

# Town & Country

Letting Agents

## Tenant Application & Guidance Notes

The 'Tenant Application' form must be completed by each person 18 or over who will be residing at the property. Each adult will then be included in the tenancy agreement and be expected to sign it. Samples of the tenancy agreement are available on request.

The rent will be as advertised and the security deposit will normally be equal to one months rent unless otherwise stated. Most properties will not accept pets, if you have or expect to have pets please ensure that this will be acceptable before applying. The deposit will be registered with "My Deposits" to make sure that it is protected and this service also provides a free arbitration service if you believe that a deposit has been withheld without justification.

We request three references. If the standard requirements do not fit your circumstances then please discuss your application with us before submitting the paper work. You must provide a full name, postal address, Email address and phone number for each reference.

We will require work references for each working person in the household; we require that the joint gross income of the household averaged over the last 6 month to be at least 2.5 times the rent (we will subtract any loan repayments from your income before making this assessment). We will also ask your employer if they know of any reason why you would not still be employed in 6 months time. If they do not answer this question positively or the household does not earn enough you will not pass the referencing process. Some landlords may still accept you with a guarantor, so if you think that you will not meet the requirement you should discuss with us your situation and the possibility of providing a guarantor before making the application. Pensions, investment income and some benefits (housing benefit is not counted) may be considered the same as working income, in which case proof of income can be accepted in lieu of an employer's reference. If you are self-employed then we will require proof of income (accountants letter or last tax return), along with a reference from a regular customer or supplier.

Guarantors which are required due to you failing the affordability test need to be earning at least three times the rent after deducting their own living expenses. Guarantors will be required to enter into a legal contract to pay any monies owing under the tenancy agreement if the tenant does not pay. In some circumstances a guarantor will be required to set up the standing order for the rent on their own account and arrange for the tenant to reimburse them.

We require a reference from your current landlord and will ask about rent arrears and how your have looked after your home. If you have had rent arrears you should discuss your situation with us before submitting an application as you may require a guarantor. If you are currently in rent arrears you will fail the referencing process.

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If you are not currently renting please discuss your circumstances with us. If you are selling a house we will require proof of ownership and sale. If you are living with family we will require proof of residency and may ask you for a reference from a previous landlord.

We require 6 consecutive months bank statements for all of your bank accounts, the most recent of which must not be older than 30 days. These must include the account or accounts into which income is paid. The statements must show your address, bank sort code, account number and all transactions.

We will perform a credit check on each applicant. (This is a 'soft' check and will not affect your credit file). If you have any CCJs, IVAs or bankruptcy orders against you please discuss this with us prior to submitting your application, you will fail the referencing process if they are undeclared. If you do have any CCJs or a satisfied bankruptcy order against you, please discuss this with us as in certain circumstance we will be able to accept you with the support of a guarantor. If you require a guarantor due to bad credit they will need to pass our affordability test or demonstrate adequate equity as a homeowner.

We are required to do the government approved ID check. We can accept various documents including a passport, EU ID card, and driving license in combination with birth certificate (long version). If you cannot provide these please discuss your situation with one of our staff as there are other combinations set out in the full government guidance document. <https://www.gov.uk/government/publications/right-to-rent-document-checks-a-user-guide>

For all tenancies starting after 1<sup>st</sup> June 2019 we are not able to charge tenants application or administration fees. For this reason we will only accept substantially complete applications including the required documentation. Once we decide to accept your application will we stop marketing the property and reserve it for you. At this point we will take the holding deposit (equivalent to one week's rent) from you. This will be credited against the first months rent. The holding deposit will be forfeited should you have supplied incorrect or false information on the application form, if you do not provide any missing/additional documentation within 5 days of us requesting it, or if you do not proceed with the tenancy by the agreed deadline. If the landlord chooses not to rent the property to you for any other reason, or is unable to proceed with the tenancy by the agreed deadline date then the holding deposit will be refunded. Only in exception circumstances will a deadline date latter than 4 weeks from submission of application be acceptable.

If you have any questions or require assistance with completing the forms please do not hesitate to ask us.

If in the unlikely event that you are not happy with our performance you should in the first instance write to 'Complaints Handling' at the address below. Our full complaints process is available on request. Once you have followed our full internal process, if you are still not happy there is an independent redress system available through our professional body the United Kingdom Association of Letting Agents (UKALA) and through PRS (Property Redress Scheme) who offer independent redress