

UC Guide to Flattening



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Welcome!



Flatting is part of the experience of being a student, introducing you to a wider world of independence, a lot of fun and real world learning.

If you are planning on flatting for the first time, you may have been living in a hall of residence or at home and have decided it's time to branch out with a group of friends or on your own. You may also be new to studying and living in New Zealand.

There is a lot to think about the first time you rent a property and set up a flat. This guide covers a wide range of topics related to renting and flatting, along with links to other services and resources that might be helpful.

The Accommodation Services team is here to help you, so if you need advice or information about issues related to renting, just get in touch.

You can also speak to the UCSA Advocacy and Welfare team who can help you with advice on budgeting, and any issues you may be experiencing in your flat. They can help to point you in the right direction for the services that you need.



'My first year of uni I was staying in a hall and I wanted to try flatting this year so that I could experience a different kind of living dynamic. I wanted to be more independent, make my own meals, have my own space without ever feeling too crowded.'

Melissa Smith

Studying towards Bachelor of Arts, double Major: English and Education

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Before you start looking for a flat...

To get off to a good start when you're going flatting for the first time, it's useful to spend some time thinking and planning what you want in a flat.

First decisions...

Flatmates

Are you going to flat with friends or join a pre-existing flat? You may have a group of friends and you've decided to look for a place together. If not, you could consider moving into a pre-existing flat; this means you avoid the hassle of having to set up the flat, but you may be living with people you don't know very well at first.

Flatting with friends can be great, but consider whether your lifestyles are compatible – having similar values and expectations will set you up for a successful flatting experience right from the start. If things go wrong when flatting with friends, it can result in the end of a friendship, so take a good look at your friend's habits – could your friendship survive flatting together?

Talking to people you know who have gone flatting about their experiences is helpful; every situation is different, and it can help to get a range of perspectives.

Moving into an established flat

If you are planning on moving into an established flat, you'll get a chance to meet your potential future flatmates when you go to view the room.

Make sure you look thoroughly at the flat, meet all the flatmates and ask lots of questions about how the flat functions. If you are at all unsure, go with your initial instinct – it's easier to politely decline a place in a flat than have to move out if things turn sour. Some useful things to ask are:

- Why is the room vacant?
- What type of lease does the flat have?
- Who is/are the head tenant(s)?
- What is the landlord like?
- What are the flat expenses and how often are these paid?
- How does the flat organise cleaning? Do they share food and cooking?
- Do people prefer to socialise at home or go out?

Flatting with a group

If you're going to look for a house with a group, sit down with your prospective flatmates and make a list of the things that are important to you in a flat. What things are non-negotiable, and what are you prepared to compromise on?

Some of the key things to consider include:

Budget

Work out what your individual and collective budgets are. Do some research on Trademe or the Tenancy Services website www.tenancy.govt.nz to get an idea of average rents for houses and flats in the area you want to live in, however, keep in mind that market rent does not differentiate between furnished or unfurnished or the condition of the room or property on this website.

Remember to factor in other one-off and regular costs e.g. bond, rent in advance, contents insurance, heating, electricity, internet, food, and transport.

Location

Being close to campus has advantages: a shorter trip to classes, proximity to social events on campus and the local student community.

Being slightly further away can be quieter, cheaper and mean that your neighbours are part of the wider community and it can also provide a break from life on campus. Are you prepared to bus/bike/carpool?

Consider how close you want to live to shops and other services.

Suburbs around the University campuses are:

- Addington
- Avonhead
- Bryndwr
- Burnside
- Fendalton
- Ilam
- Riccarton
- Upper Riccarton

The house

- How many bedrooms do you need?
- How much kitchen and living space would suit your group?
- Do you need storage space for bikes? A garage?
- Would you like a garden to grow some of your own food?

Heating

What type of heating do you want and can you afford? Log burner, heat pump, electric heaters?

Whiteware and furnishings

Do you want a house with whiteware and furnishings (washing machine, fridge etc...) or are you able to provide your own? You can buy or rent whiteware – the advantage with renting whiteware is that the company will fix any problems. An advantage of having whiteware provided is that any breakdowns are the landlord's responsibility.

Plan B

Between the end of one year and the start of another, a lot can change; the people you had planned to flat with may decide not to come to Christchurch, to stay on campus or make other living arrangements.

Have a Plan B in case the group you decide to flat with disperses before the start of the year. This could include a place on campus in either a self-catered apartment or house. Applications for domestic students are open between August and September the previous year, but are still accepted until all spaces are filled. See *Living on campus* on page 25 for more information.



House hunting

Once you've got a group together and you've decided what you're looking for in a flat, it's helpful to start your search early.

Some of the common places that you can find flats and houses for rent in Christchurch are:

- www.trademe.co.nz/property
- www.realestate.co.nz
- Local Property Managers
- The "To Let" section of the local newspaper
- UC Accommodation Services noticeboard in the Undercroft, Puaka-James High Library

If you're looking for a room in an existing flat, online listings for flatmates include:

- www.trademe.co.nz/flatmates-wanted
- www.easyroommate.co.nz
- www.nzflatmates.co.nz
- UCSA Noticeboard on Facebook
- Flatmate Wanted/Room to Rent on Facebook.

See the Accommodation Services website for more – www.canterbury.ac.nz/life/accommodation/private-rental/.

Viewing houses and flats

To help the landlord or property manager choose you as their tenant, there are a number of things that you can do to prepare and give yourselves a good chance of finding a place to live.

Presentation

Present yourselves well when you go to view a flat. Treat it like a job interview; the landlord will be screening you/your group so make first impressions count!

Pre-tenancy application

The landlord may ask you to complete a pre-tenancy application – this gives them your details, your referee's details and other information that will help them choose their tenants. Make sure you have this information with you when you go to viewings.

Referees and references

When you first rent a house or flat, the landlord will want to know that you are going to be a good, reliable tenant, that you'll treat their property well and be able to pay the rent. If you've never rented before and don't have a reference from a previous landlord, then you will need to obtain a written reference or arrange for someone to be your referee.



A suitable referee is someone who knows you well but isn't a friend or family member e.g. a principal or head of hall, an employer, a tutor or lecturer.

Make sure you arrange this with your referee in advance, and let them know who you are giving their contact details to – it's helpful if they know to expect a call.

The landlord

A flat viewing is also your chance to interview the landlord and decide whether they are someone you would like to rent from. A large number of landlords rent their houses through property managers, so you may not be dealing with the landlord directly.

The landlord or property manager needs to be someone you feel you can approach about issues to do with the house and who follows the procedures for setting up a tenancy i.e. provides you with a tenancy agreement and necessary paperwork.

Have a list and ask lots of questions when you view the house.

Things to check out about the house

When you go and look at a potential flat or house, this is your chance to check things out thoroughly. Ask lots of questions and take a good look at the property. Some useful questions to ask and things to look at can include:

Tenancy

- Is the tenancy fixed term or periodic? Most tenancies are fixed term i.e. for 1 year.
- When is the property available?
- How much bond and rent in advance is required?
- How often will the landlord conduct property inspections?

Location

- Are there shops and transport nearby?
- How far away is the flat from the university?

Heating, kitchen and bathroom

- How well is the house or flat insulated?
- What is the source of heating? If there is a log burner, is the chimney cleaned regularly? If there is a heat pump, is it serviced regularly?
- How much sun does the flat get? Does it get morning or afternoon sun?
- Are there curtains in all the rooms?
- Can you see any mould or does the house smell damp?
- What type of hot water heating does the flat have? How big is the hot water cylinder?
- What is the water pressure like?
- Is the toilet separate from the bathroom? This can be useful when negotiating the shower queue in the morning.
- What's the kitchen like? Is there enough space for two people to cook at once if you are cooking individually?
- Do the oven and elements work?
- Is there any damage to lights or electrical fittings?

Healthy Home Standards

Check out all there is to know about the standards that landlords need to adhere to in NZ which cover improvements to heating, insulation, and ventilation, and addressing issues with moisture ingress and drainage and draught stopping. <https://www.hud.govt.nz/residential-housing/healthy-rental-homes/healthy-homes-standards/>



Space and noise

- Are the rooms a similar size? Will the configuration of rooms work for you?
- Where are the bedrooms located in relation to the living area?
- Is there enough common space for everyone?
- Is there storage space for outdoor gear/bikes?
- How close are the neighbours? Who are the neighbours?
- Is the flat close to any main roads?

Security

- Is the property secure? Do all the windows open and shut securely? Are there security latches on some windows if you want to ventilate your flat during the day?
- Are there smoke alarms in the flat? Have they been checked recently?

Lawns and gardens

- Who looks after these? Some landlords arrange lawn mowing, in other cases the tenants are responsible.

You can find more helpful information on the Tenancy Services website for new renters: www.flattening101.co.nz.

Checklist

Things to do when you go looking for a flat:

- Decide what you are looking for in a flat
- Work out what your budget is for rent
- Organise a referee or reference
- Do your research on houses that you look at
- Ask the landlord/property manager lots of questions

When you've got the flat



Congratulations! You've got the flat! What happens now?

Signing your tenancy agreement

You will sign a tenancy agreement with the landlord or property manager. Under New Zealand law, tenants and landlords are protected by the Residential Tenancies Act (RTA); a tenancy agreement sets out the rights and responsibilities of landlords and tenants under the RTA.

Tenancy agreements **must be in writing**. Keep a copy and allow time to read it before signing. If there is anything that you are unsure about, ask someone to explain it to you before you sign. UC Accommodation Services or UCSA Advocacy and Welfare staff are happy to help you. You can also access free legal advice through Community Law, the local Citizen's Advice Bureau (CAB) or contact the Tenants Protection Association (TPA). Refer to *Help and advice* (page 26) for contact details.

Make sure you get contact details for your landlord or property manager. It is also helpful to ask if there is someone else that you can contact in case of an emergency.

Initial payments

When you rent, there are two common payments you need to make: the bond and rent in advance.

Bond	up to 4 weeks' rent
Rent in advance	up to 2 weeks' rent

Check over the property

Make sure you agree with the landlord on anything that needs to be fixed before you move in.

Complete the Property Inspection Report that the property manager or landlord should provide with the tenancy agreement. This is a record of the state of the property when you first move in, and is normally completed by both the tenant and the landlord at the same time so you are all in agreement with the results of the inspection.

Arrange with the landlord or property manager to have photos taken of the property before you move in. This will provide a common record of how things were before you took over the lease. Some property managers will do this as part of their service. If not, it is recommended that you do this yourself for your own records.

Connect utilities

Decide on which power, phone and internet companies you'll use, and arrange for connection. Refer to *Setting up* (page 11) for more information.

Rubbish and recycling

Find out the rubbish and recycling days for the area.

Christchurch has a three bin rubbish and recycling system:

- Green bin for organic waste (food, garden waste)
- Yellow bin for recycling
- Red bin for rubbish to go to landfill.

The green bin is emptied each week and the red and yellow bins alternate weeks. Check out the Christchurch City Council website so you know which weeks the bins go out in your area. There is also more information on what you can put in each bin.

For more information on rubbish and recycling in Christchurch, visit the Christchurch City Council's website: www.ccc.govt.nz/services/rubbish-and-recycling.

Insurance

Getting contents and personal liability insurance is an important thing to consider and factor into your budget. Your landlord will have insurance for their property, but this does not cover your belongings.

Contents and liability insurance will cover your stuff and will also mean that you are covered if you or your flatmates cause any major damage to the house e.g. you cause a fire.

Shop around and get quotes. You'll need the following information to get a quote:

- How much your stuff is worth. Add up how much it would cost to replace everything you own. Most companies will insure from \$10,000 worth of items; shop around for different deals.
- The address of the property.
- Security in the flat. Is there an alarm? Are there individual locks on the bedroom doors?

Questions that you should ask the insurance company:

- How much personal liability is included in the package?
- What are the premiums? How much is the excess?
- What is the replacement policy? Will things be replaced at market value or 'new for old'?

Studentsafe is the University's default insurance provider. Refer to www.canterbury.ac.nz/international for more information.

Being a tenant

Navigating the world of renting is easier once you understand what the different terms mean.

The key things that you need to understand are:

Tenancy agreements

A tenancy agreement is between a tenant and a landlord and protects the rights of both parties.

There are 2 main types:

Fixed term

This type of tenancy is for a specific period of time – usually 12 months or 52 weeks – and is the most common type of tenancy. Neither the tenant nor the landlord can end the tenancy early. Don't sign up for a fixed term tenancy if you don't intend to stay for the full period. A fixed term tenancy gives security to both the landlord and tenants.

Periodic

This type of tenancy is ongoing and can be ended at any time by either the tenant or the landlord. The tenant must give 21 days' notice to end the tenancy, and the landlord must give 90 days' notice. A periodic tenancy gives both parties flexibility in terms of when the tenancy can be ended.

Be aware that giving a verbal agreement to rent a property is as binding as a written agreement with a landlord, so think carefully if you have agreed to take a property and then change your mind.

Who signs the tenancy agreement?

This is decided between the tenants and the landlord. Basically there are two options:

- One person signs and is responsible for the property and making sure the rent is paid during the tenancy. If you decide to do this, it can be helpful to have everyone in the flat sign a **flat share agreement** so that you are all in agreement about how much rent and bond are paid, what happens when someone moves out, confirmation that the landlord allows the tenants to have flatmates. For an example flat-share agreement: www.tenancy.govt.nz/forms-and-templates.
- Each tenant's name and signature are on the tenancy agreement. Each tenant is equally responsible for payment of the rent and

upkeep of the property during the tenancy; this is known as **joint and several liability**. This means that the landlord can seek any payment for damages or overdue rent from any or all of the tenants, regardless of who is responsible. If someone leaves, they will need to be replaced or their rent covered by the remaining tenants.

Another common scenario, particularly in Christchurch, is that you may move into a house with other existing tenants and sign an individual room contract with the landlord. This means that each tenant is individually responsible for paying their rent and any damage they or their guests cause.

Make sure you know what type of contract you are signing i.e. joint and several liability, individual room contract or a Boarding House contract.



'It's been really awesome getting to know a bunch of new people! It's also been cool honing my culinary skills by whipping up all sorts of new dishes in the kitchen! All of my flatmates seem super keen for all kinds of adventures, so I'm looking forward to what we'll get up to!'

Jake Matier

Studying towards Bachelor of Engineer (Civil)

Guarantors

If you are under 18 and wanting to rent a property or go flatting, a landlord may ask for a guarantor. This is usually a parent or guardian who agrees to be responsible for any rent or damage that you cannot pay. Note that if you are part of a group of students who are under 18, you must all have your own individual guarantors.

Exemptions from tenancy agreements

Some situations are not covered by the Residential Tenancies Act (RTA). These include:

Flatmates

The RTA only covers those whose names are on the tenancy agreement – these are the tenants. If you live with a homeowner as a flatmate, you are not covered by the RTA. In this case, it can be a good idea to have a flat-share agreement with the owner. You can download an example from the Tenancy Services website www.tenancy.govt.nz/assets/Forms-templates/Flat-house-sharing-agreement.pdf

Student accommodation

When you move into student accommodation, you sign a contract with the accommodation provider. As with any legal document, make sure you read this through before you sign it.

Bond and other payments

When you sign a tenancy agreement, you will need to be prepared to pay the following:

Bond

A bond is the landlord's security in case tenants damage the property, leave it in an untidy or unclear state when they leave, or don't pay their rent.

Bonds can be a maximum of 4 weeks' rent and you pay this to your landlord who must lodge this with Tenancy Services within 23 working days of receiving it. You'll sign a Bond Lodgement Form along with your landlord or agent. Once the bond has been lodged with Tenancy Services, you'll receive an acknowledgement from them.

Bonds must be lodged with Tenancy Services according to the Residential Tenancies Act.

Rent in advance

You are usually asked to pay up to 2 weeks' rent in advance along with your bond. If you are paying rent weekly, you will be asked for 1 week's rent in advance. Your next regular rent will be due 2 weeks (or 1 week) after this payment.

Changes in tenants

If someone in your flat decides that they want to leave during the year, you'll need to replace them. Before you go looking for another flatmate, there are a few things to do to make the process easier.

- 1 First, ask your landlord whether you can replace the departing tenant – check what your tenancy agreement says about this. You'll need to let your landlord know in writing. Any change in tenant must be agreed in writing by both the landlord and the tenants, including the departing or joining date. You can download a Change of Tenant form from www.tenancy.govt.nz.
- 2 If your landlord agrees that your new flatmate can take over the outgoing person's place in the flat and their bond, then the landlord and the old and new tenant will need to complete a Change of Tenant Form and Bond Transfer Form and return them to Tenancy Services. Alternatively, the new/remaining tenants will pay out the departing tenants.
- 3 Your tenancy agreement needs to be updated to reflect the changes in tenants and signed by all tenants and the landlord – this will make it easier to get the bond back at the end of the tenancy.

Inspections and when things break down

Landlords and property managers usually schedule regular property inspections. They are required to give you at least 48 hours' notice of an inspection, and these can't be more often than once every 4 weeks.

You could ask your landlord for a schedule of inspection dates so that you have this in writing. Property management companies will generally send out a letter or an email to let you know when they'll be visiting and their expectations.

If something breaks or goes wrong in your flat, contact your landlord as soon as possible; the sooner they know about it, the sooner they can fix it.

If you or your flatmates damage something in the flat e.g. you break a window etc... contact the landlord as soon as possible to let them know and to check whether they have a preferred trades person to fix it. Don't arrange for your own trades person to come and fix things without consulting the landlord or property manager first.

Keep a record of any communication, with dates, that you have with your landlord regarding issues or things that need to be fixed.



Rights and responsibilities

As a tenant, it's important that you know your rights and responsibilities.

Your responsibilities:	Your landlord's responsibilities:
<ul style="list-style-type: none">• Pay the rent in full on time• Pay the utilities (power, internet) on the property• Make sure the property is kept reasonably clean and tidy• Let the landlord know if anything needs fixing – keep a copy of any communication with your landlord or agent in writing• Allow the landlord reasonable access to the property• Limit the number of people living on the property to the maximum number of people allowed on the tenancy agreement• Let the landlord know if there are any changes of tenants in the house• Don't interfere with neighbour's peace or privacy• The behaviour of guests and any damage they might cause	<ul style="list-style-type: none">• Make sure the property is and remains in reasonable condition• Allow the tenant quiet enjoyment of the property• Give 24 hours' notice that they are coming to repair something requested by the tenant• Give 48 hours' notice of an inspection; inspections can not be more often than once every 4 weeks• Give 60 days' notice of any reasonable rent increase, not more than twice a year; the rent cannot be increased during a fixed term tenancy unless this is written into the agreement e.g. for some planned upgrade to the house, such as the installation of a heat pump• Send the bond to Tenancy Services within 23 working days• Fix things in a timely manner

For copies of a standard tenancy agreement, Bond Lodgement Form and other useful information, visit www.tenancy.govt.nz.



Checklist

Things to do once you've got a flat:

- Decide who will sign the tenancy agreement.
- Make sure you have a **written agreement** with the landlord, and that you have a copy of this.
- Ask someone else to read over the tenancy agreement if there is anything you are unsure about.
- Arrange for payment of the bond, rent in advance and any other fees. If you are paying your bond directly to your landlord in cash, make sure they give you a receipt.
- Check with your landlord that they have lodged your bond with Tenancy Services.
- Complete the Property Inspection Report with the landlord or property manager and agree on anything that needs to be fixed before you move in.
- Arrange for photos showing the date they were taken, before you move in, noting any pre-existing damage.
- Set up power/phone/internet.
- Set up a flat account and make sure everyone sets up automatic payments for rent and expenses.
- Arrange to rent or buy furniture and whiteware.
- Find out when rubbish and recycling days are in your street.
- Arrange contents and personal liability insurance cover.
- Make sure you have contact details for your landlord or agent, including an emergency contact number.

Leaving your flat

You may have only just moved into your flat, but it's helpful to know what you'll need to do when it comes time to move out, so you get your bond back and get a reference for renting in the future.

1 Clean your flat. Divide the cleaning up so it's a more manageable job and do it in stages. Remember to include the garden and lawn as well. Tenancy law says that the property must be left "reasonably clean and tidy". If you're unsure, ask your landlord about expectations.

2 Remove all your belongings and rubbish from the property.

- Make sure you arrange for the recycling and rubbish bins to be emptied and cleaned before you leave.
- Drop off any unwanted furniture, clothing, books or household items to an op shop; some will collect furniture and bulk items. Eco Drop will take donated items and excess recycling for free. The nearest Eco Drop is at 25 Parkhouse Road, Wigram. You could also get rid of things on Freecycle: www.freecycle.org.

3 Fix anything that has been damaged on the property. If you find that you have a difference of opinion with your landlord regarding damage or the state of the flat, the photos that you took at the start of your tenancy can be helpful.

4 Arrange a final inspection with the landlord. If you are concerned about cleaning or the state of the flat, you could ask for a pre-inspection a week or so before you move out, giving you time to fix anything that may come out of your bond. Then arrange a time for the final inspection to be done with your landlord.

5 Make sure the rent is paid up until the day you vacate the property. If this doesn't fall into your regular rent schedule, you'll need to make sure you have the funds to cover any extra rent. You are required to pay rent up until the end of the tenancy – you cannot use your bond in place of rent.

6 Arrange your final electricity reading. Make sure that there is enough money left in your flat account for this.

7 Sign the Bond Refund Form. This needs to be signed by everyone who was on the original tenancy agreement, so make sure you update the Bond Lodgement Form and tenancy agreement if you have a change of tenants.

8 Return the keys to the landlord or property manager.

Getting your bond back

When you move out of a property, you will receive your bond back when both you and your landlord or agent have inspected the property and are happy. You will both complete the Bond Refund Form and your bond will normally be refunded within 3 business days by Tenancy Services.

The same people who sign the Bond Lodgement Form must also sign the Bond Refund Form when you move out of a property. To make things simpler, make sure that your tenancy agreement has been updated with the names of the new tenants on it, and that you complete an updated Bond Lodgement Form. Follow up with your landlord to check that this has been done, or the refund of your bond could be delayed. See *Changes in tenants*, page 9.

If you have any issues with your bond refund, first talk to your landlord or property manager, and then Tenancy Services, Bonds (0800 737 666) – have your bond number handy.

Setting up



We've compiled these tips and suggestions to help make your flatting experience a great one!

The essentials

One of the first things that you need to do before you move in is to arrange for power, phone and internet to be connected.

Note: you don't need to pay for water in Christchurch.

Power

Having the power connected is a fairly simple process: just contact the power company of your

choice and ask them to set up power at your place. You'll need to decide with your flatmates whose name will be on the account, and whether any other flatmates will be named as authorities on the account.

Compare different electricity providers at www.powerswitch.org.nz or www.glimp.co.nz/power. Check whether there are any sign up or disconnection costs if you decide to switch providers. Some companies let you pay in advance so there are no surprises when winter power bills hit!

Phone and internet

There are a number of companies offering good internet and phone deals.

You may decide that your flat doesn't need a landline as everyone uses their cell phones. If you do decide to get a landline, choose a company that gives you free national calling to help manage toll calls. Otherwise, you'll need to have a toll bar or individual pin access put on the phone, or keep a notebook by the phone to record toll calls.

You will need to supply your own phone – a cordless phone can be helpful for privacy. Consider having a plug-in phone as a backup, as it will still function even if there is no power or in an emergency.

Discuss internet usage with your flatmates before you sign up for a plan. Are there options with the company you choose to change your plan if you need to? What happens if you go over your data allowance?

Compare prices at www.mycompare.co.nz or www.glimp.co.nz.

Pay TV/Sky

If this is something you and your flat decide that you need, come to an agreement about how the payment will be divided if this is not something that everyone will be using.

Furniture and household items

It doesn't have to cost the earth to set up furniture and appliances in your flat. There are plenty of places you can get low cost furniture and other items.

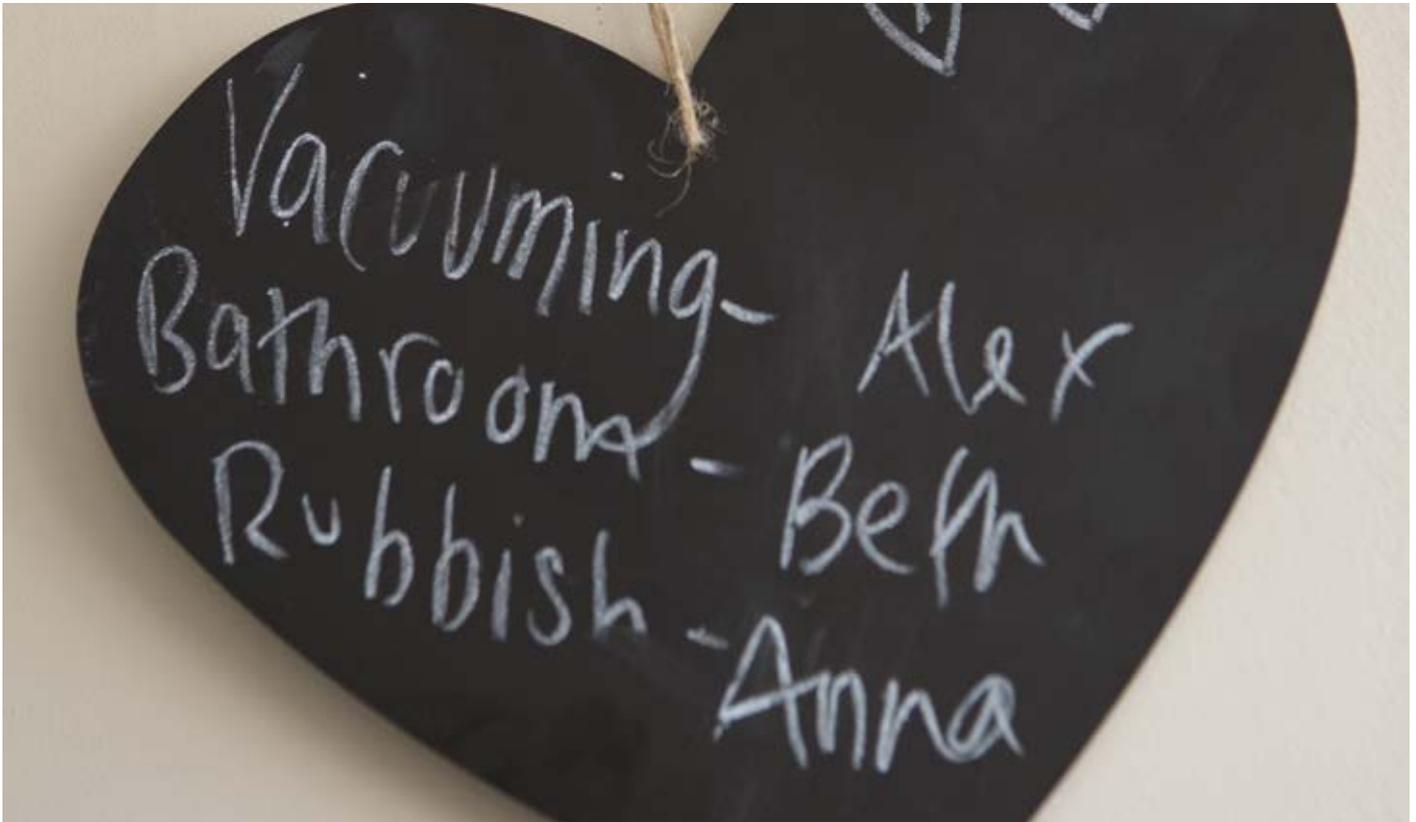
Ask around family and friends, as someone may have furniture they no longer need sitting in their garage.

For second hand furniture and household goods:

- **Ecoshop**, 191 Blenheim Rd, Riccarton – a range of furniture and household items.
- **Trademe** – take advantage of \$1 reserve deals!
- **Op Shops** – Christchurch has a good number of opportunity shops that can help you kit out your flat.
- **Habitat for Humanity Restore**, 189 Waltham Road, Sydenham or 567 Wairakei Road, Burnside. Small appliances, furniture, linen, household items, clothing.
- **Freecycle**: www.freecycle.org – an online group that allows people with unwanted items to find people to give them to; join the group for Christchurch.
- **UCSA Noticeboard on Facebook**.
- **Marketplace on Facebook**.



Flating agreement



You may want to have an agreement with your flatmates around a number of basic things connected with running your flat. It can make life easier if everyone shares the same expectations right from the start. It's also helpful to have a written agreement to refer back to if there are any disputes. Your agreement could include:

Dealing with the landlord

Usually it's easier for a landlord to deal with one person regarding any maintenance or messages. Decide who this will be and make sure they keep communication flowing.

Dividing the rent

If the rooms are different sizes, you may want to consider reflecting this in the rent. If you're flatting with a couple, how will you divide the rent?

Paying the bills

Will you set up a flat account for paying bills? Each person pays a set amount into the flat account each week for expenses and bills are paid from this, say \$20-\$30/week. This can also cover common household items. An alternative is to have one person who is responsible for each bill and collecting money from flatmates.

Food and cooking

Will you share food and cooking or do your own thing? Sharing cooking can save money and time and help create community. Flat shopping could cover 3 meals a day or just dinner and lunch. If you don't share food, sharing common household items can be helpful e.g. toilet paper, cleaning products, etc.

Cleaning

Discuss your expectations about cleaning and keeping the flat tidy. Setting up a roster for cleaning helps make sure the dirt and grime are manageable. This can be as simple as a list of regular chores on the fridge i.e. vacuuming, cleaning the bathroom etc... - with one person assigned to each task. If you want to get fancier, make a chore wheel.

Noise

Make an agreement about noise/quiet times in the flat – this will be especially important around exams and other stressful times.

Guests and visitors

How long are you happy for visitors/girlfriends/boyfriends to stay?

Moving in and out

Decide what you will do if someone moves out during the year and you need to get a new flatmate in. How much notice will you ask of the person moving out?

Flating agreement template

We've prepared a handy template for drawing up an agreement with your flatmates. Make sure you've all got copies and update it if anything changes.

Insulation

All new tenancy agreements must include an insulation statement that covers what insulation the property has, where it is, and what type.

Our Flat Agreement

Record of our tenancy agreement and bond

Names on the lease: _____

Name: _____ Bond paid \$ _____ Date: _____

Flatmate responsible for contact with the landlord/property management agent: _____

Rent and expenses

Flat bank account details: _____ Total rent: \$ _____ weekly/fortnightly

Name: _____ Rent paid/frequency \$ _____ weekly/fortnightly Expense \$ _____ /week

Name: _____ Rent paid/frequency \$ _____ weekly/fortnightly Expense \$ _____ /week

Name: _____ Rent paid/frequency \$ _____ weekly/fortnightly Expense \$ _____ /week

Name: _____ Rent paid/frequency \$ _____ weekly/fortnightly Expense \$ _____ /week

Total \$ _____ Total \$ _____

Our expenses will cover: Electricity/gas Telephone/internet Sky TV Other: _____

Food and household expenses

We agree to put in \$ _____ each week/fortnight for food and/or household items OR

One person will do the shopping each week and we'll split the costs equally.

This covers (e.g. toilet paper, cleaning products): _____

We are responsible for buying our own (cereal, snacks etc): _____

Large eaters/those on special diets will: _____

We'll eat together on the following nights: _____

Shopping will be done by: _____

Cleaning and chores

The tasks for each area of the house and our standards of cleanliness are:

Kitchen: _____

Bathroom: _____

Lounge/living areas: _____

Rubbish, recycling and compost: _____

Lawns/gardens: _____

Flat shopping: _____

Other: _____

Noise and parties

We agree to the following quiet times (e.g. after 10pm, during exam time): _____

Our agreement around parties (timing, noise levels, maximum number of guests, clean up): _____

Guests

Can/can't stay overnight

Can stay for a maximum of _____ days with the permission of all flatmates

Can/can't stay for meals. If they can stay for meals, will they need to contribute to costs?

Other agreements around guests: _____

Smoking, drinking and drugs

Smoking is only permitted in these areas (check your lease): _____

Our agreement around drinking and alcohol in the flat: _____

If a flatmate or guest brings illegal substances onto the property: _____

Leaving the flat

Departing flatmates need to give _____ weeks' notice.

The departing/remaining flatmate(s) will be responsible for finding a replacement and informing the landlord of any change in tenant.

_____ will follow up with the landlord regarding an update to our tenancy agreement.

The departing flatmate needs to:

remove all their personal belongings return anything they've borrowed leave their room clean and tidy do a share of the communal cleaning

pay for any damages or repairs pay all outstanding rent and expenses have a final room inspection and take photos for reference

return their keys

Eco your flat – sustainable flatting



UC's Sustainability Office has some helpful information on how to make your flat more sustainable. Many of the tips and hints will also help you to save money.

- Make food from scratch to save on packaging e.g. buy beans from Bin Inn to make your own chilli.
- Buy in bulk and take your own bags and containers to the supermarket, or shop at Bin Inn.
- Meat and dairy products have a large environmental impact. Having a few vegetarian meals a week will help your budget and the planet!
- Bake your own snacks e.g. muesli bars and muffins to save money and packaging.
- Take turns to host weekly meals with other flats; only one flat has to use power to cook and it's also a great social occasion.
- Buy second hand or recycled furniture, household items and clothing where you can.

- Get a bike and use it for travelling to uni and trips around town. UC has great bike storage, including secure lock up facilities; join the UC gym (free) for access to showers.
- If you do have a car, get it serviced regularly and make sure tyres are properly inflated to increase fuel efficiency.
- Learn how to brew your own beer or make your own wine; join the UC Brew Club.
- Get educated on what can and can't be put in the red, yellow and green wheelie bins. This makes it easier for the people sorting your waste to manage. Check out the Christchurch City Council website for more information: www.ccc.govt.nz.
- When you move out of your flat, dispose of unwanted books, clothes or household items by either passing them onto someone you know, dropping them off at an op shop or popping them on the UC Sustainability Free Table in the Undercroft below the Library stairs. See *Furniture and household items* on page 11 for other ways to get rid of unwanted items.

Grow your own

If your flat has a garden, growing some of your own food can be a money and time saver, and will also provide a welcome break from study, not to mention fresh and healthy food!

Even growing some veges in a container, pots or sacks on the deck can help boost your budget. A punnet of 6 silver beet or spinach plants will cost around \$4 from supermarkets or hardware stores and can be used in a variety of ways. Just remember to water them! Growing food from seed is an even more satisfying and cost-effective skill to learn.

Learning how to make your own compost using bokashi bins, or starting a worm farm helps to turn your household waste into fertiliser for your garden.

Join a community garden and learn how to grow your own food; meet new people and learn how to grow organic fruit and vegetables at the same time.

UC has two community gardens on Campus – Okeover on the Ilam Campus and Dovedale off Solway Avenue on the Dovedale Campus. Okeover has a regular working bee on Fridays from 1–5pm. Find them on Facebook (*UC Community Gardens*) for more information. To benefit from the produce grown, come along and help out at a working bee!

There are around 30 community gardens around Christchurch; check out www.ccca.org.nz for one near you.

Power savers

When you first move into your flat, it may be summer, but it's a good idea to get prepared for the colder months when power bills will be higher. Here are some power saving eco-tips.

- Make sure you're with the best electricity company – changing companies can save you money on your monthly bills. Use the calculators on www.powerswitch.org.nz.
- Choose a flat that is well-insulated; warmer houses produce less greenhouse gases as they don't need heating to the same extent.
- Put on another layer before turning up the heat.
- Turn off heaters and lights in rooms that you are not using, and use timers on heaters. Turn off appliances at the wall if you're not using them and save \$\$\$ over a year.
- Hot water can account for about 30% of your power bill. Short showers – 4-5 minutes – save power and help make sure there is enough hot water for everyone.
- Ask your landlord to install a hot water cylinder wrap – this helps to keep the heat in and saves power.
- Check the heat of the thermostat on your hot water cylinder; hot water should be at about 55-60 degrees; if it's any hotter, ask your landlord to turn it down.
- Ask your landlord to fix any leaky taps – especially hot taps. A leaking hot water tap can cost \$80/year.
- Wash clothes in cold water, and wash full loads.
- Use the microwave and slow cooker rather than the oven. If you are using the oven, try to do several things at once e.g. cooking a roast chicken and baking biscuits.
- Use a hot water bottle rather than an electric blanket.
- CEA have a range of products to help keep your flat warm and dry: www.cea.co.nz.

Eco cleaners

Buy planet-friendly body care, personal hygiene and cleaning products (or make your own!).

Make your own cleaning products out of simple ingredients. You'll find lots of recipes online for using basic ingredients like baking soda and vinegar instead of buying household cleaners. You don't need to buy a separate cleaner for each task, a simple spray made of white vinegar and water will clean most surfaces. Add some essential oil for fragrance. Vinegar is naturally anti-bacterial and cuts grease.

General purpose cleaner

Fill a 1 litre spray bottle nearly to the top with water. Add 1 tsp baking soda and a few drops of liquid soap – liquid hand soap is fine. Shake this together and use. For fragrance, add 10 drops of lavender or tea-tree essential oil.

Oven cleaner

- If your oven is really grimy, mix 1 cup of baking soda and 1 cup of washing soda together, sprinkle over the bottom of the oven and then spray with water. Let it set overnight and then wipe off with a damp cloth the next day.
- If the oven just needs a quick clean, mix 3 tablespoons of washing soda with a litre of warm water, spray onto the oven and wait for 20 minutes then wipe off.
- For tougher stains, scrub with steel wool and baking soda. You can buy washing soda from most supermarkets.

Glass cleaner

Mix ½ litre of white vinegar in a spray bottle with 1 litre of water. Spray onto windows and wipe with a damp cloth. Dry with a wad of newspaper or a cotton rag for sparkly windows.



Other tips

- Salt poured directly onto carpet can soak up red wine spills.
- An open box of baking soda in the fridge will help to get rid of odours.
- Remove lime residue from jugs and irons by filling up with white vinegar or lemon juice and turning them on. Turn off before rinsing, then fill with clean water and turn on again.
- Drain cleaner: Boil 2 cups of vinegar and pour it down the drain a little at a time. Wait 5-10 minutes and then pour a jug of boiling water down the drain. A plunger can also be helpful.
- Baking soda rubbed directly onto furnishings or clothing helps to remove the smell of vomit.



Sign up to the UC Sustainability blog for regular updates on what's happening around UC.

For more great ideas, check out www.canterbury.ac.nz/life/sustainability

Food for flatters



Food is an important part of your weekly budget and there are many ways to save money and still eat well when you're flatting.

- Discuss sharing basics or food with your flatmates; cooking together can help to bring costs down and create a sense of community in your flat.
- Have a weekly budget and stick to it.
- Plan your menu in advance, write a shopping list and only buy the items on your list.
- Do a big shop once a week – this will help you to budget.
- Buy fruit and veges that are in season; when things are cheap, buy in bulk, cook and freeze e.g. tomatoes, beetroot.

- Buy fruit and veges at markets or produce shops where you'll get fresh produce direct from the grower:
 - Christchurch Farmer's Market, Riccarton House, 16 Kahu Road, Saturday 9am–1pm
 - Riccarton Market, Riccarton Racecourse, Sunday 9am–2pm
 - Growers Market Direct, 28 Yaldhurst Road, Riccarton.
- Buy staples in bulk e.g. rice etc... and take advantage of specials to stock up if you can.
- Meat can be expensive, so bulk out meals with vegetables or other forms of cheaper proteins like lentils or beans, and make your meat go further.
- When you've got a little extra cash, stock up on staples or tins of beans or tomatoes etc...
- Keep an eye on best before and use by dates on your food – this will help you to avoid waste.

Low cost food options on campus and help for tough times

- **UCSA** can provide food vouchers once per term. Talk to the UCSA Advocacy and Welfare Team.
- **0800 HUNGRY**: All you need to do is ring 0800 HUNGRY, the call is free. Once they have processed your request, a food parcel will be delivered to you. A \$5 donation is requested for food parcels: www.0800hungry.org.
- **Salvation Army**: Phone 03 377 0799.
- **City Mission**: Phone (03) 365 0635; Email foodbank@citymission.org.nz; www.citymission.org.nz/we-can-help/social-services/.

Calories versus nutrition

To be healthy, fully functioning and feel on top of the world, it's important to pay attention to nutrition. Just because you are full doesn't mean you are fuelling your body well.

To fully support your brain, body and nervous system functions, you need to be eating a balanced diet. It can actually be cheaper in the long run to feed yourself well than always be eating two-minute noodles.

Some of the key vitamins and nutrients that are important for brain and body function are:

- **Iron**: sources are red meat, green leafy veges, sunflower seeds, whole grains, dark chocolate and tofu.
- **Omega 3 fatty acids**: oily fish (salmon, tuna, sardines), walnuts, flaxseeds.
- **Omega 6**: poultry, eggs, avocado, nuts, cereals, whole grains, pumpkin seeds.
- **Vitamin B12**: shellfish, fish (mackerel), poultry, meat, eggs, dairy.
- **Vitamin C**: kiwifruit, citrus, pineapple.
- **Fibre**: whole grains (wholemeal bread), cereals, most fruit and veges.
- **Protein**: red meat, chicken, fish, beans and pulses (lentils, peas), nuts and seeds, tofu, grains (quinoa, chia).

Recipes

It's a great idea to have a few good recipes stashed away that you can whip up to impress or simply feed the hordes! Remember you can substitute ingredients for whatever you have in the cupboard. Freeze any leftovers for an easy meal for later. Here are a few recipes from the Accommodation Team! Enjoy!



Elisabeths Signature Dish

Serves 4, 40 mins prep time

Chicken – 400g
Brown Rice 1 1/3 cups
Corn – 1 cup
Carrots – 4
Broccoli – 2
Spices

Rice

1. Using a Sistema Microwave Rice Cooker, measure out 1 1/3 cups brown rice.
2. Add 2 2/3 cups water.
3. Microwave for 20 min.
4. Drain remaining water and rinse rice with 1 cup of hot water and pour water out.
5. Add 1 1/3 cup hot water.
6. Microwave for 10 min.

Corn

1. Microwave 1 cup of frozen corn kernels for 3 min
2. Mix corn in with rice. Add any spices that you would like or fresh chilli to make it spicy.

Chicken

Use any type of chicken that you prefer. If on sale, shredded chicken from the deli is an easy option or frozen chicken tenders.

Carrots and Broccoli

1. Using the Sistema Vegetable Steamer, cut carrots and microwave for 5 min 30 sec or until liking.
2. Cut broccoli and microwave in the steamer for 4 min 30 or until liking.

Joels Famous Vege Nachos

Serves 4 people

1 Onion and optional Garlic
400 grams of mushrooms
2 grated carrots
2 grated zucchinis
Mixed herbs to your liking – Dry or Fresh

1 can of chili beans
1 can of tomatoes
1 bag of Corn Chips
Sour cream or greek yoghurt
Optional avocado and red onion

Chop up the onion and garlic and fry this with a dash of oil. Chop the mushrooms and add these, the grated carrots and the grated zucchinis and cook for as long as you wish. This can almost caramalise! Add the can of chili beans and tomatoes to the mixture along with the mixed herbs of your choice. Simmer and serve hot onto your corn chips.

If you have an avocado – mash this with a red onion and put on top with a heaped spoon of sour cream!

Voila! Enjoy!

Baked Chocolate Cheesecake

Serves 10, 2 1/2 hours prep and baking time

Base

1 cup chocolate biscuit crumbs
50g butter, melted

Filling

500g cream cheese, softened
250g sour cream
1 cup caster sugar
2 tbsp standard flour (if gluten free, gluten free flour can be substituted)
3 eggs, lightly beaten
Block of dark chocolate, melted

1. Preheat oven to 150 degrees C
2. Crush the biscuits finely in a food processor or by hand. Mix together the biscuit crumbs and butter and press evenly over the base of a greased 20 cm springform cake tin. Chill while you prepare the filling.
3. Place the cream cheese, sour cream, sugar and flour into a food processor and blend until smooth.
4. Add the melted chocolate while blending.
5. While continuing to blend, slowly add the beaten eggs, processing until well blended. Pour the filling onto the biscuit base. If there is extra filling, this can be poured into muffin tins.
6. Bake for 1 hr 50 min or until firm. Cool in the tin then cover and refrigerate for at least 6 hours or overnight before serving.

Andreas Easy Banoffee Pie

Base

1 packet of plain biscuits (crushed)
150 gm melted butter
1 Tablespoon of baking cocoa (optional)

Filling

2 tins of Highlander Ready to Use Caramel
2 small bananas
Whipped cream and chocolate hail to decorate

Method

Line a 10 inch round flan or quiche dish with foil ensuring there is sufficient overlap to lift out your banoffee pie when set. Mix the melted butter with crushed biscuits. Add cocoa if you prefer a chocolate base. Press the biscuit mixture to the base and sides of your flan dish. Leave in fridge to set (overnight is recommended).

Slice bananas and line base of flan dish. Cover bananas with caramel and fill to rim, then place back in fridge to chill. When ready, use the foil to gently lift your banoffee pie out of the flan dish and onto a plate for serving. A knife or spatula will help to separate the base from the foil and ease out.

Cover with whipped cream and decorate with chocolate hail. Enjoy!

Keeping your flat warm and dry

Making sure that your flat is warm, dry and healthy is important, especially over the winter months.

Heating

Heating will be one of your biggest expenses, so it's a good idea to learn how you can use it wisely to avoid surprise power bills. If your house comes with a heat pump, log burner or pellet fire, do your homework so that you can get the most out of them.

Electric heaters

Electric heaters – oil column, fan or panel heaters – can be one of the most expensive ways to heat your flat. Shop around for an efficient heater, and choose the best type of heater for the type of house you are in. Fan heaters can be cheap but tend not to be very efficient; radiant heaters or oil column heaters produce more lasting warmth. Never dry washing on heaters and keep furnishings and curtains well away.

Heat pumps

Heat pumps can be an efficient form of heating if you use them properly.

- If you have a heat pump in your flat, it needs to be serviced regularly to make sure it runs efficiently. Ask your landlord when the last service was and whether they can arrange to have it serviced.
- Have your heat pump set to a reasonable temperature i.e. 18-22 degrees.
- Keep doors and windows closed to keep the heat in, and make sure you turn off the heat pump when you go out, or use the timer.

Gas heaters

Unflued portable gas heaters (LPG heaters) are one of the least efficient and most expensive ways of heating, releasing up to 1 litre of moisture per hour. They release toxic gases that can build up if not well ventilated – make sure there is always a window open and never use these heaters in bedrooms as they can present a real fire risk. Electric heaters e.g. oil column heaters or panel heaters – are a safer option.

Curtains

It can be worth asking if your landlord would consider putting in thermal-backed or blackout-lined curtains – this will help keep your flat warm. Check out op shops and places like Save Mart – they may have curtains to suit your needs.

Get in touch with the Curtain Bank at Community Energy Action (CEA); they can supply low cost curtains that will help to keep you warm. Fill in the form online: www.cea.co.nz or give them a call on 0800 GET WARM (0800 438 9276).

Insulation

All new tenancy agreements must include an insulation statement that covers what insulation the property has, where it is, and what type. Ceiling and underfloor insulation must be installed, wherever possible. Wall insulation is not compulsory.

Landlords who have not installed the required insulation by 1 July 2019 will be in breach of the Residential Tenancies Act and may face a penalty of up to \$4,000, paid to the tenant. For more information see the EECA Energywise website: www.energywise.govt.nz/at-home/insulation or Tenancy Services (www.tenancy.govt.nz).

Community Energy Action (CEA) do free insulation scopes and quotes and home energy checks, and can give advice about insulation, heating and other ways to keep your flat warm and dry. You will receive a comprehensive report with practical recommendations. If you have a Community Services Card you may be eligible for funding for insulation. Check with CEA and your landlord: www.cea.co.nz

Tips for staying warm and dry in your flat

To stay well and make sure your flat is a healthy one to live in, there are a number of things you can do. It's easier and cheaper to heat a dry home than a damp one.

- Let in fresh air! Open curtains and leave some windows open during the day for ventilation. Talk to your landlord about installing security latches.
- Clean condensation off windows.
- Keep a lid on pots to avoid excess moisture in the air when you're cooking, open a window or use an extractor fan or range hood.
- Keep the bathroom door closed when you have a shower and open the window when you're done to allow moisture to escape.
- Dry your washing outside when you can. If you do dry washing inside, open doors and windows to help release moisture. If your flat has a dryer, make sure that it's vented to the outside.
- Keep furniture slightly away from external walls – this helps air to circulate and stops mould from forming.
- Air your mattress and turn it over from time to time to prevent mould and dust building up.
- Open your wardrobe a few times a week to help air circulate; if dampness in cupboards is a problem, buy a damp absorber like Damp Rid.
- Check for draughts around doors and windows and get some gap filling tape; if the gaps are large, ask your landlord if they can fix them. Use door sausages to stop draughts at the bottom of doors, or roll up an old towel.
- Take a leaf out of your nana's book and invest in a good pair of slippers or ugg boots to keep your feet warm.
- Check out Healthy Home Hacks for more tips to keep you and your home healthy: www.healthyhomehacks.wordpress.com/



Budgeting and handling your money

Having a budget will make life easier and help you manage your funds.

Incoming

Where will your income be coming from for the year? Are you eligible for a Student Allowance with the Accommodation Benefit, or will you need to draw down a Student Loan for living costs?

Contact StudyLink to check that you are getting all the income that you are entitled to while you're studying (0800 88 99 00).

Work out the shortfall between your income and your outgoing expenses for the year. In some cases this can be up to \$10,000 not including tuition, so plan ahead.

The reality for the majority of students is even with a Student Allowance and Student Loan for living expenses, this will not cover all of your weekly expenses. To make up the shortfall, you may need to:

- Work over summer to save money
- Find part time work during the year
- Ask your family for help
- Apply for scholarships. UC Scholarships: www.canterbury.ac.nz/get-started/scholarships.

You may also be eligible for the Accommodation Benefit under your Student Allowance – Study Link will work this out when you apply for your allowance.

Outgoing

When you're setting up a flat for the first time, sit down and work out what your expenses are likely to be. You'll have the bigger upfront costs at the start of the year and then ongoing weekly costs to think about.

Furniture, whiteware and other set up costs will vary depending on whether the house has whiteware, and if you buy second hand furniture. Buying second hand items you could budget between \$750-\$1000 if you are setting up from scratch.

Sample Weekly Expenses for 1 person – based on a 4 bedroom shared house	
Rent Costs vary depending on the area that you are living in and the number of people in the flat.	\$137.50
Power Depends on the number of people in your flat, your electricity consumption and the time of year. An average is around \$20-\$40/week per person.	\$30
Internet Depends on your plan and the number of people in your flat. Average is \$6-\$10/week.	\$8
Mobile phone This depends on whether you are on prepay or a plan.	\$5
Food and groceries Costs vary depending on whether you share food and other costs with your flatmates and how much you eat out. This amount is based on someone who prepares most of their food from scratch and shops for specials.	\$80
Transport If you have a bike or walk, this will be minimal. Busing with a Metro Card will cost around \$25/week. If you have a car, on road costs including petrol, warrant, registration etc... could cost around \$40/week.	\$25
Contents and liability insurance Check out packages offered by insurance companies. AMI offers up to \$10,000 worth of contents for no more than \$26 a month for the first year – www.ami.co.nz/renters-insurance-parents	\$6.50
Other Incidentals such as clothing, emergencies, entertainment etc	\$20
Total	\$312

The sample budget above is based on an average 4 bedroom house in Ilam shared by 4 people as a guide; the median rent in Ilam was \$550 for a 4 bedroom house in 2020: www.tenancy.govt.nz.

Other things to consider in your budget are:

- Clothing
- Emergencies
- Entertainment
- Haircuts
- Sport and hobbies
- Text books and course related costs
- Trips home/away.

Sample set up costs – based on a 4 bedroom shared house	Per Person	Total Cost
Bond up to 4 week's rent	\$550	\$2200
Rent in Advance 2 weeks' rent	\$275	\$1100
Total	\$825	\$3300



Two helpful online tools to help you manage your budget:

www.sorted.org.nz/life-events/going-flatting

www.studylink.govt.nz/starting-study/thinking-about-study/cost-of-living.html

Tops tips for managing your funds

- 1 Make sure you have your priorities sorted i.e. pay your rent before going out for that night on the town.
- 2 Set up automatic payments for your rent and expenses.
- 3 Don't use loans or credit cards unless you really need them. Find out what your bank charges for overdrafts; only use overdrafts in cases of short term cash flow issues e.g. you are being paid the day after your rent is due.
- 4 Consider using a debit card rather than a credit card; you are using money that you already have and not paying interest.
- 5 Set up an emergency fund and put a bit of money aside each week; this will make it easier if you have any unplanned expenses.
- 6 Get help quickly if you find yourself in debt. It's easier to deal with while it's manageable.
- 7 Decide how much you can afford for extras like entertainment, buying takeaway coffees and lunches out; withdraw this amount in cash each week – this will help you to keep track of your spending. Using eftpos can make it hard to do this.
- 8 Apply for a Community Services Card – 90% of students qualify for a card. Save money on medical services, hospital visits, and entry to Christchurch's swimming pools and leisure centres. You can get an application form from StudyLink, or find one online.
- 9 Consider whether you really need to have a car; Christchurch is an easy city to get around by bike or bus – it can be cheaper to book flights or bus trips home than have the regular overall costs of owning and maintaining a car.
- 10 Make use of services available at UC:
 - **UC Health Centre:** Free medical care and counselling sessions if you are enrolled at the Centre. Free for international students if the service is covered under your insurance.
 - **UCSA Subsidised Dental Services:** \$35 for a check-up and from \$50 for treatment. For more information phone 364 3913 or visit www.uksa.org.nz/student-support/dental.
 - **UC Recreation Centre:** Free membership for students and entry to most classes.

Organising flat finances

There are two main ways most students handle flat finances.

- A different person in the flat is responsible for paying each of the major bills in the flat and collecting money from each flatmate for the month. However as bills can vary from month to month – particularly power – it can be hard to budget and making sure everyone pays can be an added stress.
- Set up a communal flat account; everyone pays their rent and a fixed amount for expenses into this account and account administrators pay bills and rent from this account. The account can be under more than one person's name, the administrators are responsible for paying bills and checking that everyone is up to date with their payments. Setting up an account in this way makes it easier to keep track of flat funds; keeping a regular eye on things means that any payments that are missed can be caught up with quickly.

Sit down together and work out what a reasonable amount for expenses would be – enough to cover bills with a bit extra to help cover winter power bills, any food or household items you are sharing e.g. \$20-\$30/week.

If one person is responsible for paying the rent/bills, ask them to print out or email around copies of the bank statement or bills so you know bills are being paid.

Where to find help with your finances

If you think you are likely to have problems paying your rent, get help early. Discuss this with your flatmates, parents or one of the services below.

UCSA Advocacy and Welfare for referrals to local budget services.

- **The Doctor AFJ Mickle Student Loan Fund**, loan of up to \$5000 for students of good character facing financial hardship; the loan is interest free while you are enrolled at UC: www.ucsa.org.nz/student-support/advocacy-welfare/
- **Hardship grants** are available for students experiencing unexpected financial costs.
- **Foodbank**: food vouchers for times of need; students are eligible to apply per term.
Email: help@ucsa.org.nz, phone 364 3913 or call in to UCSA in Haere-Roa.



StudyLink for information on Student Allowances; they also have one-off Special Needs Grants for emergency situations: www.studylink.govt.nz or call 0800 88 99 00.

Christchurch Budget Service offer free online and face to face services: www.christchurchbudgetservice.co.nz/.

Citizens Advice Bureau for help and advice on a range of matters including legal and financial. The nearest branch is based at the Fendalton Library, on the corner of Clyde and Jeffreys Roads, Fendalton: CAB Christchurch North, 359 8090, christchurchnorth@cab.org.nz.

International Student Welfare Fund for UC international students. Contact Student Care: 369 3388 or email studentcare@canterbury.ac.nz.

Check out the Student Support webpage www.canterbury.ac.nz/support/financial-assistance/talk.

Other students services available that may help with your budget are:

- **Eye Exam** UCSA has partnered with Specsavers (Riccarton) to provide enrolled UC students with \$10 eye exams!
- **Flu Vaccination Subsidy** If you're a UC international student, or a UC domestic student NOT enrolled at the UC Health Centre, you can now apply for a subsidy on your flu shot.
- **Food Support Service** Enrolled UC students are eligible to apply for the Food Support Service, and if approved will be provided with a maximum of 10 monthly food parcels
- **Medical Prescription Grant** The UCSA Medical Prescription Grant aims to provide financial assistance to students who are not able to afford unexpected medical expenses, for short-term emergency support only.



‘Flating is an affordable answer to accommodation while studying at uni. It allows for a lot of freedom and fun.’

Hamish Riley

Studying towards a Bachelor of Engineering with Honours (Civil Engineering)

- **UCSA Dental** Students will be allowed one check-up appointment, six individual tooth treatments, and any required hygiene appointments in an academic year.

Communication and relationships

Communication breakdowns can make or break a flat, so it helps to be prepared, establish boundaries and agreements early. Living with people who aren't your family is a great way to learn more about yourself and others.

- **Choose your flatmates carefully** – many people choose their flat based on price and location, but forget to check that lifestyle and ways of managing the flat/budget match up.
- Friends often assume that they will make good flatmates (this can often be the case) but **similar attitudes and expectations make for the most stable flats**. Sit down and discuss this before you move in together. Have a written agreement – guidelines that will make sure your flat runs well – it sounds formal but it can help to have expectations in writing if things get tricky. Refer to pages 12–13 *Flatting agreement*.
- Most arguments in flats are about owing money, behaviour of guests, clashes about noise in the flat and lack of communication about important flat issues. So it can be helpful to **discuss expectations** and how you all want to run your flat while you can talk about things without emotion.
- **Appreciate difference** – we all come from different backgrounds and have different ways of doing things; it helps if you can stand back and see others' habits as different rather than annoying.
- **Learn healthy and assertive ways of dealing with communication issues**. The passive-aggressive approach of leaving notes or refusing to talk to the person is never helpful. Look out for notes left by other flatmates if you are viewing an established flat.
- **Deal with problems early on**, don't bury your head in the sand. Talk directly to the person involved – if you need to calm down first, talk to a parent or trusted friend before approaching the person; have a practice conversation if you need to.
- **Don't stew or bottle things up**. Talk directly to the person you are having issues with. Decide if you really need to be right about which way the toilet paper faces, or how to clean the bathroom.

- **Look for the underlying cause and be honest with yourself**. If you are having issues with a flatmate, try to see things from their perspective. Is the argument you're having really about the use of the shower, or is it more about whose way is right? Can you just let this go and apologise or agree to disagree?
- **Think about how you'll deal with personal relationships between flatmates**. As lovely as it is, this can be a significant cause of disruption in a flat if the relationship breaks up.

Looking after yourself and your flatmates

Balancing flatting with studying is challenging, so make sure you look after yourself. Do what your mum says and make sure you're eating well, getting enough exercise, relaxation and balance in your life.



'What I enjoy about Canterbury is the community, people and going into schools on placements.'

Tom Essenberg

Studying towards a Bachelor of Teaching and Learning

If you are worried about a flatmate, ask how things are in a gentle, non-invasive way. Depression, anxiety and eating disorders commonly develop when people are in their late teens and early 20s, so it's valid to check it out. The same applies for drinking and drug habits – anything that impacts on someone's life and relationships. You could help to save someone's life by having a simple conversation with them.

Any of the services on campus listed in the back of this guide would be happy to advise, provide support and discuss how you can help. The Alcohol and Drug Helpline offer free, confidential advice 0800 787 797 or www.alcoholdrughelp.org.nz.

If you are in a physically or emotionally abusive situation, get out and get help. Violence, threats, abuse and vandalism are not acceptable behaviours. Contact one of the services listed in the back of this guide, the Police, 111 for emergencies, UC Security (0800 823 637) or Women's Refuge (0800 REFUGE or 0800 733 843).

So...

- Keep communication channels open.
- Treat flatmates with the respect and courtesy that you expect – this also includes their belongings and food. Ask before you borrow something, and don't eat food that doesn't belong to you.
- Deal with issues early on and directly.
- Listen to what the other person has to say without interrupting.
- Be open to compromise.
- Come up with creative solutions to problems.
- Look for the best outcomes for everyone involved.
- Get help and advice before things become toxic.

If you've tried every avenue and things still aren't working out there is help available! An advisor at Student Care, TPA or UC Accommodation Services would be happy to talk through the situation and help you look at strategies for having difficult conversations and resolving conflict. They can also act as mediators between flatmates if you need.



Safety and emergencies

Smoke alarms

Make sure your flat has them! Landlords are required to provide alarms, and tenants may need to provide batteries. They need to be checked annually – usually around the beginning and end of daylight savings. If the alarm beeps, the battery needs to be replaced – remember to replace it if you remove it; this could save your life.

Fire safety

- Pool some money and buy a fire blanket and extinguisher and keep them handy in your kitchen. You can pick these up from hardware stores.
- Keep it a metre from the heater: Make sure furniture, curtains and clothing are at least a metre away from any heating source.
- Never dry clothing on heaters, and make sure you turn off all heating when you leave the house.
- Multi-boxes are handy if your room only has one power point, but overloading them is a fire hazard. Go for multi-boxes that have circuit breakers – or ask your landlord to install more power points.

Emergencies

Have an emergency plan with your flatmates:

- Have a list of emergency contact details for all flatmates and keep it in a central place.
- Let your flatmates know about any medical conditions that you have e.g. diabetes, severe allergies, asthma and what to do in case of an emergency – who to call, any immediate actions to take e.g. inhaler, epi-pen, insulin etc...
- Put together an emergency kit you can grab if you need to leave in a hurry. Things to include: a backpack, a spare set of clothes and good walking shoes, a pack of muesli bars, a waterproof coat or jacket and a torch; you could also put in important documents (birth certificate, passport etc...).
- Have a stash of emergency food and water as a flat – tins and other items that don't need cooking are good. Remember to put in a tin opener!
- Make sure you have your landlord's contact details somewhere handy and ask for an emergency contact in case you can't get hold of them.

If there is no power in your flat:

1. Have you paid the powerbill?
2. Check the fuse box for tripped switches.
3. Call your electricity company to check for outages in your area.

Having a party?

Tips for making it a success:

- Serve plenty of food if there is alcohol at your party.
- Don't let your guests drink and drive. Have transport organised before the party.
- To stay on your neighbours' good side, let them know when you'll be having a party and what time you intend to finish.
- Keep noise under control and have everyone inside by 10pm.
- Respect any requests to keep the volume down by your neighbours. If your neighbours call Noise Control or the Police, cooperate with them – your neighbours have the right to peace and quiet.
- Make sure you're aware of the permanent alcohol ban on drinking in a public place in the Riccarton/Ilam area. Visit the Christchurch City Council website for more information.
- Register your party with the Good One Party Register. Supported by a number of governmental and community organisations including UCSA and Community Police, the Party Register is a way of making sure parties go well for everyone. They offer handy tips and strategies for parties.
- Check it out and register your party at: www.goodone.org.nz.

Safety at parties:

- If someone is intoxicated and unsafe, do not leave them alone.
- If someone collapses, call **111 for an ambulance** and place them on their side in the side stable (recovery) position.
- Make sure you know how to deal with intoxicated guests and learn the signs of alcohol poisoning. You may just save a friend's life. 300g of alcohol (30 standard drinks) can kill a 60kg person – that's 1 litre of spirits or four bottles of wine: www.alcohol.org.nz.

**HAVE A
GOOD ONE**



ALL THE INFO YOU NEED FOR A GREAT NIGHT IN!

Living in Christchurch

Getting around

Bus

Bus services that include UC in their route:

- Orbiter
- Purple Line
- 100, 120, 130.

The cheapest way to get around is to buy a Metro Card (\$10) and top it up – you can save up to 25% on cash fares. With a Metro Card, trips within the city cost \$1.50 (child 5-17 years) or \$2.65 (adult 18+ years) and you are entitled to an unlimited number of transfers within two hours in the zone you are in – the city is covered by Zone 1. www.metroinfo.co.nz.

Bike

Christchurch is a relatively easy city to get around. Mostly flat, it's a great place for bikes, with a good network of bike paths. Biking is a great way of keeping fit and also saves on transport costs.

It can be one of the best ways of getting to class – no parking hassles, with plenty of bike stands on campus. There are 3 secure bike parks, just use your ID card to access them; they also have an airpump with pressure gauge.

- If your bike needs a bit of attention, Dr Bike is available on Mon- Fri 10am – 6pm during term times on the C Block Lawn.
- If you don't have a bike of your own, UCSA have bikes you can borrow for trips around or between campuses; just register at UCSA with your ID card.
- RAD Bikes (Recycle a Dunger), community bike workshop, can help you learn how to fix or build a bike. You'll find them on the corner of Kilmore and Durham Streets on Wednesday evenings and Sunday afternoons: www.radbikes.co.nz.
- For information and maps of cycle ways in the city: www.ccc.govt.nz/transport/cycling.

Driving

Having a car can be convenient for getting around town, doing shopping etc... but it's important to take into account overall costs when doing your budget: registration, WOF, repairs and insurance add up to more than \$1000 per year, before running costs. It can be worthwhile considering other options: carpooling with flatmates or borrowing a car when you need one.



Things to do around town

Christchurch is a city in transition and there are lots of exciting innovative projects that are cheap or free to get involved with. Here are a few to get you started...

- 1 Join one of the clubs on campus: go tramping, skiing, gardening or op shopping. There's a club for every taste! www.ucsa.org.nz/clubs.
- 2 Join the Student Volunteer Army to help out with projects in the local community. Facebook: UC Student Volunteer Army.
- 3 Organise your own street art tour around the central city; turn it into an inter-flat scavenger hunt!
- 4 Get involved with Gapfiller activities at the Commons, an initiative to make use of vacant places in the central city. They have a mixture of permanent and temporary activities: www.gapfiller.org.nz. Find them on Facebook or get the Gap App.
- 5 Get your groove on! Rock along to a No Lights, No Lycra dance session at the White Elephant Trust Building 442 Tuam Street on a Wednesday at 8pm. Contribute to the playlist. Facebook: No Lights No Lycra Christchurch.
- 6 Got an idea for a start up? Want to be inspired by other entrepreneurs? Go along to The Ministry of Awesome's regular Coffee and Jam sessions: www.ministryofawesome.com.
- 7 Friday Street Food Market, Cathedral Square, 11am–9pm.
- 8 Summer Times are outdoor concerts, activities and events organised by Christchurch City Council. Most are free. Check out: www.bethere.co.nz for Christchurch events.
- 9 Pack a picnic and head to the Botanical Gardens or Riccarton Bush.
- 10 Go along to a working bee at Okeover Community Garden, Fridays 1-5pm, hook up with what's happening in the city with Agropolis or one of the other urban gardening initiatives springing up around the city!
- 11 Walk, run, climb or mountain bike in the Port Hills: www.ccc.govt.nz/parks-and-gardens/explore-parks/port-hills.
- 12 Spend an afternoon or evening climbing at the Roxx, corner Waltham and Byron Streets; \$12 for as long as you can climb.
- 13 Get arty and visit Creative Junk for recycled art supplies. 25 Disraeli St, Addington: www.creativejunk.org.nz.
- 14 Catch the bus to Lyttelton Market on a Saturday, 10am–1.00pm, London Street: www.lyttelton.net.nz/farmers-market.
- 15 Check out www.neatplaces.co.nz for a guide to what's current and trending in the city.

Living on campus

If you like the convenience of independent living on campus, consider applying for a self-catered apartment or house. Contracts run 41 or 48 weeks from mid-January to the end of December.

Fees include power, access to wireless internet, and a fully-furnished room. Bring your own linen or purchase a linen pack on arrival. Applications open on 1 August each year for a Semester 1 start (February).

For more information, 360 room views, and how to apply, see the Accommodation Services website www.canterbury.ac.nz/life/accommodation.

Sonoda

Offers a smaller close-knit community with just 99 rooms, Sonoda is located on the Dovedale campus.

Sonoda Christchurch Campus is a modern accommodation facility with Japanese-inspired landscaped grounds. Depending on demand, alcohol-free and/or single-gender apartments are available. Each apartment has five bedrooms with a shared kitchen and one bathroom. Facilities include a common room, seminar room and laundry facilities within each building.

Meal plans can be purchased at nearby University Hall, if required.

Hayashi

Located adjacent to Sonoda, Hayashi is a modern, brand new build of 16 two-storey townhouses including six wheelchair accessible rooms and 10 self-contained units for couples. Each townhouse has five individual rooms with shared facilities including energy efficient appliances and thermal insulation.



Ilam Apartments

Located just a short 5 minute walk from campus, Ilam Apartments offers a large, diverse community with students of all ages, at all levels of study and from all over the world.

Apartments range from 2-6 individual bedrooms with shared kitchen, bathroom, living and laundry facilities. There are three different apartment types to choose from – Manuka, Kowhai or Hinau.

Be a Residential Assistant or Tutor

If you are interested in giving back to the UC student community and gaining leadership experience and skills, consider applying to be an RA or residential tutor in one of the first-year halls. Applications for most halls open in June/July – contact individual halls for application details. Contact details for halls are on the Accommodation Services website www.canterbury.ac.nz/life/accommodation.

Help and advice

There are a wide range of services available on and off campus to help you with any questions or issues you may have with renting, being a tenant, or being a student. We've listed a few that you may find helpful:

On campus

UC Accommodation Services

UC Accommodation Services offer advice and assistance with general accommodation queries and can assist you with information about on and off campus accommodation.

Matariki Building. Just come to Student Services on Level one and ask to talk to someone from the Accommodation Team

Call: 369 3569

Email: accommodation@canterbury.ac.nz
www.canterbury.ac.nz/life/accommodation

UCSA Advocacy and Welfare

The Advocacy and Welfare Team offer free and confidential advice, support, and advocacy to help with the most common issues affecting you. If you need financial assistance, check if there are resources you can access.

They also have a team of volunteers called UCSA Help. Drop in weekdays between 9am–3pm or contact the team to make a confidential appointment.

Haere-Roa

Call: 364 3900

Email: help@ucsa.org.nz

Student Care

The Student Care Team can give you guidance on a whole range of concerns, including understanding UC processes, personal wellbeing, where to go for help and general life advice.

You can talk to a student Care Advisor by phoning, emailing, making an appointment or dropping in to see if they are free. Make an appointment using the following link
Canterbury.ac.nz/support/needtotalk/

Forestry Building

Call: 369 3388

Email: studentcare@canterbury.ac.nz

www.canterbury.ac.nz/support/needtotalk/student-care

UC Health Centre

Affordable health services for UC students. Access to medical, counselling, physiotherapy and dietician services. Register at the beginning of the year.

Call: 369 4444 for an appointment
www.canterbury.ac.nz/healthcentre/

Counselling Services

Personal, confidential counselling services for UC students; services are free for the majority of students.

Call: 369 3444 for an appointment
www.canterbury.ac.nz/healthcentre/counselling

UC Disability Resource Service

Support, assistance and advice for students with permanent or temporary disabilities. DRS provides assistance with practical support, assistive technology and academic support.

Located ground floor of the Forestry Building

Call: 369 3334

Email: disabilities@canterbury.ac.nz
www.canterbury.ac.nz/disability/

Off campus

Tenancy Services

Tenancy Services provide information on the rights and responsibilities of tenants and landlords, and can also provide guidance on how to deal with common issues related to tenancies.

Tenancy Services have produced a handy guide called *Renting and You*; pick up a copy from UC Accommodation Services, or read it on Tenancy Services' website.

Call: 0800 836 262 (0800 Tenancy)

www.tenancy.govt.nz/

Tenant's Protection Association (TPA)

TPA provide a free confidential service to assist tenants with renting issues, resolving disputes and advice about renting and the law.

Call: (03) 379 2297

Email: info@tpa.org.nz

www.tpa.org.nz

StudyLink

StudyLink can help you to make informed choices about student finance, how to apply for it and manage it online.

39 Durham Street South

Call: 0800 889 900

www.studylink.govt.nz

Christchurch Budget Services

A free confidential service. Budget advisors assist clients to establish a workable budget and manage debt.

4/473 Brougham Street

Call: 366 3422

www.christchurchbudgetservice.co.nz

Citizen's Advice Bureau (CAB)

Offers help and advice on a wide range of matters including: disputes, renting, employment, law.

CAB Christchurch North

Fendalton Library, Corner of Clyde and Jeffreys Roads, Fendalton

Call: 359 8090

Email: christchurchnorth@cab.org.nz

www.cab.org.nz

Community Law Canterbury

Free legal help and advice for a range of different issues for people on low incomes.

198 Montreal Street

Call: 366 6870 or 0508 CANLAW (0508 226 529)

Email: admin@canlaw.org.nz

www.canlaw.org.nz

Further reading

Flatter's Survival Guide, Lauren Earl.

Awa Press 2013. A fun, easy to read guide to flatting with real life advice.

Flatwithme: www.flatwithme.com.au/share-accommodation-resources.html:

Useful articles and lists for flatters from finance to resolving disputes.



Local area map



- | | | | |
|---|---|--|---|
|  UC Campus |  Bank |  Airport |  Wharf |
|  Dentist |  Dine In |  Supermarket |  Cafe |
|  Medical Centre |  Drinks |  Buddhist Centre |  UC Security and Campus Community Support |
|  Student Accomodation |  Fast Food |  Mosque/prayer room | |
|  Motel / Hotel |  Movies |  Church | |

UC Accommodation Services
Te Ratonga Nohonga

T: +64 3 369 3569

E: accommodation@canterbury.ac.nz

University of Canterbury
Te Whare Wānanga o Waitaha
Private Bag 4800
Christchurch 8140
New Zealand

www.canterbury.ac.nz/life/accommodation