

Ein Zuhause fürs Leben.

HWG



My first flat

**Helpful tips
for your
first home**





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At what age am I allowed to move into my own flat?

You may sign a rental agreement on your own once you turn 18. With your parents' consent, it is possible to live on your own from the age of 16.

Who will sign the rental agreement if I am under 18?

Usually, both of your parents will sign the rental agreement. Alternatively, one parent may authorize the other to sign alone.





Where can I find a flat?

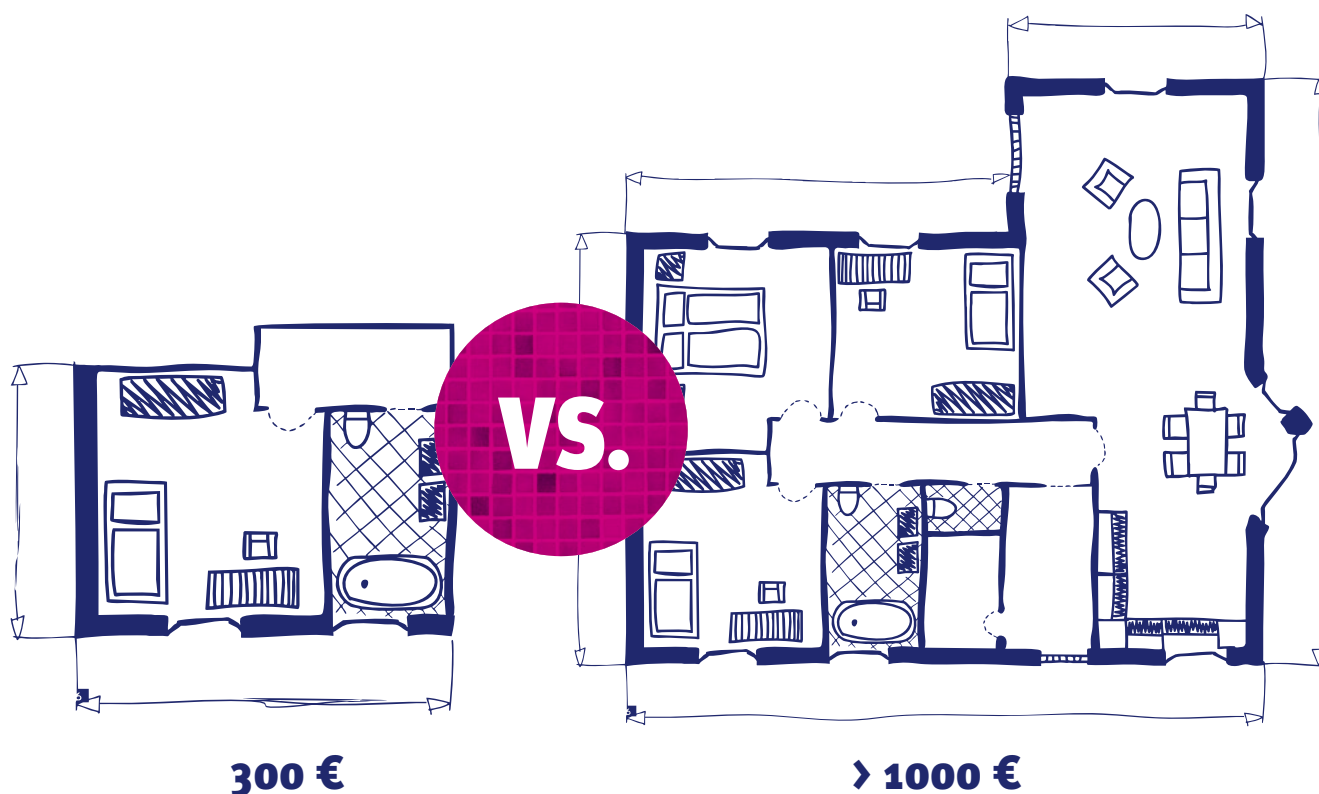
There are many ways to find a flat. The easiest way is to look for offers online.

Take a look at www.wohnen-halle.de



What size and how many rooms are right for me?

It all depends on how much space you need and how much money you can afford to spend on rent. A one-room apartment is often the most affordable option for a single person. Living, sleeping, studying, and working all take place in one room. As the number of rooms and living space increases, so does the rent.





How much rent can I afford?

The key factor is the 'warm' (all-inclusive) rent, because it includes operating and heating costs. The affordable rent for you depends on your income (wages/salary, BAföG (state funding for students), child benefit, support by parents, etc.) and your expenses.

Tip

Your rent should never exceed 30% of your income.
An example calculation using the 30% rule:

$$\text{monthly income} \times 0,3 = \text{maximum rent you can afford}$$

Please note that some landlords require a deposit (3 monthly rents) and/or an estate agent's fee (2 monthly rents) when you move in. You have to pay this money in full when moving in.

>>> At HWG, you do not have to pay a deposit or an estate agent's fee.

Multiply your monthly income by 0.3 to get your maximum possible rent. So, with an income of € 1,200, you could afford a total rent of € 360. If you are entitled to citizen's benefit (Grundsicherungsgeld) or other subsidies, please contact the relevant office before looking for a flat. They will tell you what requirements apply.

Can I spend more than the above amount on my flat?

Don't do it! In addition to rent, there are many other things you have to pay for. You may distinguish between fixed costs (as a result of signing contracts) and variable costs (irregular expenses).

Please note: Never spend more money than you actually have available.

Fixed costs – (regular expenses of the same amount) include, for example:

Rent	electricity	TV license	travel costs	insurance (see p. 20)
Internet/streaming/telephone			memberships, e.g. in clubs or the gym	

Variable costs – (irregular expenses of varying amounts) include, for example:

Food	drugstore items	clothing	styling
hobbies & leisure		holidays	



Make sure to plan your household budget. There are helpful apps for this. This will ensure that your monthly income is sufficient to cover your expenses. It is important to have a sufficient reserve for unexpected costs (e.g. repairs, purchases) or to save for a holiday.

Your monthly budget plan could look like this:

EXPENSES	
Rent	€ 360
Electricity	€ 50
TV license	€ 19
Deutschland (public transport) ticket	€ 58
Food	€ 350
Drugstore items	€ 25
Clothing	€ 50
Netflix	€ 14
Styling/hairdresser	€ 50
Insurance	€ 18
Gym	€ 30
Going out	€ 100
Total	€ 1,124

INCOME	
Salary	€ 950
Child benefit	€ 255
Total	€ 1,205

INCOME	€ 1,205
-	
EXPENSES	€ 1,124
=	
Balance	€ 81

that remains
for saving





Which is better: your own flat or a shared flat?

Whether it is better for you to rent your own flat or opt for a shared flat depends on your personal preferences, lifestyle and budget.

Both have advantages and disadvantages. Here is a brief overview of both options:

Your own flat		Shared flat	
😊 Advantages	+Privacy	+Company from flat mates +Opportunity to make friends +Costs are shared	
	+Independence		
	+Your own bathroom		
	+Your own kitchen		
😞 Disadvantages	- Higher costs	- Less privacy	
	- Sole responsibility	- Risk of conflicts, e.g. cleaning issues and noise	
	- Risk of loneliness	- Joint liability and responsibility, e.g. also for arrears in rent payment	

What documents do I need for the rental agreement?

Usually, you view a flat together with the landlord.

The next step for you is to submit some documents and forms.



Self-disclosure form



If available: inspection of your last three income statements



If available: inspection of BAföG (state funding for students) or BAB (Vocational Training allowance) notice of approval, or notice from the job centre



Inspection of identity card

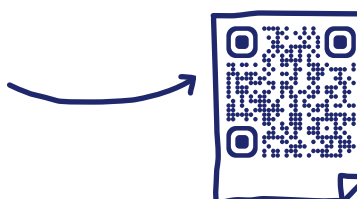


Guarantee declaration if your income is not sufficient to cover rent and living costs



Certificate from previous landlord if you move from a previous flat

You may obtain your Schufa (credit agency) credit report free of charge here:



How does a rent guarantee work?

With a rent guarantee, someone else – the guarantor – undertakes to pay the rent if you are unable to do so. The guarantor will thus be liable for you.



Are there any rental subsidies?

People on low incomes may be entitled to a government subsidy for rent. There are various types:

BAföG und BAB:

Social benefits under the Federal Training Assistance Act (BAföG) and the Vocational Training Allowance Act (BAB) may help you stand on your own two feet during your training.



You will find all information about BAFöG and BAB via the two QR codes.

Housing benefit:



This is a rent subsidy for individuals and households on low incomes. Information on this aid is provided on our homepage.

Citizen's income (Grundsicherungsgeld):



If your income is not enough to cover your living expenses, you may check your eligibility for supplementary social benefit. It does not matter whether you are employed or self-employed. Information and requirements are accessible via the QR code.



Those who receive citizen's income, social assistance, BAFöG or asylum seeker benefits are not eligible for housing benefit because these benefits include rental costs.

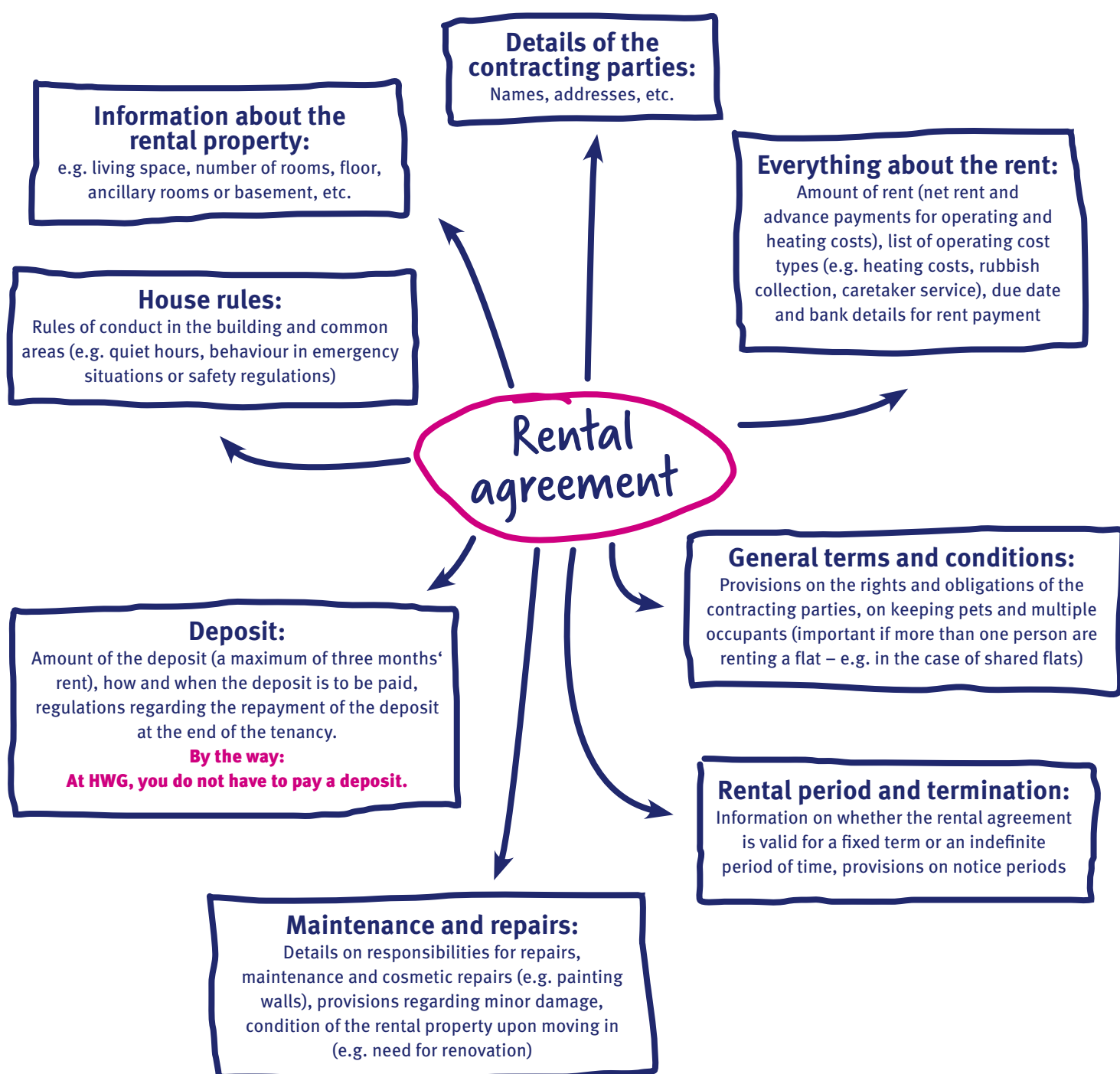
Our social management team will be happy to help you with any questions you may have. Here are the contact details:



What should be included in the rental agreement?

A clearly worded rental agreement will provide legal certainty and protect you and the landlord (i.e. the contracting parties) from possible disputes. Please read the agreement carefully before signing it and ask any questions you may have.

Important contents of the agreement are:





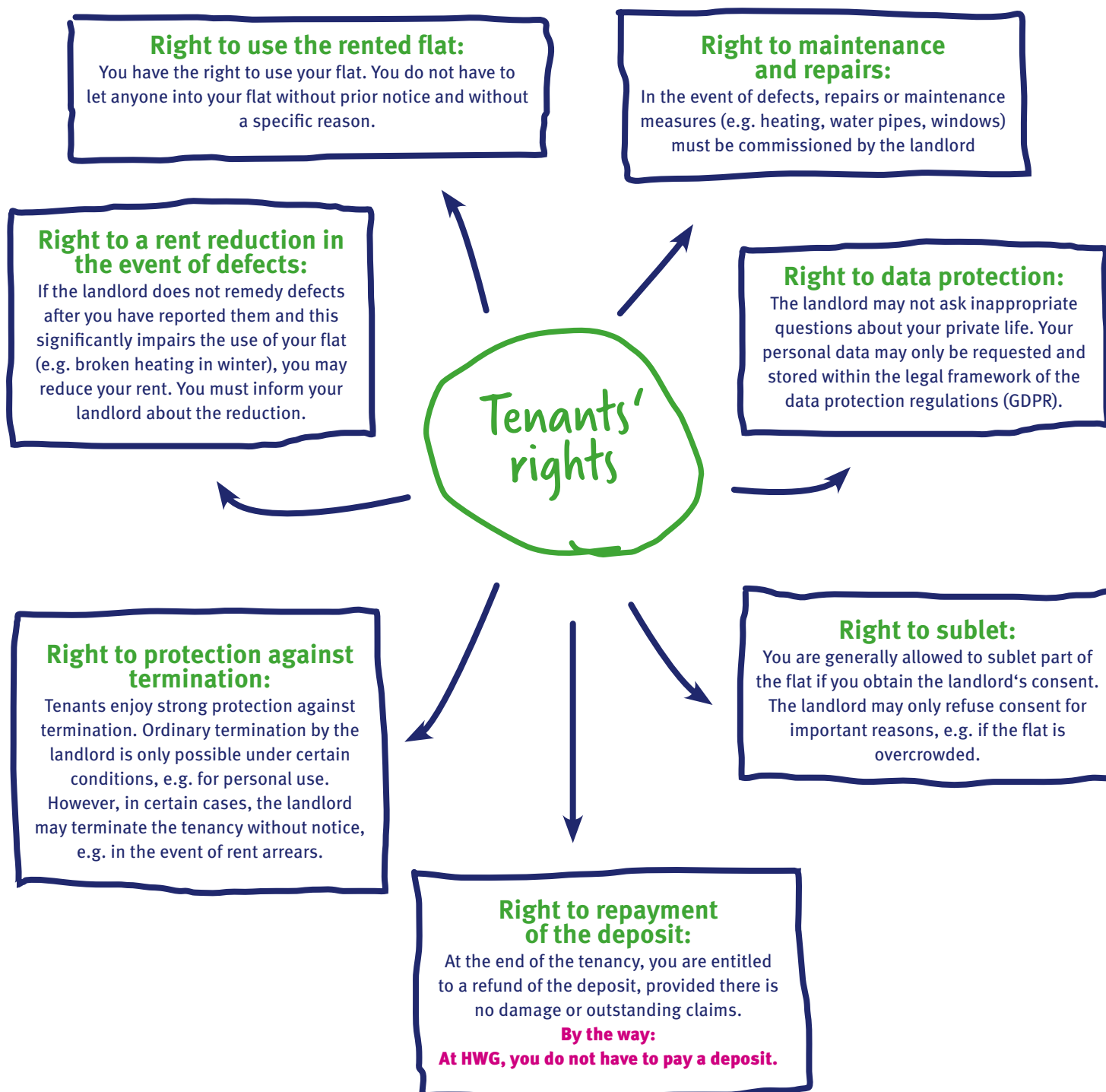
Is there anything to bear in mind when handing over the flat?

We recommend that you draw up a **handover report**. There are no specific requirements regarding its form and content. Important details:

- ☐ **Condition of the flat:** The report should include information on the condition of the ceilings and walls. Has the flat been freshly painted or is it unrenovated? Any damage that existed before you moved in should be documented to avoid misunderstandings when you move out. Discuss any defects that need to be repaired with your landlord right during handover.
- ☐ **Meter readings:** Make sure to note the meter readings for electricity, water, gas and heating
- ☐ **The number of keys** handed over to you for the front door, flat door, cellar and letterbox should be noted.
- ☐ **Signatures of both contracting parties**

What rights and obligations do I have as a tenant?

Tenants have rights and obligations that are regulated in the German Civil Code (BGB). Here is an overview of the most important rights and obligations that tenants have:





Payment of rent:

Rent must be paid in full and on time.
Failure to do so may result in termination of the rental agreement without notice.

Duty of care:

You are obliged to treat the flat with care.
This means that you must avoid causing damage. Your obligations also include cleaning and ventilating the flat regularly and disposing of rubbish.

Key handover and return:

When you move out, you are obliged to return all keys.
The condition of the flat should be as noted in the flat handover report (p. 13).

Compliance with house rules:

These include, for example, regulations on quiet hours, keeping pets and the use of common areas. If you violate the house rules, the landlord may take legal action.

obligations of tenants

Notification of defects:

If you discover any defects in the flat, you are obliged to inform the landlord immediately.

Refraining from structural changes:

You may not make any structural changes without the landlord's consent, e.g. removing tiles or laying new flooring.

Access to the flat for the landlord:

You must allow access to the flat if, for example, repairs are necessary.



You will find more information in our explanatory videos





What costs are involved when moving into a flat?

When moving into your flat, there are one-off and ongoing costs that you need to take into account. These include:

Moving costs

Expenses for wallpaper or paint

Purchasing your initial furnishings

Electricity and possibly gas

TV/radio license fee

Insurance

Internet & telephone

Where do I get my initial furnishings?

Look for used furniture at **flea markets** or **online platforms** such as classified ads. This will save you money. Perhaps your **parents, grandparents, relatives, acquaintances or friends** still have useful items in their basement or garage. Remember that this is your first flat: only spend as much money as you really have available.

Can I get financial help for initial furnishings?

If you can finance your own living expenses, you will not receive any subsidies for the initial furnishings of your flat. However, if you have a low income or already receive benefits from the Job Centre or social welfare office, you may ask these offices to check your entitlement to a subsidy. It is best to enquire directly at the Job Centre or social welfare office.





Initial furnishings

Kitchen

- ☐ Refrigerator
- ☐ Stove/hob
- ☐ Oven/microwave
- ☐ Cupboards, shelves
- ☐ Sink
- ☐ Worktop
- ☐ Rubbish bin
- ☐ Glasses, cups, plates
- ☐ Cutlery
- ☐ Pots & pans
- ☐ Kitchen knives
- ☐ Chopping boards
- ☐ Cooking spoons
- ☐ Bowls
- ☐ (Pasta) strainer
- ☐ Tea towels
- ☐ Dishwashing brush
- ☐ Sponge
- ☐ Toaster
- Coffee machine/kettle

For studying and working

- ☐ Desk
- ☐ Desk chair
- ☐ Table lamp
- ☐ Cleaning supplies
- ☐ Vacuum cleaner
- ☐ Hand brush
- ☐ Dustpan
- ☐ Broom
- ☐ Mop
- ☐ Clothes drying rack
- ☐ Tools (screwdriver, hammer & nails, folding rule, spirit level)

Bedroom

- ☐ Bed
- ☐ Bedside table
- ☐ Bedding & pillows
- ☐ Wardrobe
- ☐ Mirror

Living room

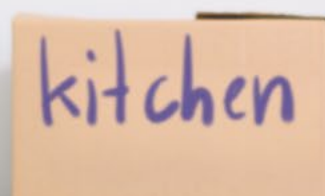
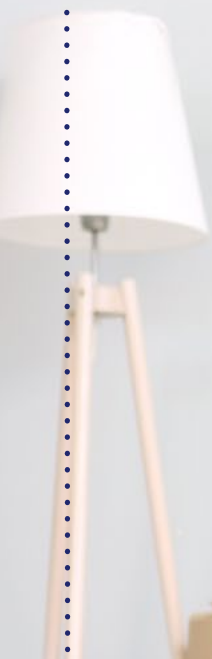
- ☐ (Sleeper) sofa
- ☐ Armchair
- ☐ Table
- ☐ Chairs
- ☐ Cupboard & shelf
- ☐ TV set

Bathroom

- ☐ Mirror or
- ☐ Mirror cabinet
- ☐ Towel rail
- ☐ Toilet paper holder
- ☐ Toilet brush
- ☐ Towels
- ☐ Laundry basket
- ☐ Hair dryer

Miscellaneous

- ☐ Ceiling lamps for each room
- ☐ Iron
- ☐ Ironing board
- ☐ Washing machine
- ☐ Curtains
- ☐ Extension cords
- ☐ Power strips





What do I need to consider when moving into my new flat?

Before the move

- ☐ Check and sign the rental agreement
- ☐ Arrange a date for handing over the flat
- ☐ Plan the move
- ☐ Pack boxes and label them clearly
- ☐ Sign electricity and possibly gas contracts
- ☐ Internet and telephone contracts
- ☐ Check insurance policies
- ☐ Change your address and/or set up mail forwarding with the post office
- ☐ Register at your new address, so make an appointment with the residents' registration office
- ☐ Buy furniture
- ☐ Renovate if necessary (Painting walls or similar)



On the day of moving

- ☐ Assign moving helpers
- ☐ Have food and drinks ready for moving helpers
- ☐ Cover floors to prevent damage
- ☐ Place furniture and then unpack boxes
- ☐ Set up the kitchen and bathroom first

After having moved

- ☐ Register with the residents' registration office
- ☐ Register or re-register for the radio license fee (GEZ)
- ☐ Get to know your neighbours





Are there any money-saving tips for moving and living in your own flat?

There are lots of ways to save money when moving and in everyday life. Here are some practical and helpful money-saving tips that you can use to create a checklist:

Money-saving tips for moving

1. Ask friends or family for help.
2. Hire a van (approx. €45–€135 per day) instead of hiring professional movers.
3. Buy or borrow used moving boxes (e.g. via classified ads, DIY stores).
4. Paint or wallpaper your flat on your own instead of hiring professionals.
DIY stores often offer inexpensive rental equipment and workshops.

Money-saving tips for everyday life in your flat

1. Reduce energy costs: use LED bulbs, heat and ventilate properly, save water. You may also find helpful tips here: 
2. Reduce household costs: e.g. buy cheap groceries
3. Optimise insurance: compare different rates and check whether you are still covered by your parents' insurance.
4. Check subscriptions and contracts: cancel unnecessary subscriptions (e.g. streaming services, gym) and check rates for electricity, gas, insurance, internet or telephone on online comparison portals.



Tip

Keep a household budget book.
There are many helpful apps for this.

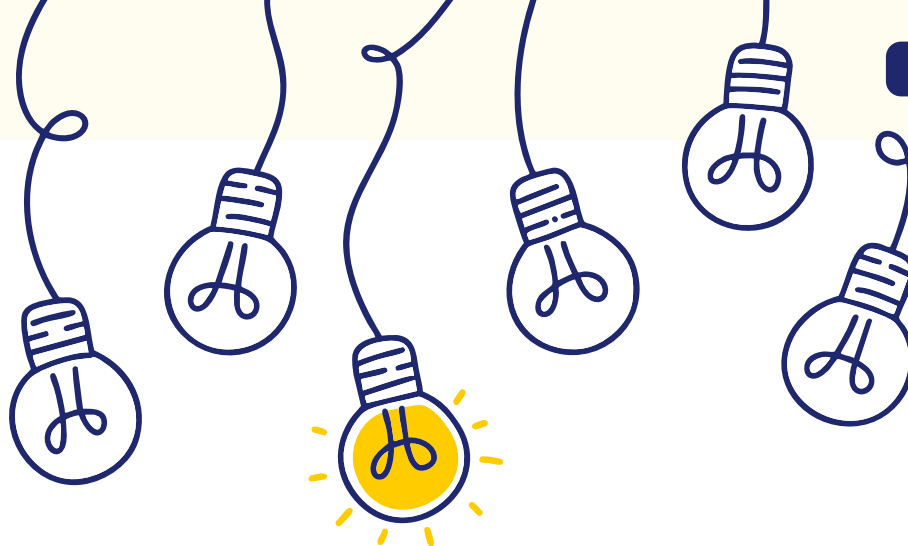
What insurance policies are important for my first flat?

You should take out home contents insurance and personal liability insurance.

Home contents insurance covers damage to all items in your flat and, in some cases, also when you are out and about (e.g. theft). This includes furniture, clothing, valuables and all other items in your household. It only covers property damage. Even if the damage was caused by your neighbour (e.g. overflowing bathtub), your household contents insurance will help you.

Liability insurance protects you against claims for damages by third parties (e.g. if you drop a friend's mobile phone). If you damage someone else's property or even cause personal injury (for example, if you cause an accident as a pedestrian), liability insurance will cover you. Check whether you are covered by your parents' liability insurance.



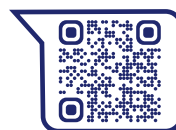


What problems might arise during my tenancy and how should I respond to them?

Unfortunately, you may encounter situations during your tenancy that you have not experienced before.

Payment difficulties

Talk to your landlord in good time if you are unable to pay your rent on time. At HWG, you may contact the administration or social management staff. Together, you will find a solution – for example, payment by instalments. You find the contact details here:



Repairs

If something in the flat is broken (e.g. heating, window seal), inform your landlord immediately. They will hire a professional to repair the damage. Please note the provisions in your rental agreement regarding minor repairs or minor damage. In some cases, you will be responsible for the costs.

Changes to the rental agreement

If, for example, you want to move in with someone and you want them to have the same rights and obligations as you, you will need to change or amend the rental agreement.

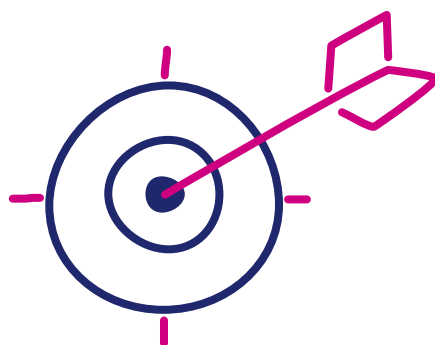
Neighbourhood problems

If there are conflicts with your neighbours, try to resolve the issue directly and amicably. If that doesn't work, talk to your landlord. At HWG, you may contact the administration or social management staff. Together, you will find a solution. You find the contact details here:



What do I need to bear in mind when moving out of my flat?

- ❑ First things first: you must give **three months' written notice of your intention to move out, signed by you**. A phone call or email will not be sufficient. Your landlord will then contact you to discuss the next steps.
- ❑ To avoid any surprises when handing over the flat, you should arrange a preliminary inspection. During this appointment, you will discuss what needs to be done before the final inspection.
- ❑ When you move out, the flat must be empty and clean. All damage must be repaired. You hand over the flat in the condition noted in the handover report (see page 13).
- ❑ Everything must be ready on the day of the final inspection. There is no postponement because a new tenant may move into the flat the next day.
- ❑ The meter readings for gas, heating, water and electricity will be noted in a report.
- ❑ If everything is in order, you hand over all the keys to the front door, the flat and the letterbox. That's it.
- ❑ **Don't forget to give your new address.** If you are entitled for a refund from the utility bill, the letter has to reach you somehow.



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Notes

A woman with long, wavy blonde hair, wearing a grey denim jacket over a white top and white pants, is painting a white wall. She is holding a paintbrush in her right hand and a white bucket in her left. The wall is covered in a grid of blue dots. The floor is covered in a brown protective sheet. The scene is brightly lit, suggesting a sunny day.

Ein Zuhause fürs Leben.

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