Important guidelines for all prospective tenants

Before setting up a tenancy we will take up references before we approach the Landlord for their formal acceptance of the tenancy.

Island Lettings uses a combination of an independent third-party referencing company, together with our in-house referencing, to deal with the referencing process.

In order to assist you, it is important that you supply us with mandatory information to ensure that you are properly referenced.

You will also go through Right to Rent checks that are a mandatory requirement for all applicants under the Immigration Act 2016.

It is essential that **ALL** the information requested is supplied and that this form is completed in **FULL** and clearly. Any missing information will delay your application.

When completing the application form you will need to have the following information/supporting documents with you:

- The full address of your current property, including the post code
- Your bank details including account number and sort code
- If you have lived at your address for less than 3 years, a list of all previous addresses
- The full company name, contact name, telephone number and email address for your employer
- When specifying your annual salary (if applicable) please quote this as a gross amount (i.e. before stoppages) and include your basic salary
- A contact name/company name, telephone number and email address of your current letting agent or landlord (if applicable)

All telephone and fax numbers given must include the full area code

Please ensure that all referees, guarantors and Next of Kin that you have nominated have been advised that they will be contacted by us in relation to the tenancy or the referencing company.

Please note that in line with General Data Protection regulations 2018 (GDPR) you are required to obtain permission from referees, guarantors and Next of Kin in order for us or the referencing company to contact them (where applicable).

Securing a Tenancy

- The landlord has instructed us to act on their behalf and source suitable tenants.
- Having viewed the property and arrived at a decision to make application to rent you are required to provide personal details ranging from name and address to occupation and salary to passport / ID for Right to Rent checks. You are required to provide financial, employer, character and landlord/agent references as we can only agree to a tenancy on behalf of the landlord, subject to satisfactory replies from those referees. Our checks will also include a search of the Credit Registers to establish your financial credibility. This is necessary for your prospective landlord to confirm that your application is suitable and satisfactory. **For your own guidance you should be aware that to meet the required affordability, your salary/earnings must be at least 2.5 x annual rent.**
- If you are unable to provide satisfactory references or credit check you may still be offered a Tenancy subject to a satisfactory UK based Guarantor being provided. **This person should be over 25, and in full time employment, or receiving a pension or have savings that equate to at least 3 times your proposed annual rent.** The Guarantor will be contacted to ensure that they are aware of a Guarantor's obligations, and they will be asked to complete a Deed of Guarantee or Guarantor Form. They will be referenced, and credit checked
- If you are claiming benefits of any kind you will in all cases require a Guarantor. This Guarantor will need to meet all the criteria outlined in the above. If you have County Court Judgements (CCJ) IVAs or have been declared bankrupt it may prove impossible to grant you a Tenancy unless satisfactory evidence of the clearance of debt is produced prior to the commencement of the Tenancy or, with the Landlords consent, a guarantor is provided and, or, the rental term is paid in advance.
- If you have any adverse credit or defaults registered against you but do not declare them on your application form, you will be automatically disqualified from proceeding with the tenancy. You are therefore advised in all circumstances of known or suspected bad credit to discuss the situation fully at the outset, so we may properly advise you of how your application may proceed before you commit to paying a Holding Deposit.
- You should provide proof of ID (copy of driver's licence, passport or birth certificate) and 2 documents as proof of address given on your application form (utility bills, phone bills etc – dated within the last 3 months), when submitting this application. If self-employed we will require 3 years' worth of self-assessments or an accountant's reference. Home ownership will not be taken into consideration.

  Failure to provide this information could delay your intended occupation date.

Security Deposit and Rent

- After receiving satisfactory references, you will be offered the Tenancy of the property subject only to confirmation from the prospective Landlord of their acceptance of your application, the Terms and Conditions of the Tenancy Agreement, payment of agreed advance of rent and security deposit.
- All monies must be paid in cleared funds prior to the start date of the tenancy. The security deposit and rent can be paid by debit card at the office or by telephone or, alternatively, by bank transfer in advance (Island Lettings Client Account - Account number: 13405052 - Sort code: 20:60:55).
- The security deposit acts as security for your performance of your obligations as a Tenant under the terms of Tenancy Agreement. This deposit is equivalent to 5 weeks rent. The deposit will be returned to you at the end of the Tenancy term without interest and subject to any deductions that may be necessary to compensate the Landlord for any breach of the Tenancy Agreement.
- You will pay your first month's rent upon signing the tenancy agreement (additional amount required if the contract states otherwise).
- Subsequent rental payments will be paid by standing order which will be completed at move in. The standing order will be set up to debit your account 2 to 3 days prior to the rent due date

Pets

- You are not permitted to keep pets at the property unless by express agreement of the Landlord and subsequent approval written in to the tenancy agreement and a pet addendum produced.
- A Pet Addendum will be signed by all tenants at the start of the tenancy and will stipulate additional criteria that must be adhered to in regard to keeping permitted pets at the property.
- You will be held liable for any damage to the property or garden caused by the pet(s).

The Property

- The property is let "as seen" unless otherwise agreed at the point of submitting your application. Once the negotiated terms of tenancy and any alterations to the property have been agreed with the Landlord they CANNOT be changed.
- The date you choose to start your tenancy is extremely important as the date cannot be amended easily. This date will also be the date your rent is due each month.
- The Landlord does not guarantee that any television aerials or other reception equipment are provided with the property. You must make your own enquiries with service providers.
- The Tenants are liable for the television license.
- If a phone line is not present or not active, you will need to contact BT or your chosen provider to activate the telephone line. Any activation charge will be the responsibility of the Tenant(s). This will be particularly applicable to new properties.

- If there is a burglar alarm present the Landlord does not guarantee that the alarm is operational. If the property is burgled, you must notify the Police immediately.
- You must arrange your own tenant(s) contents insurance.
- If wheelie bins or recycling bins are not present at the property, you will need to contact the Isle of Wight Council to arrange delivery
- Smoking is not permitted in any of our client's properties. We understand that some people smoke – please do so outside. In the event of smoking having taken place in the property, the Landlord will seek recompense for any correctional work required from the deposit fund.
- If the property is managed by Island Lettings a routine property inspection will be carried out every 6 months (or more frequently if required) at a mutually agreeable time.

How will I move into the property?

- You will be required to attend our office in Ryde where you will be required to sign the tenancy agreement and all associated documents and pay any outstanding sums in regard to rent and deposit.
- Once the sign-up time has been agreed it cannot be easily changed.
- We usually conduct check-ins between 11am and 4pm on weekdays. We do not usually conduct move-ins on a weekend. For example, if you wanted to physically move in to the property on a Saturday morning, you will need to arrange the signing of the tenancy agreement etc, payment of rent and deposit along with the collection of keys for the Friday beforehand.
- The Landlord will not allow us to release keys until all the above has been complied with.

Holding Deposit

- Before your tenancy commences you will be required to pay a Holding Deposit equivalent to one weeks rent. This Holding Deposit will represent your intent to proceed with a tenancy and will be deducted from the initial rent and deposit payment due at the inception of your tenancy. In the event that you withdraw your application, or the Landlord receives any detrimental references that prohibit the tenancy from proceeding will result in the Holding Deposit being forfeited please refer to the terms of the Holding Deposit agreement for full clarity)

Utilities

- All rent quoted excludes utilities and council tax, unless otherwise stated.
- As the Tenant(s) you will be the legal occupier and therefore liable for Council Tax and, unless agreed to the contrary and you are responsible for all utilities. It is your responsibility as a new tenant to set up gas, electric and water through your chosen supplier.

Privacy notice

For the purposes of the Data Protection Act 1998 (the “Act”), the data controller is Island Lettings, The Observatory, Westridge Business Park, Ryde, Isle of Wight, PO33 1FX.

We use the personal details that you provide to correspond with you by phone, email or otherwise. In addition to the information you give us on this form, we may also collect additional information (for example, details of your property, current energy providers) as necessary to provide our services and to deal with your queries.

Disclosures of your personal details

We may also share your information with credit reference agencies and other companies or third parties where we have a duty to do so.

Marketing information

We would also like to use your personal details to tell you about other goods and services that we offer that are similar to those that you have already asked us to provide or have enquired about.

Accessing your information

You have the right to access information held about you. Please send any questions, comments, complaints or requests (including, but not limited to, any future request to withdraw your consent) regarding this privacy notice to:
info@islandlettings.co.uk Full details on data sharing and your consent can be found at
https://ico.org.uk/for-the-public/