

TENANTS FAQ's

1.What do I do once I have seen a property I like?

You would need to visit our office with your reservation fee. Once we have the reservation fee we will take the property off of the market and start the referencing procedure.

2.What references do you take?

We use a referencing agency to take up the references on behalf of the landlord. They will contact your employer, your landlord (if you are in rented accommodation already), plus carry out a credit check on you. Your previous employer will also be contacted if you have recently changed jobs. If you are self employed they will need to contact your accountant.

How long does the referencing take?

It will depend on how long your employer/landlord etc take to reply to the requests for references. We strongly advise that you pre-warn these individuals to expect reference requests to avoid delays. If the replies to the references come back quickly the process will only take two to three days.

3.Why may I need a guarantor?

A guarantor may be asked for as extra security that the rental payments will be met. Some of the most common reasons a guarantor is requested are:

You may have changed jobs within the last 18months and have had a gap in your employment of more than 14days.

Your employment may not be deemed as being permanent e.g contract/seasonal work.

You have not been in full time employment in this country for more than 6 months.

You have a low credit score

Your income to rent ratio falls below the referencing agency's criteria.

This list is not exhaustive - just an indication

4.Who can be my guarantor?

Anyone who meets the referencing agency's criteria and who is prepared to sign a legal document stating that should you fail to pay the rent, they will meet your rental obligations. Most tenants would ask a member of their own family, but your guarantor does not have to be related to you.

Your guarantor must:

Be in full time employment, or be able to prove by bank statements that they have 'independent means'.

Have a good credit score with no ccj's, bankruptcy notices or administration orders.

Earn a minimum of 3 times the yearly rent (sometimes a guarantor may be able to earn less than this - please call the office to discuss)

They must be aware that they will stand as guarantor for you, (and your partner if you are moving in to the property with some one else), for the whole time you occupy the property, not just for the period of the initial tenancy term.

5.How much do I need to earn to be considered for the property?

Remember that you must pass all the referencing to be considered for the property, and the final decision is always down to the landlord. However the referencing agency does have strict criteria on multiples of income.

A tenant must earn at least 1.5 times the yearly rent. If you earn at least this you will qualify but will need a guarantor.

If you earn at least 2.5 times the yearly rent you will qualify on the income part of the referencing without a guarantor.

Remember the referencing agency may still require a guarantor due to another aspect of your application.

6. Which tenants do not pass the referencing?

We do not rent to students, or people on benefits. Any tenant that falls into one of these categories will not pass the referencing.

The referencing agency will usually not pass a tenant with ccj's (county court judgements), administration orders or who has been declared bankrupt. If you fall in to one of these categories please call the office to discuss your individual situation.

You will not pass the referencing if your yearly salary is less than 1.5 times the annual rent. (Your partners income can be taken in to consideration when working out this calculation)

Please be aware that if you fall in to one of the above categories, even if you provide a guarantor, you will not pass the referencing.

7. What happens once the references are back?

A copy of the reference report is sent to the landlord (usually by fax). If the landlord is happy we will arrange a day and time for you to come to this office, pay your monies, sign contracts and hand over the keys. Copies of any relevant safety certificates will be given to you at this time. You must bring identification with you.

8. What identification will I need?

All tenants must show proof of address. Only the following forms of identification are accepted:

Utility bill (less than 3 months old)

Full driving license

Council tax bill (less than 3 months old)

Letter on headed paper from your employers' human resources department stating your home address and period of employment.

In addition to the above a tenant must supply photographic id (passport, photo driving license, rail card, work pass etc). If you do not have any photographic id then you must supply us with a passport sized photo of your self to retain on our file.

No other form of identification will be accepted. If you do not bring the correct form of identification we can not release the keys to you.

9. How much dilapidation deposit do I pay?

Your deposit is equal to one months rent unless otherwise agreed.

10. Will I be allowed to decorate or keep pets?

Anything you would like to do to the property must only be done with your landlords prior knowledge and consent.

No pets are allowed unless you have the consent of your landlord. Every tenant moving in to a property with a pet will be required to pay a non refundable pet deposit. This will be used at the end of the tenancy to treat carpets etc.

All information is provided in good faith. It does not replace the advice of a qualified legal advisor. We will accept no responsibility for any inaccuracies.