



INFORMATION BOOKLET FOR TENANTS

IDENTIFICATION/PROOF OF RESIDENCY

All tenants must show proof of address (one form from the list below). We must see ORIGINALS – Not photo copies:

- A driving licence showing the current address (including provisional).
- A recent utility bill (dated within the last 3 months) - water, gas, electric, phone bill (not mobile phone)
- A recent council tax bill showing the applicants name and current address (this will only be accepted until the end of June each year)
- Home service provider bill, such as broadband or digital TV (no older than 3 months old)
- Recent documentation confirming that the applicant is/will be in receipt of housing benefits.
- Letter from the Employer on company headed paper (must have the company registration number and VAT number), signed and dated. This should state the address the Employer knows the applicant to reside at, the letter should also be addressed to the applicant.
- Home owners current household insurance policy schedule.
- Recent home service provider bill.
- Current TV Licence
- Current Mortgage statement (correspondence address and address the mortgage applies to must be the same address)
- Tenancy agreement signed and dated within the last 6 months (the applicant being referenced must be a named tenant on the tenancy agreement)
- Bank statements (for the last 3 months - no gaps)

WE CAN NOT ACCEPT: Other financial statements (eg credit card bills), HM Revenue and Custom documents, NHS medical card, Letter from accountants or solicitors, Mobile phone bills

WE ALSO NEED:

- Photo identification is needed for every person over 18 moving into the property, this can be a photo driving license or passport.
- We must see your VISA if you have one.

PLUS:

All tenants must prove that they can legally rent a property in the UK. You will need to provide suitable evidence of this. For Example:

- **A Passport showing 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 showing that the holder is a national of the European Economic Area of Switzerland**
- **A current immigration document issued by the Home Office containing a photograph with an endorsement indicating that the holder is permitted to stay indefinitely in the UK.**

For a full list of what we can accept please refer to the Gov.uk web site

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/573057/6_1193_HO_NH_Right-to-Rent-Guidance.pdf

STUDENTS:

We must have proof of your student status – either a copy of your student card or a letter from your university confirming that you have been offered a place / are attending.

No other form of identification can be accepted. – If you do not have the correct form of identification we can not rent to you

GUARANTOR

From time to time a guarantor will be required by the referencing agency. A guarantor is usually required if:

- The tenants' income falls short of the referencing agency's criteria.
- The tenant has not been continuously employed for the past 18 months.
- The tenant has been working abroad in the previous 6 months.
- The referencing agency deems the tenants' employment changeable.

This list is not exhaustive.

The guarantor must meet the same criteria as the tenant (i.e. No adverse credit, be in full time employment etc). The guarantor must earn the equivalent of 3 times the yearly sum of the rent. (If the tenant is renting with a partner this multiple may be lower, please speak to our office if this is the case)

FAILING THE REFERENCES

We reference tenants through a referencing agency. They have very strict criteria. Some reasons that you may fail the references include (but are not limited to):

- Undisclosed bad credit (no matter how small the amount may be)
- Not disclosing all of your addresses
- Receiving an unsatisfactory landlord reference – if you have not always paid your rent in full AND on time you will fail the referencing
- Not being able to provide a guarantor when asked
- Your landlord or employer refusing to complete your reference
- Your employer confirming your income at a lower amount than you stated
- Not being able to produce an acceptable form of identification / proof of residency.

It is very important that tenants do not place a referencing or admin fee on a property if there is a possibility of failing the references, as if you fail the references you will **lose** the money that you have already paid.

UTILITY COMPANIES

If your rental property has a key meter you may need to contact the existing supplier before you move into the property to ensure the account is set to zero. Please be aware that the suppliers usually require at least 3 working days notice to reconnect a supply, or to re-set a key meter to zero. We are not able to hand over the keys to the property before your tenancy has commenced.

USEFUL NUMBERS

To locate your supplier online: <http://www.ukpowernetworks.co.uk/internet/en/help-and-advice/who-is-my-supplier/>

To locate the supplier of Gas:	0870 6081524
To locate the supplier of Electricity (London area):	0845 6000102
To locate the supplier of Electricity (South east):	0845 6015467
Council Tax (Bexley):	0845 3023200
Council Tax (Greenwich):	020 8921 4070
Council Tax (Dartford):	01322 343700
Thames Water:	0845 9200888

HOW TO MAKE PAYMENT TO US

We can be paid by BACS/Online Payments

Sort Code: 30-90-76, Account Number 00497708, Acc Name: gps lettings, Bank: Lloyds

Reference: Your own name, **(the reference is extremely important)**

Sorry but we can not accept payment by credit or debit card

IMPORTANT: If you are making a payment to move in to a property then cheques and bank transfers must be paid / transferred a minimum of 7 working days before your move in date.

INSURANCE

It is a condition of your tenancy that you always hold adequate insurance to protect your liabilities against accidental damage to the landlords property and possessions.

See Clause 6.6 of your tenancy agreement:

(6.6) The tenancy of the property has been granted to the named Tenant, upon the condition that the tenant holds insurance that the Landlord or his Letting Agent considers adequate to protect up to a minimum of £2,500 against accidental damage caused by the Tenant, to the contents, furniture, fixtures and fittings at the property as described in the inventory.

We will require a copy of your insurance schedule to be held on our file. **We must be provided with this schedule on or before the day you move into the property.**

We cannot advise you about various insurance products. We are able to provide you with leaflets that you can complete in order to take out this cover.

You are at liberty to use ANY insurance company to provide you with this cover. We cannot comment on which company may offer 'better cover' or more 'competitive cover' than any other.

If you have any questions regarding insurance cover then you must phone the company that you wish to obtain the cover through.

Please be advised that the landlords insurance will not cover any of your own possessions. If you feel that you may require cover for your own possessions you must take out cover in your own name for this.

Useful Publication Produced by Gov.Uk

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/496709/How_to_Rent_Jan_16.pdf