



Tenants Manual

About This Manual

The purpose of this manual is to answer any basic questions you may have and as a future reference point.

This manual is not intended to override the wording on your lease. The lease is always the legal document under which all parties are legally bound, and if need be, put to test in the courts.

General terminology: definitions in this manual are the same as those on Page 2 of your lease.

This manual sets out to bring to your attention some of the more general day to day situations that can, and do occur, and the Landlords policies on certain issues.

If there is any thing in this manual you would like to discuss or do not understand please contact the Landlord.

This manual is listed on the inventory of the flat. Loss damage or defacing other than fair ware and tear will be charged at £25.00

Fire



FIRE

If fire is found or suspected raise the alarm any way possible. **Do not risk your personal safety.** Leave the building immediately, do not stop or go back for personal belongings. Once out of the building call the fire services. Ensure you know your quickest means of escape.

If your premises has fire alarms treat all fire alarms as genuine. As the building you live in may be large you may not necessarily know if there is a genuine fire or not. Fire doors to rooms inside your flat should not be propped open under any circumstances or the auto closing mechanisms interfered with or disabled.

HEATERS AND FIRE HAZARDS

No gas or oil, including paraffin heaters are to be used in the flats as they are dangerous and cause excessive condensation.

Whilst candles, joss sticks, oil burners etc. are not prohibited we would prefer you do not use them. Smoking materials must be used responsibly and in all cases extinguished immediately when not being attended. That said, you are reminded that smoking inside your flat or in common hall ways is not permitted, however we realise this is difficult to police.

The biggest cause of fires in flats are as a result of carelessness caused whilst under the influence of drink or drugs or from unattended candles and smoking materials etc. |

Safety and Security

SECURITY— Keep main entrances shut at all times. Do not prop them open even for a short while. Also do not let anyone “tailgate you in”. Bogus or malicious callers will wait for such an opportunity. Report any strange callers to the police. **Under no circumstances let anyone in that has rung your bell unless they are calling for you. No matter how plausible or nice they seem they could well be up to no good.** You never know who you are letting in! It is pretty safe to say that if a person does not answer their own door bell they are either not in or don't want to be disturbed. In either case the person calling has no business on the premises whatsoever.

Always check the identity of callers acting on official business. Genuine callers will not mind you checking them out, and will be able to provide you with ID and contact details for further confirmation. Make your own enquiries, do not use their phone to speak to someone. If they are rogues it will be their accomplices on the other end. **USE YOUR OWN PHONE.**

KEYS - You are not permitted to have additional keys cut, or hand your keys to someone else without written permission from the landlord. If additional keys are permitted they remain the property of the landlord, and should be given back at the end of a lease. If keys are issued without our consent we will change the locks at your expense. Lost keys are charged at £5.00 per key. If you lock yourself out the following charges will apply:- 9am to 5pm weekdays no charge. 5pm to 9pm £15.00 9pm to 9am weekends and bank holidays £25.00 After 9pm it can not be guaranteed that I can be contacted or that I can attend. If you are locked out you will need to contact a locksmith and pay their services yourself.



CCTV - Some of our buildings (HMOs) have CCTV covering the entrances and main hallways. This system is in place to provide additional security to the building and occupants. Information is recorded 24/7 on all cameras and stored both on site and remotely off site. There is a feed of all live footage available free to any tenant with an internet access or those on our internal wireless networks. Any tenant wanting access will be given a username, password and instruction on how to connect. No support for this will be given. If support is required it will be chargeable. The web feed for this is also available to the Police and other remote monitoring services. Footage and images captured on our systems are routinely requested by the Police in their investigations or as evidence.

Utilities

ELECTRICITY - Your flat has a consumer unit with circuit breakers. These are the modern version of fuses and cut out instead of blowing. Should this happen you need to reset them by switching them on again. They seldom “blow” for no reason, try to find out which appliance causes problems and stop using it until the fault is found and repaired. These cut-outs are called MCB’s and can be easily identified as there are a number of them. Also on your consumer unit there may be an RCD. This is a safety earth leakage. If this drops out the cause may not be so obvious as it is a very sensitive device. Very often nothing obvious will trip it out. Should it trip just reset it. If it continues to trip try to find the cause of the problem. Again it will often be a faulty appliance. Use a process of elimination to find it. If after doing this it still will not reset contact the Landlord. Do not be tempted to tamper with the consumer unit as this could be very dangerous. Your flat is further protected against electrical overload by circuit breakers in the meter cupboard or nearby. If this device should trip contact the Landlord for further advice before resetting.

WATER - Ensure you know where your main stop cock is in case of flood emergency. If you are going to be away from your flat for even a few days make sure you shut it off. Failure to do so causing a flood in your absence will be viewed as your fault. Our costs and losses will be your financial responsibility.

GAS—If your property / flat has gas, again as per water ensure you know where your main stop cock is in case of leak or emergency. If you are going to be away from your flat for even a few days make sure you shut it off. Failure to do so causing an incident in your absence will be viewed as your fault. Our costs and losses will be your financial responsibility.

If you smell gas, call free on **0800 111 999**

Don't create a flame or operate electrical switches.

Do put out flames, open doors and windows, keep people away from the area and turn the gas off at the control valve.

If you smell gas contact the emergency gas support service immediately.

SEWAGE - Many of our properties are HMOs. These were originally built many years ago and were designed to service one large family. With the modern sanitary products now described as flushable going down drains not designed to cope with them and the increased load of multiple families the drains are under great pressure to perform beyond their design. With this in mind I would request that feminine hygiene products and condoms in particular are disposed of in the bin. Not only is this better for the drains, it is better for the environment. Un-blocking toilets and drains blocked by these products will be charged to you. *The **Water Industries Act 1991** states that no items should be flushed that could cause a blockage within a sewer or drain.*

Rent

RENT is to be paid promptly in the manner specified and agreed with each tenant. This is the essence of our contract.

In the terms of your lease there is provision for us to charge interest on any balance outstanding at the rate of 5% over base which at the time of writing is 5.75% making a total of 10.75% or if you prefer £10.75 per £100.00 overdue. This will be added to the end of month balance should it prove necessary. Although interest will be charged this is not to be taken as permission to go into arrears on the basis you are paying for it. Arrears are in breach of your lease and as such are grounds for termination of your lease.

Tenants on housing benefit will be exempt from this interest charge if the arrears are due to housing benefits processing times, **providing top-ups are up to date** and you have provided all information to enable them to finish, progress or renew your claim. If you are the reason for a stalled claim or payment, interest will be your responsibility. Please be aware that H/B do tell us the reason a claim is stalled or suspended if we ask.

Reminder letters. The first will attract no charge, subsequent letters about the same or ongoing debt will be charged at £5.00 per letter.

We realise that from time to time things happen that are unavoidable like changing a job or temporary benefit changes etc. Providing I am informed as to any **GOOD** reason for a delayed payment I will work with you to sort it out as quickly as possible and providing any arrangements to pay arrears are maintained no interest will be charged.

People that pay by cheque also need to be aware that it may be 2-3 weeks before your cheque is processed as I don't generally bank more than 2 times a month. Please ensure you have sufficient funds to cover the cheque from the time it is given to me until the time it is cashed. Cheques that bounce will attract an administration charge of £25.00 each time it bounces. This should not happen more than once as my bank is instructed to return all bounced cheques on the first bounce. If a cheque does bounce you will be required to pay future rent or top-up in cash.

In all cases you should discuss with me any problems you have or foresee. Ignoring letters, or phone calls, sends me the message that I am being ignored and that there is a **BIG** problem building. **TALK!**

Neighbourly Conduct

VISITORS are welcome in moderation but not after midnight or before 8.00am (emergencies excepted). **Tenants will be held responsible for their guests and visitors behaviour in the property and/or immediate neighbourhood.** Any tenant unable to control the inappropriate behaviour of guests or visitors will be asked to leave. Don't let your guests jeopardise your tenancy! Since I have let properties I have asked more tenants to leave as a result of their guests bad behaviour than for any other reason. *Please note this includes uninvited guests or visitors.*

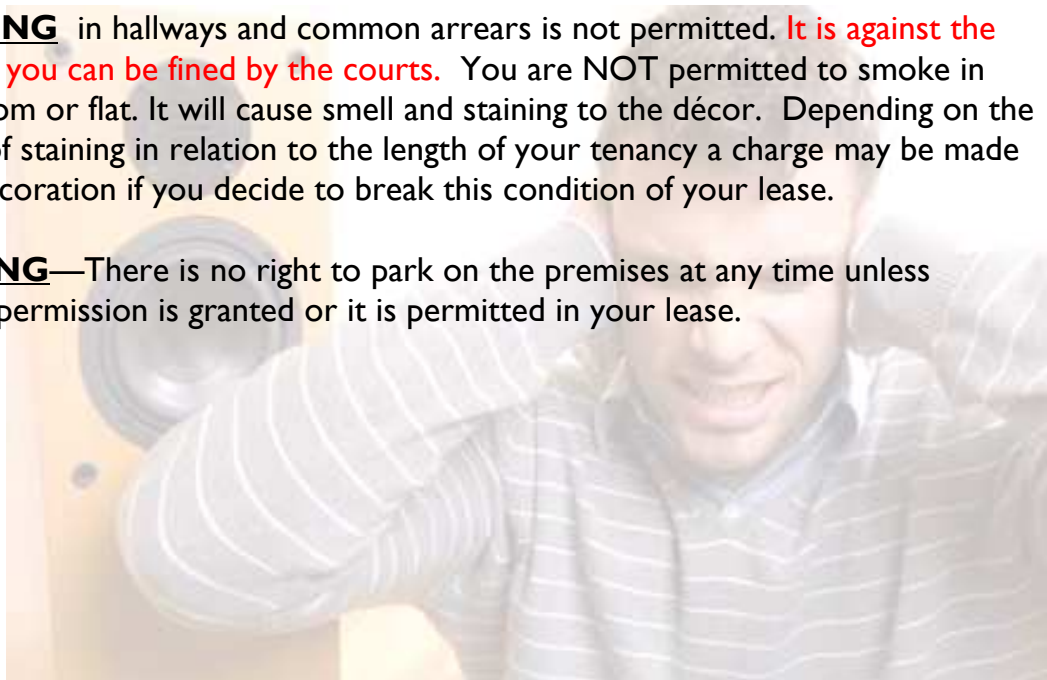
DISRUPTIVE BEHAVIOUR—Any tenant causing annoyance to other tenants, neighbours, or Landlords will have a written warning about their behaviour. No second warning will be issued. Their tenancy will be terminated at the earliest opportunity. **Tenants will be held responsible for their guests behaviour.**

NOISE must be kept to a minimum between 11.00pm and 8.00am in consideration of other tenants and local residents, and at all other times must not be excessive so as to cause a nuisance to other residents.

If you have a TV, home theatre or HiFi with a sub-woofer please be aware that the low frequencies can travel great distances, and although they may not be loud to you, they may be heard some distance away.

SMOKING in hallways and common areas is not permitted. **It is against the law, and you can be fined by the courts.** You are NOT permitted to smoke in your room or flat. It will cause smell and staining to the décor. Depending on the extent of staining in relation to the length of your tenancy a charge may be made for redecoration if you decide to break this condition of your lease.

PARKING—There is no right to park on the premises at any time unless written permission is granted or it is permitted in your lease.



Anti Social Behaviour

Will not be tolerated

Anti social behaviour is a very high profile issue that takes many forms and its effects can be very damaging on both individuals and communities. We take complaints of anti social behaviour very seriously and are committed to taking action against those people who are responsible for it. We do not want those responsible for anti social behaviour to be our tenants and will take action to evict those who repeatedly act in this way.

What is anti social behaviour?

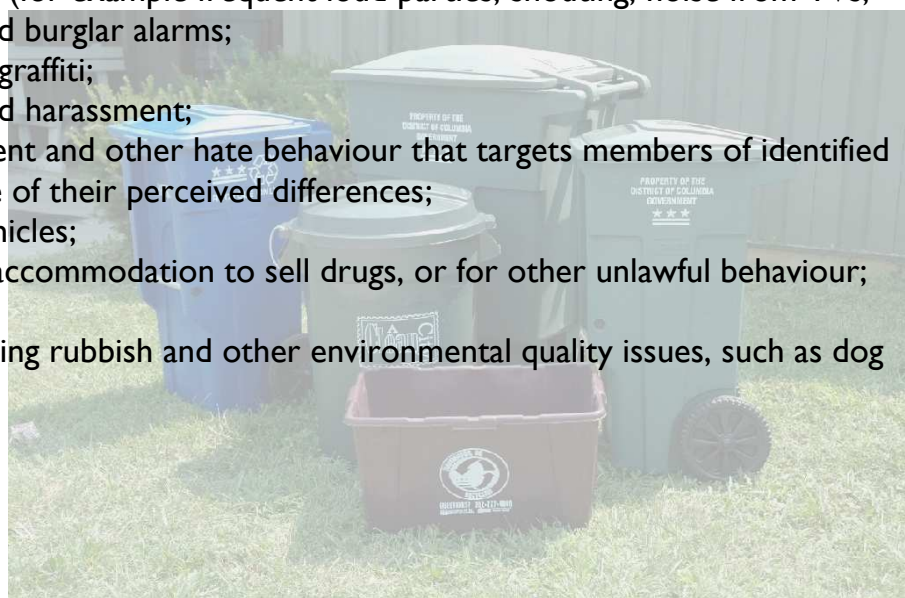
The term anti social behaviour is used to refer to a wide range of activity, from quite minor but persistent nuisance to serious violence and other criminal behaviour. We accept that people have the right to lead different lifestyles but do not accept that these should affect or cause a nuisance to their neighbours or others living in their area.

In the Housing Act 1996 and the Anti Social Behaviour Act 2003, anti social behaviour is specifically defined as 'conduct which:

- Is capable of causing a nuisance or annoyance to any person; and
- Directly or indirectly relates to or affects the housing management functions of a relevant landlord; and consists of or involves using or threatening to use housing accommodation owned by or managed by a relevant landlord for an unlawful purpose.'

Examples of anti social behaviour include, but are not limited to:

- Noise nuisance (for example frequent loud parties, shouting, noise from TVs, radios, hi-fis and burglar alarms;
- Vandalism and graffiti;
- Intimidation and harassment;
- Racial harassment and other hate behaviour that targets members of identified groups because of their perceived differences;
- Abandoned vehicles;
- Using housing accommodation to sell drugs, or for other unlawful behaviour; and
- Littering, dumping rubbish and other environmental quality issues, such as dog fouling.



Housekeeping

HYGIENE—Regular cleaning of your flat is expected. If you are using beds provided by us, a mattress protection cover must be used together with your own bed linen. Any one who fails to keep their flat clean and tidy will be asked to improve their housekeeping. If basic levels of housekeeping are still not met the tenant's lease will be terminated at the earliest opportunity. A minimum valeting fee of £25 per room will be levied, and deducted from your deposit on any flat that falls short of minimum standards. *There is a copy of this expected minimum standard in this folder.* We may undertake regular quarterly inspections of your flat.

ALL MAINTENANCE AND DECORATION will be carried out by the Landlords only unless you are given **written permission** by the Landlords to undertake work yourself.

You are not permitted to fix anything to the walls, doors ceilings floors or any other part of the flat or common areas. If you need a fixing of any sort please contact me to discuss your requirements. Damage caused by DIY fixings will be deducted from your deposit.

PETS—Animals and pets of any kind are not permitted to be kept in or about your flat without the **written permission** of the Landlords. There is no exception to this. **NONE!**

DRYING OF WASHING—Washing should be hung outside the property. Anything hung out is at your own risk. There is a tumble dryer in the laundry area if you live in an HMO. Do not hang wet or damp washing in your flats to dry as this causes condensation which leads to damp and other problems. If you have a tumble dryer of your own (not permitted in HMO's) it must be vented to the outside when in use.

LAMINATE FLOORING—To prevent damage to laminate floors please follow these simple instructions. Clear any liquid spills immediately. If water is permitted to soak into the laminate it will cause irreparable damage. Do not drag furniture across it as this will cause damage. Clean the floor with a proprietary laminate floor cleaner and follow the instructions. If in any doubt about the care of the flooring or any other aspect of caring for your flat please ask.

Communications

You are to provide us with a valid telephone number, and are also required to update us when this changes. We are fed up with dialling out of date numbers. It is essential that we are able to contact you with regard to your tenancy. Sometimes this needs to be as a matter of urgency. Because of this we also require you to leave with us a stable alternate emergency contact number. This can be anyone that's not likely to change their number during the length of your tenancy.

Mobile phones are at least 50% useless if they have no credit on them and 100% useless if they have no charge. We can't begin to count the incidents of us leaving messages on voice mail which are never picked up because the tenant won't use any credit to access voice mails. If we leave a voice mail we will act as if it has been received.

Texting—This is a convenient way of sending quick bursts of messages which is what they were developed for, not carry out long conversations. We will not be drawn into unnecessarily long discussions by text. It can often be said in 30 seconds what it takes 10-15 texts to say. If you have something to say we prefer you phone if it can't be said in 2 texts.

Screening—Very often tenants that are trying to avoid us will screen their calls. Indeed we have rung a tenant, heard their phone ring in their flat and we know they are in. There has even been a case of us calling a tenant in plain sight only to see her screen and dump the call. This is not acceptable. If we are trying to contact you there will be a good reason. If our call is not accepted by the third attempt, we will text you to call us. If you then still ignore us the matter will be escalated. Avoiding a call or text will not make the problem go away, it will only exacerbate it.

Email—We are happy to communicate by e-mail.

Please note:- We routinely record our calls, texts, and emails.

Periodically we may send you a Tenant File sheet for you to fill in. We expect this to be returned within 7 days. Even if you have filled one in recently you are required to re-submit with all the applicable information supplied. Failure to return this form without very good reason will be grounds for the termination of your tenancy.

Maintenance & Repairs

It is important you tell us **in writing** about anything you feel needs attention, either major or minor as minor faults can very quickly turn in to major ones. Here are 2 recent examples.

1. The flush button in the tenants flat broke due entirely to wear. The tenant was not at fault, however she thought she had broken it and would have to pay to have it repaired. Money she did not have. Obviously she still needed to use the toilet so took to flushing it with a bucket of water. When doing this each time became a pain she decided to do it only when the toilet was full. This resulted in the main stack to the house becoming blocked. This caused the next 2 toilets down the line to overflow on to the floor. This water went through the ceiling of the flat below them and in so doing causing damage to the ceiling and wiring. The result was £430.00 of damage for the sake of a repair costing less than £10.00.
2. Another tenant's toilet cistern had a small overflow problem. The overflow was the modern type that drains into the bowl. Under normal circumstances this would not be a real problem apart from the waste of water. However this particular flat was a basement and the waste and toilet water was emptied by a special pump that required electricity. The tenant went away to work for a couple of weeks and his meter ran out of credit. As there was no electricity to power the pump the water that was overflowing into the bowl was not pumped away. The result was a flooded flat that was uninhabitable for 3 weeks and cost over £800 to repair and decorate. All this because the tenant didn't bother to report a minor fault that would have cost nothing to adjust and fix or turn his water off at the stop cock as you are required to do if you intend to be away for a while.

You can see from these 2 examples how important it is to fix even minor problems.

As a result of these two specific issues we will no longer suffer the cost of repairs to damage caused beyond the original fault. It is important that you, the tenant understand you will be liable as it is our view that your neglect of a problem had knock on effects. Your responsibility ends on confirmation from us in writing, by phone, text, or email that we have been made aware of the problem.

Do not under any circumstances attempt to repair anything yourself that you are not confident or competent to do and in all cases keep us informed.



Living within the Law

ILLEGAL ACTIVITIES, DRUGS AND CONTROLLED SUBSTANCES

Any person on any of our premises, including guests and visitors, suspected of being in possession of drugs or controlled substances will be reported to the Police. Any person on the premises suspected of, or engaging in any form of illegal activity can expect to be reported to the Police. In such cases the tenant can expect eviction at the earliest opportunity.

T.V. LICENCES

are the responsibility of each individual flat's tenant. There is no remit for a communal licence if you live in an HMOs. Flats such as these are specifically targeted by the TV licence enforcement officers.

METERS

Any tampering with meters will be treated as theft and the Police called. In such cases the tenant can expect eviction at the earliest opportunity.

REQUESTS FOR INFORMATION

From time to time you may be required to submit information for the Electoral Roll. It is your responsibility to see this is done.

Housing Benefit (H/B)

When making an application for Housing Benefit please remember the following points.

1. YOU are responsible for your rent NOT H/B. If H/B delay or suspend payment for whatever reason you are immediately required to make your own payments. This applies even though you have elected to have your H/B paid directly to us.
2. When you make your application for H/B ensure you provide them with ALL the information they require. When you present, you need to ask them the following question. **Do you have all the information you require to complete my claim?** It is important they answer yes to this question and it is very important you ask them. If they have all the information they are generally very quick to process the claim into payment.
3. Get a receipt for all documents you take into H/B. They will generally only give you one if you ask. Keep this receipt safe as it may be needed to prove you have acted correctly with your application.
4. You must cooperate with H/B at all times and you must reply to further questions they may ask during your claim. If you delay in replying to correspondence they will tell us and it may stall your claim or payments.
5. You must inform us at once if you know of anything that will affect your H/B. It is often the case that a tenant will withhold from us that their H/B has been stopped or suspended in the hope we will not find out. We are notified but sometimes a couple of weeks after you know. We are often able to help with H/B problems, but only if we know about them immediately. Basically do not withhold information from us we always find out sooner or later, sometimes too late to save your tenancy.
6. Loss or suspension of your claim is not an excuse or reason for non payment of rent. If your benefit is removed or suspended you IMMEDIATELY become liable to pay the rent from your own funds. THERE IS NO EXCEPTION TO THIS. This will include any arrears caused by H/B being paid in arrears.

Contact and Useful Numbers

Landlord:-

07801 534809 9am to 6pm Monday to Friday

After 6pm and at weekends and bank holidays **for emergency only**

E. kwade@uk2.net

Clacton Police
01255 221312

Housing Benefit
Phone 01255 254157
Fax 01255 254168
E-mail benefits@tendringdc.gov.uk

Gas Emergencies
0800 111 999



When You Leave

Please ensure that on your exit from the flat it is thoroughly cleaned, and all items belonging to the flat are returned to their original places, and curtains are washed, pressed & re-hung. I will make an inspection of the flat on your exit, and your attendance will be mutually beneficial. Any areas that I feel need additional attention will be brought to your attention. The better the flat is cleaned and prepared the less chance there will be of deductions from your deposit.

I am often asked what I consider to be clean. The simple answer to this is “Hotel Clean” that is to say how you would expect to find a hotel room prepared for its guests.

Please pay particular attention to the following arrears:-

General

Woodwork to be cleaned with a mild detergent. Marks on walls similarly cleaned. Laminate and tiled floors to be cleaned with appropriate products.

Carpeted floors to be cleaned with a carpet cleaning machine* and left dry. **(Theses can be hired from various hire shops together with the correct detergent for a very reasonable fee).* Carpets not cleaned satisfactorily will be done by a professional firm and will cause a deduction, and could cause the flat to be empty whilst waiting for their services.

All ledges to be dusted and cobwebs removed, internal windows cleaned. Pay very particular attention to all corners and the tops of skirting boards.

Bath and Shower Rooms

Sinks & sanitary ware to be cleaned and de-scaled. Toilet, plugs & overflows to be left with bleach in. Wall & floor tiles to be cleaned with particular attention to the grout between the tiles. Shower screens and doors thoroughly cleaned and de-scaled.

Kitchens and Equipment

Cupboards, draws and work surfaces to be cleaned with appropriate products. Sink and taps to be de-scaled. Cooker to be thoroughly cleaned. Fridge to be cleaned and de-frosted. Do not use sharp tools to speed the de-frost as it may damage the fridge. Remember also that if there is a lot of ice in the icebox it will melt and flood the floor, and cause damage. This is best done slowly and under supervision.

Fair wear and tear is accepted as part of the tenancy, however wilful neglect, carelessness, and deliberate damage can and will be charged for.

Any room or part of a room not satisfactorily yielded up will be cleaned at a **minimum charge** of £25.00 per room and deducted from deposit. Any time for which the flat is not ready for hand over will be charged at the incoming rent for each day of part of.

Please remove all your personal belongings. Any item left will be disposed of, and where cost is incurred a charge will be made. The yard, gardens outside and bulk bin if provided are not for disposal of anything other than domestic refuse.

Please remember to provide a forwarding address, and have your mail re-directed. This must be done at a post office, and you will need to provide identification. Any mail not re-directed will be put back into the post with a "Gone Away" notice or be dealt with as detailed later in this manual.

Take meter readings and inform the utilities that you have left. **DO NOT** have any services cut off or disconnected. If this happens you will be charged for reconnection. (Phone service not included).

In accordance with the terms of your lease (*below*) your deposit or part thereof will be returned to you at the forwarding address by cheque or direct payment to your bank if you prefer. Your deposit absolutely **will not** be returned in cash. If you do not have a bank account you need to provide us with details of an account you wish it to go to.

(.17) In addition to the rent and charges above referred to pay to the Landlord on signing of this Agreement the sum as detailed in Clause 1(.9) by way of deposit which shall be retained by the Landlord or his Agent to cover any outstanding rent which shall be due any damage to the property or the furniture fixtures and effects including the cleaning thereof after the Tenant has vacated or the non-paying of charges payable by the Tenant which shall arise on the termination of the tenancy or any charge for the re-supply or re-connection of any of the public utility services which the Tenant has allowed at any time during or after the tenancy to become terminated or disconnected and the whole or any balance of the deposit shall be repayable to the Tenant and an account of any deductions shall be forwarded to the tenant (within thirty days of the formal determination of the tenancy) once the Landlord shall be satisfied that there is no damage to the premises or the furniture fixtures and effects and that there are no arrears of rent and no charges for cleaning or services or any re-supply or re-connection thereof outstanding and then without interest and after deduction therefrom of any sums as specified to compensate the Landlord whether wholly or in part for any breach of obligation to the Tenant's part

If you are in receipt of housing benefit you must inform them of your move. **DO NOT** do this until you have left. It has been our experience that tenants that have told H/B whist still in residence have lost benefit due which has subsequently had to be deducted from their deposit.

I will be advertising your flat, and will within the last 2 months of the tenancy enter to show prospective tenants. In respect of your privacy I will attempt to contact you prior to any visit. I will attempt to enter between the hours of midday to 8pm, however please accept this as your official notice of my intent to enter at any reasonable time of day without further notice.

(.25) Permit the Landlord or his agents at reasonable hours in the daytime by appointment to enter the Premises during the last two months of the Term with prospective tenants or purchasers and in case it shall not be convenient for the Tenant to be at the premises at the time of any such viewing to make keys available to the Landlord's agents so that such agents may escort intending Tenants or purchasers over the premises

Please be very careful when moving furniture out. Any damage to the decor of the hall or your flat could be chargeable.

Financial and Accounting

We do not issue weekly receipts for monies collected each week, instead, we will provide you with a statement of your account on request or if your account become in arrears beyond our internal preset limit you will receive statements more frequently. If you hear nothing it is safe to assume your account is within limits.

You are of course entitled to a free statement at any time up to 1 per month. If you require one more frequently there is a £5 charge for this.

Here are some examples of statements:-

Date	Ref	Ac	S-Ac	CI	Description	Ms	Debit	Credit	Balance
1-Jun-06	Rent	0	vaug	sr	Rent Due £125 X 52 weeks /12 months = £541.67		541.67		-595.21
26-Jun-06	Rent	1	vaug	s1	Rent Recieved 29/5/06 - 25/6/06	h		368.00	-227.21
27-Jun-06	Rent	2	vaug	s1	Rent Recieved	t		150.00	-77.21
1-Jul-06	Rent	0	vaug	sr	Rent Due £125 X 52 weeks /12 months = £541.67		541.67		-618.88
24-Jul-06	Rent	1	vaug	s1	Rent Recieved 26/06/06 - 23/07/06	h		368.00	-250.88
31-Jul-06	Rent	2	vaug	s1	Rent Recieved	t		150.00	-100.88
1-Aug-06	Rent	0	vaug	sr	Rent Due £125 X 52 weeks /12 months = £541.67		541.67		-642.55
21-Aug-06	Rent	1	vaug	s1	Rent Recieved 24/07/06 - 20/08/06	h		368.00	-274.55
31-Aug-06	Rent	2	vaug	s1	Rent Recieved	t		147.03	-127.52
1-Sep-06	Rent	0	vaug	sr	Rent Due £125 X 52 weeks /12 months = £541.67		541.67		-669.19
18-Sep-06	Rent	1	vaug	s1	Rent Recieved 21/08/06 - 17/09/06	h		368.00	-301.19
30-Sep-06	Rent	2	vaug	s1	Rent Recieved	t		147.03	-154.16
1-Oct-06	Rent	0	vaug	sr	Rent Due £125 X 52 weeks /12 months = £541.67		541.67		-695.83
18-Oct-06	Rent	1	vaug	s1	Rent Recieved 18/09/06 - 15/10/06	h		368.00	-327.83
31-Oct-06	Rent	2	vaug	s1	Rent Recieved	t		147.03	-180.80
1-Nov-06	Rent	0	vaug	sr	Rent Due £125 X 52 weeks /12 months = £541.67		541.67		-722.47
13-Nov-06	Rent	1	vaug	s1	Rent Recieved 16/10/06 - 12/11/06	h		368.00	-354.47
30-Nov-06	Rent	2	vaug	s1	Rent Recieved	t		147.03	-207.44
1-Dec-06	Rent	0	vaug	sr	Rent Due £125 X 52 weeks /12 months = £541.67		541.67		-749.11
11-Dec-06	Rent	1	vaug	s1	Rent Recieved 13/11/06 - 10/12/06	h		368.00	-381.11
8-Jan-07	Rent	1	vaug	s1	Rent Recieved 11/12/06 - 31/12/06	h		276.00	-105.11
23-Jan-07	Rent	1	vaug	s1	Rent Recieved from deposit	t		105.11	0.00
23-Jan-07	Charges	1	vaug	u5	Disposal of matteress		10.00		-10.00
23-Jan-07	Charges	1	vaug	u5	Emergency electric		5.36		-15.36
23-Jan-07	Charges	1	vaug	i0	Charges from deposit			15.36	0.00
Total							4,890.39	4,872.59	
Net Total								17.80	

This is a tenant on H/B with top-up to pay, and at the end of the tenancy some addition charges.

Financial and Accounting continued

This is a tenant that paid their own rent without H/B. At the end of their tenancy they were slightly in front with their rent and were refunded.

Any money we receive from you or on your behalf from H/B or other sources are put in the credit column, and charges we make will be in the debit column. This works just like a bank statement.

Date	Ref	Ac	S-Ac	CI	Description	Ms	Debit	Credit	Balance
					Start Bal. on 1 Apr 2006				0.00
1-Apr-06	Rent	0	almo	sr	Rent Due £95 X 52 weeks / 12 months = £411.66		411.66		-411.66
1-Apr-06	Rent	2	almo	s1	Rent Recieved	t		416.66	5.00
1-May-06	Rent	0	almo	sr	Rent Due £95 X 52 weeks / 12 months = £411.66		411.66		-406.66
2-May-06	Rent	2	almo	s1	Rent Recieved	t		416.00	9.34
1-Jun-06	Rent	2	almo	s1	Rent Recieved	t		415.00	424.34
1-Jun-06	Rent	0	almo	sr	Rent Due £95 X 52 weeks / 12 months = £411.66		411.66		12.68
1-Jul-06	Rent	0	almo	sr	Rent Due £95 X 52 weeks / 12 months = £411.66		411.66		-398.98
3-Jul-06	Rent	2	almo	s1	Rent Recieved	t		411.67	12.69
1-Aug-06	Rent	0	almo	sr	Rent Due £95 X 52 weeks / 12 months = £411.66		411.66		-398.97
3-Aug-06	Rent	2	almo	s1	Rent Recieved	t		411.67	12.70
1-Sep-06	Rent	0	almo	sr	Rent Due £95 X 52 weeks / 12 months = £411.66		411.66		-398.96
1-Sep-06	Rent	2	almo	s1	Rent Recieved	t		411.67	12.71
1-Oct-06	Rent	0	almo	sr	Rent Due £95 X 52 weeks / 12 months = £411.66		411.66		-398.95
2-Oct-06	Rent	2	almo	s1	Rent Recieved	t		411.66	12.71
1-Nov-06	Rent	0	almo	sr	Rent Due £95 X 52 weeks / 12 months = £411.66		411.66		-398.95
1-Nov-06	Rent	2	almo	s1	Rent Recieved	t		410.00	11.05
30-Nov-06		2	almo	s1	Rent Refund		11.05		0.00
Total							3,304.33	3,304.33	
Net Total							0.00		

We are able to email you these if you have an email account, other wise they will be by post.

On the next page is a full explanation on what it all means.

Note:- Due to the fact that some months have five pay days and some have four if you pay you rent weekly, the amounts in balance column will differ on a month-by-month basis. Over the course of the year, though, this should even itself out on a progressive basis.

<u>Date</u>	This is the date on which rent becomes due or payments are made.
<u>Ref</u>	This is a column for administrative purposes only and will generally say 'Rent'.
<u>Ac</u>	This is how you paid. 1. For payments by cheque or directly in to my bank account by standing order etc. 2. For payments in cash.
<u>S-Ac</u>	This is a sub-account and should always show a four-character abbreviation of your name.
<u>Description</u>	This shows the description of the entry i.e. rent received or rent due or sometimes other charges or refunds
<u>Ms</u>	This relates to who has paid the rent. 't' is for money paid by tenants and 'h' is for persons on housing benefit to show this is a payment made on their behalf by the benefits agency and will show the period the payment covers.
<u>Debit</u>	This shows when your account is debited at the beginning of each month for the rent due in advance for that month, or any other debit, incurred during your tenancy.
<u>Credit</u>	This shows any money paid by either you the tenant or housing benefit to your account. When Housing Benefit makes a payment the text in the entry will show the period being paid.
<u>Balance</u>	This shows how your account is progressing through the month. The last entry in this column is your exact account balance. If there is a '-' sign in front of the figure this means you in arrears. If you are on Housing Benefit this is quite normal as they pay me in arrears. This is nothing to worry about. If there does become a problem i.e. your claim is rejected in full or part this will be your debt.
<u>Net Total</u>	This is the money owed by you or any credit on your account. If there is a debit then the amount will show under the debit column, a credit on your account, this will show under the credit column. The true "live" balance is ALWAYS the last amount in the bottom of the BALANCE column. This area is for internal accounting only and should be ignored.

Thinking Of Leaving Debts Or Fines When You Leave? Don't!

The Landlord has a duty of care to existing tenants. Any mail suspected of being from a debt collection agency may be opened, and details of the ex-tenant shared with the sender. This is done to protect the new tenant from any action brought against the old tenant by the creditors or their agents or the courts if it is a legal matter. We have had instances of bailiffs wrongly entering a subsequent tenants flat and removing goods despite the tenants protests of innocents and wrong identity. If you object to your mail being dealt with in this way when you leave, ensure you have your mail redirected. **If you do not redirect your mail you will be deemed to be in agreement with this policy.**

If you are harassed by debt collectors or court bailiffs attending the premises in search of the old tenant, please tell them to contact the Landlord for the details of the previous tenant.

RENT LEFT OWING TO THE LANDLORD. Any tenant that leaves owing rent or other incurred expenses can expect to be pursued through the courts if a voluntary arrangement is not made and kept to.

We subscribe to a credit referencing agency and it is incumbent on us to provide details of tenants that leave owing rent or other expenses. This information is shared with other credit agencies and is available to letting agents and landlords. Information can also be shared with other local landlords and agents. Obviously this could do considerable harm to your credit rating both now and in the future and seriously affect your ability to find rented accommodation in the future. We are required to do this at the end of each month.

If the matter is not sorted out in that time I will start proceedings through the County Court Service to recover your debt. No additional warning will be given. If a CCJ is registered against you it can stay on record for 6 years and have serious financial effects for you.

This is not a course of action I like taking. Not only is this time consuming, the costs of such action will very probably be way in excess of the debt. For your reference my solicitor charges *£210.00 per hour + vat. Add to this the court costs and my time, witness expenses etc. it is easy to see how quickly the amount could rise. If the case against you is found in my favour you could have costs awarded against you.

* as at 1st May 2008



Fees

Like all business we try to keep unnecessary costs to a minimum. Some tenancies run year in year out with the minimum of administration overhead, others however are nothing but sheer hard work.

Here are our fees from 1st May 2008

Duplicate documents.

Statements	£5.00
Tenancy Agreements	£25.00
Flats Manual	£25.00

Tenancy Fees:-

Reminder letter/s (Rent or Top-up)	
1st letter , txt, e-mail or phone call	£0.00
2nd letter , txt, e-mail or phone call	£2.50
3rd + letter , txt, e-mail or phone call	£5.00 each time

Keys locks & Lock-Outs:-

Duplicate keys:- from	£5.00 each
Replacement locks from	£30.00 each
Lockouts between:-	
9am & 5pm week days	£0.00
5pm & 9pm	£15.00
9pm & 9am (if available) from	£25.00 otherwise wait until morning
Weekends and bank holidays from	£25.00 otherwise wait until morning

Other Admin Fees:-

Bounced Cheques	£25.00 each
Solicitors Letter	£37.50 each
Solicitors Time from	£210.00 p/h + vat
Courts Fees	As published
Preparing Court Forms and Letters	£25.00 per hour min. 1 hour.

We also reserve the right to charge our time for other matters on an ad hock basis.

Heating Ventilation and Condensation

Many of our buildings were built before cavity walls were used as a building method. In the past this was not a problem as the building would “breathe” through open fireplaces, and older style drafty sash windows. With the drive towards insulating our homes for energy efficiency, these natural methods for “breathing” the property have all but gone. In their place we have fitted other forms of ventilation which must **NEVER** be blocked. If you do find your flat is suffering from condensation, especially in the winter, the information in the attached leaflet from TDC will provide you with suggestions to reduce or eliminate it. Damage caused to the property as a result of you failing to control condensation will be charged to you.