# A Tenant's Guide To Renting Permitted Payments, Right to Rent + Government How to rent Checklist



After contacting one of our branches we will search our databases to find you a suitable home. We hold keys on most of our rental properties and will always try and arrange a suitable appointment for you. Once you have decided on your home, we will aim to do all the paperwork as quickly as possible so that you can move in without delay.

## A step-by-step guide to successful renting with Proctors:

- Visit our website or contact us to discuss your exact requirements.
- View our suitable properties, and their EPC (Energy Performance Certificates) rating.
- Select your ideal property and advise us of your intentions.
- Once an offer is agreed, subject to Contract, supply us with the full names, address, mobile number and email for each prospective tenant.
- References. Each prospective tenant will be referenced and will require an acceptable reference, the same for a guarantor (if required). Your contact information will be forwarded to Rent4Sure, www.rent4sure.co.uk, who will email a reference link to each tenant to complete.
- Supply us with proof of identification and current address for each tenant and, if necessary, guarantors, so that we can commence the referencing process.
- This incorporates a copy of the Government's How to Rent Checklist.
- Right To Rent Checks.
- After referencing checks have been successfully completed and the Landlord confirms he would like to proceed, we will draw up the Tenancy Agreement to be signed by all parties (the matter is still Subject to Contract).
- Pay deposit, usually 5 weeks rent. The deposit will be transferred into one of the Government's Tenancy Deposit Schemes. If the Landlord is to hold the deposit you should ensure they do the same (we will assist you in this matter).
- Pay the first month's rent in advance and set up monthly payments.
- You must notify the local authority and utility companies of the date the tenancy starts, and take over the supply/ Council Tax.
- When the agreement is signed, dated and exchanged, you can move into your new home on the date agreed.











# A Tenant's Guide To Renting Fees, Charges & Services



#### TENANT'S PERMITTED PAYMENTS

#### **HOLDING DEPOSIT (PER TENANCY) — ONE WEEK'S RENT** (Proctors are not taking holding deposits)

This is to reserve a property. Please note this will be withheld if any relevant person (including any guarantor(s) withdraw from the tenancy, fail a Right-to-Rent check, provide materially significant false or misleading information, or fail to sign their tenancy agreement (and/ or Deed of Guarantee) within 15 calendar days (or other Deadline for Agreement as mutually agreed in writing).

#### **SECURITY DEPOSIT PER TENANCY (RENT UNDER £50,000** PER YEAR)

Five weeks' rent. This covers damages or defaults on the part of the tenant during the tenancy.

#### SECURITY DEPOSIT PER TENANCY (RENT IN EXCESS OF £50,000 PER YEAR)

Six weeks' rent. This covers damages or defaults on the part of the tenant during the tenancy.

#### **UNPAID RENT**

Interest at 3% above the Bank of England Base Rate from Rent Due Date until paid. Please note this will not be levied until the rent is more than

#### LOST KEY(S) OR OTHER SECURITY DEVICE(S)

Tenants are liable for the actual cost of replacing any lost key(s) or other security device(s). If the loss results in locks needing to be changed, the actual costs of a locksmith, new lock and replacement keys for the tenant, landlord any other persons requiring keys will be charged to the tenant. If extra costs are incurred there will be a charge of £15 per hour (inc.VAT) for the time taken replacing lost key(s) or other security device(s).

#### **VARIATION OF CONTRACT (TENANT'S REQUEST)**

£50 (inc. VAT) per agreed variation. To cover the costs associated with taking landlord's instructions as well as the preparation and execution of new legal documents.

#### **CHANGE OF SHARER (TENANT'S REQUEST)**

£50 (inc. VAT) per replacement tenant or any reasonable costs incurred if higher. To cover the costs associated with taking landlord's instructions, new tenant referencing and Right-to-Rent checks, deposit registration as well as the preparation and execution of new legal documents.

#### **EARLY TERMINATION (TENANT'S REQUEST)**

Should the tenant wish to leave their contract early and the landlord agrees, they shall be liable for the landlord's costs in re-letting the property as well as all rent due under the tenancy until the start date of the replacement tenancy. These costs will be no more than the maximum amount of rent outstanding on the tenancy.

#### **GREEN DEAL**

To make payments towards Energy Efficiency improvement under a Green Deal charge (as set out in Section 1 of the Energy Act 2011) or any subsequent energy efficiency scheme is a Permitted Payment if the tenancy agreement requires the payment to be made.

#### OTHER PERMITTED PAYMENTS

- · Utilities and council tax/TV licence
- · Communication services, cable, satellite, installation and subscription
- Default fees
- · Any other permitted payments, not included above, under the relevant legislation including contractual damages

#### **ADDITIONAL SERVICES**

#### Insurance

The Landlord's insurance will NOT cover your possessions. You will need to arrange cover before you move in. You can purchase tenant contents insurance by visiting rent4sure.com, or associated online comparison sites.

#### Moving In

When you move in an independent check in/inventory company representative will meet you at the property, check you in, hand over the keys, and agree the inventory report, if required by the landlord.

#### Management

If we are not managing the property we will provide you with contact details of the Landlord. If we are managing the property we are contactable 9am – 6pm Monday to Friday and 9am-5pm on Saturday. In the event of an emergency, do what is necessary, make safe, and contact us at the earliest opportunity.

#### **TENANT PROTECTION**

Proctors are members of Propertymark and CMP Client Money Protection which are client money protection schemes, and are also members of The Property Ombudsman which is a redress scheme. You can find out more details on our website www.proctors.london or by contacting us direct.

#### REFERRAL FEES

When employing Rent4sure Ltd Referencing Company we can receive rebates against their charges, if tenant or landlords take out the following products:

- Tenants Liability Insurance £14.11
- Landlord Direct Rent Protection £50
- Tenants or Landlords Building and Contents Insurance 20% of policy sold, typically £15 - £30
- Broadband or Utilities £12.50

It is your decision whether you choose to deal with Rent4sure for these products and in making that decision, you should know that we receive the

We provide client money protection insurance via Propertymark

### propertymark CMP 🔒



VAT rate 20% from 4th Jan 2011 (Updated Jan 2021)











# Right To Rent A Tenant's Guide



From 1 February 2016 the government introduced the "Right to Rent" scheme, which gives all landlords a legal duty to check that every tenant has the right to live in the UK. In order to do this, Proctors lettings team or your landlord will require copies of documents which prove your nationality, and that you have the right to rent a property.

#### WHO DOES THIS RULE AFFECT?

The same checks apply equally to all adults residing in the property - including UK citizens and people from elsewhere in the world.

#### WHAT ARE THE DOCUMENTS USED FOR?

The documents help us to confirm your legal status. We will submit your documents for visual and data checks to confirm they are genuine, but rest assured your documents will not be used for other purposes. Under the law we are obliged to keep a copy of them for one year after your tenancy has ended.

#### WHAT IF I CANNOT PROVIDE THE DOCUMENTS?

We will not be able to allow you to rent a property without proving your nationality. We can face a penalty if we do. If your documents are with the Home Office we can check with them.

#### WHY DO YOU NEED TO SEE ME?

We need to see you and every adult resident in the property, face to face with your documents so that we can verify them, or let us have the 'share code'.



#### **UK citizens**

If you are a citizen of the UK and Colonies with the right of abode in the UK you automatically have the right to rent in the UK. We will still need to take copies of your documents proving your nationality.

#### Nationals from outside the UK

In addition to confirming your nationality, we will need to check you have the right to stay in the UK. If you have a time limit we will need to make further checks in the future once that time period has ceased, or after 12 months, whichever is the longer period. For EEA, EU or Swiss nationals we will need evidence of UK immigration status.











# Right To Rent A Tenant's Guide

## WHICH DOCUMENTS CAN WE ACCEPT?



List A (Group 1): Acceptable single documents which show an unlimited right to rent					
UK passport	EEA/Swiss national passport/ identity card	Registration certificate issued by the Home Office to an EEA/Swiss national	Document certifying permanent residence issued by the Home Office to an EEA/Swiss national		
EEA/Swiss national family member Permanent Residence card or document	A document issued by the Home Office to an EEA/Swiss national family member	Biometric Residence Permit with unlimited leave	Passport or travel document with unlimited leave		
UK Immigration status document endorsed with unlimited leave	A certificate of registration or naturalization as a British citizen				

List A (Group 2): Acceptable document combinations which show an unlimited right to rent (any 2 of the below to be shown in combination)					
UK or Irish birth or adoption Certificate (long or short)	A letter from a UK Government Department or Local Authority	A letter of attestation from a UK passport holder working in an acceptable profession	A letter of attestation from an employer		
A letter from a police force confirming a document from List A (Group 1) has been stolen	Evidence of current or previous service in UK armed forces	A letter from HM Prison Service	A letter from National Offender Management Service		
Full or provisional UK driving license	Disclosure and Barring Certificate	Benefits paperwork (document or screenshot)	A letter from a private rented sector access scheme		
A letter from a UK further or higher education institution					

List B: Documents which show a time-limited right to rent					
A valid passport or travel document endorsed with a time-limited period	A biometric immigration document with time-limited leave	Residence card or derivative residence card issued by the Home Office to a non-EEA national	UK immigration status document with a time-limited endorsement from Home Office		
EEA/Swiss family member time- limited document issued by the Home Office					









