

ANDREW LODGE
estate agents



GREENDOOR
PROPERTY MANAGEMENT

TENANT'S GUIDE

This guide is intended to provide useful information to tenants looking to rent a property through Andrew Lodge (who work in partnership with Green Door), providing information about the lettings process and any fees which may be due during the tenancy.



TENANT'S GUIDE

Making an Offer

Andrew Lodge will negotiate and agree an offer between yourself and the landlord. The details that will need to be agreed in order to progress the application for tenancy are as follows:

- Tenancy start date
- Monthly rent amount
- Frequency of payment of rent (e.g. monthly, quarterly, etc)
- Term of the tenancy
- The amount of security deposit (ordinarily this is 5 weeks' rent where the annual rent amount is £50,000 or less or 6 weeks' rent where the annual rent is more than £50,000)
- One week's rent to be paid as a holding money payment to secure the property while reference checks are being undertaken
- Any special conditions (e.g. an early termination clause, permission to decorate, cleaning)
- If you have a pet, you will need prior permission from your landlord for this. They will need to know what pet it is, their breed and age. The landlord is at liberty to charge a higher level of rent per month if permission is granted to keep a pet at the property.

Holding Monies

Once your offer has been agreed and accepted by the landlord, we will ask you to sign a letter confirming you meet the referencing criteria and accept the terms upon which you make payment of the holding money. Green Door will ask you to pay the holding money payment of one week's rent. The property will then be marked as "under offer" for you whilst the reference checks are undertaken. The holding monies will be held by Green Door under the following terms:

The Holding Money payment will be repaid if:

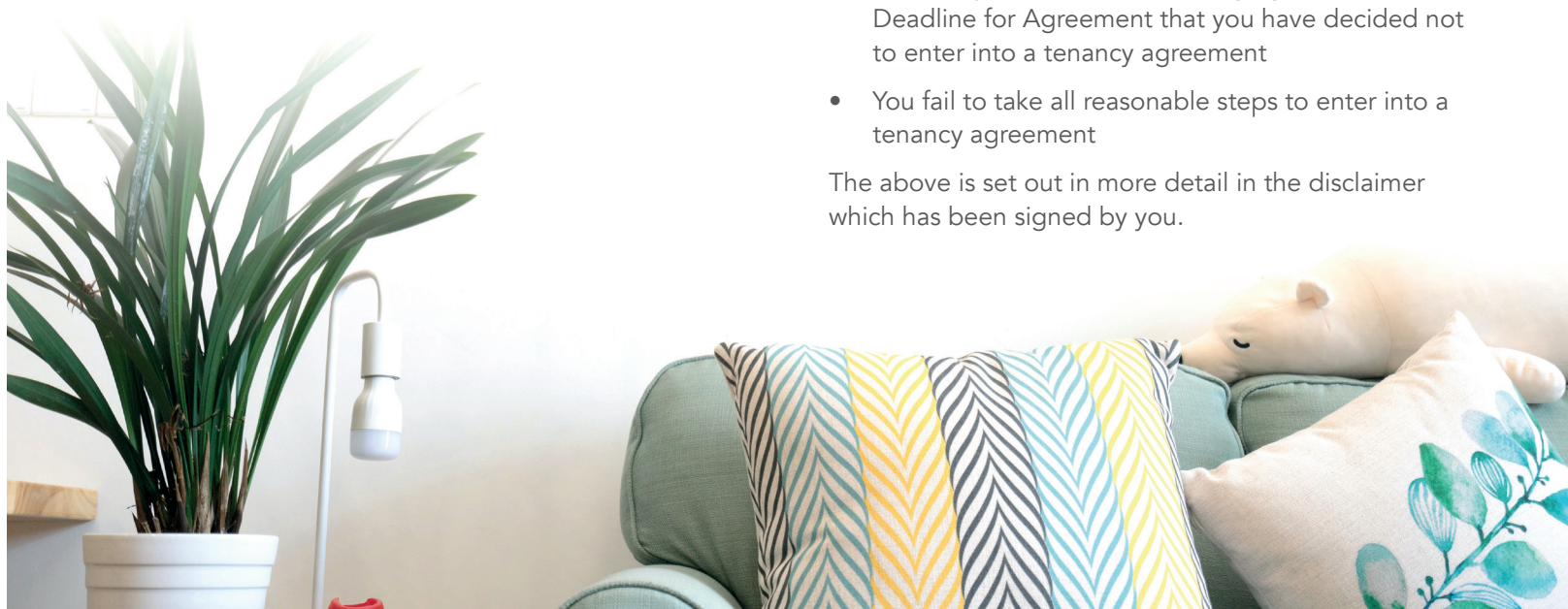
- You and the landlord enter into a tenancy agreement
- The landlord decides before the Deadline for Agreement not to enter into a tenancy agreement
- You and the landlord fail to enter into a tenancy agreement before the Deadline for Agreement

If one of the above applies, the Holding Money payment must be refunded within seven calendar days of the date of that decision or the Deadline for Agreement. With your written consent, the Holding Money payment can be "repaid" by deducting it from the first payment of rent or the Security Deposit.

A Holding Money payment can be withheld if:

- You fail a Right to Rent check regardless of when the payment was accepted
- You provide false or misleading information to the landlord or letting agent, which the landlord is reasonably entitled to consider in deciding whether to grant the tenancy because this materially affects your suitability to rent the property
- You notify the landlord or letting agent before the Deadline for Agreement that you have decided not to enter into a tenancy agreement
- You fail to take all reasonable steps to enter into a tenancy agreement

The above is set out in more detail in the disclaimer which has been signed by you.





Referencing Process

We work with a specialist referencing company called The Lettings Hub. A link will be sent to you by e-mail from The Lettings Hub which will contain a link to their online application form. You will be able to complete your application form online using the link and also upload any supporting documents. The reference checks will comprise three elements:

- A credit check to see if there is any outstanding adverse credit history (e.g. County Court Judgment, bankruptcy, Individual Voluntary Arrangement)
- Income check to ensure that each applicant meets the affordability criteria of an annual salary of 30 times their share of the monthly rental
- A previous landlord reference (if you are currently renting a property)

If you have any queries about meeting any of the above criteria, please discuss this with us before proceeding with the offer. There are other options which can be explored, for example nominating a guarantor. A guarantor must be a UK resident and undergo reference checks as above (except the previous landlord check) and must earn an annual salary of 36 times the monthly rent.

Right to Rent – proof of identification

The Government has introduced legislation which means that landlords and letting agents have a legal duty to check that every occupier of a property aged 18 or over has the right to live in the UK.

To do that each individual aged 18 or over who will be living in the property must arrange to provide their original documents which prove your nationality and that you have the right to rent a property. If you do not have a UK passport you will be required to provide either a copy of your up to date visa or a Home Office share code together with your date of birth which will

enable a check to be carried out via the Home Office immigration online service.

If your passport shows that you are a national of one of the B5JSSK countries: Australia, Canada, Japan, New Zealand, Singapore, South Korea and the USA and you do not have a visa, you will be asked to provide alternative evidence of entry to the UK. This may include one or more of the following:

- An original or copy of your boarding pass or electronic boarding pass for air, rail or sea travel to the UK, establishing the date of arrival in the UK in the last six months;
- An original or copy airline, rail or boat ticket or e-ticket establishing the date of arrival in the UK in the last six months;
- Any type of booking confirmation (original or copy) for air, rail or sea travel to the UK establishing the date of arrival in the UK in the last six months;
- Any other documentary evidence which establishes the date of arrival in the UK in the last six months.

You will also need to show a document which confirms your current address, irrespective of whether this is in the UK or overseas. This document must be dated within the last 3 months. Typical documents needed are: passport with associated visa (if applicable), driving licence, ID card, utility bill, bank statement, letter from HMRC. You can provide a copy of your annual Council Tax bill or water bill which is dated in the current tax year.

Please note that the above checks are carried out on all applicants and permitted occupiers. We are not permitted to rent to anyone who does not have the necessary documents.

Acceptable documents are shown in the tables below:

Acceptable Documents

List A (Group 1): Acceptable single documents which show an unlimited right to rent

- UK passport
- EEA/Swiss national family member Permanent Residence card or document
- UK Immigration status document endorsed with unlimited leave
- EEA/Swiss national passport/identity card
- A document issued by the Home Office to an EEA/Swiss national family member
- A certificate of registration or naturalization as a British citizen
- Registration Certificate issued by the Home Office to an EEA/Swiss national
- Biometric Residence Permit with unlimited leave
- Document certifying permanent residence issued by the Home Office to an EEA/Swiss national
- Passport or travel document endorsed with unlimited leave

List A (Group 2): Acceptable document combinations which show an unlimited right to rent (any 2 of the below to be shown in combination)

- UK or Irish birth or adoption Certificate (long or short)

A letter from a police force confirming a document from

- List A (Group 1) has been reported stolen
- Full or provisional UK driving license
- A letter from a UK further or higher education institution
- A letter from a UK Government Department or Local Authority
- Evidence of current or previous service in UK armed forces
- Disclosure and Barring Certificate
- A letter of attestation from a UK passport holder working in an acceptable profession
- A letter from HM Prison Service
- Benefits paperwork (document or screenshot)
- A letter of attestation from an employer
- A letter from National Offender Management Service
- A letter from a private rented sector access scheme



List B: Documents which show a time-limited right to rent

- A valid passport or travel document endorsed with a time-limited period
- EEA/Swiss family member time-limited document issued by the Home Office
- A biometric immigration document with time-limited leave
- Residence card or derivative residence card issued by the Home Office to a non-EEA national
- UK immigration status document with a time-limited endorsement from Home Office

Tenancy Agreement

Your tenancy is likely to be a fixed term Assured Shorthold Tenancy (AST) unless it is a company let or the annual rental exceeds £100,000. The fixed period is agreed at the time of offer and is usually 12 months. It is important that you read the entire Tenancy Agreement before signing it and if you have any questions regarding the Agreement, please take independent legal advice.

Security Deposit

The Security Deposit is paid before taking occupation of the property and will be held for the duration of the tenancy in a government approved scheme. It is held against non-payment of rent and if there is any damage to the property at the end of the tenancy which is considered to be above fair wear and tear.

Deposit Replacement Insurance

Some landlords are open to accepting applicants who wish to take out a Deposit Replacement Insurance (DRI) instead of making payment of a security deposit. The cost of DRI is 37% or 45% of one month's rent depending on the level of cover required by the landlord. This is a one off payment made at the outset of a tenancy and is non refundable. Tenants must also take out a Tenant Liability Insurance policy to support the DRI. Proof of this must be provided before the tenancy can commence. You will be informed if the landlord of the property you have applied for accepts DRI and will be provided with more information about this at offer stage. Green Door and/or Andrew Lodge may earn commission from any policy taken out.

Inventory and check in and keys

The majority of landlords will employ the services of an independent inventory clerk to carry out an inventory and check in. The inventory is a detailed document of the property and its contents and will be drawn up at the start of the tenancy. It will be referred to at the end of the tenancy to compare the condition of the property and see if there is any damage or omissions/ losses. The inventory clerk will also note the number of keys handed out and returned and record the meter readings.

Keys will not be released unless full payment has been received of the security deposit and rent together with the signed tenancy documents.

Ongoing payment of rent

A standing order must be set up by you to ensure your ongoing rent payments are made on time. The date your rent is due will be detailed in the Tenancy Agreement. Please allow time for clearance of your payments.

We recommend you set up the standing order to leave your account between 3 to 4 days before the rent is due to be paid.

Utilities

It is recognised that tenants are responsible for paying the gas, electricity, water and Council Tax during a tenancy. Green Door Property use One Utility Bill Limited to advise the utility providers at the outset of the tenancy of your occupation together with the meter readings taken by the inventory clerk, One Utility Bill Limited will provide you with a quotation should you wish to switch to their utility services. Please note Green Door Property/Andrew Lodge may earn commission from One Utility Bills Services.



Schedule of Permitted Fees (inclusive of VAT)

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.



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