

MH Hardy

MICHAEL HARDY
PROPERTY ESTATE AGENTS

**INFORMATION FOR
PROSPECTIVE TENANTS**

STARTING YOUR TENANCY & RIGHT TO RENT

Once you have found a suitable property to rent we will ask you to complete the tenant's questionnaire at the back of this booklet. You will be required to produce your passport, a recent utility bill, and or your driving licence with your name and current address on in person at our offices to enable us to process your references.

Landlords are required by law to check that their tenants have a right to live in the UK. The new rules apply to any tenancy starting on or after 1st February 2016. The checks have to be made against ALL occupiers of the property (excluding anyone under the age of 18) and this applies whether or not such occupiers are named as tenants in the tenancy agreement. The checking process will be very straightforward in most situations - simply a case of checking the occupiers' passports. Please note that the prospective occupier will have to produce their ORIGINAL passport and this must be checked by Michael Hardy in the physical presence of that person. Michael Hardy are required to make a copy of the passport and retain it on file for the duration of the tenancy.

There will be some cases where different checks will have to be made (for example, if the proposed occupier does not have a passport) and in this situation, we will be happy to discuss the documentary requirements for establishing the occupier's right to live in the UK. Broadly speaking, holders of UK passports, holders of EEA passports, holders of Swiss passports and others holding documents showing a right of abode or indefinite leave to remain in the UK will meet the new requirements.

For the avoidance of doubt, occupiers who are renewing a tenancy that started before 1st February 2016 are not required to satisfy the new checking regulations provided the parties to the original tenancy are the same as the parties who are renewing the tenancy.

Once you have made an offer for a property, you will be required to pay a refundable holding deposit of a week's rent. Once the deposit is paid, the property will be removed from the market. Each applicant over the age of 18 will be required to complete a reference. Michael Hardy Lettings will arrange for the referencing application forms to be forwarded to you via a link, enabling you to complete your reference information online. Should you fail referencing or withdraw from the proposed agreement, then Michael Hardy will retain the holding deposit or £96.00 per applicant, whichever is the lower.

Michael Hardy Lettings will contact you once the reference replies have been received.

We are unable to confirm your moving in date until all reference applications have been received and cleared and our client, the Landlord, has provided their final approval of the tenancy agreement.

Before you move into the property you will be required to sign the Tenancy Agreement which outlines the Landlord and Tenant obligations. Once you receive the tenancy agreement, if you are unsure of the legal content, we would recommend that you speak to an independent property expert or the citizen's advice bureau before you sign it.

Once you have signed the tenancy agreement you will be required to pay the first month's rent in advance and the security deposit of 5 weeks rent, less the holding deposit already paid, one week before the start date of your tenancy.

The deposit will be held by Michael Hardy Lettings Limited as stakeholder and documented with the tenant's deposit scheme - (TDS).

If you have contents insurance you may wish to check with your provider if you are covered for accidental damage for your pet in a rental property. Your Landlord's insurance will not cover any damage caused by your pet to the property fixtures and fittings.

PLEASE NOTE: We are unable to accept payment by credit card. We cannot accept personal cheques unless they are provided to Michael Hardy no less than five working days in advance of the tenancy start date.

Your rent is paid by standing order in advance and is calculated per calendar month. Michael Hardy Lettings will provide you with a standing order mandate for you to complete for your future rent payments before you move into the property. The start date of the standing order must be 3 days prior to your rent due date.

TDS DEPOSIT SCHEME

Michael Hardy Lettings are members of the Tenancy Deposit Scheme (TDS).

Your deposit is held by Michael Hardy Lettings as "Stakeholder" to the deposit in a separate client account. Any interest accrued to be payable to Michael Hardy Lettings.

Michael Hardy Lettings will notify you in writing that your deposit has been registered with the TDS and you will be provided with a certificate of registration confirming that your deposit is protected by the Dispute Service Limited.

You can check this online via the internet web site for the TDS, deposits@tds.gb.com to check the authenticity of the deposit registration by entering the unique identification code provided on your deposit registration certificate.

Once the tenancy ends, if there is a dispute regarding how the deposit should be allocated, Michael Hardy Lettings will in conjunction with your Landlord try and resolve the dispute within 10 working days from your checkout.

If your Landlord managed your tenancy you will be required to agree the end condition of the property direct with your Landlord and any charges that may be required.

Once you have both agreed, if there are any charges required from your deposit both parties will be required to confirm this in writing to Michael Hardy Lettings to enable us to refund the balance of your deposit.

In the event an agreement cannot be met between the Tenant and the Landlord. Depending on whether your Landlord manages your tenancy or Michael Hardy managed the tenancy. The disputed amount of deposit and any relevant documentation relating to the charges required are forwarded to the TDS; following which an independent case examiner (ICE) will deal with the dispute in accordance with the scheme rules.

TENANTS OBLIGATIONS

Michael Hardy Lettings will write and advise you of the check in time for you to be met to conduct the handover check in. If there is an inventory available this will be used at this appointment. The inventory will form the basis of any deductions from your security deposit and should be checked with care at the appointment. The charge to check you into the property is paid for by the Landlord.

* Excludes Company tenancies.

Minor maintenance such as replacing light bulbs, fuses and batteries are the responsibility of the tenant. It is particularly important that the property is secured when unoccupied and that reasonable steps are taken to avoid the freezing of pipes by setting the heating thermostat on low. The tenant will be bound by the terms and conditions of any head lease covering flats in managed blocks.

All tenancies are exclusive of council tax, water and sewage, electricity and gas unless otherwise stated. Michael Hardy Lettings will notify the utility companies and local authority of your details to include any opening or outgoing meter readings. You will be responsible for setting up your own telephone and television services, broadband connection, cable or satellite contract.

It is the responsibility of the Tenant to ensure that there is a valid television licence for the property during the term of the tenancy.

If we manage the property on behalf of the Landlord, we are required to conduct routine property inspections. The purpose of the inspection is to monitor the condition of the property whilst under tenancy and to examine any repairs and report them to the Landlord. All appointments are arranged in advance, however, we are unable to provide an exact time.

The Tenant is advised that any personal effects and contents kept at the property by the tenant will not be insured under any policy maintained by or on behalf of the Landlord. Accordingly, any contents are kept at the property at the tenant's risk and the tenant is strongly advised to take out appropriate insurance cover.

EARLY RELEASE

In the event you wish to leave the property before the end of your contract date you will be held responsible for any rent payable up until a new Tenant can be found and fully referenced and takes up residence or the fixed term of the tenancy expires.

In the event a new Tenant can be found and there is a shortfall in the rent offered versus the rent paid by you as set out in your tenancy agreement, any shortfall will be invoiced to you and offset against your deposit.

Early release fees (as detailed below) will be levied against your deposit for the Landlord to have the new Tenants checked into the property and for the inventory to be updated for the new tenancy. An invoice for these fees will be provided to you.

ENDING YOUR TENANCY

Upon serving the relevant notice to bring your tenancy to an end, Michael Hardy Lettings will write to you with the vacating instructions. An appointment will be set- up for the inventory clerk or the Landlord to meet you at the property to conduct the handover check out. The inventory used to check you into the property at the start

of your tenancy will be used to cross reference the in-going condition versus the out-going condition.

The vacating instructions will include details of our recommended cleaning companies who will be able to provide you with a quote to have an end of tenancy clean in readiness for your check-out appointment. The inventory clerk or Landlord will require your forwarding address and the names of the relevant utility providers. The meters will be read and the readings will be provided to Michael Hardy Lettings who will write to the suppliers with the details.

PLEASE NOTE: Some inventory companies do not read water meters.

Following the check-out, the Landlord and the Tenant will receive an electronic copy of the check-out report. Any works attributable to the Tenant will be discussed at the appointment with the inventory clerk or Landlord and documented in the report. The deposit balance will be refunded to you once both parties to the agreement have agreed any charges, if applicable. Please ensure that you have completed and returned the vacating instructions provided with your check out appointment confirmation in order that we can refund your deposit balance.

PLEASE NOTE: It is in your best interest to be present for your check out appointment. Please ensure that you provide any invoices for cleaning or gardening to the clerk or the Landlord.

CHARGES

The only charges made to the Tenant will be those permitted by the Tenant Fees Act 2019. In addition to the rent, utilities, council tax, and deposit, the Tenant may be required to pay the following:

- A refundable holding deposit to secure the property (no more than one week's rent)
- Early release fees (as set out below)
- Reasonable fees for the costs associated with the Tenant's default (e.g. late payment of rent or lost keys), and changes/amendments to a signed, completed tenancy agreement

Early Release Fees

1 Bedroom	£276.00
2 Bedrooms	£324.00
3 Bedrooms	£348.00
4 Bedrooms	£384.00
5 Bedrooms	£492.00
6 Bedrooms	£540.00
Referencing fees for new tenant/s	£48.00 per person
Landlords Media & Marketing fee	£180.00
Inventory update	£78.00

NB: All printed charges are inclusive of VAT & will be subject to increase from time to time.

TENANTS PROTECTION

Michael Hardy is a member of TDS – G01644, which is a client money protection scheme, and also a member of Ombudsman Services – N00053/1, which is a redress scheme. You can find out more details on our website or by contacting Michael Hardy lettings office directly.

Michael Hardy Lettings
9 Broad Street Wokingham
Berkshire, RG40 1AU

T: 0118 9776776
E: lettings@michael-hardy.co.uk
W: www.michael-hardy.co.uk

Blinc Referencing Criteria

✓

All personal details to be confirmed

Credit Check

- ✓ A good credit history – no CCJ's, bankruptcy, IVA'S etc (Credit check carried out by a leading credit reference agency)

ID Verification and Right to Rent

- ✓ One form of official photographic ID verifying nationality, for example:
 - UK or International Passport
 - Biometric ID card
 - European ID card
- ✓ One form of proof for current address dated within last 3 months, for example:
 - Utility bill
 - Bank statement
 - Payslip
 - Electoral Roll Match
- ✓ Further Right to Rent proof if required - Travel Visa, Home Office reference number

(Original documents to be viewed within 28 days prior to move in, dated copy must be retained by Agent)

Residency Check

- ✓ Addresses to be confirmed for the last 3 years (where possible)
- ✓ Proof of current residency
- ✓ Positive current landlord / agent reference, previous landlord / agent (if required)
- ✓ Proof of ownership (if required)

Employment and Income Check

- ✓ Current employment reference
- ✓ Proof of minimum income at 2.5 x applicant's monthly share of rent ratio

- ✓ Self employed will need accountants reference or latest tax return
- ✓ In some cases additional incomes, savings, pensions, tax credits etc can be accepted

Additional Information

- ✓ Next of kin details (not joint tenant)

International References

- ✓ Credit Check, International financial sanctions, Money laundering & PEP checks
- ✓ ID verification and Right to Rent checks as normal
- ✓ Proof of future employment contract confirming –
 - Permanent employment covering the term of the tenancy
 - Income at 2.5 x applicant's monthly share of rent ratio

Guarantors

- ✓ Required to pass the above criteria in the same manner as a tenant
- ✓ If a guarantor does not meet the income to rent ratio we may in some cases be able to pass them on verifying they are a UK homeowner currently residing in the UK

Chancery House, 3 Hatchlands Road, Redhill, Surrey, RH1 6AA

Tel: 03333 441300 Fax: 03333 442300 Email: info@blincref.com www.blincref.com

Blinc Tenant Referencing is a trading style of Blinc-UK Ltd (registered in England, No: 6635146) who are an appointed representative of Brian Johnston & Co (Insurance Brokers) Limited, which is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 307689.
This information can be verified by checking the FCA's register on their website www.fca.gov.uk/register or by contacting the FCA on 0800 111 6768.

Tenants Questionnaire

Please complete, tear off and return to Michael Hardy Lettings.

PLEASE TEAR OFF

Address of Property:		
Names and ages of dependants		
Details of Pet(s) to include name of breed if known		
Do any of you smoke? (Circle answer)	Yes	No

- We / I confirm that we / I have received, read and understood the "Tenants Information" and that the information given by Me / Us is correct.
- We / I enclose a copy of our proof of residency and identification documents.

Full Name of Tenant(s)	Signature	Dated	



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