



## Private Lettings - Frequently Asked Questions

### **Do you accept applicants in receipt of Housing benefit/universal credit?**

Depending on your affordability, housing benefit/universal credit applicants may be considered. If you receive benefits, you are still responsible for ensuring your rent is paid as its due regardless of when you receive your benefit payments. Please feel free to contact us so that we can talk to you about your own personal circumstances and the property you're interested in.

### **Do you accept pets?**

Any conditions relating to pets will be shown on the property details page. Pets are often accepted subject to an additional deposit payment of £150 but generally we try to be as flexible as possible and keep restrictions to a minimum. Where pets are agreed you will be required to have a professional clean to all carpets when you vacate the property. Some of our properties are not suitable for larger pets, such as dogs, due to property type, size and location.

### **Can I see the property?**

Yes. We can arrange for you to view the property, during office hours Monday to Friday. Please contact us so that we can arrange this for you.

### **How do I apply?**

Once you have found a property that you would like to take and a viewing has been arranged, you will need to complete an application form and will be required to pay an application fee of £210 for a single applicant, £240 for joint applications and £48 for guarantors (if required). This will hold the property for you and will pay for your credit references and move in administration.

### **What happens next?**

We use an agency to verify applications to ensure your confidentiality under the Data Protection Act. The credit referencing agency will check your credentials and in turn send a report to us either approving or declining your application. They will ask you to provide details of the following:

- Bank Account

- Employer (or accountant details if self-employed)
- Contact details of previous landlord

In the situation where the applicant cannot supply these details or is declined after they have been credit checked a Guarantor may be required to guarantee the tenancy on the tenants behalf. Should you suspect that you may be declined, it would speed up the process if you provided a Guarantor when you first filled out the application.

### **What do I have to pay up front?**

As well as the application fee we require one month's rent in advance along with a security deposit, usually equivalent to one month's rent. The balance of monies i.e. the first month's rent and security deposit must be paid in full prior to or at the handover of the keys. All monies must be paid either by cheque or credit/debit card. If you wish to keep a pet at the property we require a further refundable £150 deposit.

### **What happens to my deposit?**

The deposit will be held until the property is returned in the same condition (except fair wear and tear) as it was when the tenancy commenced and all financial obligations on the property have been met. If the property needs cleaning or maintenance (except fair wear and tear) in order to bring it to a lettable condition, these monies will be deducted from your deposit. Some tenants find instructing a professional cleaner at the end of the tenancy works best for them.

### **Is my deposit safe?**

Yes. Your deposit will be registered with a Tenancy Deposit Scheme. This means that any disputes about repayment at the end of your tenancy are dealt with by an independent third party. There are also strict timescales for the return of your deposit. We will give you full details of the scheme that we use when you sign your tenancy agreement.

### **How soon can I move in?**

It will depend on two factors, when the property becomes available and is ready after any void works required, and how quickly your referencing is complete. Once complete we will arrange a convenient appointment to release the keys at the property. This allows you to ask any questions or raise concerns you might have in person.

### **How long can I stay?**

Tenancies are usually for fixed for a term of twelve months and we require two months' notice if you wish to end your tenancy. If you do not give two months' notice you will risk forfeiting your deposit.

### **What am I responsible for paying for at the property?**

You are responsible for paying the rent, which must be paid in advance on the 1st of each month by monthly Direct Debt. All utility bills, TV licence and council tax must be paid directly to the external companies for the duration of your occupation and you are responsible for notifying them that you are moving in and out of the property.

### **Do I need to take out contents insurance?**

Yes. The landlord is responsible for making sure the building is insured but this does not include your personal belongings. We recommend that you take out a policy for your own contents.

### **Why do I have to pay a deposit?**

Charging a security deposit ensures that the property will be kept in good condition. If repairs are needed at the end of the tenancy due to any damage you might have caused to the property, then these may be paid for from your deposit. Any rent arrears can also be charged to your deposit.

### **Will the property be inspected during my tenancy?**

Yes. The property will be inspected annually or at the Landlord's discretion when this is deemed necessary. You will be contacted to arrange access. Inspections are a good opportunity to discuss how the tenancy is going and a chance to highlight any maintenance issues that you may be concerned about.