

Helping you to understand renting a property

It's easy! You are just 8 steps away from moving into your new home



Congratulations! You're just 8 steps away from moving into your new home.

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Pay your Holding Deposit and sign the Tenants Guide



Immediately: You'll need to sign copy of this guide and pay the holding deposit, equivalent to one weeks rent. This will be held in good faith whilst we undertake references, identity and Right to Rent checks.

Your holding deposit will be held for 15 calendar days unless otherwise agreed in writing with you. If a tenancy is agreed and contracts signed the holding deposit will be applied towards your first months rent.

Your holding deposit can be retained if:

- $\boldsymbol{\cdot}$ You fail to pass the adequate right to rent checks
- You provide false or misleading information which the landlord is reasonably entitled to consider in deciding whether or not to grant the tenancy
- · You withdraw from the tenancy
- You fail to take all reasonable steps to enter into a tenancy agreement

Should the landlord decide to withdraw through no fault of your own then your holding deposit will be refunded to you within 7 calendar days.



Complete your reference form



Within 48 hours: We will email you a link to our referencing company. Please ensure this form is completed accurately. Please speak to us if you are concerned about any area of your reference application.

What do I need to earn?

Between yourself and any joint tenants a before-tax income of 30 times the monthly rent, so for example, £30,000pa for a monthly rent of £1,000. Please note that any non-guaranteed payment such as bonus or overtime are not taken into account when calculating this figure.

Will you check my credit?

Yes, a credit check will be performed and any CCJs or adverse credit will result in an unsatisfactory reference.

What are my options if I have adverse credit or do not earn over the threshold?

Subject to the landlord's agreement, a UK-based guarantor can

be provided if you think your references may result in an unsatisfactory result. This process includes referencing the guarantor, producing deed of guarantee, providing copies of the necessary paperwork including tenancy agreement to the guarantor, and obtaining identification.

What other references do you need?

If you have rented in the UK before you will be asked to provide a reference from your previous landlord or letting agent. If you have not rented in the UK before please make us aware.

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Make an appointment to complete your identity and Right to Rent checks



Discuss any utility and media package needs, and tenants insurance



Within 28 days of the tenancy start date: We will need to check your identity and right to rent. Please visit our office at 9 Broad Street, Wokingham, RG40 1AU with original hard copies of your Passport and current share code for those with a biometric residence permit.



No later than 48 hours before your move in date: It is a requirement of your tenancy to obtain adequate tenant liability insurance. Through our third party providers we can assist you with obtaining correct and competitive insurance, plus any utility and media packages you may wish to have.

I am the only named tenant, do my partner and child need to provide ID?

Anyone over the age of 18 who is residing in the property will need to provide Right to Rent documents regardless of whether they are named as a tenant or not. Anyone residing in the property who will turn 18 during the term will be required to provide this documentation at this time.

What if I am unable to provide these documents before the start of the tenancy?

Unfortunately, as this is a legal obligation under the Immigration Act, we are unable to release keys to anyone who has not provided a hard copy of their right to reside in the UK. For further information please visit www.gov.uk/check-tenant-right-to-rent-documents

What is tenant liability insurance?

This covers you in the event that either you or your guests accidentally or negligently damage any of the landlord's property. Furthermore it should provide you with suitable occupier's liability insurance.

Can I use another company to obtain insurance?

Yes, you can, however you may find it more convenient to use our recommended provider as they will already be in contact with you regarding your references. They can also include tenants contents insurance which we advise you have





Pay your first months rent, and your deposit in advance





No later than 48 hours before your move in date: Your tenancy agreement will be emailed to you via Docusign in advance of your move in date to give you enough time to thoroughly read through the agreement and understand its terms, before signing electronically. If you have any queries on the content of the tenancy agreement please do ask or seek your own legal advice.

What if I want to change what was originally agreed?

If you wish to alter the initial, agreed terms of a tenancy such as adding or removing occupiers or moving the agreed start date please contact us at your earliest opportunity so that we can discuss these changes with the landlord.

No later than 48 hours before your move in date: All further initial monies due, as referenced in your cost breakdown, should be paid to Michael Hardy's client account in cleared funds by your move in date. Late payment of these monies may result in us being unable to release keys to you on the anticipated move in day.

Can I pay by cash or credit card?

We are unable to accept a cash payment greater than £450 inclusive of VAT in our office. Neither are we able to accept any payments by card.



Set up your standingorder forfuture rent payments





No later than 48 hours before your move in date: The easiest way to not be late or miss a rent payment is to set up a standing order ensuring regular payments are made automatically.

How do I do this?

Either visit your bank or log into your online banking where you will be able to set up a standing order. The account details and timings for future payment of rents are contained within your tenancy agreement.



Approx. 7 days before your move in date: If your property will be managed by Michael Hardy, an inventory clerk from one of our trusted third party firms will contact you in advance of your tenancy commencement to schedule a time to meet you at the property on move in day for your check-in, which we strongly advise you attend.

What does a check in involve?

The clerk will greet you at the property to handover the keys. They will test the smoke alarms and show you the utility meters. The inventory will be sent to you by your client manager after you move in and you will have 7 days to tell us of any comments.

What if my property is not managed by Michael Hardy?

If your landlord manages the property themselves, Michael Hardy will inform you of the check-in process arranged by your Landlord in advance of your move in date.

Please note that if we do not receive the required documentation within 48 hours we reserve the right to re-advertise the property and the reservation fee will be non-refundable.

Your deposit

We offer two choices with regards to your deposit:

1. You can pay a traditional security deposit, equivalent to up to five weeks' rent, before the tenancy commences. We will register this deposit with an approved Government deposit protection scheme and, at the end of the tenancy, the deposit will be returned to you if there is no financial loss or damage due to the landlord.

2. You can take out a no deposit option with Flatfair, which provides your landlord with a guarantee for the

amount as

same

a 10-week tenancy deposit, whilst you remain liable for any damage or financial loss due to them. This Guarantee provides your landlord with protection if you do not pay them directly for the cost of any damage or financial loss due. Under this scheme, you make an initial payment equivalent to one week's rent. The cost of the Flatfair is not returned to you at the end of your tenancy or offset against any claim by the landlord. For more information about this scheme, visit www.flatfair.co.uk/tenants or call 0207 078 073.

Your deposit return

If your landlord manages the property himself, they will usually

negotiate your deposit return with you directly. If we manage the property, and you opted to pay a traditional security deposit, once we have received the check-out report we will note if any deductions are recommended and obtain

reasonable costs associated with dilapidations or any rent

arrears or other breaches of the tenancy.

Once the landlord and tenants confirm in writing to us that they agree with the deductions (if any) the deposit minus these deductions will be released to your nominated bank account.

What if I do not agree with the landlord's deductions? If you simply cannot come to an agreement with regards to

the deposit deductions then you have the option to have the

deposit return independently arbitrated by The Dispute Service

Ltd (TDS). As TDS want amicable deposit returns, you are unable to raise a dispute until at least 10 days following the

end of the tenancy to allow both parties to negotiate. Please be aware that TDS are not normally willing to arbitrate a dispute raised more than three months after the end

of the tenancy.

What happens to any undisputed deposit monies? Any undisputed amount will be returned to you and the disputed amount sent to TDS.

"No Deposit" Guarantee process

If you opted to take out a Flatfair Guarantee, at the end of the tenancy the inventory and check-out are completed and, if you leave the property in a satisfactory condition with no outstanding rent or bills, there is no further action required.

If there is any damage to the property or any unpaid rent, you will need to reimburse the landlord yourself. If you dispute the landlord's claim, you and the landlord will be asked for evidence which will then be sent for expert evaluation.

If the expert finds in the landlord's favour, Flatfair settle the claim with your landlord and seek reimbursement from you directly. If you fail to reimburse them at this point, you may be liable for recovery costs and it could impact on your credit history.

Confidence in Michael Hardy

We strive to provide the very best customer service and want you to enjoy your time in your rented property, however long that may be.

Our staff undertake regular training in both customer service and professional compliance with the majority of our staff holding ARLA Propertymark qualifications.

As ARLA Propertymark members, we abide by nationally recognised codes of practice, have Client Money Protection and Professional Indemnity Insurance. If for any reason you are not satisfied with our service please contact us where we will endeavour to resolve the issue in a timely manner.

In the rare event that you have exhausted our internal complaints procedure, we are members of The Property Ombudsman redress scheme who can be contacted via www.tpos.co.uk/contact



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).

Early Release

1 Bedroom £324.00
2 Bedrooms £372.00
3 Bedrooms £396.00
4 Bedrooms £432.00
5 Bedrooms £540.00
6 Bedrooms £588.00

Referencing fees for new tenant/s £48.00 per

Landlords Set up fee £300.00 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 Lettings 9 Broad Street Wokingham Berkshire, RG40 1AU T: 0118 9776776 E: lettings@michael-hardy.co.uk W: www.michael-hardy.co.uk 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 Michael Hardy website or by contacting Michael Hardy Lettings directly.

Checklist for your tenancy

What you are required to provide:

- / Signed cost breakdown
- / Signed tenant guide
- / Right to rent and identity documents for any occupiers over the age of 18
- / Standing order mandate
- √ Signed tenancy agreement
- / Details of your tenant liability insurance

What we will provide to you:

- / Copy of your signed cost breakdown
- / Copy of your signed tenant guide
- √ Copy of the Landlords signed contact as well as yours
- / Tenancy Deposit Scheme leaflet
- / Deposit protection certificate
- / Prescribed information regarding your deposit
- / Energy Performance Certificate (EPC)
- / Gas Safety Certificate (where applicable)
- / How to Rent government booklet
- / Information on how your data is processed



Ready to talk?
Call us today on 0118 977 6776
Got a question?

Email: lettings@michael-hardy.co.uk

If you are interested in the property, you have just viewed, Please fill out the offer form.

Link: https://eu.jofform.com/231854062340348



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