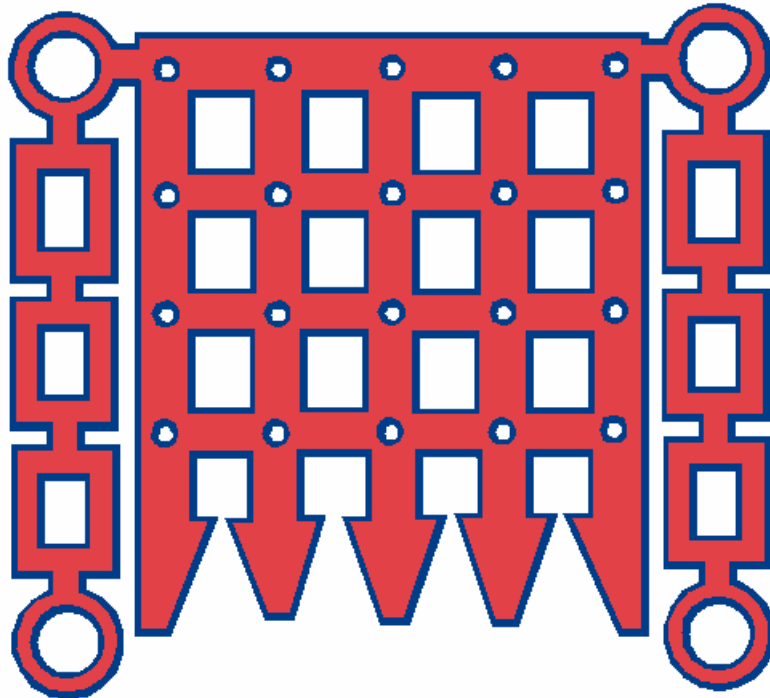


THAMES GATEWAY



LETTINGS

TENANTS
INFORMATION
PACK

Why choose T.G.L

Thames Gateway Lettings is establishing itself as one of the leading letting agencies in Medway and North West Kent. We cover The Thames Gateway area which stretches along the banks of the River Thames, from Greenwich, eastward through Dartford, Gravesend and on into Medway and Swale.

Our office at High Street Chatham is strategically placed to provide our staff with a sound base to serve this growing community.

Working day in day out with Tenants has helped us to identify the key concerns when thinking about renting a property, and we have developed our service to meet a Tenants needs. You can be confident that we will find you a property that matches your requirements and make sure that the whole process of moving into your new home is smooth.

You will have the peace of mind of knowing you are renting through a reputable and experienced agent. We can offer a number of benefits through our extensive experience in managing properties and tenancies. These include

- Accompanied viewing services
- Quick and confidential handling of references
- 24 hour emergency repairs service

Our commitment to you is to offer a professional service, and above all peace of mind.

What sort of properties can I rent

We have a wide selection of property including flats and houses in town and more rural locations. They vary in size, price and amenities. Together we can match your personal requirements and budget to the property.

What happens when I find a property I like?

You will need to complete a Tenancy Application Form, detailing everyone who will be living at the property. We will use this to check your credit history and take up references.

Paying your rent

Rent is payable monthly in advance, preferably by Standing Order / Direct Debit from your bank. This has to be set up to be withdrawn from your account 3 days before your rent day so that it arrives on the due date. This is a worry free way of ensuring you never fall behind on your rental payments. Should we need to write to you due to late or non-payment of rent, an administration charge of £15 plus VAT per letter will be levied. Be sure to tell us if your circumstances change, such as your bank or loss of employment, as we can then help you to protect your tenancy. The last thing that we want is for you to fall into debt.

How much money do I need to move into a property

Before your tenancy begins we need to receive your first month's rent, deposit and any insurance premiums in cleared funds. This means a bankers draft, or building society check. Personal cheques can only be used if they are paid seven days in advance, in order to clear. You will be given details in writing before taking up the tenancy.

How much is the deposit and how secure is it?

This is a sum equal to between one, and one and a half month's rent. This is held by TGL as stakeholder in a bonded client account. This means that we keep it safe throughout your tenancy and then assist you and the Landlord to reach agreement on its return once you have vacated.

Will I get my deposit back?

The Dilapidations Deposit is held against any damage to the property or expenses arising during your tenancy. As long as the property is left as you found it (normal wear and tear accepted) and your rent account is up to date when you leave, the deposit will be returned to you. The money will not be released until after you have vacated the property. No interest is payable on the deposit.

What kind of commitment am I entering into?

You will be signing an Assured Shorthold Tenancy agreement. This agreement is a legal and binding document. You will be committed to paying rent until the end of the term. Please do not enter into a contract if you think that you may wish to break it, as this could result in costly legal action. Explain your circumstances fully to TGL, they are trained to give you the best advice.

Who do you contact for References?

TGL use a company called HomeLet to reference our Tenants. They use the largest credit referencing agencies in the UK which highlights your credit worthiness and any history of judgements against you. We also contact your employer to verify your salary and, if appropriate, a previous landlord. Please be thorough when completing your application forms including e-mail addresses, etc. This helps to speed up your application. It is always advisable to discuss with your TGL Letting Manager any problem areas, as they are experienced in such matters and can often overcome them if brought to their attention from the outset.

When might I need a guarantor?

If your financial reference is weak for any reason, we could ask for a guarantor to support your tenancy. This is a serious commitment, as the guarantor will be as responsible as the Tenant for all monies due and obligations agreed for the tenancy. Guarantors need to have strong financial references to show that they will not suffer hardship should they be called upon to pay on your behalf.

Housing Benefit

Some Landlords will accept Tenants on housing benefit, some won't. Speak to your lettings manager at TGL and they will match you to a property that fits your requirements and the Landlords.

In all occasions, a guarantor will be required for Tenants receiving housing benefit.

How long does it take to move in?

Try to allow 14 days for the process. This allows time for references and the preparation of the property, although in many cases, the timescales can be much shorter. However, it may be that the previous Tenant has yet to move out, in which case more time may be required. We will keep you informed all along the way.

What can I expect in a furnished or unfurnished property?

Properties do come with different levels of furnishings. As a guide, unfurnished means carpets curtains and white goods only. Fully furnished includes sitting room furniture, dining table and chairs, beds etc, and, in some cases will extend to crockery and cutlery and other household equipment. If you have special requirements, i.e. a dishwasher, gas cooker etc, always ask your Lettings Manager to check if these things are included in the Tenancy, as sometimes you will be viewing a tenanted property, where the furniture belongs to the tenant. Do not take for granted that the things you have seen on a viewing will be there when you move in.

What is the difference between “Fully managed” and “Let only”?

“Full Management” means that TGL will be looking after the property throughout your tenancy. Tenants report any repair or other problem to TGL who will act on behalf of their client the Landlord. The majority of our properties are fully managed.

“Let Only” means that TGL finds Tenants for the property and arranges the paperwork. Then the Landlord takes over the management and the Tenant contacts the Landlord direct. Fewer landlords want this responsibility or involvement.

Always check with an agent as to who will be looking after the tenancy and who will be holding your deposit.

Your responsibilities

Any of our Landlords property's that you move into is then your home. You must treat it as such. If you treat it with respect, as if it were your own and look after it, then a happy relationship will be built up between you, TGL and the Landlord.

Will I have the only set of keys?

No. One set will be retained by TGL and a set may be held by the owner. However, neither party will enter the premises without the Tenant being present or the Tenant's express permission, unless in the case of an emergency.

Inventory

An inventory is drawn up by TGL at the start of a tenancy and is a record of the condition of the property when you move into it. It protects the Landlord and the Tenant by impartially noting the condition of everything in the house including the fabric of the walls etc. It is used then at the end of the tenancy as a comparison and stops disputes as to whether, or what portion of, the deposit is to be returned to the tenant.

Do I need Insurance?

Yes. The building is insured by the Landlord. The contents however, are not. Therefore we strongly recommend that you insure your possessions. We are able to provide competitive contents' insurance. Please contact your Letting Manager for a quote.

Inspections

Your TGL lettings manager will check you into the property on the day you move in, and will also come to see you regularly on a 3-monthly basis. This is to ensure that the property and gardens are being kept as they should be and to identify any ongoing maintenance that the property may have that the Landlord needs to be aware of.

An appointment will be made for each visit. A charge of £15.00 will be made to the Tenant for any unkept appointments resulting in a futile visit by our staff.

Repairs

If a repair is needed, you should contact our Lettings Manager, who will either instruct our contractors or contact the owner. If there is an out-of-hours emergency, you can contact our 24 hour emergency service.

Can I have a pet?

Unfortunately, many landlords are not keen on pets in their properties. Some however, will give permission as long as a non-refundable deposit pet charge is made by the Tenant to cover the additional cleaning process on vacating the property. Always discuss any such request with TGL before looking at a property. We will certainly do what we can to help and direct you towards a property where pets might be permitted a

One off fee of £250.00

What if I am burgled?

We hope that this never happens. However, if you are the victim of a burglary, you must contact the police and make sure that you get a crime reference. You then need to let us know.

Utilities

You are responsible for paying the utility bills at the property. This includes, where relevant, gas, electricity, water and telephone lines. We will take meter readings at the start and end of the Tenancy, but it is your responsibility to inform the utility companies that you are moving in and to give them meter readings when you move out. You may not change any of the meters without the express permission of TGL and the Landlord. You should let us know if you change supplier at any time. We actually have preferential rates and terms for gas electricity and phones. Please ask your Lettings manager for more information.

Providing a television licence

The law says that the property must have a television licence and it is your responsibility as the Tenant to pay for and provide this.

Council tax

You will be responsible for paying Council Tax, subject to normal council discounts for relevant circumstances.

What do I pay to you as an Agent?

TGL has a one off administration charge of £250.00 This is payable when you have decided to proceed with the property of your choice and it is to cover our costs in the referencing and administration of your application. TGL **will not** charge you further fees during your tenancy, provided you abide by the terms of your agreement.

It is important to ask any agent this question, as many do charge for renewals, check-outs and may have other hidden fees during the tenancy. We do not.

And Finally...

If you need to contact us our address is Thames Gateway Lettings, Suite 8, 411 High Street, Chatham, Kent ME4 4NU. Telephone number : 01634 813161