Setting up your tenancy

Before you decide to apply for a tenancy, we need to make sure that you have seen the property's EPC and the DCLG's "How to rent" booklet. You download them from https://www.epcregister.com/ and www.gov.uk/government/publications/how-to-rent respectively, or ask us for a copy.

The next step is to complete the application form; we ask you to do this online using a service called Signable. Each adult who will be living at the property must complete a form and will be named on the tenancy agreement. We will be able to process your application more quickly if you also upload your scanned ID documents, although we will still need to see the originals before signing a tenancy agreement. The documents that we require are

- Proof of right to rent in the UK (Google "right to rent checks" to find out what that means)
- Photo ID (usually passport or driving licence)
- Proof of NI number and of current address
- 3 months' pay slips or, if it's a new job, your job offer letter/contract
- 3 months' bank statements

The form then needs to be submitted, together with a £100 holding deposit. If you are providing a guarantor – who must be based in the UK and own their own home – then they need to complete the guarantor application form, also on Signable. If for some reason you are unable to complete the forms online then there is also the option to download and print them from our website (see below).

Where feasible, we like to visit prospective tenants at home, as a home visit gives us an indication of how you will treat our property. This is a good time for us to see your original identification and discuss things like the tenancy start date and any particular needs you may have. If you haven't already uploaded scans with your application then it will help us if, as well as showing us the originals, you can have copies of your ID documents available to give us.

We'll then arrange for various checks to be carried out, including a credit check and references from your employer and current & previous landlords. Make sure your referees are expecting our enquiry and are ready to respond quickly! Credit and employer checks will be carried out for your guarantor as well. **You need a provable income of at least three times the rent, and an acceptable credit score and references.** If you fall short of this level then all is not lost, but your guarantor *must* meet the criteria. Your guarantor needs to be aware that they will be liable for any shortfall in your rent payments and the cost of any damage caused that is not covered by your deposit, for the entire duration of your tenancy.

The holding deposit may be paid by cash or bank transfer; bear in mind that any non-cash payments have to be cleared before your application is complete. The deposit will be deducted from your first rent payment if the tenancy proceeds. If you fail to meet our referencing criteria then it will be refunded unless the failure is due to you having given us false, misleading or incomplete information.

We will continue to market the property until a complete application (including the ID documents listed) has been received; we will then stop actively marketing it while we follow up references. Any applications received subsequently will be followed up only if the first one is unsuccessful.

If the results of all our checks are satisfactory then – if applicable – we and your guarantor will sign the deed of guarantee. After that the tenancy agreement can be signed. Any relevant deposit will be taken at this stage, and we will protect it in the Government-approved Deposit Protection Scheme. If the deposit has been provided by someone else then please make sure we are aware of this, as we are also required to provide them with the prescribed information. We'll also ask you to set up a standing order for your monthly rental payment, though we will require the first month's rent in cash or via bank transfer, on or before the tenancy start date.

On the tenancy start date we'll check you in and ask you to agree the inventory, and will provide you with a copy via the lettings management software that we use. This software is also used to provide you with information on the area and the house, plus advice on maintenance and emergency procedures. We'll take the first month's rent (if not pre-paid) then give you the keys and leave you to enjoy your new home!

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