

A Tenants Guide to Renting with Home Lettings

About us

We are a family run Estate and Lettings Agent who has been operating since March 2021. We work hard to create and maintain a personalised service and relationship with all our customers and clients including vendors, buyers and tenants and pride ourselves on being more than an Agent. We care about the people and our moto and ethos is to bring people and property together.

Step-by-step Guide to Renting a Home – The things to consider

1. Look at Finances

- Assess your budget to see what you can afford to pay each month 35% of your take home pay is what many people can afford but this depends on other bills and costs you may have. The general ratio used to assess affordability for a rental property is your combined annual income should be 30 times the monthly rental cost.
- **Consider the initial costs involved**, which includes holding deposit, security deposit and one month of rent to be paid in advance (see further information below)
- **Budget additional costs** consider any removal costs, furniture you may need to buy and the running costs for your home including the utility bills

2. Ensure you have the Documents you need to rent a property

As part of your rental application you will need to provide identification evidence and proof of residency (i.e. a utility bill with your name and address dated within the last 3 months). You will also have to undergo checks to confirm immigration status, credit history, previous rental history, employment status and referencing. All of our checks are done in association with an external company called Goodlord.

3. Ensure you have the Right to Rent in the UK

All Landlords have an obligation to check that all adults over the age of 18 living in the property have the right to rent in the UK. This check is undertaken by requesting a form of documentation which must include one of the following; UK passport; EEA passport or identity card; permanent residence card or travel document showing indefinite leave to remain; Home Office immigration status document; certificate of registration or naturalisation as a British citizen.

4. Look at the area you want to Rent in and Register your Details with Home Lettings

You will receive a copy of this leaflet when viewing a property with us; however, this may not be the property for you. Ensure you register your details with us and let us know what you are looking for, location and what your maximum monthly budget is. We will then add you to our search criteria and inform you when new rental properties become available. We also try to launch properties on our social media accounts in advance to marketing them on the major online portals. Follow us on social media to see these properties in advance;

- Facebook Home Property Sales
- Instagram @homepropertysales
- Website <u>www.homepropertysales.co.uk</u>

5. Consider Asking Questions about the Property

Ask questions about the property and if we don't know the answer we will find out for you. You may want to ask whether furniture is included in the rental property, are there any utility bills included, what is the council tax banding, what is the tenancy duration, etc.

How to apply to Rent the Property - The Initial Application Process

- 1. Pre-Tenancy Application Prior to your viewing you should have received a request to complete a Pre-Tenancy application. If you did not complete this prior to the viewing you will be asked to complete as soon as possible afterwards. This is an initial assessment of your current position. This will be received via email. If you need any assistance completing this contact the Home Lettings Team.
- **2.** What if there are multiple applications for the Property? One applicant will be put forward for referencing. A review of the pre-tenancy application will take place with the Landlord/Landlady to confirm the successful applicant and you will be notified as soon as possible.

The Second Application Stage – Credit Checks and Referencing

1. Credit Checks, Referencing, Full Online Application and Holding Deposit

You will receive an email enclosing a copy of the Draft Tenancy Agreement and a request to pay the Holding Deposit, which is the equivalent to one week of rent – see costs on the next page for further information regarding the holding deposit. You will then be asked to complete an online referencing form and set up a tenant portal via Goodlord, which is the external company we use to process our rental applications.

2. What if I don't pass the Credit Checks or have a poor credit history?

It is important that the Landlord/Landlady can be provided with assurance about your ability to pay bills on time and this assurance is provided by way of a credit check. If your credit history is poor you will need to have a Guarantor in place who can undergo a credit check and sign an agreement to pay your rent should this not be payable by yourself. If you know you have a poor credit history discuss this further with Home Lettings and you will be asked to provide a Guarantor.

3. How Long does the Second Stage of the Application Process take and when will I know if my application is successful? The second stage of the process should take no longer than one week; providing you complete the online application within a timely manner. As soon as the outcome of your application has been confirmed and discussed with the Landlord/Landlady you will be notified immediately.

4. See below the process flow chart for the Referencing Journey

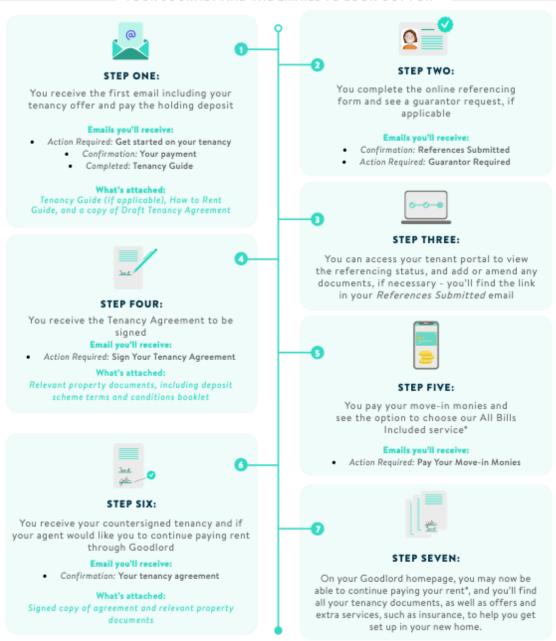
If you have any difficulties completing this process contact the Home Lettings Team who will be happy to assist you further.

HOW GOODLORD HELPS YOU

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Goodlord makes renting a new home easier for you, because you can complete the entire process online.

YOUR JOURNEY AND THE EMAILS TO LOOK OUT FOR



^{*}If your agent has chosen to offer you this service



What Costs are Involved in the Application Process and to begin the Tenancy

1. <u>Holding Deposit</u>

You will be asked to provide a holding deposit to secure the property if your application is processed to the second stage. This is payable by debit/credit card. This cost is equivalent to one week of rent and is refundable within 15 days of receipt; however, should you withdraw your application this deposit will not be refunded. If your application is rejected due to the findings of the checks and referencing your deposit will be refunded.

2. Security Deposit

If your application is successful and you proceed in renting the property and entering into a tenancy agreement you will need to pay a security deposit which is equivalent to five weeks of rent. This deposit is held in a government Tenancy Deposit Scheme (TDS) and will registered with the scheme within 30 days of receipt. The deposit will be refunded to you at the end of the tenancy agreement provided you adhere to the terms of the tenancy and you return the property in a good state of repair, as it was at the beginning of the tenancy. You will receive a reference number and certificate to confirm once your deposit has been registered into the scheme.

3. Monthly Rent

You will be asked to review and sign a Tenancy Agreement which will outline the terms of the tenancy and confirm the monthly rental cost which will be payable every month by standing order or bank transfer.

You are required to pay one month of rent in advance at the beginning of your tenancy agreement and each month thereafter.

Additional Costs and Default Fees

1. Variation of Contract (Tenant's Request)

£50 (including 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, this includes any material change to the original agreement.

2. Change of Sharer (Tenant's Request)

£50 (including VAT) per replacement Tenant. To cover 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.

3. <u>Early Termination (Tenant's Request)</u>

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.

4. <u>Lost Keys (or other Security Devices)</u>

Tenants are liable to the actual cost of replacing any lost key(s) or other security device(s). The cost of one key replacement is £45. 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.

How Soon can I begin to Rent the Property?

If your application is successful you will liaise with us to confirm the date you would like to start the tenancy agreement. This will be discussed and agreed with the Landlord/Landlady. Before the Tenancy agreement starts you will be asked to pay your Security deposit and one month's rent in advance. You will also be asked to review and sign the Tenancy Agreement.

During the Tenancy whose responsibility is it to maintain the property?

The Tenant is responsible for ensuring the property is kept clean and tidy. Landlords/Landlady are responsible for the structure, fixtures and fittings; however, if these are damaged by the Tenant then they are responsible for the repair. Landlords/landlady are responsible for the majority of repairs in the property to ensure this is fit for human habitation.

How Do I Report a Maintenance Issue

You can report a Maintenance Issue by telephoning our office on 0116 2214139; telephoning or texting our emergency lettings mobile 07939 562628 or emailing lettings@homepropertysales.co.uk. We will acknowledge receipt of your maintenance issue and will respond to you to confirm the action to be taken.

How Quickly will maintenance repairs be undertaken in the property?

The Tenant should inform the Landlord/Landlady or Agent of any maintenance repairs required as and when they occur. By law there is a reasonable amount of time from when first notified by which the Landlord/Landlady have to finish a maintenance repair. This reasonable time frame is dependent on the impact and discomfort which the repair is having on the Tenant and the type of repair needed.

Repairs which pose a high risk to the Tenant must be undertaken within a few hours to avoid harm. Broken boilers should be expected to be fixed quickly but non urgent repairs can be expected to take up to a few weeks.

Property Inspections – How frequently will these be undertaken?

If we are managing your rental property (The Agent and not the Landlord), property inspections will be undertaken every three months. You will be contacted in advance to agree a date for the inspections to take place. The intention of the inspection is to ensure the property is being maintained by the Tenant in line with Tenancy Agreement and to ensure

there are no health and safety issues or concerns regarding the status of the property. A report will be sent to the Landlord following the inspection.

Notice of Entry

The Tenant should be provided with at least 24 hours' notice should the Landlord/Landlady or Agent need to inspect the property.

Renewal

A month before the end of the fixed term contract, the Tenant should liaise with the Landlord/Landlady or Agent to discuss a renewal. The Tenant can serve a Non-Renewal Notice at this stage or request an Extend of Renewal. The Landlord/Landlady is required to provide two months' notice if the Tenancy Agreement is not going to be renewed at the end of its term. If no notice is given by either party, the Tenancy will continue into a rolling contract until such time that notice is provided by either party.

Tenant Checklist before commencing Rental Agreement

Task/Description	Responsibility	Check off once complete
Review and sign Tenancy Agreement	Tenant/Landlord	
Be aware of your	Tenant	
responsibilities/expectations within the		
Tenancy Agreement		
Be aware of the duration of your Tenancy	Tenant	
Agreement		
Pay Security Deposit	Tenant	
Pay one month rent upfront	Tenant	
Ensure you are aware if the management	Tenant	
of the property is by the Landlord directly		
or the Agent	T . // 11 1/A	
Ensure you have been provided with	Tenant/Landlord/Agent	
emergency contact details should you		
require them Set up a standing order payment for	Tenant	
monthly rent payments	Tenant	
Be aware of the inspection dates for the	Tenant/Landlord/Agent	
property to be inspected	Teriani, Landiold, Agent	
Confirm the date with the	Tenant/Landlord/Agent	
Agent/Landlord to meet at the property	Terrarry Earrard ayr (gerre	
for the Inventory to be completed		
Sign the Inventory and return to the	Tenant	
Landlord/Agent		
Review the How to Rent Guide (provided	Tenant/Agent	
to you at step one and step six as		
described in the flowchart above)		
Ensure you have been provided with a	Tenant/Agent	
copy of the EPC, Gas Safety Certificate		
and Electrical Installation Condition		
Report (this should be provided to you at		
step six above)	T ./^	
Ensure you have been provided with a	Tenant/Agent	
copy of the Tenant Deposit Scheme Documents (this should be provided		
within 30 days of your Deposit being		
provided)		
Take a meter reading for Gas/Electricity	Tenant	
and Water – be aware of the provider and	Terrarre	
contact them to set up an account		
Utility Bills including Council Tax – Ensure	Tenant	
all utility bills are contacted and changed		
to your name and ensure you set up		
accounts to pay the utility bills		
Ensure you receive your holding deposit back within 15 days from the Agent	Tenant/Agent	
Set up Contents Insurance (the Landlord	Tenant	
is not liable for Contents Insurance – only		
Buildings Insurance)		
,		
Ensure your Smoke Alarm and Carbon Monoxide Detector are in Situ	Tenant/Landlord/Agent	

Tenant Property Maintenance Checklist

The Tenant is responsible for undertaking the following recommended maintenance checks on the property on a regular basis. This will be discussed during the Inspection checks.

Task/Description	Tick once complete			
	Month 3	Month 6	Month 9	Month 12
Check the water pressure on your boiler and ensure the dial is between 1 and 2 – top up with water if required (this is done by turning the isolation tap below the boiler until you hear the flow of water). If you do not feel comfortable doing this yourself please discuss during the inspection or contact the Home Lettings Team				
Bleeding radiators – if the radiator isn't warming correctly or is hissing, use the radiator key to release the air (it is recommended to put a bowl underneath the radiator tap to catch any excess water)				
Avoid moisture damage and condensation to the property by keeping the property well ventilated – opening windows as necessary				
Cleaning – clean the property on a regular basis to maintain the hygiene of the property and to minimise any future issues.				
Clean Shower Heads – avoid any build up of water bacteria by ensuring the shower head is regularly cleaned.				
Safety checks on your own electrical appliances – ensure these are in working order with no electrical faults				
Maintain your garden and outside area in a reasonable state by mowing the lawn and trimming the greenery as required				
Replace any light bulbs that are no longer working – this is the responsibility of the Tenant				
Check your smoke alarm and carbon monoxide detector and ensure the batteries are working – this is the responsibility of the Tenant.				



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