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Legal Document Plain-English Translation Report

AST - 37 Greyfriars Road

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Original Document: AST - 37 GREYFRIARS ROAD.pdf

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Quick Verdict

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This agreement heavily favours the landlord with automatic rent increases, strict liability terms, and broad grounds for possession.

Overall Risk Level

HIGH

This agreement contains mandatory rent increases, broad landlord powers, strict tenant liabilities, and limited protections.

Analysis Statistics

Metric	Value
Total Sections Reviewed	35
High Risk Flags	9
Medium Risk Flags	20
Notes	6

Parties Identified

Name	Role	Description
MRS DIANNE WARREN	Landlord	Owner of the property located at 37 Greyfriars Road, Norwich, who is letting the property to the tenants
MR BHAVIKKUMAR VINAYKANT JADAV	User	One of two joint tenants renting the property at 37 Greyfriars Road, Norwich
MRS PRIYANKABEN SARDULBHAI RATHOD	User	One of two joint tenants renting the property at 37 Greyfriars Road, Norwich
ALEXANDER & CO	Company	Property management agent acting on behalf of the landlord

What to Watch Out For

Mandatory minimum 3% rent increase **(from: Automatic Rent Increases)**

You face annual 3% minimum rent hikes regardless of actual inflation.

No negotiation of rent increases **(from: Automatic Rent Increases)**

Increases are automatic; you cannot negotiate or refuse them.

Full liability for co-tenant's failures **(from: Joint and Several Liability)**

You are responsible for 100% of rent if co-tenant doesn't pay.

Children require landlord consent **(from: Pet and Child Restrictions)**

You need permission for children to live in the property.

Working from home may be prohibited **(from: Business Use Prohibition)**

Home business activities require landlord's written permission.

Full Translation

§1 — Fixed Term and Continuation

Termination

"The Term shall be from and including 14th February 2024 to and including 13th February 2025 and then the tenancy continues as a monthly contractual periodic until ended following either party giving notice."

You have a fixed term of one year, then the tenancy becomes month-to-month. Either party can end it with proper notice after the first year. You must give two months' notice expiring the day before a rent due date.

[MEDIUM RISK]: Complex notice requirements

Notice must expire day before rent due date or it may be invalid.

§2 — Automatic Rent Increases

Payment & Fees

"If for any reason the Tenant remains in possession of the Property, or the lawful Tenant of the Property, for more than 12 months, then the Rent will increase once each year...the Rent will increase by the amount stated for the annual increase in the CPI...If CPI is less than 3%, the amount of the rent increase will be subject to a minimum of 3%."

Rent automatically increases every year you stay beyond 12 months. The increase is tied to inflation (CPI) but will always be at least 3%, even if inflation is lower. You cannot refuse this increase.

[HIGH RISK]: Mandatory minimum 3% rent increase

You face annual 3% minimum rent hikes regardless of actual inflation.

[HIGH RISK]: No negotiation of rent increases

Increases are automatic; you cannot negotiate or refuse them.

§3 — Late Rent Interest Charges

Payment & Fees

"Rental payments overdue by more than 14 days will be subject to interest at the rate of 3% over the Bank of England Base Rate calculated from the date the payment was due up until the date payment is received."

If rent is more than 14 days late, you pay interest at Bank of England base rate plus 3%. This compounds daily from the original due date until paid.

[MEDIUM RISK]: Interest on late rent

Late payments incur daily compounding interest charges.

§4 — Joint and Several Liability

Your Obligations

"Where the party consists of more than one entity or person the obligations apply to and are enforceable against them jointly and severally. Joint and several liability means that any one of the members of a party can be held responsible for the full obligations under the agreement if the other members do not fulfil their obligations."

Both tenants are fully responsible for all rent and obligations. If one tenant doesn't pay or breaks the agreement, the landlord can pursue either tenant for the full amount.

[HIGH RISK]: Full liability for co-tenant's failures

You are responsible for 100% of rent if co-tenant doesn't pay.

§5 — Deposit Protection

Payment & Fees

"The Deposit of £1,148 is paid by the Tenant to the Agent...The Deposit will be protected by MyDeposits, in accordance with their Insured Scheme Rules."

You pay £1,148 deposit which is protected by MyDeposits scheme. The deposit can be used for damage, unpaid bills, cleaning, or any breach of the agreement.

[NOTE]: Deposit protected under law

Deposit is legally protected but deductions possible for many reasons.

§6 — Deposit Deduction Grounds

Payment & Fees

"The Deposit has been taken for the following purposes: Any damage, or compensation for damage...any major breach by the Tenant...Any unpaid accounts for utilities...Any rent or other money due or payable by the Tenant."

The landlord can deduct from your deposit for damage, cleaning failures, unpaid bills, rent arrears, or any breach of the tenancy agreement. You bear the burden of proving deductions are unfair.

[MEDIUM RISK]: Broad deposit deduction grounds

Deposit can be claimed for almost any agreement breach.

§7 — Landlord Entry Rights

Company Rights

"Permit the Landlord and or the Landlord's Agent or others, after giving 24 hours' written notice and at reasonable hours of the daytime, to enter the Property...Where the Landlord or the Landlord's Agent have served a valid written notice...the Tenant agrees to them using their keys to gain access if the Tenant is unable to grant access."

The landlord can enter with 24 hours' notice to inspect, do repairs, or show the property to buyers or future tenants. If you don't answer, they can let themselves in with their keys.

[MEDIUM RISK]: Landlord can enter without you present

After giving notice, landlord can use keys to enter unattended.

§8 — Repair and Maintenance Obligations

Your Obligations

"Keep the Property including all of the Landlord's machinery and equipment clean and tidy and in good and tenantable condition and decorative order, (reasonable wear and tear, items which the Landlord is responsible to maintain, and damage for which the Landlord has agreed to insure, excepted)."

You must keep the property clean and in good repair except for normal wear and tear. You're responsible for most damage and maintenance issues unless caused by landlord's failure to repair.

[MEDIUM RISK]: Broad tenant repair liability

You pay for most repairs unless clearly landlord's legal responsibility.

§9 — Utility and Council Tax Responsibility

Your Obligations

"Pay a fair proportion of all charges, based on the length of the tenancy, including water and sewerage charges...and all gas, electricity, oil or solid fuel consumed on the Property...Pay the Council Tax."

You pay all utilities, water charges, and council tax for the property. This includes standing charges and any Green Deal costs attached to the property.

[NOTE]: Green Deal costs passed to tenant

You pay Green Deal charges which are property improvements benefiting landlord.

§10 — Contractor Call-Out Charges

Your Obligations

"The Tenant must not cause an avoidable call-out by a contractor (for example drains blocked by the Tenant's waste or boiler repair claims caused by not having any credit on a utility meter, or inappropriate or unauthorised use of any appliances)."

You pay for contractor visits if the problem was your fault, like blocked drains from your waste or boiler issues from empty utility meters. You must also attend contractor appointments.

[MEDIUM RISK]: Liability for contractor charges

You pay full contractor costs for problems deemed your fault.

§11 — Prohibited Repairs and Alterations

Your Obligations

"The Tenant must not arrange contractors without having previously obtained the Landlord's authority, unless acting reasonably to effect emergency repairs for which the Landlord is liable."

You cannot hire contractors or make any alterations without the landlord's permission, except for genuine emergencies. Any improvements you make become the landlord's property.

[MEDIUM RISK]: Improvements become landlord's property

Any upgrades you pay for automatically belong to the landlord.

§12 — Occupancy Restrictions

Your Obligations

"Not assign, underlet or part with or share possession of the whole or any part of the Property without the permission of the Landlord...Not permit any visitor to stay in the Property for a period of more than three weeks within any three-month period without the Landlord's consent."

You cannot sublet or share the property without permission. Visitors cannot stay longer than three weeks in any three-month period without landlord consent.

[MEDIUM RISK]: Visitor stay restrictions

Guests limited to 3 weeks per 3 months without permission.

§13 — Pet and Child Restrictions

Your Obligations

"Not keep any cats or dogs on the Property. Not keep any other pet, animal, bird, reptile, fish, insect or the like on the Property, without the Landlord's consent...Not allow children to live in the Property, without the Landlord's consent."

No cats or dogs allowed. Other pets require landlord consent. Children living in the property also require landlord consent, which creates significant uncertainty for family planning.

[HIGH RISK]: Children require landlord consent

You need permission for children to live in the property.

[MEDIUM RISK]: Complete pet ban

Cats and dogs prohibited; other pets need landlord approval.

§14 — Principal Residence Requirement

Your Obligations

"Reside in the Property as his only or principal residence. Any change in residence status must be notified to the Landlord's Agent and a new tenancy agreement drawn up if necessary."

This must be your main home. If you stop living here as your principal residence, the tenancy may be terminated or renegotiated.

[MEDIUM RISK]: Principal residence requirement

You cannot rent this property if it's not your main home.

§15 — Absence Notification Requirement

Your Obligations

"Not leave the Property vacant for more than 28 days without providing the Landlord or the Landlord's Agent with reasonable notice."

You must notify the landlord if you'll be away for more than 28 days. Failure to do so may breach the tenancy and affect insurance coverage.

[MEDIUM RISK]: Must report absences over 28 days

Failing to report holidays or absences could breach agreement.

§16 — Business Use Prohibition

Your Obligations

"The Tenant shall not carry on any profession, trade or business at the Property including a 'home business' as defined by section 43ZA Landlord and Tenant Act 1954...without the prior written consent of the Landlord."

You cannot run any business from the property, including working from home in certain circumstances, without written landlord consent.

[HIGH RISK]: Working from home may be prohibited

Home business activities require landlord's written permission.

§17 — Insurance Breach Liability

Your Obligations

"Not permit or suffer to be done on the Property anything that may constitute negligence, misuse or failure to act reasonably by the Tenant or any of his visitors or friends which may render the Landlord's insurance of the Property void or voidable...or which results in an insurance claim or increases the rate of premium."

You are liable if you or your visitors do anything that voids the landlord's insurance or causes a claim. This includes actions you may not have direct control over.

[HIGH RISK]: Liability for visitors' insurance breaches

You pay if guests' actions void insurance or raise premiums.

§18 — Appliance Repair Obligations

Company Rights

"Have the use of all appliances provided in the Property, as listed in the inventory save those which are noted as not working. However, should any items require repair, or be beyond repair, the Landlord does not undertake to pay for any costs of repair or to replace the appliance, except those which the Landlord is required by law to maintain."

You can use provided appliances, but the landlord is not obligated to repair or replace them if they break, except for legally required items like heating and water systems.

[MEDIUM RISK]: No guarantee of appliance repair

Landlord not obliged to fix or replace broken appliances.

§19 — Utility Supplier Change Restrictions

Your Obligations

"Not change the supplier of utility services without approval from the Landlord or Landlord's Agent. The Landlord will not unreasonably withhold giving approval."

You must get permission before switching energy or utility suppliers, even if you could save money. The landlord claims they won't unreasonably refuse but controls this decision.

[MEDIUM RISK]: Cannot switch utility suppliers freely

You need landlord permission to change suppliers for better deals.

§20 — Right to Rent Compliance

Your Obligations

"Ensure that all adult occupiers of the Property maintain a 'Right to Rent' as defined by the Immigration Act 2014 at all times during the Term."

All adults living in the property must maintain valid UK immigration status throughout the tenancy. Loss of immigration status breaches the agreement.

[HIGH RISK]: Immigration status breach clause

Loss of right to rent terminates tenancy regardless of circumstances.

§21 — Smoking Ban

Your Obligations

"Not to smoke (including vaping and shisha pipes) within any buildings on the Property and not to permit their friends, permitted occupiers or visitors to smoke within any buildings on the Property."

No smoking, vaping, or shisha allowed anywhere inside the property by anyone, including your guests. You're responsible for enforcing this on visitors.

[MEDIUM RISK]: Responsible for guests' smoking

You breach agreement if any visitor smokes inside.

§22 — Kitchen and Property Damage Rules

Your Obligations

"Not do any cutting or chopping directly on the work surfaces...Not hang wet towels or clothes over any doors...Not hang coat hangers or similar over any doors...Toasters and kettles must not be used directly underneath kitchen wall units."

You must follow specific rules about using kitchen surfaces, drying clothes, and appliance placement. Breaching these allows the landlord to charge you for repairs to surfaces or doors.

[MEDIUM RISK]: Strict liability for minor damage

You pay for door or surface damage from normal household activities.

§23 — Garden Maintenance

Your Obligations

"Keep the garden and grounds properly cultivated according to the season and free from weeds, in a neat and tidy condition with the lawns regularly mown and edged, and shrubs and trees pruned but not alter the character or layout of the garden or grounds."

You must maintain the garden to a high standard year-round, including regular mowing, edging, weeding, and pruning. This is time-consuming and may require equipment or expertise you don't have.

[MEDIUM RISK]: Ongoing garden maintenance required

You must maintain gardens to high standard at your expense.

§24 — End of Tenancy Obligations

Your Obligations

"Return possession of the Property in the same good clean state and condition as it was originally provided to the Tenant...Return all keys to the Property to the Landlord's Agent on the last day of possession...The Tenant must keep the appointment to check the inventory at the end of the tenancy."

When you leave, the property must be in the same condition as when you moved in, professionally cleaned. You must return all keys on the last day and attend the checkout inspection.

[MEDIUM RISK]: Professional cleaning standard expected

Property must match original condition which may require professional cleaning.

§25 — Abandoned Goods Disposal

Company Rights

"The Tenant agrees the Landlord or the Landlord's Agent may dispose of any goods left in the Property after the Tenant has vacated, in accordance with the Torts (Interference with Goods) Act 1977."

Any belongings you leave behind after moving out can be disposed of by the landlord under statutory procedures. You may lose valuable items if you don't remove everything.

[NOTE]: Abandoned items may be disposed

Landlord can dispose of items left after you vacate.

§26 — Landlord's Repair Obligations

Company Obligations

"The Landlord agrees to fulfil his repairing obligations contained within Section 11 of the Landlord and Tenant Act 1985...to keep in repair the structure and exterior...installations in the dwelling-house for the supply of water, gas and electricity and for sanitation...installations in the dwelling-house for space heating and heating water."

The landlord must repair the structure, exterior, and essential systems (water, gas, electric, heating, sanitation). However, enforcement requires you to properly notify them of defects.

[NOTE]: Statutory repair obligations apply

Landlord must maintain structure and essential services by law.

§27 — Landlord Insurance Coverage

Company Obligations

"To maintain a comprehensive insurance policy with a reputable company to cover the Property, and the Landlord's fixtures, fittings, furniture and effects (including carpets and curtains), but not including the Tenant's belongings or liabilities for damage."

The landlord insures the building and their belongings but not your possessions. You must arrange your own contents insurance for your belongings.

[NOTE]: Your belongings not insured

You need separate contents insurance for your possessions.

§28 — Landlord Liability Limitation

Liability & Disputes

"That the Landlord will not be responsible for any loss or inconvenience suffered as a result of a failure of supply or service to the Property, supplied by a third party, where such failure is not caused by an act or omission on the part of the Landlord."

The landlord is not liable for utility outages, service failures, or other third-party issues beyond their control. You have no compensation rights for such disruptions.

[MEDIUM RISK]: No compensation for service failures

Landlord not liable for utility outages or third-party failures.

§29 — Possession Grounds

Termination

"Without limiting the other rights and remedies of the Landlord, the Landlord may seek to terminate the tenancy lawfully by obtaining a court order if: the Rent or any part of it is in arrears...the Tenant is in breach of any of the obligations...any of the grounds of Schedule 2 of the Housing Act 1988 apply...a notice is served under section 21 of the Housing Act 1988."

The landlord can seek possession for rent arrears, any breach of this agreement, statutory grounds under the Housing Act, or via Section 21 no-fault eviction after the fixed term ends.

[HIGH RISK]: Section 21 no-fault eviction possible

Landlord can evict without reason after fixed term with 2 months notice.

[MEDIUM RISK]: Possession for any breach

Any violation of agreement terms can lead to eviction proceedings.

§30 — Costs Recovery

Payment & Fees

"Pay the full costs of any action taken for breach of contract or possession of the Property, including court fees and all other associated costs, limited to only those costs the court awards."

If the landlord takes legal action against you, you may have to pay their court costs and fees if the court awards them. This applies to possession claims and breach of contract actions.

[MEDIUM RISK]: Liability for landlord's legal costs

You may pay landlord's court costs if they win.

§31 — Housing Benefit Overpayment Recovery

Payment & Fees

"The Tenant agrees to refund to the Landlord or the Landlord's Agent any benefit overpayment recovery which is sought from the Landlord or the Landlord's Agent in respect of this tenancy, either before or after the Tenant has vacated the Property, where this creates a shortfall in the money owed to the Landlord or the Landlord's Agent."

If the council recovers housing benefit overpayments from the landlord, you must repay that money even after you've moved out. This can create unexpected debt long after tenancy ends.

[HIGH RISK]: Liable for benefit overpayments after leaving

You must repay recovered housing benefits even after moving out.

§32 — Lead Tenant Deposit Authority

Other

"The Lead Tenant for this tenancy will be MR BHAVIKKUMAR VINAYKANT JADAV. The parties forming the Tenant, declare that the Lead Tenant should represent all of them in any decisions regarding the Deposit and that the decision of the Lead Tenant will be binding on all the parties forming the Tenant."

One tenant is designated to make all deposit decisions for both tenants. Their decisions are binding on you even if you disagree about deposit deductions.

[MEDIUM RISK]: Co-tenant controls deposit decisions

Lead tenant's deposit decisions bind you without your separate consent.

§33 — Third Party Information Sharing

Data & Privacy

"The parties listed above agree that the Landlord or the Landlord's Agent may provide their name, address and other contact details to third parties including, but not limited to, the Landlord, the Tenant, contractors, referencing companies, utility providers, the local authority and the appropriate tenancy deposit protection scheme provider."

The landlord can share your personal information with various third parties including contractors, referencing companies, and utility providers without specific consent for each disclosure.

[NOTE]: Personal data shared widely

Your contact details shared with multiple third parties.

§34 — Criminal Conviction Notification

Your Obligations

"The Tenant agrees to notify the Landlord's Agent of any convictions during the Term of this tenancy so that the Landlord can appropriately notify the insurance company."

You must inform the landlord if you are convicted of any crime during the tenancy. This information is used for insurance purposes but could affect your tenancy.

[MEDIUM RISK]: Must disclose criminal convictions

Any criminal conviction during tenancy must be reported to landlord.

§35 — HMO Licence Compliance

Other

"The Property is not let as a House in Multiple Occupation within the meaning of the Housing Act 2004. The Property does not require the Landlord to hold a licence to be able to let it lawfully. The Tenant agrees not to use the Property in any way that changes either of these facts."

The property is not licensed as an HMO. You must not use it in a way that would require HMO licensing, such as subletting to create multiple households.

[NOTE]: Cannot convert to HMO use

You cannot use property in way requiring HMO licensing.