

House of homes

Residential Lettings and Property Management



Information For Tenants

House of homes

Professional and dedicated

Torquay Office 01803 227833

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House of homes registered office; 185 Queensway, Torquay, Devon, TQ2 6DE
07828 210819– Director; Kerry Ripley Wales



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Residential Lettings and Property Management

Guide for Applicants

This information pack provides you with all of the information required in order to rent a property through House of homes.

In order to proceed with your chosen property, each adult proposing to reside at the property must complete a separate set of application forms (these can be found towards the rear of this guide, along with our declaration form). Before submitting application forms to us, applicants must raise any queries they have in relation to the property and the proposed tenancy.

In order to conform with current Money Laundering Regulations, we are required to keep black and white copies of photographic Identification and recent proof of applicant's current address (see Guidance Notes & Money Laundering Regulations help sheet for further information). Application forms must be completed in full and honest answers. Failure to complete the application forms in this manner may result in delays and ultimately, the loss of the property.

Your Application & Referencing Procedure

Once you have completed and submitted your application forms, they will be forwarded to a professional Referencing Agency to process the necessary references. Typically the agency will check for the following information:

- Credit status by way of a point scoring system
- Employer's & your salary details
- Entry on the Electoral Roll
- Current/previous Landlord references or lender history (where applicable)
- Bankruptcy, Debt Relief Orders, IV A's, CCJ's, Creditor Agreements etc.

Assuming the referencing agency is able to obtain all answers to their enquiries with relative ease, reference results are usually received by House of homes within 3 to 5 working days. This process can be helped greatly by applicants supplying full and correct information with contact details on their application forms - including all contact names, telephone numbers and e-mail addresses.

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What happens if my Application is Unsuccessful?

If an application receives a poor result from our referencing agency, or something comes to light from our referencing process that you have not made us aware of previously, your application may be turned down or you may be required to provide a suitable guarantor to support your application.

If applicants have notified us of any issues that they believe may cause problems in them clearing our referencing procedure, we will endeavour to find alternative ways of helping them clear the process. This may be by way of support from a guarantor, or in certain circumstances paying an equivalent of 6 months' rent in advance (in addition to a security deposit). If you are not able to meet these requirements, your application will be turned down and you will be declined for the property.

Guide to Financial Assessment

The referencing agency appointed to take up references on our behalf will carry out a calculation to assess the financial strength of the applicant(s). To pass this assessment the applicants will collectively need to have a provable household income equivalent to at least thirty times the monthly rent.

Example :- Rent £600.00 per calendar month

$$\begin{aligned} \text{Applicant's joint salaries must be } & 30 \times \text{£}600.00 \\ & = \text{£}18,000.00 \end{aligned}$$

The above calculation takes into account gross basic salary, pensions, child, family tax credits and any other regular provable income. If guarantors are required, please ask us for a copy of our Guarantor Pack which provides the information required to be a guarantor including referencing information required, the guarantor's obligations and how to proceed.

Signing Up & Moving In

Once satisfactory references have been received, an agreed moving in date will be confirmed with the Tenants and the Landlord, arrangements will be made for the Tenancy Agreement to be drawn up and signed. There will be three copies of the agreement in total so that both Landlord and Tenant may have a signed copy and House of homes retaining a signed copy on file. Tenants are advised to keep their copy of the agreement in a safe place in order to confirm their obligations at any time during and at the end of the agreement or as a point of reference in case of any dispute.

Before moving in, Tenants are required (in normal circumstances) to pay one calendar month's rent and a minimum of one calendar month's rent as a security deposit, both of which must be received in cleared funds on or before the day the Tenancy is due to start. Should Tenants wish to pay by cheque for this or future payments, the cheque must be received by House of homes 7 days prior to the due date to allow the payment to clear. The date on which the Tenancy commences is the rent due date unless alternative arrangements have been agreed. All rent payments must be received into the Landlord or Agent's bank account on or before that day. For this reason all standing order mandates should be dated at least 3 days prior to the rent due date to ensure that cleared funds are received in time.

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PLEASE NOTE – WE ARE UNABLE TO RELEASE KEYS TO TENANTS UNTIL FUNDS HAVE BEEN RECEIVED AND CLEARED IN FULL!!

Deposit Monies

A deposit (usually equivalent to 1 calendar month's rent) as a minimum will be requested as a security/dilapidations bond. In accordance with Housing Act 2004 legislation introduced on 6th April 2007, deposit monies received in relation to Assured Shorthold Tenancies must be protected under one of the three government approved schemes. Details of all schemes can be found at:

http://www.direct.gov.uk/en/TenancyDeposit/DG_066383

House of homes will advise Tenants which scheme their deposit will be registered with as part of our Tenancy Agreement paperwork.

Return of Deposit

Shortly after all of the keys to the property have been returned at the end of the Tenancy, House of homes will arrange for an Inventory Clerk to carry out a check out inspection on the property and report back to House of homes who will then in turn discuss it with both yourselves and the landlord. If there are any issues with the property, House of homes will discuss it with you.

If any deductions are to be made in relation to the condition of the property, these will of course be agreed with both yourselves and the landlord prior to House of homes returning the deposit to you. The balance of the deposit will, in normal circumstances, be returned to the Tenants within 10 calendar days of an agreement being reached.

General Information & Obligations of the Tenant

Once a Tenancy Agreement has been entered into, both Tenant and Landlord are entering into a legally binding agreement - usually for a fixed period of 6 months initially under an assured shorthold tenancy agreement - for which there is no break clause for either party.

Assuming all parties are happy to renew the agreement at the end of the term House of homes will draw up a further fixed term agreement to be signed by both parties. Alternatively, Tenants may stay on at the property on a periodic tenancy where Tenant and Landlord are still held to the terms of their initial agreement however the contract rolls on a month by month basis until either party gives notice.

Rental Payments

Rents paid during the Tenancy should be paid direct to our client account by standing order/online banking/telephone banking, all of which are free services. Tenants will be supplied with a standing order mandate detailing the account for monies to be paid into. Monies should be received in cleared funds on the due date and therefore should leave the Tenant's bank account approximately 3 days prior to that date to ensure that rent clears by the due date.

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Actual cash or cheques paid directly to us or into our accounts incurs bank charges, therefore, we would kindly ask you to pay by bank transfer only.

Please note: a standing order is 'you paying us' and not 'us requesting payment from you'. It is therefore the responsibility of the Tenant to cancel any standing order or other arrangement with their bank once the final rent payment has been made before vacation.

Utilities

House of homes will provide Tenants with details of relevant meters and readings and the utility companies (where known) at the commencement of the Tenancy. This will include gas, electricity, water, sewerage, council tax and oil suppliers where relevant. Tenants must contact all relevant utility suppliers immediately to transfer the accounts into their name(s). Failure to do so could lead to inaccurate billing and accounting problems. Details of Tenants forwarding address may be supplied to the relevant utility companies to enable them to pursue Tenants if there are any unpaid accounts on vacation of the property.

Television, Sky, Virgin, Broadband, Telephone

All of these services are for the sole benefit of the Tenants and therefore all associated costs are the responsibility of the Tenants. Whilst landlords understand that tenants may wish to subscribe to some of these services, permission to install cables, satellite dishes etc. must be sought in writing prior to signing any agreement with the supplier. Tenants must put their requests in writing to House of homes or to the Landlord dependent upon who manages the Tenancy. Any necessary equipment, aerials, dishes, receiving boxes and all connection or subscription costs are wholly the liability of the Tenant including telephone connection at a brand new property. Please also note that Tenants are responsible for arranging and paying for their own television license.

Permission to Decorate

Should Tenants wish to redecorate or in any way change the interior of the property, permission must firstly be sought from either landlord or agent. Requests must be made in writing detailing all proposed works, colour schemes, locations etc. including a colour sample chart to show the colour and type of paint to be used, or an appropriate sample of the materials to be used. Tenants must wait for a written response to their request before commencing any work. Failure to gain permission prior to commencing work will leave Tenants liable for reinstatement works at the end of the Tenancy.

Inventory

Upon signing the Tenancy Agreement, Tenants will be supplied with a written inventory of the property, which will detail the condition of the property upon commencement of the Tenancy. Tenants are asked to check through this thoroughly within the first few days of the Tenancy, making any amendments to the document as they see fit. This is the Tenant's opportunity to have their say and to document any items that they believe are not noted on the inventory.

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Tenants may add or change any descriptions on the inventory to reflect the state of the property **but must sign and return the document** to House of homes within 7 days. The same signed inventory (including the amendments if applicable) will then be used to assess the condition of the property once the Tenancy has ended thus determining if any of the deposit should be retained.

Buildings & Contents Insurance

It is the Landlord's responsibility to insure their property under a building insurance policy. The contents of the property however, are the Tenant's responsibility and we advise that Tenants take up their own contents insurance to protect against loss, damage, theft etc. It is not compulsory for Tenants to take out a contents insurance policy, however, should Tenants not wish to take out household contents insurance cover, accidental damage or loss of their own belongings or the fixtures and fittings of the property may be chargeable to the Tenant. It is therefore advisable to arrange home contents insurance cover to protect against accidental damage that would otherwise be deductible from the Tenant's deposit at the end of the Tenancy.

The following contact is useful for all insurances:

Mark Hayman Insurance Services

01626363376

07855954092

mark@haymaninsurance.co.uk

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Management of the Tenancy Agreement

House of homes provide a choice of services to Landlords. We either fully manage their property **OR** we find Tenants and set up the Tenancy, inventory etc. and then hand over the management to the landlord once the Agreement has been signed and Tenants moved in. Tenants may ask what type of service has been requested by their potential Landlord prior to submitting application forms and any monies changing hands.

Applicants must be happy with the terms of engagement between Landlord and Agent before submitting an application for any property.

If House of homes manage the property and Tenancy on behalf of the Landlord, the Tenants should contact House of homes to report any maintenance issues or other problems that arise during the Tenancy. The office is open between the hours of 9am & 5pm weekdays and occasional Saturdays for registrations and sign ups. Tenants may telephone the office number to report the problem.

Renewal of Tenancy

Whilst most Tenancies initially are assured shorthold tenancies for a fixed period of 6 months, they may be extended or renewed assuming all parties are in agreement. There is no charge to the Tenant for this service. Rent reviews will usually take place annually and Tenants will be given written notice of any review, the revised rent payable and the date of the first payment due.

Should the Landlord not wish to renew the Tenancy, for any reason, at the end of the initial fixed period the relevant notices will be served, and Tenants will be required to vacate the property by the notice date.

What to do in an Emergency

Should any emergencies arise outside of office opening hours, Tenants can telephone our emergency number (07828 210819) and leave a message giving their name, address, telephone number and nature of the problem. This number is monitored periodically and we will endeavour to help if we can. Please note that most problems will be dealt with on the next working day as call out charges for gas engineers, electricians etc. are higher at weekends and on bank holidays and spare parts are not always available on these days.

It is the Tenants responsibility, at all times, to take the appropriate initial action to reduce any damage to the Landlord's property and then to advise the Landlord or his agents of the problem and any action taken. For example: if a water leak is found then the water should be turned off as quickly as possible and any tanks drained to prevent further leakage while the agents are contacted. Once the agents are notified they will take all further action necessary, as they see fit, and Tenants are expected to act in a reasonable manner and to take into account the thought - how much of my own money would I spend if this were my own property? Would I survive until the next working day without hot water, power etc.?

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Maintenance issues arising during the Tenancy

Whilst we would hope that properties under our management will not require regular repairs, it will be necessary from time to time to gain access to the property to carry out maintenance and scheduled safety inspections. In such cases House of homes will appoint one of our trusted contractors who will contact Tenants for access giving at least 24 hours' notice. In case of an emergency, it may be necessary to gain access without notice. Master keys to all managed properties are held at our office and only trusted contractors will be issued with property keys to carry out works. Tenants are expected to allow access at reasonable times for works.

If the Landlord manages the Tenancy, the Tenant should contact the Landlord direct, the relevant contact numbers will be given at the commencement of the Tenancy.

Animals & Pets

In the majority of cases, pets are not allowed to be kept at the property. However, if a Landlord has made an exception and has permitted a pet, extra terms & conditions will be included in the Tenancy Agreement or added as an addition to the agreement after the tenancy start date and the arrival of the pet, once agreed. Tenants who are found to have moved pets into the property without prior written agreement will be served with a notice to quit, will be requested to vacate the property.

Gardens & External Areas

Where a property has private gardens, the maintenance of these will be the responsibility of the Tenant. Mowing lawns regularly, keeping borders, planters and driveways weed free and basic pruning of bushes are all considered the Tenants responsibility and will be picked up on when inspecting the property. Maintenance of larger hedges, trees and fences will remain the Landlord's responsibility. Communal areas are usually the responsibility of the Landlord who will undertake the maintenance of such areas. In certain circumstances the cost of maintaining the garden may be included into the monthly rent. If this is the case, Tenants will be advised accordingly. Tenants are not permitted to park or store boats, caravans, trailers or repair vehicles on driveways. Any oil or other substance spilt onto driveway surfaces or garage floors must be removed by Tenants. Landlords may make charges for cleaning of such areas where spillages are evident.

Periodic Inspections

Where House of homes are to manage a Tenancy on behalf of the Landlord, we are contracted to carry out periodic inspections at each property, usually on a three-monthly basis. The purpose of these visits is to ensure that the property is being maintained, with no leaks or cracks/potential hazards being allowed to cause further damage and to give us the opportunity to report any maintenance issues to the landlord.

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In addition, it allows us the opportunity to ensure that Tenants are keeping the property well and to the standard that we expect - thus alleviating any damage being caused for example by poor ventilation etc. We would expect properties to be kept clean, hygienic and that basic housekeeping is being carried out regularly to prevent condensation mould etc. forming in areas that require regular attention/ventilation.

Visits will only ever take place during office hours with Tenants being notified in writing of our intention to visit. Tenants do not need to be present for the inspection unless they specifically wish to be there as House of homes hold keys to all managed properties. If Tenants do wish to be present, it will be up to the Tenant to make arrangements to meet our clerk at the stated time. Whilst we will endeavour to accommodate re-arrangement of appointments, we cannot guarantee this as certain locations will be visited on specific days. If an appointment has been arranged for a specific date/time and upon visiting, our inspections clerk is unable to gain access to the property you will be written to, at the property to rearrange the inspection.

Where the Landlord manages his own Tenancy, he may also wish to make periodic inspections. These appointments will be arranged direct between the Landlord and the Tenant. Landlords should not gain access without the consent of the Tenant and give at least 24 hours' notice to do so.

You should notify House of homes or your Landlord if the property will be vacant for any period of time greater than 21 days during the Tenancy.

Vacating the Property at the end of your Tenancy Agreement

Should Tenants wish to terminate their Tenancy, they are required to submit their intention in writing giving the appropriate notice period according to the terms of the Tenancy Agreement. Please contact us for advice if necessary. Tenants are required to vacate the property by the date given, leaving the property in a good and clean condition and good decorative order. Cleaning of windows internally will also be required.

The gardens (where applicable) should be maintained as per the original inventory with lawns cut and borders weed-free. All keys supplied at the start of the Tenancy must be returned to the Landlord/agent on the last day of the Tenancy together with meter readings and your forwarding address (there will be a simple form to complete for this). If any keys are missing we will discuss this with you. Under the umbrella of House of homes a checkout inspection will be carried out as soon as possible after vacation which will determine the amount of deposit to be returned / retained, this will be discussed with both yourselves and the landlord.

Application Guidance Notes & Money Laundering Regulation Requirements

- **Address History** - It is essential that you give details of all addresses at which you have resided over the past three years. All addresses must be provided in full with postcodes. You will also need to provide us with proof of residency at these addresses.
- **Previous Landlord/Letting Agent** - You must provide details together with a name and contact telephone number for all properties where you have resided over the past three years.
- **Bank/Building Society Details** - These must be given in full for the purposes of the Credit Enquiry which we undertake.
- **Employment Details** - This should be the employer which is applicable to the duration of the tenancy. All applicants need to provide us with the name of their employer, a contact name and at least a daytime contact telephone number.
- **Self Employed** - You must provide us with details of your accountant and / or we will accept your latest tax return or six months bank statements as an alternative. However these **MUST** be submitted with the application. You should also give instructions to your accountant to release details for referencing purposes on request without delay.
- **Signature** - You must personally sign & date the form. Failure to do so will result in your application being rejected.

UK Citizens

- Proof of address where you are currently residing, dated within the last three months. This must be in the form of a bank statement, utility bill or council tax statement.
- A copy of your passport and / or driving licence.
- Proof of residence for the past 3 years addresses.

European Union Citizens

- If applicable, proof of address where you are currently residing in the UK dated within the last three months. This must be in the form of a bank statement, Utility Bill or Council Tax Statement.
- A copy of your passport and/or official ID Card.
- Proof of address for the country of your origin.

Citizens from Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Slovakia and Slovenia who have commenced their employment after May 2004 must also provide evidence that they have registered under the Workers Registration Scheme or supply a copy of a Residence Permit.

Non-European Union Citizens

- If applicable, proof of address where you are currently residing in the UK dated within the last three months. This must be in the form of a bank statement, utility bill or council tax statement.
- A copy of your passport.
- A copy of your visa/work permit.

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PLEASE NOTE THAT FAILURE TO FILL OUT THE APPLICATION FORM IN FULL WILL LEAD TO DELAYS OR REJECTION OF YOUR APPLICATION.

Complaints Handling Procedure

House of homes aim to provide the highest standards of service to all Landlords and Tenants, but to ensure that your interests are safeguarded; we have the following procedures in place.

- If you believe you have a grievance, please write in the first instance stating the nature of the problem and some basic background information to Mrs Kerry Wales (Owner) at the address below:

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- The grievance will be acknowledged within 3 working days and then investigated thoroughly in accordance with our established “in-house” procedures. A formal written outcome of the complaint will be sent to you within 15 working days. If we require more than 15 working days we will advise you in writing and confirm our revised response date.
- Following the conclusion of our in-house review we will write to you with a final written statement.
- If you are dissatisfied with the conclusion of the in-house review of the complaint, you can refer the matter to: The Property Ombudsman, Milford House, 43-45 Milford Street, Salisbury, Wiltshire, SP1 2BP.
- www.tpos.co.uk
- Complaints; enquiries@tpos.co.uk
- 01722 333306

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DECLARATION FORM

PROPERTY ADDRESS:-

Proposed Tenancy Start Date:

I/we hereby confirm that I/we have received and agree to the terms and conditions as set out in the Tenants Guide to Renting.

The information which I/we have given in the application forms is true to the best of my/our knowledge. We consent to this information being verified by fair and lawful means, which I/we understand will involve contacting referees and licensed credit reference agencies. I/we understand the resulting verified information will be forwarded to the letting agency and/or to the Landlord. The results may also be accessed again if I/we apply for a Tenancy in the future.

I/we agree that, under the Data Protection Act 1998, information regarding ourselves held by House of homes may be passed to any third party for any reason to do with the tenancy. I/we are aware that we should inform House of homes at the time of application of any bankruptcy orders/County Court Judgements/IVA's/Creditor agreements etc. which have occurred in the past 10 years. Should an adverse credit score be received as a result of our failure to comply with the above, as per the Tenancy application I/we understand that this will result in the loss of the rental property unless an acceptable solution can be provided.

I/we agree to take the property as seen. **PLEASE NOTE:** if you have any worries, questions or special requests you **MUST** clarify these prior to submitting your application in full. Properties may not be improved or additional items supplied after the tenancy commences. For example: Applicants must satisfy themselves that services such as SKY/cable are available at the property prior to entering into an agreement. I/we are aware that unless otherwise stated are not guaranteed any tenure beyond the initial six month period.

I/we understand that unless otherwise stated, our deposit monies will be passed to the DPS (Deposit Protection Service) and they will be responsible for the release of these monies once agreement is reached with the landlord for any dilapidations at the termination of the Tenancy. The DPS will supply the details of the Deposit reference number and deposit repayment ID within 30 days of you paying the deposit to House of homes.

Please note: Some Landlords choose to use an alternative Deposit Protection Scheme in which case you will be supplied with the relevant details by the Landlord within 30 days of you paying the deposit.

I/we understand that all properties will be treated as fully available until all required information/monies have been received and satisfactory references confirmed by the referencing agent.

Name

Name.....

Address

Address.....

Signature.....

Signature.....

Date.....

Date.....

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