PROSPECTIVE TENANT GUIDE

Thank you for choosing Redman Casey Lettings Ltd. We are dedicated to making the lettings process straightforward and transparent. We have created this guide to help you have a better understanding of the lettings process, what is required of you, and the next steps once you have been successfully referenced for one of our properties.

Tenancy Application / Reference

Before applying for the property, we will ask you to provide an overview of your circumstances including employment status, residency status, who will be moving into the property, your anticipated move in date, the initial length of tenancy term, and any requests you have for the landlord. We will then confirm they agree with your proposal before we proceed with the references. By signing this document, you agree to us sharing relevant information with the landlord.

If the landlord agrees to proceed with your application, all parties will be required to visit our office and produce a copy of their passport or drivers' licence and birth certificate so we can certify the document(s). If you are unable to visit the office to do this, you will be required to get your passport certified by a professional person, please visit the government website for further information on how to do this - https://www.gov.uk/certifying-a-document. Once we are satisfied with this, a Holding Deposit of up to one week's rent will be payable to secure the property, and it will be put under a 'Let Agreed' status. For further details about the Holding Deposit, please see the Tenant Fees Schedule section of this document.

The references are carried out by a specialist referencing company. You will provide authority for our referencing company to assess your suitability for the property; this will include identity checks, income and affordability checks, bank & credit checks, last three years' residency checks and a Right to Rent check. Pending the acceptance of your application, we will ask that the tenancy commence date is within **30 days** of applying for the property unless the property is occupied.

When calculating a tenant's affordability, we follow the national affordability check guideline, which suggests the minimum a household should be earning offset against the monthly rent. If you are applying for the property on a sole or joint tenancy, you will need to earn 36 x the rent per calendar month as a household. For example, a rent of £500 per calendar month would require a minimum income of £18,000 per annum (36 x £500 = £18,000). Proof of income can consist of a salary and any other means of income, for example private and state pensions. Should your income not meet the affordability criteria, you may be asked to pay 6 months' rent in advance, subject to the landlord's agreement.

Employment status	What do we require?
Employed	A bank statement, utility or council tax bill dated within the last 3 months, at your current address. Details of your employment, including start date, salary and referee name. If you are on a zero hours' contract, please advise us as you may need to provide a guarantor. Photo identification by way of passport or drivers' licence and birth certificate.
Self – employed	A bank statement, utility or council tax bill dated within the last 3 months, at your current address. Six months' bank statements with your home or business address on them. Your most recent self-assessment return or your accountants full contact details. Photo identification by way of passport or drivers' licence and birth certificate.

Retired or Own means	A bank statement, utility or council tax bill dated within the last 3 months, at your current address. A pension statement showing the amount receive each month, this can include both state and private pensions. A bank statement showing proof of funds to cover the rent in full for 6 months. Photo identification by way of passport or drivers' licence and birth certificate.
Unemployed **(Please note, a working guarantor will be required)**	A bank statement, utility or council tax bill dated within the last 3 months, at your current address. A benefit statement or letter showing your benefit entitlement. Photo identification by way of passport or drivers' licence and birth certificate.

Should your references not be satisfactory, you may be offered the opportunity to provide a working guarantor; this is subject to the landlord's agreement. The working guarantor must be in full time employment and must be put through the referencing process. The guarantor is liable for the obligations of the tenancy agreement should they not be met by the tenant during the full term of the tenancy; this includes any period after the fixed term. It is extremely important that the guarantor is aware of the terms under the agreement in which they will enter and therefore, we would like to meet them in person before they agree to act as guarantor.

The affordability check for the guarantor is 40 x the rent per calendar month. *For example, a rent of £500 per calendar month would require a minimum income of £20,000 per annum (40 x £500 = £20,000).* Proof of income can consist of a salary and other means of income.

Once the references have been completed and are satisfactory, we will then work towards preparing the property and will arrange your move in appointment.

We reserve the right to keep the Holding Deposit if:

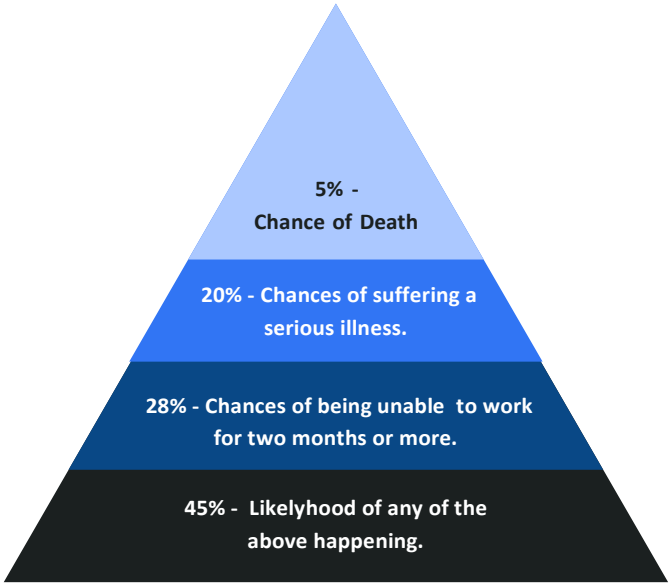
- If you fail the Right to Rent, check regardless of when the deposit was accepted.
- If you provide false or misleading information to the landlord or landlord's agent, which the landlord is reasonably entitled to consider in deciding whether to grant the tenancy because this materially affects their suitability to rent the property.
- If you notify us before the deadline for the agreement that you have decided not to enter into a tenancy agreement.
- If you fail to take all reasonable steps to enter into a tenancy agreement.

N.B False or misleading information is information provided by you that is not factually correct and will seriously affect the landlord's decision to let the property. Merely failing referencing would NOT be classed as providing false or misleading information. If we can evidence that false or misleading information has been provided the Holding Deposit can be retained. For example, if your income declaration was significantly higher than confirmed by your employer or accountant, or you have provided information which is clearly inaccurate about your income or employment, or you fail to disclose any relevant information which later comes to the agent's attention such as a valid County Court Judgement or rent arrears.

It's our aim to make sure we have the tenants and landlords best interests at heart. So we conduct these reviews to ensure you have the opportunity to protect your income and get free financial advice.

What is Financial Resilience?

Financial resilience is your ability to withstand life events that impact your income.



*Based on male age 36 non-smoker The statistics used by the LV= Risk Reality Calculator are based on a large number of people and give a reasonable guide to the average likelihood of one of the described events happening. However, we also recognise that everyone is unique, so the results should be used as a rough guide and preferably talked through with a qualified financial adviser.

What You Need For a Review?

- **Employment sick pay arrangements**
- **Income amounts**
- **Time 15 minutes**

Financial Resilience Review

We have partnered up with Premo Financial; they can assist with Income Protection for Tenants. In the eventuality that your financial situation changes due to circumstances beyond your control such as ill health, critical illness or redundancy, they can offer protection which means you can still maintain financial commitments (see page 3 for further details) . If you are interested in a review call from them, please tick this box. ☐

What happens next?

Once your references are completed, we will contact you to advise the outcome of your references. Providing your references are satisfactory, we will agree your move in date and work towards getting the property ready. The tenancy agreement and supporting documents will be sent to all parties ahead of the move in so it can be reviewed and signed.

Signing of the Tenancy Agreement

The Assured Shorthold Tenancy Agreement (AST) outlines the landlord and tenant obligations throughout the term of the tenancy. Your tenancy paperwork will be available for you to review and sign ahead of your move in. The Tenancy Agreement will be dated and signed the day that you move into the property and for the agreed term. All tenants and guarantors must sign the tenancy agreement and guarantor agreement (where applicable) before keys can be released.

Inventory

The Photographic Inventory and Schedule of Condition will be sent to you via email on the day of your move in. You must go through the inventory thoroughly to make sure that you are happy with its content or make any amendments within seven days of your move in date. If you do not return your inventory to us, we will assume that you agree with its content, and this will stand when it comes to you vacating the property.

Security Deposit and Deposit Protection

You will be required to pay a deposit of either 5 weeks rent if the annual rent is under £50,000 or 6 weeks rent if the annual rent is over £50,000. The deposit will be registered with the Deposit Protection Services (DPS) for the duration of the tenancy. You will receive a confirmation email from the DPS within 30 days of your tenancy start date that confirms that your deposit is registered. Please see their website for further details www.depositprotection.com. For further details about the Security Deposit please see the Tenant Fees Schedule section of this document.

Rent payments

Future rent payments will be payable to either the agent or the landlord dependent on the level of service your landlord has. This will be discussed at your move in and bank details will be provided to you so you can set up your Standing Order for future rent payments. It will be your responsibility to provide the details to your bank and ensure the Standing Order is set up for all future rent payments in line with your tenancy agreement and terms.

Council Tax & Utility Bills

We will write to the providers for the Council Tax and Utilities once you have moved into the property, we will provide your contact details, tenancy start date and an up-to-date meter reading. We recommend that you contact the providers to confirm your details, meter reading and payment method. You will be responsible for all utilities for the

duration of the tenancy. To find out who your suppliers are please call **Gas helpline - 0870 608 1524 & Electricity Northwest – 0870 751 0093.**

Insurance

You are responsible for insuring your own personal effects and furnishings. We can provide a competitive quote before the start of the tenancy, please ask for more details. Some contents insurance policies cover damages to the landlord's fixtures & fittings such as carpets and offer an option to claim on the policy rather than looking to seek costs from the deposit monies.

Move in

On the day the tenancy commences an appointment will be scheduled for a meeting at the property to sign further tenancy paperwork, to test smoke and carbon monoxide alarms and you will be handed your keys. All parties on the agreement will need to attend, along with any guarantors. We would advise that you allow 30 minutes for the appointment.

Our Obligations

Our obligations will vary dependent on the level of service we provide to your landlord. You will be informed of the level of service on the day of your move in.

If we provide a 'Fully managed' service to your landlord, then we will be your point of contact throughout the duration of the tenancy. We will collect all future rent payments by way of Standing Order, and you will contact us for any tenancy related enquiries and maintenance issues. We will act as the mediator between parties and no contact will be made between the tenant and landlord.

If we provide a 'Let only' service to your landlord, we will have no further dealings following the commencement of the tenancy. Future rent will be paid directly to your landlord and maintenance issues should be reported direct. We will provide you with the landlords contact details and the landlord with yours on the day the tenancy commences.

Maintenance & out of hour's emergency

Our out-of-hours emergency assistance is available if you are a tenant of one of our managed properties. If you require emergency assistance with a problem at your property outside of our usual office hours (Monday to Friday 9am to 5pm and Saturday 9am to 1pm), that cannot wait until the next working day, please call: Janet Casey on 07740366641, David Redman on 07971022084 or Kim Fulton on 07854777454.

If you smell gas or are worried about gas safety, you should call the National Gas Emergency Service Freephone number on **0800 111 999** at any time day or night.

Please be aware that during periods of cold weather, the following precautions should be put into action if the property is likely to be left vacant for any period. Freezing temperatures can cause devastation to properties if pipes freeze and burst. Please be reminded to leave the heating on low, even if the property is unoccupied to try and prevent this from happening.

If it's likely that your property will be empty for a significant period, turning off the water is not always sufficient as there is normally still a lot of water in the system which could cause damage. Please advise us if the property will be empty for any period longer than 14 days so we can advise the landlord of the situation so they can check their insurance policy as a plumber may be needed to drain down the system (water and central heating) to help eliminate this risk.

I/we agree to the information provided in the Prospective Tenant guide and the Tenant Fees schedule (see page 5).
I/we agree to fill in the online application form within 48 hours of receiving it.

I/we agree for the Holding Deposit to be used towards the first months Rent & Deposit payment if the Tenancy Agreement is not signed within 15 calendar days of making the payment.

Print Name(s): ……
Signature(s): ……Date……..….

Email Address for applications ---- lettings@redmancasey.co.uk

OUR BANK DETAILS FOR PAYMENT OF HOLDING DEPOSIT AND RENT:
BARCLAYS BANK - SORT CODE: 20-10-71 - ACCOUNT NUMBER: 83024776 - REDMAN CASEY LETTINGS

TENANT FEES SCHEDULE

NEW ASSURED SHORTHOLD TENANCIES (ASTs) SIGNED ON OR AFTER 1 JUNE 2019

Holding Deposit (per tenancy)	**One week's rent.** This is to reserve a property. Please Note: This will be withheld if any relevant person (including any guarantor(s)) withdraw from the tenancy, fail a Right-to-Rent check, provide materially significant false or misleading information, or fail to sign their tenancy agreement (and / or Deed of Guarantee) within 15 calendar days (or other Deadline for Agreement as mutually agreed in writing).
Security Deposit (per tenancy. Rent under £50,000 per year)	**Five weeks' rent.** This covers damages or defaults on the part of the tenant during the tenancy.
Security Deposit (per tenancy. Rent of £50,000 or over per year)	**Six weeks' rent.** This covers damages or defaults on the part of the tenant during the tenancy.
Unpaid Rent	Interest at 3% above the Bank of England Base Rate from Rent Due Date until paid in order to pursue non-payment of rent. Please Note: This will not be levied until the rent is more than 14 days in arrears.
Lost Key(s) or other Security Device(s)	Tenants are liable to the actual cost of replacing any lost key(s) or other security device(s). If the loss results in locks needing to be changed, the actual costs of a locksmith, new lock and replacement keys for the tenant, landlord any other persons requiring keys will be charged to the tenant. If extra costs are incurred there will be a charge of £15 per hour (inc. VAT) for the time taken replacing lost key(s) or other security device(s).
Variation of Contract (Tenant's Request)	**£50 (inc. VAT) per agreed variation.** To cover the costs associated with taking landlord's instructions as well as the preparation and execution of new legal documents.
Change of Sharer (Tenant's Request)	**£50 (inc. VAT) per replacement tenant or any reasonable costs incurred if higher.** To cover the costs associated with taking landlord's instructions, new tenant referencing and Right-to-Rent checks, deposit registration as well as the preparation and execution of new legal documents.
Early Termination (Tenant's Request)	Should the tenant wish to leave their contract early, they shall be liable to the landlord's costs in re-letting the property as well as all rent due under the tenancy until the start date of the replacement tenancy. These costs will be no more than the maximum amount of rent outstanding on the tenancy.

Please ask a member of staff if you have any questions about our fees.

CLIENT MONEY PROTECTION:
PROPERTYMARK - www.propertymark.co.uk

INDEPENDENT REDRESS:
TPOS – www.tpos.co.uk

REDMAN CASEY LETTINGS – APPLICANT DECLARATION

PROPERTY TO BE APPLIED FOR: _____

APPLICANT 1	**Proof documents available – YES / NO**	**APPLICANT 2 (IF APPLICABLE)**	**Proof documents available – YES / NO**
Full Name: Email: Mobile Number:		Full Name: Email: Mobile Number:	
Annual Income:		Annual Income:	
Employment Status: Employer: How long have you been in this employment?		Employment Status: Employer: How long have you been in this employment?	
Residential Status: Time at Current Address:		Residential Status: Time at Current Address:	
When do you hope to move in?		When do you hope to move in?	
How long are you looking to rent for?		How long are you looking to rent for?	
Any Pets (If so, please state what):		Any Pets (If so, please state what):	
Do you have any children? If so, please state ages:		Do you have any children?	
Clear Credit History (provide details if not):		Clear Credit History (provide details if not):	
Age: Will pass Right to Rent Check:		Age: Will pass Right to Rent Check:	
Declaration: I confirm the above information is correct: Signed_____ Name _____ Date_____		Declaration: I confirm the above information is correct: Signed_____ Name _____ Date_____	

APPLICANT 3 (IF APPLICABLE)	Proof documents available – YES / NO	GUARANTOR (IF APPLICABLE)	Proof documents available – YES / NO
Full Name: Email: Mobile Number:		Full Name: Email: Mobile Number:	
Annual Income:		Annual Income:	
Employment Status: Employer: How long have you been in this employment?		Employment Status: Employer: How long have you been in this employment?	
Residential Status: Time at Current Address:		Residential Status: Time at Current Address:	
When do you hope to move in?			
How long are you looking to rent for?			
Any Pets (if so, please state what):			
Do you have any children? If so, please state ages:			
Clear Credit History (provide details if not):		Clear Credit History (provide details if not):	
Age: Will pass Right to Rent Check:		Age:	
Declaration: I confirm the above information is correct: Signed_____ Name _____ Date_____		Declaration: I confirm the above information is correct: Signed_____ Name _____ Date_____	