

TENANT'S GUIDE

If you are looking to rent a property please read the following before arranging a viewing.

- 1. Once you have found a property you want to rent, your initial application will be put to the Landlord. The transaction will remain subject to contract, satisfactory references and proof of Right to Reside in the UK until the Tenancy Agreements have been executed.
- 2. In order for your application to be accepted through ourselves your salary will need to be no less than 2.5 x the annual rent of the property e. g. a monthly rent of £500 would mean that you would need to be earning no less than £15,000 i.e. £500 x 12 x 2.5 = £15,000 (excluding Commission/Overtime)
- 3. We will need an employer's reference, current landlord reference (if applicable) and a credit reference. You must have no CCJs; if you do have one, please talk to us to see what options are available.
- 4. If you have been in employment for less than 6 months, or on a temporary contract, currently a Student, or you are in receipt of housing benefit then you will require a Guarantor. You may also need a Guarantor if you have been bankrupt or had a credit issue in the past. The Guarantor will need to complete a Guarantor form in order to submit your application and they will need to sign the tenancy agreement before you can move into the property (Your Guarantor needs to earn a minimum of 3 x the annual rent). If you cannot provide us with a Guarantor it may result in your application being declined. However, alternative options may be available so please talk to us to discuss further.*
- 5. You must be over the age of 18 to be able to rent a property from us.
- 6. Right to Rent: Each person who is hoping to reside in the property and is over 18 must complete a Tenant Application Form and prove that they have a Right to Rent in the UK. A UK citizen or EEA national can satisfy the check, for example, by showing a passport or national identity card. UK citizens can also provide proof by showing 2 of the following documents; their full birth or adoption certificate which includes the name(s) of at least one of the holder's parents or adoptive parents, a current full or provisional photo card UK driving licence or a letter from an official body (further information on acceptable letters can be obtained from the branch or via the below mentioned webpage). For the majority of migrants who are here lawfully, the checks are equally simple and can be satisfied, for example, with a visa, biometric residence permit etc. Further details are available via www.gov.uk/government/publications/right-to-rent-document-checks-a-user-guide.
 - Please note we will require to see the original document(s) and in the presence of the holder.
- 7. Initial Charges: Once a Tenant Application Form is completed we will take payment for all the necessary referencing checks (these are on a per person and per guarantor basis). If the application does not go ahead for whatever reason this money will not be reimbursed as we will be undertaking the referencing checks immediately (on your request) so we will start work straight away and as these represent a reasonable sum towards our time and costs of the referencing checks. Please make sure that you complete the application form fully to avoid any delay. The cost of these are as follows:
 - Referencing and Right to Rent checks (per person)
 Guarantor Referencing (per guarantor)*
 £55 plus VAT
 £66 inc VAT
 Company referencing
 £120 plus VAT
 £144 inc VAT
- 8. In order to submit a Tenancy Application form you will need to provide ID and address verification for all applicants and guarantors (if applicable). Acceptable documents are as follows:-

Identification

- Valid passport or photo card driving licence (full or provisional)
- National Identity card (non-UK nationals)

- Firearms certificate or shotgun licence
- Identity card issued by the Electoral Office for Northern Ireland

Where you are unable to provide one of the above documents you may supply one of the documents from list A **and** one of the documents from list B: List A List B

- Valid (old style) full UK driving licence
- Recent evidence (issued within 12 months prior to application) of entitlement to one of the following:
 - A state or Local Authority funded benefit (inc. housing benefit and council tax benefit)
 - Pension
 - Educational or other grant
 - Government issued document without a photograph
- Current Council Tax demand letter, or statement
- Instrument of a court appointment (such as liquidator, or grant of probate); or
- One of the following documents issued within 3 months prior to application:
 - Bank statement or credit/debit card statement issued by a regulated financial sector firm in the UK/EU
 - Utility bill (gas, electricity, water)
- Address Verification the following documents are acceptable but you cannot use one document to verify both name and address
- Utility bill issued in the last 3 months
- Local Authority council tax bill for the current council tax year
- Valid photo card driving licence (full or provisional)
- Bank/credit card statement issued within the last 3 months by a regulated financial sector firm in the UK/EU
- Mortgage statement from a recognised lender issued for the last full year
- Council or housing association rent card or tenancy agreement for the current year
- Benefit book or original notification letter from Benefits Agency issued within the last 12 months
- HMRC self-assessment or tax demand issued within the last 12 months
- Electoral Register entry issued within the last 12 months

Please note we require to see the original documents (not printed from the internet) and in the presence of the holder

From your first rental to your forever home... we're with you every move



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9. Tenancy Agreement (and Deed of Guarantor): we will negotiate and agree a Tenancy Agreement between both you and the Landlord, once agreed we will provide copies for you to sign. You need to read this carefully to make sure you understand the commitments you are making and that any of your agreed additional requests are included. We always recommend you take independent legal advice. All applicants must sign the Agreement before the tenancy can begin. We can only accept original signatures, we do not accept scanned or faxed copies. If you require a guarantor, then we will send you a Deed of Guarantor for signature. The tenancy cannot begin until this is returned to us, signed by your Guarantor and a witness.

10. Moving in Costs:

- Tenancy Preparation Charge (Tenant's share)£210 inc VAT
- Initial Inventory Check (Tenant's share) (if applicable)£75 plus VAT£90 inc VAT

Therefore On the commencement of your tenancy we require the following:-

- Copy of confirmation of your Standing Order setup (you can set up a standing order online or in person at your bank)
- Payment for the Tenancy Agreement preparation (plus initial Inventory check if applicable)
- The first month's rent plus a security deposit, usually the equivalent to the first month's rent

Example; if the rent for the property (with an inventory) is £500 you would then need to pay:

£500 rent plus £500 security deposit = £1,000 Tenancy Agreement preparation = £210

Initial Inventory check = £90

Total payable = £1,300

This money must be paid by Debit/Credit Card OR Bankers Draft (we no longer accept cash). Personal cheques will only be accepted if they are paid and banked at least eight working days before the tenancies commences, in order to allow time for the cheque to clear.

- 11. Inventory: where a landlord has provided an inventory you will be issued with a copy at the start of the tenancy. You will then have 7 days to check over the contents of the Inventory and advise us of any changes you feel need to be made to avoid any disputes at the end of the tenancy.
- 12. Paying your Rent: in the Tenancy Agreement you agree to pay the rent in advance by standing order (therefore if you are in receipt of housing benefit you must make sure you have something in place for future payments). If we are processing the rent then we will provide you with a standing order mandate showing our bank details and payment reference. Just complete your own bank details, sign it and take it into your bank, alternatively you can set up the standing order online. If the Landlord is collecting rent themselves, then we will provide you with their bank details for all future payments. N.B. we require confirmation that the standing order has been set up before any move in can take place.
- 13. **Deposit**: a deposit will be held against non-payment of rent, damages to the property or contents, or breaches of the terms of the Tenancy Agreement. If we are to hold the deposit during the tenancy we will register it with the Deposit Protection scheme 'DPS'. If your Landlord is going to protect the deposit himself, then we will pay the deposit to him and he will advise you of the details of his chosen scheme.
- 14. Renewals: At the end of the term of tenancy we will charge the following should you wish to renew the tenancy (subject to Landlord acceptance):
 - Renewal of a fixed term Agreement £108 inc VAT

Please note that these are only payable on renewal where we are managing the property and form the tenant's share of the renewal costs.

- 15 References: To provide you with a reference for a future Agent/Landlord£25 plus VAT£30 inc VAT
- 16. Data Protection: Rook Matthews Sayer will be processing all personal data in accordance with Data Protection legislation. You may be contacted by telephone, post or email from time to time by Rook Matthews Sayer and carefully selected third parties about utility services which we think might be of interest to you. If you would prefer us not to use your information in this way or have any questions about the handling or protection of your personal data or your rights under this agreement please contact The Data Protection Officer, Cumbria House, 16-20 Hockliffe Street, Leighton Buzzard, Bedfordshire LU7 1GN.
 - * You should be aware that the need for a Guarantor may not become apparent until your referencing (including for any joint tenants) has been completed, therefore guarantor referencing fee(s) will become payable should a guarantor be required.





