.

Toby runs the Toby Buckland Plant Centre at Powderham Castle.

SUMMER CUISINE



The Cameo Club, an exclusive members club based in the heart of Pontcanna, serves a menu of fresh, local cuisine seven days a week.

Here, Head Chef Scott, shares two sumptuous dishes perfect for some summer dining.

MAIN COURSE

**Grilled asparagus and
parma ham with goat cheese salad,
fresh pea shoots and watercress**

Ingredients

450g (around 12 spears) asparagus
12 slices parma ham/Prosciutto di Parma
400g goat cheese
120g watercress
80g pea shoots
Olive oil

Method

Place the asparagus into boiling water with a pinch of salt and cook for 3-5 minutes depending on size. Once cooked place the asparagus into ice cold water to stop any further cooking. Place the watercress and pea shoots in a mixing bowl and drizzle lightly with olive oil. Place the watercress and pea shoots in the centre of the plate running length ways with the parma ham to the sides. Break the goat cheese into large chunks using your hands and roughly place over the salad. Place the asparagus under the grill on a tray with a teaspoon of butter and warm through. Finally, finish with a little drizzle of olive oil and pepper. The key to this dish is producing height, to stop it from looking flat.

DESSERT

**Potted panna cotta with summer berries
and shortbread**

This is a very easy and fun dish to make and great to eat while it's hot.

Ingredients for the panna cotta

250ml milk
250ml double cream
Three gelatine leaves
100g sugar
Two vanilla pods scraped out

Ingredients for the shortbread

315g plain flour
250g unsalted butter
100g caster sugar
Mixed seasonal berries

To make the pannacotta place the milk and cream in a sauce pan with the sugar. Split the vanilla pods length ways and scrape out the seeds, then add to the cream mixture. Bring the cream mixture to a gentle simmer and make sure all the sugar has dissolved. While you wait for the milk and cream to heat up place the gelatine leaves into cold water and soak for five minutes. Once the sugar has dissolved add the gelatine into the pan and stir until it has also dissolved. Pass the mixture through a sieve and then pour into the pots. Place immediately into the fridge to set. If you want your vanilla to float and not sink to the bottom whisk in a metal bowl over ice until it thickens.

For the shortbread, preheat oven to 220 C. Cream the butter and sugar until light and fluffy. Add the flour until well combined. Roll to the desired thickness and cut into biscuit sized circles. Place on a tray and bake in a preheated oven for 15-20 minutes or until slightly golden on top. Remove from oven and cool.

Place on a plate with the pannacotta and summer berries and enjoy!

EACH OF THESE RECIPES MAKES FOR 4 PEOPLE.

You don't need to be a member to dine at the Cameo Club and can enjoy breakfast, lunch, dinner or tapas. For more information visit www.cameoclub.co.uk



CAMEO
— Pontcanna Street —





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Property.

CARDIFF BAY

Hot Property

£350,000



Apartment 303 Headlands, Sully

A spacious and well proportioned penthouse of interesting design with outstanding, panoramic, coastal views. Set in approx 45 acres of landscaped grounds.

The quality accommodation comprises: inner hall, good sized living room, modern kitchen, cloakroom/wc, ample storage, two double bedrooms, 2 en suite bathrooms and the master suite has walk in dressing room.

The property benefits from air conditioning, large South facing balcony/terrace with unrivaled views, 2 allocated parking spaces, 24 concierge, indoor pool, gym, sauna and tennis courts. The apartment is approx 1600 ft.

EPC Rating - D

Branch Manager

Martine Harris FARLA
108 Bute Street, Cardiff Bay,
Cardiff CF10 5AD

02920 460 294

cardiffbay@moginiejames.co.uk



For Sale.



John Batchelor Way, Penarth
£525,000
 Spacious accommodation
 Modern town house
 Sought after location
 EPC Rating - C

For Sale.



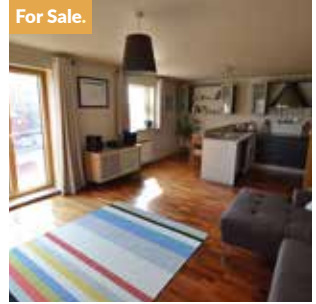
Adventurers Quay, Cardiff Bay
£210,000
 Two bedroom apartment
 Exceptionally spacious
 Balcony with panoramic views
 EPC Rating - C

For Sale.



Madrid House, Cardiff Bay
£177,500
 Three bedroom apartment
 Spacious accommodation
 Great location
 EPC Rating - C

For Sale.



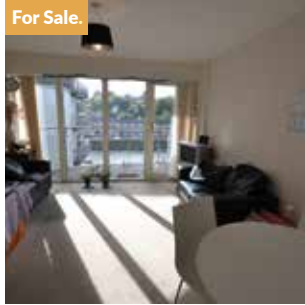
Henke Court, Cardiff Bay
£175,000
 Ideal for first time buyers
 Parking
 Spacious two bed apartment
 EPC Rating - C

For Sale.



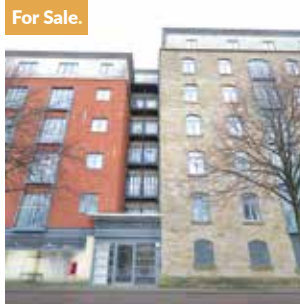
Meridian Plaza, City Centre
£165,000
 Large roof terrace
 One double bedroom
 Allocated parking
 EPC Rating - D

For Sale.



Beatrix, Cardiff Bay
£160,000
 Two double bedrooms
 Balcony with water views
 Parking
 EPC Rating - C

For Sale.



The Granary, Cardiff Bay
£159,950
 No chain
 Spacious apartment
 Great location
 EPC Rating - B

For Sale.



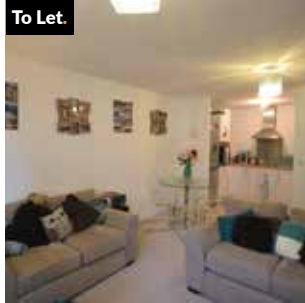
Ravenswood, Cardiff Bay
£135,000
 Under croft parking
 Balcony with river views
 One bedroom apartment
 EPC Rating - C

To Let.



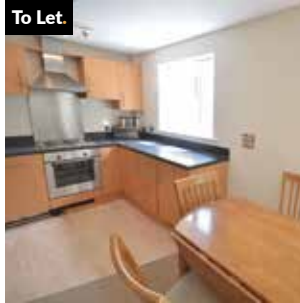
Seager Drive, Cardiff Bay
£575 pcm
 Unfurnished
 Juliette balcony
 Fitted kitchen
 EPC Rating - C

To Let.



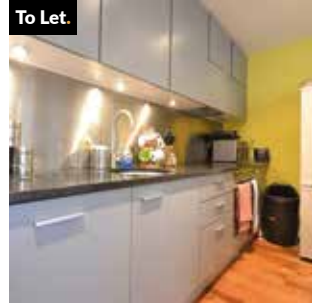
Lyon House, Cardiff Bay
£650 pcm
 Third floor
 Leisure facilities
 Gated development
 EPC Rating - C

To Let.



Overstone Court, Cardiff Bay
£725 pcm
 Two bathrooms
 Allocated parking
 Fully furnished
 EPC Rating - D

To Let.



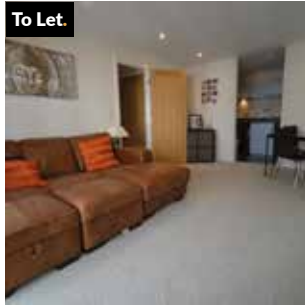
Admiral House, City Centre
£725 pcm
 On-site concierge
 Water rates included
 City centre
 EPC Rating - B

To Let.



Meridian Plaza, City Centre
£850 pcm
 Balcony
 6th Floor apartment
 City centre
 EPC Rating - E

To Let.



Picton, Cardiff Bay
£850 pcm
 Allocated parking
 Unfurnished
 Balcony
 EPC Rating - C

To Let.



Madrid House, Cardiff Bay
£925 pcm
 Two bedrooms
 Allocated parking
 Ground floor flat
 EPC Rating - C

To Let.



Altolusso, City Centre
£950 pcm
 City Centre
 Two bathrooms
 City Views
 EPC Rating - D

CATHAYS

Hot Property

£950 pcm



Ninian Road, Roath

This is an executive two bedroom ground floor garden apartment situated on Ninian Road with beautiful views of Roath Recreational grounds.

The property boasts Victorian architecture coupled with modern decoration. For those searching for the perfect combination of a fast paced city lifestyle and a tranquil living environment, this is the perfect solution.

High quality accommodation set in a stylish area of this vibrant city.

Available from Monday 4th July at £950pcm* (admin fees apply). Non Managed. Bond Payable.

EPC Rating - E

Branch Manager

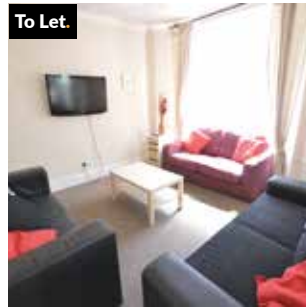
Nicola Gun MARLA
51 Cathays Terrace,
Cathays, Cardiff CF24 4HS

02920 345 345
cathays@moginiejames.co.uk

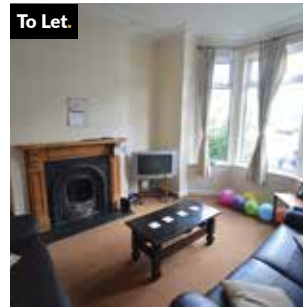




Minister Street, Cathays
£2,450 pcm
 Newly refurbished throughout
 Finished to a high standard
 Seven bedroom house
 EPC Rating - TBC



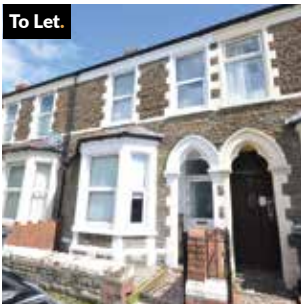
Bridge House Court, Roath
£1,925 pcm
 Seven bedroom student house
 Two shower rooms E
 Close to local amenities PC
 Rating - E



Llantrisant Street, Cathays
£1,450 pcm
 Five double bedrooms
 Two bathrooms
 Available from September 2016
 EPC Rating - F



Bridge House Court, Roath
£1,425 pcm
 Five bedroom apartment
 Fully furnished
 Available 4th July 2016
 EPC Rating - E



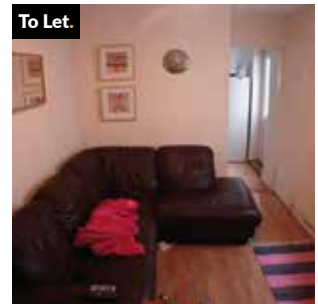
Lisvane Street, Cathays
£1,300 pcm
 Located in a popular area
 Recently refurbished
 Four bedrooms
 EPC Rating - D



Clodien Avenue, Roath
£1200 pcm
 Four bedroom house
 Great transport links
 Available 8th August 2016
 EPC Rating - E



Keppoch Street, Roath
£1,200 pcm
 Four double bedrooms
 Located in the heart of Roath
 Available 1st July 2016
 EPC Rating - E



Russell Street, Roath
£1,100 pcm
 Situated just off Richmond Rd.
 Four bedrooms
 Students or professionals
 EPC Rating - D



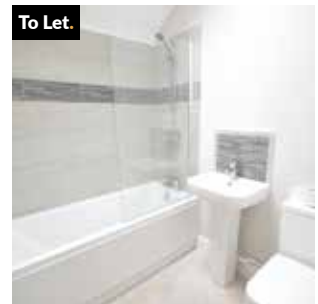
Cyfarthfa Street, Roath
£925 pcm
 Three double bedrooms
 Decked rear garden
 Available 17th August 2016
 EPC Rating - D



The Walk, Roath
£850 pcm
 Currently undergoing works
 Two bedroom apartment
 Furnished
 EPC Rating - TBC



Kinraig Street, Roath
£800 pcm
 Two bed terraced house
 Period features
 Enclosed rear garden
 EPC Rating - E



Moorland Mews, Splott
£795 pcm
 New two bedroom house
 Secure gated parking
 12 month tenancies only
 EPC Rating - C



Booker Street, Roath
£750 pcm
 Three double bedrooms
 End of terrace house
 Unfurnished
 EPC Rating - E



Central Court, Roath
£600 pcm
 Spacious studio flat
 Central location
 Gated parking
 EPC Rating - C



Aberdovey Street, Splott
£575 pcm
 Ground floor flat
 Two bedrooms
 Unfurnished/part furnished
 EPC Rating - D



Dalcross Street, Roath
£550 pcm
 Bespoke one bed coach house
 Close to Albany & Ninian Road
 Pets accepted/increased bond
 EPC Rating - D

CYNCOED

Hot Property

£ 1,200,000



Cefn Coed Road, Cyncoed

A unique opportunity to offer this detached property located on one of the most sought after roads in Cardiff and within walking distance to Roath Park. Built in 1910 this attractive five bedroom property appropriately named "Twin Gables" has stunning features which really gives this property it's striking individual appeal.

This charming property has plenty of character and with the original features and abundance of space this package makes a stunning home.

The property is set on a generous well maintained private plot, perfectly suited for the growing family and even allowing potential to extend further on its original footprint.

The accommodation comprises: entrance porch, entrance hall, cloakroom, dining room, sitting room, living room, kitchen/dining room with pantry and utility area with five bedrooms, sun room, family bathroom and en suite. No Chain.

EPC Rating - F

Branch Manager

Melanie Barclay
293 Cyncoed Road, Cyncoed
Cardiff CF23 6PA

02920 761 999

cyncoed@moginiejames.co.uk





For Sale.
Cheriton Drive, Thornhill
£164,950
Quiet cul de sac location
Lovely two bed terrace
No chain
EPC Rating - C



For Sale.
The Fairway, Cyncoed
£299,950
Two bedrooms
Stylish kitchen/dining area
Parking & garage
EPC Rating - D



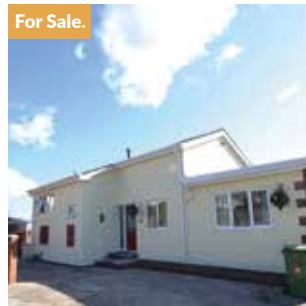
For Sale.
Heol Y Cadno, Thornhill
£279,950
Five bedrooms
Living/dining area
Off road parking
EPC Rating - D



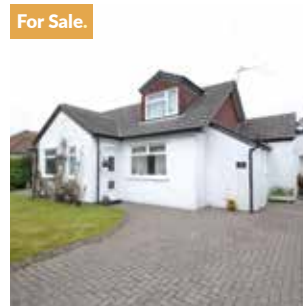
For Sale.
Rhydypenau Road, Cyncoed
£299,950
Semi detached house
Extensive renovation required
Great potential
EPC Rating - D



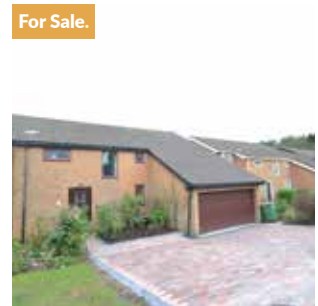
For Sale.
Cefn Mably Park, Michaelston Y Fedw
£370,000
Ground floor apartment
Spectacular living/kitchen area
Listed/set in beautiful grounds



For Sale.
Hollybush Rise, Cyncoed
£425,000
Split level detached house
Four bedrooms
Off road parking
EPC Rating - D



For Sale.
St Edeyrns Road, Cyncoed
£475,000
Detached dormer bungalow
Three bedrooms and study
Garage & parking
EPC Rating - D



For Sale.
Cherry Orchard Road, Llisvane
£475,000
Five bedroom detached house
Four reception rooms
Close to amenities
EPC Rating - C



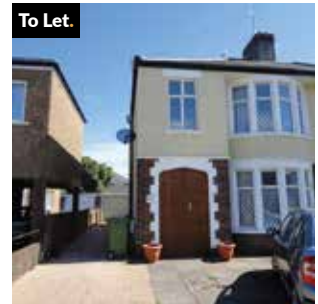
To Let.
Ullswater Avenue, Roath Park
£1350 pcm
Four bedrooms
Ideal for a Family
Quiet Cul de sac
EPC Rating - E



To Let.
Deri Road, Penylan
£1250 pcm
Four bedrooms
Ideal for a Family
EPC Rating - D



To Let.
Beaufort Square, Pengham Green
£1110 pcm
Four bedrooms
Townhouse
En-suite
EPC Rating - C



To Let.
St Isan Road, Heath
£995 pcm
Three bedrooms
Close to the Heath hospital
Garage
EPC Rating - F



To Let.
Manor Court, Whitchurch
£695 pcm
Second Floor
Two double bedrooms
Unfurnished
EPC Rating - C



To Let.
Fford Ty Unnos, Heath
£650 pcm
Two bedrooms
Top Floor
Garage & Parking
EPC Rating - C



To Let.
St Margarets Court, Pentwyn
£585 pcm
Two bedrooms
Second Floor
Garage
EPC Rating - E



To Let.
Coed Edeyrn, Llanedeyrn
£485 pcm
First Floor Flat
One double bedroom
Car Port
EPC Rating - F

PONTCANNA

Hot Property

£485,000



Romilly Crescent, Pontcanna

A rare opportunity to purchase a true piece of Cardiff History.

A well-proportioned, Victorian Georgian style villa, situated in the heart of old Pontcanna. The property was built between 1870-1881, and retains a host of original character features and charm.

The generous accommodation is split over three levels and comprises:

entrance hall giving access to good size cellar, living room, sitting room and good size kitchen/breakfast room on the ground floor.

There are three good sized double bedrooms, shower room and bathroom on the first floor and an originally built, large versatile space on the second floor, currently being used as studio.

EPC Rating - E

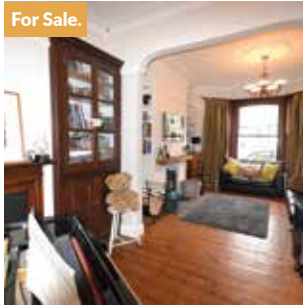
Branch Manager

Martine Harris FARLA
12 Sneyd Street, Pontcanna,
Cardiff, CF11 9DL

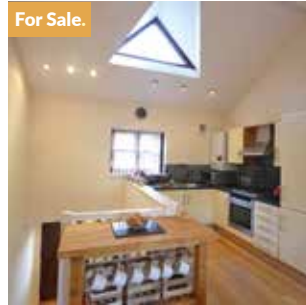
02920 344 434

pontcanna@moginieames.co.uk





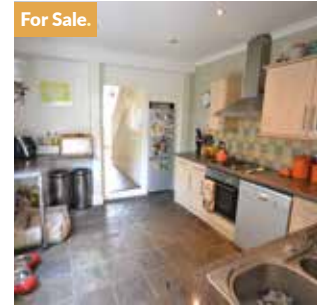
Ryder Street, Pontcanna
£475,000
 Detached period property
 Prime location of Pontcanna
 Beautifully presented
 EPC Rating - F



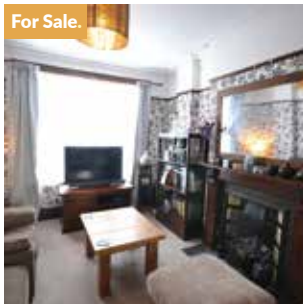
Sophia Walk, Pontcanna
£325,000
 Stunning 2 double bedrooms
 Mews house
 Spacious accommodation
 EPC Rating - C



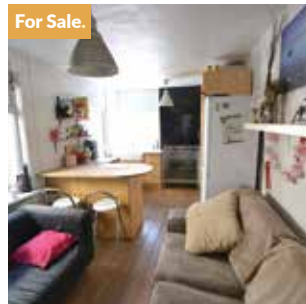
Maes Yr Annedd, Canton
£299,950
 3 Storey modern townhouse
 Three bedrooms
 Parking for 2 cars
 EPC Rating - C



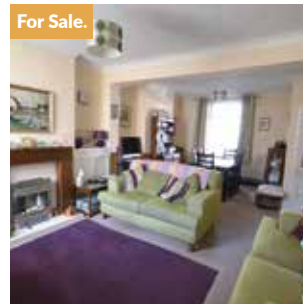
Clive Road, Canton
£275,000
 Four Bedrooms
 Spacious living / dining room
 Pleasant garden
 EPC Rating - F



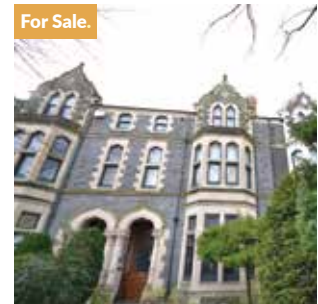
Turner Road, Victoria Park
£250,000
 Original Features
 Kitchen/dining room
 Popular location
 EPC Rating - E



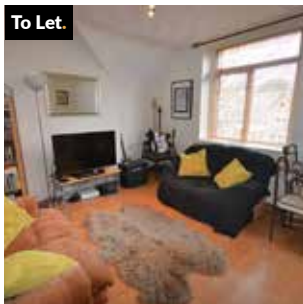
Turner Road, Victoria Park
£230,000
 Three bedroom
 Mid terrace house
 Double glazing
 EPC Rating - TBC



Glynne Street, Canton
£189,950
 In sought after location
 Two bedroom terrace house
 Ideal for first time buyers
 EPC Rating - D



Cathedral Road, Pontcanna
£159,950
 Converted period house
 One bed split level flat
 Ideal for first time buyers
 EPC Rating - C



Romilly Road, Canton
£550 pcm
 Top floor flat
 Furnished
 Close to amenities
 EPC Rating - D



Conway Road, Pontcanna
£560 pcm
 Top floor flat
 Treelined street
 Furnished
 EPC Rating - C



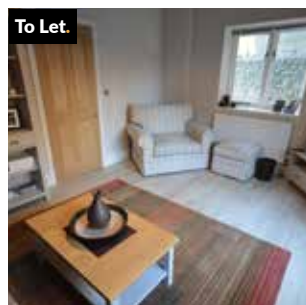
Cathedral Road, Pontcanna
£600 pcm
 Ground floor flat
 Open plan lounge/kitchen
 Large double bedroom
 EPC Rating - E



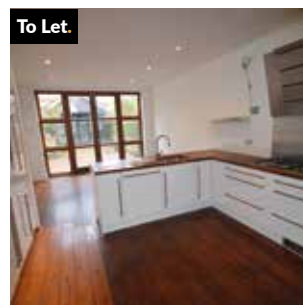
Whinberry Way, St Fagans
£675 pcm
 Two bedroom house
 Garden
 Recently refurbished
 EPC Rating - D



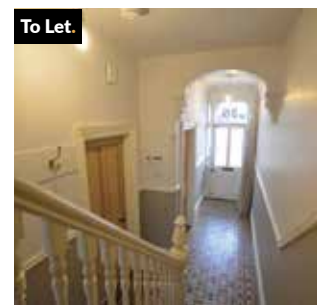
Ryder Street, Pontcanna
£1300 pcm
 Duplex apartment
 Two bathrooms
 Original features
 EPC Rating - C



Romilly Crescent, Pontcanna
£1300 pcm
 Three storey
 Well presented
 Professional property
 EPC Rating - C



Severn Grove, Pontcanna
£1400 pcm
 Juliette balcony
 Decked garden
 Attic room
 EPC Rating - C



Plasturton Avenue, Pontcanna
£1750 pcm
 Victorian house
 Stunning kitchen
 Underfloor heating
 EPC Rating - TBC

ROATH

Hot Property

£ 825,000

SOLD SUBJECT TO CONTRACT



Ty Draw Road, Penylan

In an elevated position overlooking Roath Recreational Park, is this handsome Edwardian semi detached residence built circa 1911.

Lovingly and sympathetically refurbished by the current owners to an exceptional standard, this stylish property offers four double bedrooms, a 35ft living/dining room with a chic 'Chesney' fire place, utility room, wc and a 21ft hand-made bespoke kitchen/sitting room with romantic French doors to a modern landscaped rear garden.

Further features include a detached double garage with an electronically controlled roller door, gas central heated zoned flooring to the hallway and kitchen/sitting room, 'boutique hotel' styled bathrooms, double glazing and plaster 'wainscoting' panelling to the grand entrance hallway completes this superb executive family house.

EPC Rating - D

Assistant Manager

Graham Hawkins MNAEA
90 Albany Road, Roath,
Cardiff, CF24 3RS

02920 484 898

roath@moginiejames.co.uk



For Sale.



Llwyn-Y-Grant Road, Penylan
£499,999
 Extended detached property
 Five bedrooms
 Open plan kitchen/dining
 EPC Rating - C

For Sale.



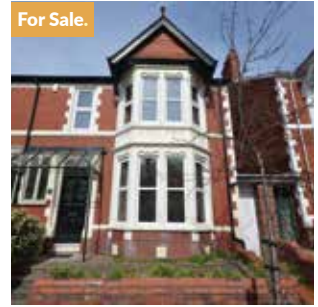
Queenwood Close, Penylan
£499,950
 No ongoing chain!
 Stylish and contemporary
 Four double bedrooms
 EPC Rating - E

For Sale.



Melrose Gardens, Penylan
£465,000
 Stylish modern property
 Four bedrooms
 Southerly facing rear garden
 EPC Rating - C

For Sale.



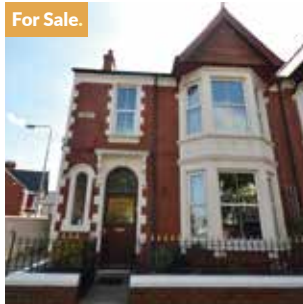
Ilton Road, Penylan
£440,000
 Four bedrooms
 End of terrace house
 Loft room
 EPC Rating - E

For Sale.



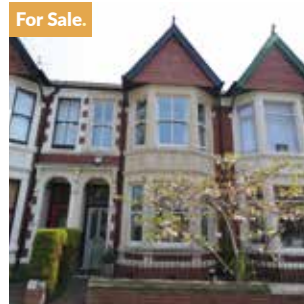
Melrose Avenue, Penylan
£429,950
 Stylish detached property
 Sought after location
 Four bedrooms
 EPC Rating - C

For Sale.



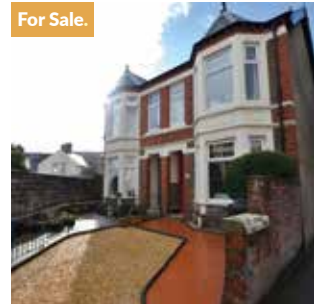
Ilton Road, Penylan
£399,950
 End of terrace property
 Driveway to the front
 Five bedrooms and study
 EPC Rating - D

For Sale.



Kimberley Road, Penylan
£379,950
 Three double bedrooms
 Extended kitchen/dining
 Light and spacious
 EPC Rating - D

For Sale.



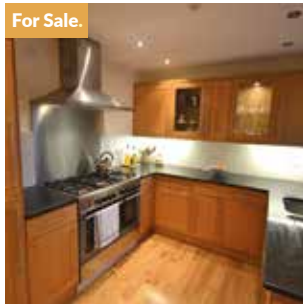
Inverness Place, Roath
£260,000
 Semi detached house
 Three bedrooms
 Driveway to the front
 EPC Rating - D

For Sale.



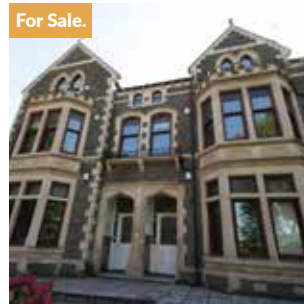
Ffordd Daniel Lewis, St. Mellons
£265,000
 Double fronted semi detached
 Four bedrooms
 Driveway and garage
 EPC Rating - C

For Sale.



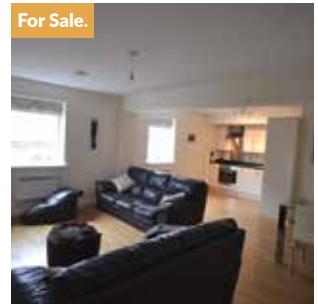
Ninian Road, Roath Park
£249,950
 First floor two bedroom
 High specification
 Park view
 EPC Rating - B

For Sale.



Ninian Road, Roath Park
£227,500
 Stylish first floor apartment
 Two double bedrooms
 Master en suite bathroom
 EPC Rating - E

For Sale.



Manor Street, Heath
£189,950
 Stylish top floor apartment
 Two double bedrooms
 En suite to master
 EPC Rating - D

For Sale.



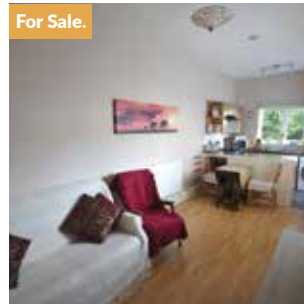
Florence Street, Splott
£160,000
 Traditional terraced house
 Two double bedrooms
 Original style features
 EPC Rating - D

For Sale.



Millfield Close, St. Mellons
£118,000
 No chain
 Three bedrooms
 Cul de sac location
 EPC Rating - D

For Sale.



Darran Street, Cathays
£109,950
 Ground floor flat
 Private Entrance
 Use of rear garden
 EPC Rating - C

For Sale.



Elm Street, Roath
£94,950
 Top floor apartment
 One double bedroom
 Close to City Centre
 EPC Rating - D

LANDLORD TRAINING

In the previous edition of Homelife, we announced the exciting news that Moginie James had teamed up with Training for Professionals - a Rent Smart Wales approved training provider. The first course took place on April 21 and we are delighted to announce that every landlord who attended the training day passed with flying colours!

A second course, which was fully booked, has recently taken place, so watch this space for a third course. Don't forget that the deadline for all landlords in Wales to become registered and licenced is November 23. Bearing in mind that it can take up to eight weeks to apply for a licence, time is running out!

Here's what some of the attendees of our recent Rent Smart Wales training thought about our course:

"Accurate and worthwhile"

"Practical advice in favour of landlords"

"Found it very useful"

"Very informative in most areas, good for being up to date with rental laws"

"Very informative"


Continuing the theme of proactively educating our landlords on current legislation, we held a tax seminar on April 28 which was attended by 50 of our landlords. The seminar was presented by Sian Anthony of HSJ Accountants and the topic was the recent tax changes and how these affect every landlord, as well as tax changes being planned for introduction in 2017. Make no mistake, these are very significant changes, but the message from Sian was loud and clear – forewarned is forearmed. If landlords act now, there are ways to minimise the effects and protect themselves. Sian has written about some of these changes in this edition of the magazine – see page 68 to read her full article.

An issue that arose at our last training course was the number of cases where apparent 'landlords' will have to licence under Rent Smart Wales as an agent. If you are a high street agent, it is fairly simple, but for landlords it can be more complex and you'd need to understand the legislation.

If you are in doubt about your personal circumstances, we would suggest that you check with Rent Smart Wales direct on [03000 133344](tel:03000133344) to identify whether you are an 'agent' or 'landlord' before booking your training course.

This training is delivered by Rent Smart Wales approved provider, Training for Professionals.

**"The deadline
for landlords in
Wales to become
registered and
licenced is
November 23"**



If you have any queries in relation to this new legislation, or if you would like any details about the training course, please feel free to contact me directly:

martine@moginiejames.co.uk

If you are the owner of a property in Wales rented on a 'domestic tenancy', you must register with Rent Smart Wales. It is an offence for a landlord to let or manage a property if they are not licensed. It is also an offence for a landlord to do any of the letting or management activities before being licensed.

WHO IS A LANDLORD? WHO IS AN AGENT?

Here's the tricky part...

If Mrs Jones owns a property in her own name, but also owns two properties jointly with Mr Jones, how does that work? Firstly, this will require two separate registrations; one registration for any property owned exclusively by Mrs Jones and another for properties jointly owned.

Now, if Mrs Jones is exclusively managing her property, she will need to be licensed to do that. For Mr Jones, if he is only

involved in managing the jointly owned properties, then he too will need a licence for that (Mrs Jones' landlord licence will allow her to let or manage any property for which she is the sole or joint owner). However, and here is the catch, for Mr Jones to be involved in letting or managing the property owned by Mrs Jones, Mr Jones would need an agent licence. This is because he is involved in letting and managing on behalf of the landlord and he is not the landlord.



There are several other situations where this can occur. We have come across the following examples:

Landlord Mr Y looks after his mother's home as she is in long term care. In order for him to be letting and managing the property he does not own, he needs an agent licence.

Landlord Mrs X's father left a property to each of her children. **Mrs X** does the day to day management and needs an agent licence as she is not the owner of the childrens' properties.

Mr Z owns some properties in his name but also some properties in the name of a limited company. As there are two landlords (**Mr Z** and the company) they potentially both need to have a licence. Assuming **Mr Z** is a director of the company, he can be a 'connected person' and his training will allow the company to apply for a licence. If the company was big enough to

employ any other staff, they too might need training. Therefore you might have one lot of training but two licences. Alternatively, if the company was not going to licence, **Mr Z** would have to be licensed as an agent in order to look after the properties owned by the company.

Alternatively, if **Mr Z** let his properties to the company (a contractual tenancy outside the Housing Act 1988), this type of letting is not covered by the Housing (Wales) 2014 and so does not currently require a licence. The company could then hold a single licence and act as the landlord (not the agent) for both the properties the company actually owns and for the properties that **Mr Z** owns but has let to them. This would still require the landlord training to be attended, but would mean only a single licence was required.

The simple test is to look to see if you are managing properties you are not the 'owner' of.



CARDIFF IS EMBRACING THE WELSH LANGUAGE

Nearly a quarter of the Welsh population can speak some degree of our native language according to the most recent Welsh Language Use Survey. Impressively, the latest Census shows that 11% of our 332,273 fellow Cardiffians can speak the language fluently.



So why is the Welsh language so popular in our capital city when only half the population describe themselves as 'Welsh'?

Welsh is a compulsory part of the national curriculum and is taught to children up to the age of 16 in all state schools across the country. Welsh medium schools teach all subjects in Welsh – including languages such as French and German. Many children will have grown up surrounded by the language at home, mastered it at school and practiced in their everyday life. Some children will have come from completely English backgrounds and perhaps only speak Welsh while at school, while others may have dabbled with it at school and picked it up as they got older.

A growing trend has seen adults choosing to learn Welsh in later life either due to personal or work related reasons.

However someone becomes a fluent Welsh speaker, there's no denying speaking two or more languages has huge advantages. Aside from 'exercising your mind' and apparently allowing you to be more creative, knowing multiple languages can be particularly beneficial in the workplace.

Adding bilingual to your CV is very attractive to employers, especially in the tourism, leisure and hospitality

industries. Specifically for Welsh speakers, the addition of a subsequent language will create job opportunities with the likes of S4C, Welsh Government and anywhere that has signed up to the Welsh Language Act.

In Wales it is compulsory for public companies to offer a dedicated Welsh language service and many private firms are now voluntarily following suit.

Moginie James is one such company and firmly believes it is only right that people who would prefer to communicate through the medium of Welsh should be able to do just that.



Excellent service, efficient and friendly staff.

"The Staff at Moginie James Pontcanna office are excellent. Nothing is ever too much trouble and they are so welcoming everytime you call by the office with any queries or concerns. Lovely to liaise with Welsh speaking staff too - Liz went beyond the call of duty and made the process as easy as possible. Thanks to Chris too from the Pontcanna office for his work in setting up the sale. Great guy! Diolch o galon i'r tim i gyd yn swyddfa Pontcanna am wneud y broses mor hawdd a gallai fod!"

By Shan Morgan Smith



Excellent Friendly Welsh Communication

"Every stage from valuation to accepting an offer was done in a friendly yet professional manner. Being a Welsh speaker meant that I could communicate in both languages. This was an excellent attribute and the reason we chose this estate agent over others in the area."

By Ryan C



Buying house made easy!

"I found the staff at Moginie James, right from first contact, to viewing, to offers, sales progression, completion, advice on Mortgage advisors, solicitors and through to exchange absolutely impeccable! I felt understood, supported and even 'cared' for throughout! I cannot recommend this team highly enough, AND the fact that one of them spoke the native language of the country I was moving home too i.e WELSH just made all the difference in feeling on the right side of things! DIOLCH!!!! Xxxx"

By Nia L



After-sales support was vital...

"Having bought my property in Pontcanna back in July 2015, through Moginie James, their in and after-sales support was invaluable. Having a dedicated point of contact/ representative to liaise between solicitors during the conveyancing process, was also essential. Multiple access to the house being purchased, during the sales process, was also forthcoming, and arranged with ease. They also provide a welsh language service/ point of contact, which was a breath of fresh air really, especially for Pontcanna."

By RJ



Welsh buying process

"It has been a pleasure to go through the process in Welsh. I feel it should be made more readily available across Cardiff. Everybody in the branch has been very helpful right from the beginning. They have answered any queries clearly and quickly and kept me informed of everything through phone calls and e-mail. It's been a very stress free process so far and I would recommend the branch to anybody looking to buy/rent a house in Cardiff."

By Gareth O

Here, we catch up with Moginie James' Welsh speaking trio, Holly Hardy, Liz Allen and Becky Jones from the Pontcanna office, who admit there is an ever growing need for Welsh speakers in the community and how speaking the lingo comes in handy.



Sales and Lettings Negotiator Holly, 23, says: "I think it's so important that children learn a second language from a young age as it's a lot easier to learn two languages at this time. I went to a Welsh medium school in Bangor where learning Welsh and English was mandatory. Luckily, I was also brought up bilingually - my mother spoke English and father spoke Welsh - which meant I had the benefit of both languages.

"It wasn't easy at times as we always had to speak English when my mother was present out of courtesy to her. When I have children I will certainly bring them up in a bilingual environment.

"As a child I didn't realise the importance of being able to speak both Welsh and English but now I can appreciate it, and I believe in some part it has helped me gain employment. It has certainly allowed me to build a rapport with Welsh speaking clients at Moginie James and increased my chances of gaining valuable instructions to either let or sell a property."

Speaking about the other benefits that being bilingual offers, Holly says: "Some people say Welsh only becomes useful if you live in Wales, but I believe being able to speak an additional language shows you as a more rounded and knowledgeable person.

"Most of my friends speak Welsh and when we get together it reminds me that the ability to speak Welsh is a real privilege. Speaking the language also increases your social life as you can

participate in many Welsh events which have their own culture and humour such as the Eisteddfod."

Lettings Valuer Becky, 28, says: "I was taught Welsh from a young age. Both of my parents are from Wales but don't speak the language and they really wanted myself and my brother to be able to speak it. They put us in a primary school which taught Welsh and then on to a Welsh only secondary school.

"I would like to think that I would follow suit and make sure my children could speak the language as I do think it is easier to learn at a younger age.

"Workwise, I think being able to speak Welsh is a massive benefit, especially in the Pontcanna area where many of the residents speak it as their first language. I believe we are the only estate agents in the area that do speak Welsh so it just adds another string to our bow- and the locals are great at spreading the word!

"I had a valuation booked in a few weeks ago and was told the landlord was a Welsh speaker so I used my best Welsh and ended up gaining the instruction."

Has moving from Carmarthenshire to Cardiff affected Becky's Welsh? She says: "My Welsh isn't as good as it used to be as all my friends in Cardiff speak English. I do, however, think the fact that you make the effort with the Welsh community no matter how good you are is appreciated."

Sales Negotiator Liz, 47, says: "When you start speaking Welsh to Welsh speaking customers, they always seem really happy that you've made an effort - and normally quite surprised too. It's nice to have this as I feel it's another level of customer service we offer. The team also mention our bilingual service when they're out on valuations with Welsh speaking clients so they are aware of this distinct service we offer."

Liz, who grew up speaking Welsh to her dad and English to her mum in Cardigan, admits she nearly lost her ability to speak her native tongue after living in London for 26 years. She says: "Since moving back to Cardiff, it's all flooding back to me. I was also lazy and didn't teach my children the language until moving back when I put them both into the Welsh education system. Watching them learn the language in under six months was an incredible experience and now you would never know they only spoke English two and a half years ago. We all help and support each other - they teach me things and vice versa. I love it."

And what advice would Liz give to children learning the language today? Liz says: "Persevere and try to use the language every day. It doesn't matter if you have some English words in the sentence, the more you use the language the more you'll pick up and the less English words you'll end up using."



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Fine & Country.



To-Hesg, Colhugh Street Llantwit Major

.....

£600,000

To-Hesg, meaning 'Thatch roof', is the only building in Llantwit Major to retain a thatched roof.

To-Hesg is a grade II listed, quintessential longhouse, The Royal Commission on Ancient and Historical Monuments in Wales in their Book 'Glamorgan Farmhouses and Cottages' gives much of the history from the early 1600's.

It goes on to describe in some detail many of the features that make this such a fascinating house and such a pleasure to view.

No EPC Rating - Listed





Ty Newydd, Newport Road Castleton

.....



£799,950

A superb country residence, dating from 17th Century, set in delightful grounds of just under 7 acres, including paddocks, tucked away in a quiet rural location, within easy reach of the M4.

This fine country home is over 300 years old, and is everything one would expect from a house of this period. Retaining much charm and character with exposed beams, inglenook fireplaces, deep thick walls and pan tile roof, it presents an idyllic home in an equally idyllic location.

This is a substantial period home with high ceilings and large elegant proportions, allowing all the space required to easily accommodate 21st Century living with absolute ease.

The property comprises of sitting room, drawing room, games room, bar, kitchen and utility to the ground floor and to the first floor four bedrooms, en suite and family bathroom. Long driveway approach, courtyard with double garage, lovely formal gardens, enjoying countryside views.

EPC Rating - F





St David's, Mill Road Lisvane

.....

£1,550,000

This beautiful Edwardian family home, which is enveloped by around $\frac{3}{4}$ of an acre of stunning grounds, occupies a prime location on one of Cardiff's most desirable roads.

One of Cardiff's most prestigious properties - this stunning Edwardian manor is situated in the heart of the desirable suburb of Lisvane.

Sympathetically restored and modernised by the current owners, St. Davids presents the ideal blend of Edwardian character and contemporary styling.

Arguably the ultimate family home, the property offers seven large bedrooms, two of which are en suite, five reception rooms and a large open-plan kitchen/dining room.

Includes the exciting proposition of a building plot with current, approved outline planning permission. The 962 sq/m plot, with planning for a detached dwelling with garage, that will enjoy a private, South-facing plot with mature trees and gardens.

EPC Rating - D



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The Fine & Country Garden Competition

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garden or vote for your favourite at
www.fineandcountry.com/gardens.

All entries must be submitted before 29th July 2016.



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FINE & COUNTRY



LANDLORDS PREPARE TO WEATHER THE HMRC STORM...

Are these tax changes going to
be deal-breakers for investors?
Or are they really just part of a
larger investment equation?



Investing in property, typically buy-to-let, has long provided healthy returns for investors. However recent press headlines suggest significant dark clouds on the horizon, which for the unaware could well dampen these expected returns.

The recent changes in income tax relief, together with new lending rules, may significantly reduce the likelihood of being able to make money from letting property in the future.

Here is our income tax round-up of the basics and main changes so that you can make your own mind up.


Income tax basics


There are different tax rules for residential properties, furnished holiday lettings and commercial properties, but all are treated as investments.

The rules for residential properties apply whether you are an accidental landlord who is letting out a property, renting out part of your property whilst still living there or have a number of properties that take up all of your time.


Investments are subject to income tax, and if you are running a property business, class 2 national insurance as well. Income from any property you personally own must be reported through a self-assessment tax return each year.


You will need to report income from property if you receive:


 £2,500 to £9,999 after allowable expenses

 £10,000 or more before allowable expenses

Are you running a property business? In the eyes of HMRC, you are if all of the following apply:

 being a landlord is your main job

 you rent out more than one property

 you are buying new properties to rent out

Remember, the rent a room tax relief scheme has also been updated. From April 2016 qualifying homeowners will be able to earn up to £7,500 tax-free per year for letting out rooms to lodgers.

Income tax changes

In the 2015 Summer Budget, Chancellor George Osborne announced that he was curbing tax breaks for landlords by altering or withdrawing two extremely valuable reliefs that landlords have been able to claim. The theory being, by removing a lot of the tax benefits for landlords you create a more even buying platform, letting in more would-be new homeowners. Time will tell if this will be the outcome.

Wear and tear

The first of the changes is the scrapping of the fixed annual 'wear and tear' allowance.

Prior to 6th April 2016 landlords of furnished properties could lower their tax bill by deducting 10% from their rental income to pay for the upkeep of their properties, whether they have spent any money or not.

Now, the tax relief will only apply to the capital costs actually incurred in replacing furnishings by all landlords and have the receipts to prove it. The initial cost of furnishing a property will not be included.

Mortgage relief restriction

The bigger change comes into force in April 2017 when landlords (except landlords of furnished holiday lettings) will no longer be able to deduct finance costs to work out their taxable income.

Instead, they will receive a basic rate reduction from their income tax liability.

As finance costs are defined as mortgage interest, fees incurred when taking out or repaying mortgages or loans and interest on loans for furnishings, this is a significant change which will be introduced gradually.

The timetable is as follows:



2017 to 2018: deduction from property income will be restricted to 75% of finance costs, the remaining 25% will be available as a basic rate tax reduction



2018 to 2019: 50% finance costs deduction and 50% as a basic rate tax reduction



2019 to 2020: 25% finance costs deduction and 75% as a basic rate tax reduction from



2020 to 2021: all financing costs will be given as a basic rate tax reduction.

The impact will be felt most by higher and additional rate taxpayers who let out highly geared residential properties, as the tax relief on monthly interest payments will reduce from 45% to 20% over three years.

The bigger picture

Are these tax changes going to be deal-breakers for investors? Or are they really just part of a larger investment equation? Are we going to see mass increases in rents? Or a move to reassess profitability on a property by property basis?

Get help

Like all aspects of property taxation, there are many ways to get it wrong and new changes are often misunderstood.

If you want to get it right from the start, get in touch.

Careful planning, sound advice and the right timing will make all the difference. As will getting the right tenant. But that's another story.



Sian Anthony
Tax Planning Specialist

Get in touch to talk about property and tax.

01633 815800
help@hsj.uk.com
www.hsj.uk.com

MORTGAGE ADVICE

Getting a mortgage can seem like one of the most daunting tasks that you face in your life, but it doesn't need to be. There are a number of small things you can do that could greatly increase your chances of getting your dream home.

The important thing to remember is that every lender is different in what they view as the 'perfect candidate' to lend to. Just because you don't fit one's criteria, doesn't mean you won't fit another's.

What does a lender judge me on?

There are a lot of factors that go into a lender deciding whether it can lend to you or not. These can range from the size of the loan you want to take out and your outgoing costs, to your credit rating and employment status.

Is my credit rating that important?

Your credit score enables lenders to see that you have the financial means and discipline that will be required to pay back your mortgage. Key things lenders will check include your history

of repayments; so, if you have any 'black marks' where you have missed payments on credit cards, catalogues or any other existing debts within the last three months. This may hinder your chances.

It isn't just your score that you need to be aware of, either...

Unfortunately, break-ups happen, so if you've got financial links to someone else, such as a joint bank account from a previous relationship, you will need to sever that link. If your ex-partner, or whoever the account is linked to, makes a late payment or any other credit mishap, it will reflect on your own report.

To distance yourself from the joint account, you can write to the credit agencies and ask for a 'notice of disassociation'.

Managing your credit...

It sounds obvious, but managing your credit availability is imperative when looking to secure the deal that you want. Your 'credit' isn't just your credit card limit. It's also your debit balances on your bank accounts and overdraft limits. The key is to get the right mix between the two. If you do have debts, credit experts suggest that they should make up less than 50% of your available credit, so if you have a £5,000 credit card limit, you should spend no more than £2,500.

Don't apply for credit shortly before a mortgage

When applying for a mortgage, your last three months' account statements will come under

scrutiny. Because of this, it's a good idea to avoid applying for credit at this time as it could lead to rejection, putting a dent in your chances. If you have to apply for credit and end up getting rejected, do not apply again straight after. Lenders search your file every time you do a 'hard search' for credit - be that for a mobile phone contract or a new credit card - and the more that you apply, the more 'frantic' your spending looks.

Managing your credit is just one part in ensuring that you give yourself the greatest chance of getting the right deal for your circumstances. Applying for a mortgage can be a scary prospect, but, with the help of a professional mortgage adviser, it doesn't need to be.



Lisa Fletcher is from Moginie James – for further information.

Call: 02920 484898

Email: lisa.fletcher@mab.org.uk

Your home may be repossessed if you do not keep up repayments on your mortgage. There will be a fee for mortgage advice. The actual amount you pay will depend upon your circumstances. The fee is up to 1%, but a typical fee is 0.3% of the amount borrowed.

CALL US UNTIL 6PM
02920 730 886

Despite moving home being one of the biggest events you'll ever undertake, you still have to fit it around your day to day life.

You still need to work, do the school run, the food shopping, the housework and you're expected to fit everything that comes with buying and selling your home in as well.

This can mean organising a valuation of your property before breakfast, seeing a mortgage advisor during your lunchbreak or finishing work early to go on viewings. We understand there just aren't enough hours in the day to fit it all in – and who wants to rush such big decisions?

That's why at Moginie James we're now open until 6pm every weekday ready to take your call. So whether you like the look of one of our homes and want

to find out more, need mortgage advice, or if you are selling but are unsure where to start, we are here to talk you through the journey.

So relax after work, put your feet up with a cuppa and give us a call. No rush, we'll be here until 6pm Monday to Friday.

We understand that life isn't 9-5, so neither are we.

Call us for no obligation advice on 02920 730886 any weekday until 6pm.

We're here for you when you need us.

PLUS, did you know you don't even need to pick up the phone to get your home valued? Moginie James is proud to be the only estate agent in Wales to offer an instant online valuation tool. Just visit the website to get a valuation in seconds.

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