# Top 10 Tenant Tips

# 1. Preparing Your Finances

Take into account your general costs of living and the fact that you will be paying Council Tax as well as fuel bills, contents insurance, TV licence and broadband.

### 2. Finding A Suitable Property

Remember that the rental market is usually fast-moving and that good properties in popular areas don't stay on the market for very long. If you see something that may suit your needs, get your skates on and quickly go and see it.

# 3. Asking Questions

Check who is responsible for maintaining the garden, and whether there are any restrictions concerning pets or smoking in the premises. If you clear such questions at the earliest stage you won't waste time.

#### 4. Who's The Landlord

The rental property will either be managed by Oakwood Estates or by a private Landlord. Your point of contact will reflect the agreement in place.

#### 5. The Tenancy Agreement

Read the agreement carefully before signing and if you are unsure of anything don't hesitate to ask for clarification. The tenancy agreement is a legal document and binds you and the landlord to the terms within it.

# 6. The Deposit

Its purpose is to provide the landlord with compensation if you damage the property or its contents. The deposit scheme will also provide a dispute resolution service if, at the end of the tenancy, you cannot agree on the amount.

#### 7. Inventories

It is really important to have a properly prepared and comprehensively detailed inventory. It will list any existing faults in the property such as areas of damaged decoration, marks on carpets or chips in bath enamel. This ensures that when the dilapidations are assessed at the end of the tenancy you will not be charged for those that were in the property when you took it over.

#### 8. Paying The Rent

Always ensure that rent is paid on time and in full. Non-payment of rent is a serious matter that can end up in court.

#### 9. At The End Of The Tenancy

When the tenancy period is nearing its end, you can ask if the landlord will agree to renew the tenancy or you can leave the property. Make sure the property is clean and tidy and in at least the same condition as when you moved in.

#### 10. Repaying Your Deposit

Providing you agree the amounts, the balance of your deposit will be returned without delay.





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# The Letting Process

### Step 1 Register Your Interest

The first step is to register with us either popping in to your local branch or calling us where you can share your property requirements with one of our dedicated lettings agents.

#### Step 2 The Search Begins

With a clear understanding of your requirements you will receive a selection of properties that match your criteria. In order to secure a property, we recommend an early viewing.

### Step 3 Accompanied Viewings

We are open at times to suit you, convenient for viewing after work and at weekends. A large number of our viewings are carried out during evenings and weekends. Viewings are conducted 7 days a week.

#### Step 4 Reservation Deposit

In order for us to take your desired property off the market you will need to put down a reservation deposit to the value of one weeks rent. This will prevent any other applicants viewing the property and will mean that the property will be yours providing you pass referencing.

### Step 5 Referencing

Once you've identified a suitable property and supplied us with all your details, references will be applied for and your information will be forwarded to the referencing company for acceptance. We will also require Identification at this stage and other personal information maybe required in order for the referencing process to go as smoothly as possible.

## Step 6 Rental Paperwork

Once the landlord confirms that they would like to proceed we will draw up the relevant paperwork, forming an agreement to be signed by both parties.

#### Step 7 Rent And Deposit

An advance rental payment is required prior to the commencement of the tenancy. A rental deposit is also required from the tenant. This will be reimbursed to you at the end of the tenancy, subject to the details of your agreement and the findings of the inventory check-out report. As per recent legislation, where relevant, your deposit will be held by Deposit Protection Scheme (DPS).

#### Step 8 Completion

Congratulations, keys are now handed over and you can move in to your new home.

# Things you should know

### What Does Referencing Involve?

It generally involves checking information you provide with your employer, previous/current landlords and credit referencing agency.

# Why Do I Need To Pay A Deposit?

The Landlord is in trusting you to keep their property in good order. The deposit is held against nonpayment of rent and to ensure that any damages over and above fair wear and tear can be corrected at the end of the tenancy.

#### What If I Want To Leave?

If you are in a fixed term contract, you cannot normally leave the property before the end of the contract. If you are out of your fixed term contract there would normally be a notice period to serve.

# What Happens If I Lose My Job?

It is always your responsibility to ensure your rent is paid, however you can talk to your Agent/Landlord to discuss possible payment plans don't let the arrears pile up. We can offer Accident, Sickness and unemployment insurance product to help guard against these unforeseen circumstances. Can my Landlord let himself into the property while I am living there? Your Landlord cannot enter the property without giving you notice unless it is an emergency.

# Why Do I Need A Guarantor?

Sometimes referencing decisions ask for a guarantor as your earnings may not be considered quite enough to pay the rent or you may not achieve the appropriate rating set by the referencing agency.

#### What Does A Guarantor Need To Do?

A guarantor normally needs to be referenced in the same way as the applicant. They would normally be required to be employed and resident in the UK with sufficient earnings to cover your rental commitment. The Guarantor is responsible for paying any rent arrears if the tenant does not pay and any damages costing more than the deposit. Why does my guarantor have to guarantee all tenants? This is because the tenancy agreement makes all sharers in a tenancy jointly responsible for all rents and liabilities which means there is no individualshare' of the rent. The guarantor has the same responsibility.

# Who Can I Go To If My Landlord Is Not Keeping To His Side Of The Agreement?

Initially talk to us and we can give some advice to tenants as we have a duty of care but we would also suggest independent advice such as The Citizens Advice Bureau.

#### Who Is Responsible For Repairs?

In most cases the Landlord is responsible for repairs either themselves or via their agent. If you do damage to the property, you would normally be expected to cover the cost of putting this right.

So, if you want professional help and advice on all aspects of moving home then please contact us on or at. Or even better still pop into our office.

