

lettersofdistinction

Residential Lettings in York

Application Pack For Tenants



www.lettersofdistinction.co.uk



Tenant Checklist

Have You:	Tick Once Complete ✓
Paid the correct reservation fee?	
Completed and returned your referencing forms?	
Given a copy of your photographic ID to us? (Passport/Driver's license)	
Given a copy of a utility bill/bank statement to us? (No more than 3 months old)	
Arranged your tenants contents insurance?*	

*You may be unable to move into the property without a valid insurance certificate. Please speak to your letting consultant to give you details of our insurance partner.

Receipt Of Payment (To be completed by Letters Of Distinction only)

Name of Applicant(s) / Tenant(s)

Property address

Postcode

Received from

Cash
 Bankers draft
 Building society counter cheque
 Card

For the amount of

£

Amount in writing

Signed

Date

For and on behalf of Letters of Distinction Ltd.

General Information For Tenants

This information is issued to you in anticipation of you making an application to rent a property from us. It is intended to inform you of certain important information and matters you need to be aware of as your application is processed and you proceed towards completion of the tenancy and moving into the property. All tenants and any guarantors should read, sign and return one copy to us along with your application forms so we know you have received this advice. All tenants and any guarantors should read the following terms and conditions and sign and return the declaration on page 17 of this booklet. Please retain these terms and conditions for future reference during your tenancy with us.

Before The Start Of The Tenancy – The Application Process



Reserving A Property

To reserve a property you have viewed, a reservation fee must be paid before you submit your application forms to cover the costs of your references and the preparation of your legal documents, this fee will be confirmed to you by your letting consultant. We must continue advertising the property to other prospective tenants but will only accept and process one formal application at a time. The property will be held for you until the processing of your application is completed.



Referencing

All persons over the age of 18 and residing at the property as their main residence will need to pay a reservation fee and undergo the credit reference procedure to be named on the tenancy agreement. Our referencing is carried out by an independent professional referencing company and includes all the personal, credit and employment checks you would expect to be undertaken to verify your ability to act as a responsible tenant capable of meeting your commitments as set out in the tenancy agreement.



Cancellation Of Applications

If you withdraw your application at any time, or if for any reason you do not satisfy the referencing requirements referred to above, then your reservation fee will not be returned.



Guarantors

In certain cases a guarantor must be provided at the start of the tenancy and the same guarantor or a replacement guarantor must guarantee the tenancy for as long as it continues. The guarantor must also complete an application form and be referenced. Should your application be declined because the guarantor does not satisfy the referencing requirements then once again your reservation fee will not be returned.

Deposit

Before you move into the property and possibly at application stage, you will need to pay the security deposit or bond against the property. This is usually £100 higher than the monthly rental figure but can be up to three times the rent. Please check with your letting consultant for the specific figure.

Where it has been expressly agreed with the landlord that a pet can be kept at the property a £150 extra bond must be taken for EACH animal. Please note the amount of your deposit will need to be increased by these amounts should your landlord agree that you may keep a cat or a dog at the property at any time after the tenancy has commenced.

Protection Of Tenant Deposit

If the tenancy is to be an Assured Shorthold Tenancy then the deposit will be registered in accordance with the Tenancy Deposit Protection regulations which came into force on 6th April 2007. You will be given a leaflet containing more information on this subject and also served with a notice within 30 days of paying the deposit advising which of the three Government approved schemes the deposit is to be registered with. If you have any other type of tenancy then the deposit will be held by Letters of Distinction as Agent for the landlord. Please note that in certain cases, Letters of Distinction may not provide this service to the landlord and therefore your bond could be held directly by the landlord.

Starting The Tenancy



Moving In

Appointments to move into the property can only take place during office hours. On the day of moving into your property you will need to bring further monies to cover any other fees such as for pets and the security deposit if not already paid, and between 2 and 6 weeks rent depending on the exact tenancy commencement date. Our office will confirm to you verbally the exact amount payable by you and if time permits, we will also advise you in writing. Please note these monies must be paid with cleared funds, i.e. cash, building society counter cheque, bankers draft or 5 working days prior to the check in date by debit or credit card*. Personal cheques cannot be accepted. (*There is a surcharge for payments made by credit card.)

Please also note that in order to avoid embarrassment and additional costs, under no circumstances will tenants be checked into a property until all necessary fees and payments have been paid in full with cleared funds and all tenants have signed the necessary legal documentation before the legal commencement of the tenancy i.e. taking up authorised occupancy.



Checking Into The Property

The check-in will either take place at the property or at our offices, in which case tenants have five days to check through the inventory and raise any concerns or issues about the document. Tenants are also advised that although BT phone points, TV aerial or cable points may have been fitted in the property the landlord cannot guarantee that they will be 'live' and it is the tenants responsibility to make these active if necessary. All associated costs will be borne by the tenants.

Starting The Tenancy (cont)

Checking Into The Property (cont)

One full set of keys and one entry key for each named tenant will be handed over to the lead tenant at check in. Should additional copies be required, these can be cut at the tenants expense and must be listed on the inventory and returned to Letters of Distinction at the end of the tenancy agreement. **It is important that all tenants named on the tenancy agreement are present at this appointment.**

During The Tenancy

The Tenancy Agreement

The majority of agreements drawn up by Letters of Distinction are fixed term Assured Shorthold Tenancy agreements. If after the expiry of a fixed term both parties wish to extend the tenancy, a fee of £60 will be payable for renewing or extending the tenancy agreement on each occasion, irrespective of the length of the extended period or the type of agreement.

Payment Of Rent

Rental payments are strictly paid on the 1st of every month by standing order from a nominated tenants account into our client account. You will be provided with standing order details prior to check in to enable payment of future rents. Please note that where the property is managed directly by the landlord, the rent date will be the actual move in date to the property.

Utilities

Unless otherwise agreed and confirmed by Letters of Distinction in writing before the tenancy commences, tenants are liable for all payments in respect of gas, electricity, water, cable services and any other utilities and supplies to the property, including all telephone charges. Additionally, by law, tenants MUST register for Council Tax.

Insurance

At Letters of Distinction we strongly recommend that you have adequate contents cover in place. Contents are typically everything that you will be taking to the new property, and include but is not limited to: furniture, clothing, television & audio equipment, mobile phones, tablets and laptops, and jewellery.

Contents insurance provides cover for your personal property in your home (and away from your home if requested), and typically covers damage which occurs due to fire, lightning, explosion or earthquake, theft (or attempted theft), riots or vandalism, storms or flooding, subsidence, falling trees, moving objects (such as a cars hitting your home) and escaping or leaking water or oil. Contents insurance also provides cover for:

- Your Legal Liability as occupier of the house, e.g. if a visitor has an accident and injures themselves.
- Tenants Liability Cover for loss or damage to the home and landlords fixtures and fittings as per the policy terms and conditions. Please note that the landlord covers the building and his own contents against normal perils such as fire, flood, theft etc, but not yours. If there is no valid policy in place you must accept full responsibility for any damage to the landlords goods at the property and for any future public liability claim made against you. Once you have passed the referencing stage your details will be given to our insurance partner who will make contact to help advise you on the most appropriate policy to suit your individual requirements.

During The Tenancy (cont)

Who May Occupy The Property

If you want any person to live at the property other than members of your immediate family and of course those named as tenants on the tenancy agreement, then you must contact us to discuss this and we will require the landlord's written consent. In addition, you may not transfer your tenancy to another person.

If one of the named tenants wishes to leave, regardless of whether or not they are to be replaced, please contact us immediately so the necessary arrangements can be made. If a new tenant is to move into the property then they must undergo a full credit check by completing the referencing forms and paying an application fee. A new agreement may need to be signed before a new tenant can move into the property.

At The End Of The Tenancy

When Can You End The Tenancy?

Your tenancy agreement is a legally binding contract; it is for a fixed duration and you cannot give notice to vacate before the expiry date.

If for any reason you vacate your property before the fixed term end date, whether with or without your landlord's consent, you may legally remain liable for the rental payments to the end of the fixed term. In addition you will be responsible for the landlord's agency re-letting fees as applicable at that time.

Giving Notice

Once you are nearing the end of your tenancy period you will need to decide whether to extend your stay or move out (remembering to give your notice in writing as per your tenancy agreement).

If you do want to renew the tenancy, we will liaise with you directly and send you all the necessary paperwork to complete. If your circumstances have changed, some new checks may be needed, but this will be advised on at the time.

Please remember the landlord at this stage will be within his/her rights to serve notice on your tenancy if they need the property back or if there have been any persistent issues.

At any time during the last 6 weeks of the tenancy term if you are going to leave at the end of that term, or during any notice given by you, we will require access to accompany prospective tenants to view the property and will give you at least 24 hours notice of our need to do so. Your cooperation in allowing access at such times is greatly appreciated.



Check-Out Appointment

If we manage the property on behalf of the landlord, at the end of the fixed term, should you choose not to renew your tenancy agreement, we will write to you to confirm the final day at the property. We will arrange for our independent inventory clerk to meet you at the property to carry out the check-out inspection, verify the condition of the property, collect the keys and read the meters. There is a fee of £60 to cover this and help you prepare your property for the end of tenancy. This will include detailed guidelines to assist you. If the landlord manages the property, you'll need to liaise with them directly in order to arrange a time and date to meet you there, complete a check out and hand the keys back. You must be ready to leave the property and all of your personal effects and your furniture must be removed. If your property has been professionally cleaned prior to your moving in we may charge you for a professional clean when you vacate. In any event, all carpets must be professionally cleaned and a receipt given to the representative who meets you at the checkout.

You will be required to return all sets of keys at this meeting; you will be charged rent on a daily basis until all keys are surrendered and the landlord has got full possession of the property.



Deposit Return

If your tenancy was an Assured Shorthold Tenancy and if the deposit is registered with a Tenancy Deposit Protection (TDP) scheme as referred to at the top of page 4 then we will need to agree any deductions with you and then both you and the landlord are required to confirm your mutual agreement to any such deductions. The deposit can then be paid out accordingly.

You will receive much more information about this at check in, but please note if a dispute arises between landlord and tenant then the amount of the deposit in dispute cannot be released until the matter is resolved or else the dispute is referred to the TDP scheme administrator to adjudicate and reach a decision on the apportionment of the deposit.

In everyone's best interests we would therefore urge your prompt and continued cooperation at the end of the tenancy in order to agree any such deductions.



Fees And Charges

Please note that a fee will be charged for any appointment(s) not kept by the tenant. The fee will be dependant on the costs incurred. Please refer to our fees and charges schedule on page 8.

Tariff Of Charges For Tenants

New Applicants	Reservation Fee	The reservation fee secures the property while your references are processed. No other tenants are able to apply for the property. This fee will also include taking up references on each individual applicant or guarantor, for the production of the contract and the inventory check-in service.	£225.00* for first two applicants £95.00* for house share applicants £95.00* for each additional applicant
	Dilapidation Bond (Bond is not subject to VAT)	This bond is retained by Letters of Distinction during the period of the tenancy to cover any dilapidation. Additional allowance required for pets (agreed by the landlord).	1 months rent + £100.00* (minimum)

Note for new applicants: Once the application has been progressed, should you decide not to proceed with the tenancy or fail the reference check, the reservation fee will not be returned under any circumstances.

Additional Charges	Renewal Tenancies	If during the initial fixed term both parties wish to extend the tenancy, a fee will be payable for renewing or extending the tenancy agreement on each occasion, irrespective of the length of the extended period or the type of agreement.	£60.00*
	Replacement Tenancies	A fee will be payable for drawing up of contracts for any replacement tenancy.	£60.00*
	Check Out Appointment	This fee is due at the commencement of the tenancy in lieu of your check out inspection at the end of your tenancy.	£60.00*
	Late / Missed Appointment	This fee will be charged if the tenant arrives over 15 minutes late to an appointment or if an appointment is missed as stated in our terms and conditions.	£60.00*
	Overpaid Rent Refund	A fee will be charged for refunding overpaid rent. The fee covers administration costs.	£25.00*
	Monthly Arrears	This fee will be charged for each month an account is in arrears. The fee covers the additional work involved in administration, letters and telephone calls.	£25.00*
	Landlord Reference	This fee is applicable for each tenant who requires a landlord reference for future prospective landlords.	£15.00*

(Note: All the fees are inclusive of VAT unless otherwise stated.)

* Credit Cards and Debit Cards can be accepted but may be subject to a fee. Please ask for details.

Information To Applicant

Please read carefully before submitting your application form.



Your rental application is being handled by FLS, an independent tenant referencing company that has provided in-depth vetting services to letting agents throughout the UK since 1992.



Completing Your Application Form

It is essential that all sections of the application form are fully completed in order for us to process your application quickly. We require the same information for both applicants and guarantors. Missing information will cause a time delay and we may also have to decline your application if we have insufficient information for risk analysis.

On the application form we ask for details of someone to contact to verify the details of your employment. Please be aware that we will write to this person and verify that the information you have supplied is factually correct. **We would ask you to inform the named contact that we will be contacting them shortly and they have your permission to release the information to us.** If you have been employed for less than 6 months we ask you to supply us with the details of your previous employer on a separate sheet.

If you are self-employed you will need to provide details of your accountant on the application form. If you do not use an accountant then we will require proof of your self-employed income and will contact you for further information. **We would ask you to inform your accountant ahead of your application that the referencing company, FLS, will be contacting them for this information and give permission for its release.**

If you are retired or have income from other sources then proof of income should be submitted with your application form. If you need advice on what documents are acceptable please contact us.



Credit Checking

We will make enquiries with a Credit Reference Agency and search for County Court Judgements (CCJ's), payment defaults and bankruptcy proceedings. We ask you to inform us of any derogatory information registered in your name. We would be concerned if legal proceedings for debt have occurred in the past but this does not mean your application would be instantly declined. We regret to inform you that should we find any derogatory information that has not been disclosed on your application then your property will be refused and any fees paid will be retained.



Disclosure Of Information

Should there be any derogatory information registered against you we will not give you any specific details. We will refer you to our information provider, who in response to a written request will supply a complete copy of your credit file.

Information To Applicant (cont)



How Long Will This Process Take?

We aim to complete our enquiries within 48 - 72 hours. Delays in the reference checking procedure are nearly always due to your referees not responding by return to the reference request. You should first check with your referees that they have replied before calling us or the management agent.



How Do I Find Out If I Was Accepted?

We will report back to your Letting Agent either by fax or email as soon as we have enough information available to allow effective risk analysis. Please do not call us for the result of your application as our operators are not allowed to tell you for security reasons.



What If My Application Is Declined?

It is unusual for an application to be declined in its entirety. We may request additional security from you in the form of either a guarantor or enhanced deposit. We may also suggest that you rent a property with a lower rental value.



Can I Appeal Against Your Decision?

We base our decision on the information collated from your application form and from other data sources. If you feel that the information we have is incorrect or misleading then you may write to us with the details. For further information please call the Applicant Information Line and an operator will be pleased to help you.



Is My Personal Data Safe?

We are licensed by the Office Of Data Protection and operate in accordance with the Data Protection Act. Your personal data will not be given or sold to any third party with the exception of the Managing Agent of the property.

Contact Us



Tel: 01227 257 777

Fax: 01227 257 788

Email: info@tenantref.co.uk

Web: www.tenantref.co.uk

FLS Tenant Referencing Services Limited
Lake House, Miners Way, Canterbury, CT3 4LQ.

Tenancy Application Form



Account no: LD6624

Full Profile Insight Credit check Guarantor Applicant

Tel: 01227 257 777

PLEASE COMPLETE IN BLACK INK AND BLOCK CAPITALS (one form for each applicant or guarantor)

1. For Use By Letting Agent / Landlord Only

Property address

Tenancy period

months

Tenancy start date

/ /

No. of applicants

Total rent pcm

£

Rent for this applicant

£

ID type (eg. passport)

Reference / Account number

Issuer (Utility only eg. BT)

2. Personal Details

Title

First name

Initials

Surname

Date of birth

 / /

NI number (or overseas equivalent)

Gross annual salary / income

£

Daytime contact number

Mobile telephone number

Marital status (eg. single/married)

Current address

Postcode

Time at address

yrs mths

Occupation

Email address

Status at current address:

Owner with mortgage, please give lenders name

Owner with no mortgage

Tenant

Living with family

Living with friends

Other, please specify

Previous address

Previous address (cont)

Postcode

Time at address

yrs mths

Do you intend to have pets at the property?

No

Yes

If yes please specify

2. Personal Details Continued...

Nationality

Do you require a visa to live in the UK? No Yes If the answer is Yes please provide the original visa.

If the answer is Yes are there any working restrictions?

Do you own a vehicle in your name?

Make

Model

Car registration number

3. Next of Kin Details

Title First name Initials Surname

Current address

Mobile phone number

Email address

4. Tenancy Deposit Scheme

Will the deposit be paid by anyone other than the tenant(s)? No Yes

If Yes please provide contact details in accordance with the tenancy deposit scheme:

Title First name Initials Surname

Daytime contact number

Mobile telephone number

Address

Postcode

Email address

5. Employment / Occupation Details (Employed / Self-Employed)

Employed Self-employed Unemployed Probation Period Other

Employment status (eg. permanent)

Employers / Accountants name

Length of employment

 yrs mths

Employers / Accountants address

Employee/Payroll number

Contact name / department

Contact position

Contact telephone number

Contact fax number

Contact email address

Please ensure contact name / department are able to confirm salary / income details. If in current employment for less than six months please provide previous employment details on a separate sheet.

6. Landlord Or Agent (if applicable)

Landlord / Agency name

Contact number

Email address

Current rent amount

Address of landlord / agent

7. Current Bank Account Details

Account holder name

Account number

Sort code

8. Existing Financial Commitments

Do you have any hire purchase, loan agreements or overdraft (excluding student loans)? If yes please state:

Lender	Amount	Monthly repayment	Expiry date
	£		
	£		

Have you any credit cards or store cards? If yes please state:

Card company	Credit limit	Balance owing
	£	£
	£	£
	£	£
	£	£

Have you, your spouse or any other party to this application been insolvent, bankrupt, made arrangements with creditors or been involved in any criminal or civil court proceedings in the last six years?

No Yes If yes details should be provided on a separate sheet.

Do you have a criminal record?

No Yes If yes details should be provided on a separate sheet.

9. Declaration

I confirm that the information contained in this application is true to the best of my knowledge and belief and I agree that FLS may search the files of one or more Credit Referencing Agencies and that the results of these findings may be forwarded to the appointed letting agent or landlord. I also understand that in the event my failing to make payment a default may be recorded against my credit file. I understand that should any of the information contained in this application be found to be untrue the application will be declined and that I may lose all of the fee. I give my employer, accountant and current landlord/letting agent permission to disclose any information requested by FLS Tenant Referencing Services.

Signed

Print name

Date

Please tick this box if you **do not** want us to share this information with our insurance partners.

Tenancy Application Form



Account no: LD6624

Full Profile Insight Credit check Guarantor Applicant

Tel: 01227 257 777

PLEASE COMPLETE IN BLACK INK AND BLOCK CAPITALS (one form for each applicant or guarantor)

1. For Use By Letting Agent / Landlord Only

Property address

Tenancy period

months

Tenancy start date

/ /

No. of applicants

Total rent pcm

£

Rent for this applicant

£

ID type (eg. passport)

Reference / Account number

Issuer (Utility only eg. BT)

2. Personal Details

Title

First name

Initials

Surname

Date of birth

 / /

NI number (or overseas equivalent)

Gross annual salary / income

£

Daytime contact number

Mobile telephone number

Marital status (eg. single/married)

Current address

Postcode

Time at address

yrs mths

Nationality

Occupation

Email address

Status at current address:

Owner with mortgage, please give lenders name

Owner with no mortgage

Tenant

Living with family

Living with friends

Other, please specify

Previous address

Previous address (cont)

Postcode

Time at address

yrs mths

Do you intend to have pets at the property?

No

Yes

If yes please specify

2. Personal Details Continued...

Nationality

Do you require a visa to live in the UK? No Yes If the answer is Yes please provide the original visa.

If the answer is Yes are there any working restrictions?

Do you own a vehicle in your name?

Make

Model

Car registration number

3. Next of Kin Details

Title First name Initials Surname

Current address

Mobile phone number

Email address

4. Tenancy Deposit Scheme

Will the deposit be paid by anyone other than the tenant(s)? No Yes

If Yes please provide contact details in accordance with the tenancy deposit scheme:

Title First name Initials Surname

Daytime contact number

Mobile telephone number

Address

Postcode

Email address

5. Employment / Occupation Details (Employed / Self-Employed)

Employed Self-employed Unemployed Probation Period Other

Employment status (eg. permanent)

Employers / Accountants name

Length of employment

 yrs mths

Employers / Accountants address

Employee/Payroll number

Contact name / department

Contact position

Contact telephone number

Contact fax number

Contact email address

Please ensure contact name / department are able to confirm salary / income details. If in current employment for less than six months please provide previous employment details on a separate sheet.

6. Landlord Or Agent (if applicable)

Landlord / Agency name

Contact number

Email address

Current rent amount

Address of landlord / agent

7. Current Bank Account Details

Account holder name

Account number

Sort code

8. Existing Financial Commitments

Do you have any hire purchase, loan agreements or overdraft (excluding student loans)? If yes please state:

Lender	Amount	Monthly repayment	Expiry date
	£		
	£		

Have you any credit cards or store cards? If yes please state:

Card company	Credit limit	Balance owing
	£	£
	£	£
	£	£
	£	£

Have you, your spouse or any other party to this application been insolvent, bankrupt, made arrangements with creditors or been involved in any criminal or civil court proceedings in the last six years?

No Yes If yes details should be provided on a separate sheet.

Do you have a criminal record?

No Yes If yes details should be provided on a separate sheet.

9. Declaration

I confirm that the information contained in this application is true to the best of my knowledge and belief and I agree that FLS may search the files of one or more Credit Referencing Agencies and that the results of these findings may be forwarded to the appointed letting agent or landlord. I also understand that in the event my failing to make payment a default may be recorded against my credit file. I understand that should any of the information contained in this application be found to be untrue the application will be declined and that I may lose all of the fee. I give my employer, accountant and current landlord/letting agent permission to disclose any information requested by FLS Tenant Referencing Services.

Signed

Print name

Date

Please tick this box if you **do not** want us to share this information with our insurance partners.

Your Managing Agent

Agent: Letters of Distinction

Tel no: 01904 529539 (Answer machine out of hours)

Fax no: 01904 791824

Declaration:

I/we agree to comply with the terms outlined in the Application Pack at all times if a tenancy is granted to me/us. I/we further confirm I/we understand that as part of their duties the Agent may, from time to time, be required to release any forwarding address to utility companies and other interested parties once any tenancy granted has come to an end.

Tenant(s)

Signed (Tenant 01):

Print name:

Dated:

Signed (Tenant 02):

Print name:

Dated:

Signed (Tenant 03):

Print name:

Dated:

Signed (Tenant 04):

Print name:

Dated:

Guarantor

Signed:

Print name:

Dated:



“ We rented from Letters of Distinction as managing agents over the past three years. They really were a breath of fresh air compared to some of the agents we have dealt with in the past. Dealing with maintenance issues was easy and the team apply common sense to dealing with any queries (whilst being thorough in making sure everyone's clear on the detail).

Checkout was easy and relatively hassle-free, with no crafty tricks used to hang on to our deposit.

SAM BAYLEY





Overall great experience. Fast to book a viewing, we put down a deposit the following day, all the letting paperwork was straightforward and everyone was very helpful. Since moving in the agency has been fully supportive in responding to any maintenance issues or other questions.

EZEQUIEL GOMEZ BALAGUER



Had a really great experience with Letters of Distinction, particularly with Francesca and Rebecca. Everyone is really quick to reply and friendly, and all of our (very few!) maintenance issues were sorted quickly and efficiently. If I ever moved back to York, I'd use Letters again!

ANA ISABEL BEARD FERNANDEZ

