

Tenants Guide to Renting with Flick and Son

Once you have found a property you would like to view and we have created you as an applicant on our system (in line with GDPR) we will make arrangements for access with a member of staff from Flick & Son.

If you would like to proceed with a tenancy at the property, we will provide you with application forms. Each person aged 18 years or over that will be living at the property will have to complete a form.

The completed application form must be returned to our Saxmundham office together with a holding deposit equivalent to one weeks rent and will be retained for 15 days from point of application. Prior to the holding deposit being paid the tenant **MUST** provide proof of identity (passport or any other official form of ID), proof of residency (not more than three months old) immigration and visa confirmation, financial information (in the form of employment contract, savings, pensions, Universal Credit). Details, of your current Agent or Landlord if applicable.

Documents required for Proof of Identity

*In line with the **Immigration Act 2014** we are legally bound to check all applicants have the Right to Rent in the UK and we will require documentation to prove this.*

We also require proof of address of where you are living at the time of application. This can be a bank statement or utility bill, no more than 3months old.

Identification

If you have Continuous Right to Rent, you are required to provide either

- **ONE** Document from **Group 1**, or
- **TWO** Documents from **Group 2**:

Group 1

- A passport(current or expired) showing that the holder is a British citizen or a citizen of the UK and colonies having the right of abode in the UK
- A passport or national identity card(current or expired) showing that the holder is a national of a European Economic Area country or Switzerland
- A registration certificate or document (current or expired) certifying or indicating permanent residence issued by the Home Office, to a national of a European Union, European Economic Area country or Switzerland
- A permanent residence card, indefinite leave to remain, indefinite leave to enter or no time limit card issued by the Home Office (current or expired), to a non-EEA national who is a family member or an EEA or Swiss national

- A biometric immigration document issued by the Home Office to the holder indicating that the person named is allowed to stay indefinitely in the UK, or has no time limit on their stay in the UK, The document must be valid (not expired) at the time the right to rent check is made
- A passport or other travel document (current or expired) endorsed to show that the holder is exempt from immigration control, is allowed to stay indefinitely in the UK, has the right of abode in the UK, or has no time limit on their stay in the UK
- A current immigration status document containing a photograph issued by the Home Office to the holder with an endorsement indicating that the named person is permitted to stay indefinitely in the UK or has no time limit on their stay in the UK, The document must be valid (not expired)
- A certificate of registration or naturalisation as a British citizen

Group 2

- A current full or provisional UK driving license (both the photo card and paper counterpart must be shown).
- A full birth or adoption certificate issued in the UK, the Channel Islands, the Isle of Man or Ireland, which includes the names(s) of at least one of the holder's parents or adoptive parents.
- A letter issued within the last 3 months confirming the holder's name, issued by a UK government department or local authority and signed by a named official (giving their name and professional address), or signed by a British passport holder (giving their name, address and passport number), or issued by a person who employ the holder (giving their name and company address) confirming the holder's status as an employee.
- A letter from a UK police force confirming the holder is a victim of crime and personal documents have been stolen, stating the crime reference number, issued within the last 3 months.
- Evidence (identity card, document of confirmation issued by one of HM forces, confirming letter issued by the Secretary of State) of the holder's previous or current service in any of HM's UK armed forces.
- A letter from HM Prison Service, the Scottish Prison Service or the Northern Ireland Prison Service confirming the holder's name, date of birth, and that they have been released from custody of that service in the past 3 months; or a letter from an officer of the National Offender Management Service in England and Wales, an officer of a local authority in Scotland or an officer of the Probation Board for Northern Ireland confirming that the holder is the subject of an order requiring supervision by that officer.
- Letter from a UK further or higher education institution confirming the holder's acceptance on a course of studies.
- A current UK firearm or shotgun certificate.
- Disclosure and Barring Service certificate issued within the last 3 months.
- Benefits paperwork issued by HMRC, Local Authority or a Job Centre Plus, on behalf of the Department for Work and Pensions or the Northern Ireland Department for Social Development, within the 3 months prior to commencement of tenancy.

If you have documents establishing a time-limited Right to Rent, one of the following documents are required.

- *A valid passport of other travel document endorsed to show that the holder is allowed to stay in the UK for a time-limited period*
- *A current biometric immigration document issued by the Home Office to the holder, which indicates that the named person is permitted to stay in the UK for a time limited period.*
- *A current residence card (including an accession residence card or a derivative residence card) issued by the Home Office to a non-EEA national who is either a family member of an EEA or Swiss national or has a derivative right of residence.*
- *A current immigration status document issued by the Home Office to the holder with a valid endorsement indicating that the named person may stay in the UK for a time-limited period.*
- *In the case that the person has an ongoing application with the Home Office, or their documents are with the Home Office, or they claim to have a discretionary right to rent, an email from the Landlords Checking Service providing a "yes" response to a right to rent request.*

Should our referencing agency only accept your application with a guarantor, we will issue a further set of forms for completion. Only when all of the application form(s), information have been received can we proceed with the application.

If we have multiple applications for the same property, we will provide the Landlord(s) with basic details and they will decide with whom they wish to proceed. If you are not chosen on this occasion, your forms will be returned to you in full.

Once your application has been accepted, we will proceed with the collection of references, We ask you to keep in touch with us over the progress of your reference collection and the start date for your tenancy.

You will be required to pay your first month's rent and deposit (equivalent to five weeks rent) to us 24 hours prior to the commencement of your tenancy.

On the day that your tenancy is due to commence, we ask that all parties on the tenancy agreement meet at our Saxmundham office at the appointment time made to sign all the documentation and hand over keys.

The rental is payable monthly in advance by standing order on the same day every month (unless otherwise agreed)

DEPOSITS

Security Deposit (per tenancy. Rent under £50,000 pa.)

Five weeks rent - this covers damages or defaults on the part of the tenant during the tenancy.

Security Deposit (per tenancy. Rent over £50,000 pa.)

Six weeks rent - this covers damages or defaults on the part of the tenant during the tenancy.

For properties in England, the Tenant Fees Act 2019 means that in addition to rent, lettings agents can only charge tenants a deposit equivalent to five week's rental. .

Flick & Son are members of the Tenancy Deposit Scheme (TDS) which means that all deposits held by us are safeguarded by new legislation.

Under this new legislation, Landlords will no longer be able to hold a Tenant's deposit unless they have also subscribed to a government approved scheme.

If there should be a dispute about the return of your deposit at the end of your tenancy, the amount in dispute must be passed over to the TDS adjudicators who will act as arbitrators and confirm their decision to both parties.

Further details of this scheme can be found on www.tds.gb.com

INCOME TO RENTAL RATIO CALCULATIONS

One of the most important parts of the reference checks we carry out on applicants is in relation to their income and their ability to pay the rental on a regular basis. Please bear in mind that sufficient income to cover the requested rental has to be officially verified. For your guidance, below is a table which should explain the income to rent ratio we have to work to depending on various scenarios, which we hope you will find helpful.

If you are working on a part time basis, we can take any working and child tax credits, etc. into consideration providing you can provide official proof of the amounts payable.

If you are of independent means, you will need to provide solicitor or accountant details so we can verify your annual income OR provide us with at least six months' worth of bank or building society statements showing your savings/investments.

If you are retired and relying on your pension to pay the rental, we will ask for details of your pension administrator in order that your gross annual payment can be confirmed.

Income to Rental Ratio	Outcome – subject to all other references being satisfactory
If your gross annual income is less than 1.5 times the annual rental (eg £500 rental x 12 months x 1.5 = £9000 salary)	You will be declined
If your gross income is between 1.5 and 2.49 times the annual rental	You will be acceptable with a suitable guarantor
If your income is more than 2.5 times the annual rental	You will be acceptable
If your income is more than 3 times the annual rental	You will be acceptable as a guarantor- if you are a UK resident with a clean credit history

BAD CREDIT

On page 4 of the application form, there is a small section which deals with your credit history. If you have had (or think you may have had) any problems with credit in the past, if you have any County Court Judgements or Bankruptcy Orders against you, you must disclose them.

The following table shows the effect that various scenarios would have on an individual's application.

Scenario	Outcome – subject to all other references being satisfactory
One declared CCJ under £300	Acceptable, subject to a satisfactory fraud score etc.
One declared CCJ over £300 or more than One CCJ of any amount	Acceptable with a guarantor, subject to satisfactory fraud score etc.
Any CCJ over £5000	Always be declined
Non-declared CCJ	Declined
Declared bankrupt or IVA	Acceptable with guarantor, subject to satisfactory fraud score etc.
Non-declared bankrupt or IVA	Declined

If you have any queries on the above, please do not hesitate to contact us.

PETS

If the property accepts pets, you will be asked to sign a pet addendum which is attached to the main tenancy agreement. This specifies that the animal is kept under strict control, any mess is regularly cleared up, damage caused rectified and that the carpets in the property are cleaned to a professional standard and fumigated at the end of the tenancy.

BENEFITS

Some of our Landlords are unable to accept Tenants who are in receipt of Universal Credit, due to restrictions imposed by mortgage and insurance companies. However, if you do find a property where the Landlord is able to accept benefit claimants, there are a few points you need to bear in mind.

- ❖ Your Universal Credit entitlement may not cover the required rental.
- ❖ We charge the rental monthly in advance – the council pays four weekly in arrears.
- ❖ The credit payments usually take 2 – 3 months to start coming through. However, your rental must be paid in full from the date that your tenancy starts.
- ❖ All deposits have to be paid in full at the start of the tenancy.

- ❖ You will be required to set up a standing order for the monthly rental payment to be taken from your bank account every month. The council will credit any benefits due direct to you. Therefore, it is imperative that you ensure you have sufficient funds in your bank to pay the rental in full even if your benefits have not been received.
- ❖ To be able to proceed with tenancy agreement whilst claiming Universal Credit you **MUST** have a guarantor in place. Without this we cannot proceed.

END OF TENANCY

Once you have notified us of your intention to terminate your tenancy, we will write a letter of acknowledgement to you which contains an aide memoir on the finalising of your tenancy.

On the final day of your tenancy, all of the keys to the property must be returned to the Lettings Department at our Saxmundham office or the Landlord.

Once the keys have been returned, a final inspection will be carried out either by ourselves or the Landlord. Where we manage the property we will write a final report to you and aim to refund your deposit as soon as practicably possible.

In the instance that your Landlord manages the property, they will carry out the final inspection and discuss the findings with you direct.

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. In addition to the fees detailed above, you will be responsible for all utility costs until the end of the fixed term.

If you have any queries, please do not hesitate to contact the Lettings Department on 01728 633773.