

fidlertaylor

Chartered Surveyors, Estate Agents, Auctioneers

ARCHWAY
ESTATE OFFICE



TENANT INFORMATION PACK

Residential Lettings

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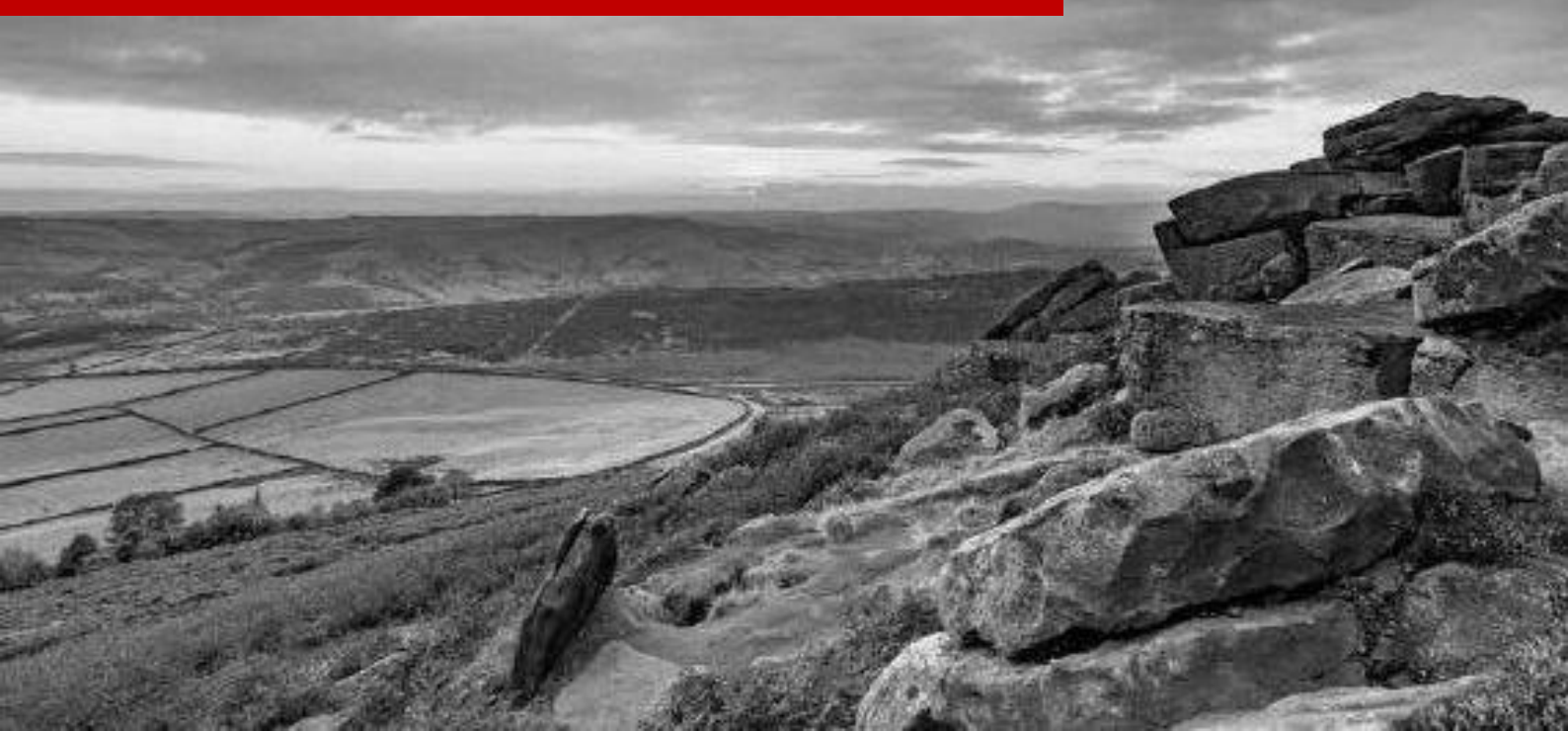
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Regulated by RICS
Reg in England & Wales: Company No. 8699719

Forming part of Derbyshire's
landscape for over 25 years...



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1. ABOUT US

Introduction...

As experienced Residential Letting Agents, Fidler Taylor are proud to offer a quality service with excellent customer care. Established in 1991, Fidler Taylor has a wealth of knowledge and expertise and is keen to provide a personal and professional service to tenants, named contacts will be introduced to you through the application process and ongoing should we manage the property on behalf of our landlord.

If you are thinking of renting, this pack will provide you with some information about the important issues you need to consider, guidance to the process, regulations and checks we adhere to on behalf of landlords.

You can rely on us to help you every step of the way....

The Team...

We are experienced in all aspects of letting property and strive to offer the best service to both tenants and landlords.

We will guide you through the initial process from viewing to the handing over of keys to your new home with our extensive knowledge, professionalism, expertise and customer service. We hope you find our approach courteous and fair – if not, please let us know.

Beyond providing information on our properties, we are pleased to advise on the local area, which schools catchment and other amenities are available – just ask us!...

Simon Croft	Director
Nicolle Heath	New Lettings
Tracy Morris	Management



We offer...

- excellent knowledge
- dedicated staff
- over 25 years experience
- referencing service
- specialist advice

" we aim to please...."

2. RIGHT TO RENT

One question to ask yourself is, am I allowed to rent in the UK?

As of 1st February 2018, all adults wishing to rent a property in the UK, as their main home, must provide evidence of their right to reside in the UK. This falls under the **Right to Rent Checks: Immigration 2014**.

You will be asked to provide proof of residence at the point of application – acceptable documents include:

- passport
- EEA card
- permanent residence card

or alternatively **two** of the following documents are also acceptable:

- driving licence
- birth or adoption certificate
- HM Forces identify card

We will carry out three simple steps, so you know we are following correct procedure:

1. **Obtain** – tenants original documents that allow them to live in the UK, where appropriate
2. **Check** – the documents with the Tenant present
3. **Copy** – and keep the copied documents on file and record the date of the check

“ does this affect me?... ”

3. HOW TO RENT

The Government has produced a booklet which will help guide you through the in's and out's of being a tenant. There are many things to take into account and below are some of the main points to consider, which may help...

- **How long do you want to the tenancy for?**

An Assured Shorthold Tenancy is offered for a minimum of six months, the length of the tenancy is usually agreed with the Landlord.

- **What rent can I afford?**

You know how much you earn, but don't forget your outgoings - do you have children, for example?

- **Are you entitled to Housing Benefit or Universal Credit?**

You may get help with all or part of your rent. If renting from a private landlord you will receive up to the Local Housing Allowance (LHA) – go on line for further details and to use the online calculator (www.gov.uk)

- **Which area you would like to live in and how you are going to look for a rented home?**

The larger the area the better chance you will have of finding a home – use websites, come into our office, ask people...

- **Do you have your documents ready?**

An Agent will want to confirm your identify, immigration status, credit history and possibly employment status.

- **Do you have a right to rent?**

See previous section, also read the right to rent guide.

- **Will you need a rent guarantee?**

Some Landlords may ask for a Guarantor (someone to guarantee your rent).

More details information is available in the Guide - please ask for a copy from the Agent.

“don't forget, any queries – please ask!”



4. FINDING / SECURING A PROPERTY

When looking for a new home remember what is important to you and your family. Below are some top tips and advice on finding and securing a property that ticks all your boxes....

- ✓ **LOCATION**
Finding the right location – do you want to be in the centre of town or out in the country? Are there good transport links? If you don't have a car, are the transport links to further afield adequate – how easy to get from A to B? If you don't know the area, have a good drive round and check it out.
- ✓ **AMENITIES**
Are the local amenities good? - how far will you have to go for that all important bottle of milk... If you are used to having a supermarket on your doorstep, how would you cope without one?
- ✓ **SCHOOLS**
Are there good schools? If you have children, then this is probably an important “tick box”
- ✓ **VIEWING**
Once you have seen a property online or advertised in the local paper, contact us for a viewing. It is always better to see the property “in the flesh” than rely on photographs. The room sizes etc may look different when you are actually there, so might the garden and the surrounding area.
- ✓ **APPLICATION**
If you find a property that suits your needs, securing it is the next step – this is where the referencing procedure comes into play. Completing an application will provide sufficient information for us to establish and check your personal details with regard to finance, employment, other income and citizenship. An application form is required for each occupant over the age of 18. Once all the referencing checks are done and are acceptable to the landlord then a date is set for taking the property, paying the first months rent and paying the deposit bond. **General Data Protection Regulation (GDPR)** please be assured any information supplied is for the purpose provided only and we do not share data with third parties.
- ✓ **GUARANTOR**
Do I need a guarantor? Yes, if you are:
 - a student
 - self employed for less than two years or do not have an Accountant
 - if claiming Housing Benefit
 - one or more of the references applied for cannot be obtained and / or has failedA guarantor is someone who would be able to cover the rental payments should you fail to do so. Therefore, they would need to go through a similar referencing procedure as yourself.
- ✓ **ASSURED SHORTHOLD TENANCY AGREEMENT**
Finally, once you have been approved for a property the next step is signing the Tenancy Agreement, getting the keys and settling in. If you have any queries relating to the Agreement then our lettings staff will answer any questions, or you can consult a solicitor. Tenants should be aware that where more than one party (over the age of 18) resides at the property, all residents are jointly and severally responsible for rent and outgoings.

5. TENANTS RESPONSIBILITIES

Once you have moved in and are settled it is always beneficial to know what your responsibilities as a tenant are, and also what you can expect from your Landlord.

Rent This is without a doubt your biggest responsibility. Rent must be paid on time, which is in line with your tenancy agreement. Not keeping up with rent payments could affect how long you stay at the property, return of your deposit and future tenancies.

Bills Unless otherwise agreed, it is your responsibility to pay all household bills – water, gas, electricity and Council Tax. You will also have to pay for a TV licence, phone line, internet access etc...

Insurance As a tenant you are not covered under your landlord's insurance for theft, fire or damage to your own goods. You must therefore arrange your own contents insurance.

Looking after the property It is your responsibility to look after the property on a day to day basis, as per the terms of the tenancy agreement, ie.

- ensuring no damage to furnishings, keeping the property clean and kitchen appliances free from dust and grease
- reporting repairs to landlord / agent as soon as possible
- changing light bulbs, as required
- ensuring adequate ventilation to avoid condensation / mould
- ensuring smoke alarms and carbon monoxide alarms are working
- disposing of all food waste / rubbish (this can cause vermin which is a tenant cost to eradicate)
- keeping outdoor drains cleared of leaves / rubbish etc
- keeping the garden tidy

In other words, treat the property as if it was your own....

Maintenance It is the landlord's responsibility to ensure that any maintenance issues reported by you are taken seriously and fixed within a reasonable timescale. A landlord must have a valid gas safety certificate and appropriate electrical safety regulations for the property

Visitors Tenants must ensure their household or visitors to the property behave in a respectful manner. Antisocial behaviour could lead to eviction.

Access A tenant must be left to live in the property and experience "quiet enjoyment" without interference from the landlord. A landlord must gain permission to enter the property and must give appropriate notice to the tenant and arrange a mutually agreeable date and time.

Moving out A tenant must ensure that on leaving the property it is left in its original state. We would recommend the property is professionally cleaned (to include carpets and oven/cooker), which would help to ensure the deposit is returned in full.

6. DEPOSIT BOND

BOND DEPOSITS:

You will be required to pay a deposit bond prior to taking possession. Such bond will usually be the equivalent to no more than 5 weeks rent and stipulated on the property particulars.

Fidler Taylor is a member of the Tenancy Deposit Scheme, which is where the money will be held. You will be issued with a certificate confirming this as part of your Tenancy Agreement. The Tenancy Deposit Scheme is administered by:

The Dispute Service Ltd, PO Box 541, Amersham, Bucks HP6 6ZR

tel: 0845 226 7837

email: deposits@tds.gb.com

fax: 01494 431123

When a tenancy comes to an end and there are no disputes the Agent will retain any amounts agreed as deductions for relevant Landlord costs. Return of the whole or the balance of the deposit, as agreed between Landlord and Tenant, will be made within 10 working days of written consent from both parties.

If, however, a dispute arises as a result of your tenancy ending then please refer to the Tenancy Deposit Scheme website for helpful information on procedures etc.

www.tenancydepositscheme.com

7. JARGON MADE EASY

Finding your way through the technical speak and jargon can be tricky..... hopefully you will find below helpful!

<p>ARLA Association of Residential Letting Agents, they are the UK's professional industry body for letting agents. ARLA ensure all agents meet a certain level of service and protect their client's money.</p>	<p>NOTICE Official notification that the tenancy is coming to an end, this can be given by either the landlord or tenant. Notice periods would be agreed.</p>
<p>ARREARS Late rent or rent that is unpaid that the tenant owes to the landlord.</p>	<p>PAT TEST A test made on any portable electrical appliance with a plug (eg kettle).</p>
<p>ENERGY PERFORMANCE CERTIFICATE (EPC) An EPC is used to rate the energy efficient of a property - how much energy the property uses along with the carbon monoxide it emits.</p>	<p>REFERENCE This refers to a series of checks carried out on a tenant – employment, credit rating etc.</p>
<p>FURNISHED / PART FURNISHED This refers to a property that is rented out with furniture included for use until the end of the tenancy, or partial furniture usually including white goods etc.</p>	<p>RICS Fidler Taylor are regulated by the Royal Institute of Chartered Surveyors (RICS).</p>
<p>GAS SAFETY CHECK A legal check carried out every twelve months by a registered engineer to make sure the gas in the property is safe.</p>	<p>DEPOSIT BOND Money paid by the tenant at the start of the tenancy and held as security should the tenant damage the property or be in arrears with rent.</p>
<p>INVENTORY A check that is carried out before the start of any tenancy which documents the condition of the property and any contents. Photographs are also taken and it is used at the end of a tenancy to make sure the condition has not changed.</p>	<p>TENANCY DEPOSIT SCHEME (TDS) The TDS is a Government scheme set up to hold bond monies and help with any disputes between landlord and tenant.</p>
<p>LANDLORD The person who officially owns the property you are renting.</p>	<p>TENANT This person is you – you are renting the property, your name is on the agreement.</p>
<p>LETTING AGENT The agent who facilitates the agreement between the landlord and tenant.</p>	<p>PROPERTY OMBUDSMAN A mediator will be asked to step in if a dispute arises between landlord and tenant.</p>
<p>MANAGING AGENT A letting agent who also manages the property on behalf of the landlord.</p>	<p>UNFURNISHED A property is let with no furniture, the tenant has to furnish it themselves. May have cooker/oven.</p>

8. HOW AND WHERE TO FIND US

Archway Estate Office
16 Crown Square
Matlock
Derbyshire DE4 3AT

Tel: 01629 580228 (Option 2 – Lettings)

Email: lettings@fidler-taylor.co.uk

Opening hours: Monday to Friday 9am to 5.30pm
Saturday 9.30am to 4pm



We are also in:

Ashbourne

Tel: 01335 346246

Email: ashbourne@fidler-taylor.co.uk



Zoopla.co.uk



COMPLAINTS: We endeavour to provide a friendly, professional and transparent service. If you have cause for complaint, please speak with an appropriate member of staff or director of the firm. Fidler Taylor & Co are regulated by the RICS and operate a formal complaints handling procedure, a copy of which is available on request.