

THE APPLICATION PROCEDURE

How do I apply?

Before we can proceed with an application, we will require:-

- A completed application form for each person over the age of eighteen who will be living at the property
- If you require a guarantor in support of your application, then we will also require a completed application form from your guarantor.
- You will need to have viewed the video tour that we have prepared for the property
- You will need to have read this Guide to Renting and also read through the Sample Tenancy Agreement

How much do I need to earn?

As a guideline, our referencing agents work on an income to rent ratio of 2.5 (this is based on an annual income of £25,000 or less, if you earn in excess of £25,000 then the ratio will be decreased). An income to rent ratio means that your gross salary (before deductions) must be at least 2.5 times the rent. For example, if the monthly rent is £350 per month then you will need to earn at least £875 per month ($£350 \times 2.5$) or £10,500 per year ($£350 \times 2.5 \times 12$).

If you are unable to meet the above income to rent ratio, then we will discuss with you whether a guarantor can be provided or if you would be able to pay six months' rent in advance as an alternative.

You must have either been in employment for a minimum of six months or if you are self-employed then you must provide a minimum of 6 months bank statements or a reference from your accountant confirming income or if you are in receipt of benefits, we must see a letter confirming your entitlement and the amounts you receive or a minimum of 6 months bank statements showing income received.

What is a guarantor?

A guarantor will be a person or persons contractually liable, both financially and legally, should you fail to pay the rent during your tenancy or in the event of damage to the property. Any guarantor that you put forward will be subject to our referencing procedure and will have to sign a Guarantor Agreement prior to commencement of the tenancy.

What happens after I apply?

Once you have applied, we will put your application over to the Landlord to see if they wish to go ahead. If we have a high level of interest in a property, then this process may take up to a week as we will want to collate all applications from interested parties before approaching the Landlord.

We will notify you once we have a decision from the Landlord. If they are interested in accepting your application, we will then offer you a viewing so you can see the property before deciding whether to go ahead. You may wish to proceed on the basis of the video tour only but we would strongly recommend you inspect in person where possible.

If you are happy to proceed, then we will require payment of the holding deposit. The holding deposit is the equivalent of one week's rent and the amount payable will be stated on the lettings particulars. This will reserve the property whilst reference checks and preparation for a tenancy agreement are undertaken. You can either pay the holding deposit by card over the phone or we can provide you with details to make a bank transfer.

We will then send you a condition of let letter and pass your details to our tenant referencing company who will make contact with you directly.

What happens during referencing?

We pass your contact details to Vouch who will then contact you directly to begin referencing. Vouch will then assess the following:-

- Income - they will confirm that your income will be able to cover the rent, usually by contacting your employer.
- Credit Rating - they will check your credit history and credit score which will reveal any CCJ's/bankruptcy orders.
- Previous Tenancies - if applicable, they will contact your previous landlord/s for confirmation that you have adhered to any previous tenancy agreements including making rental payments on time. Please note that your former landlord or letting agent cannot charge you for requesting a reference so you may be required to request this information personally if our referencing company are having difficulties.
- Proof of Residency - they will verify your current address, which will include checking the electoral roll.
- Identification (Right to Rent). We are required by the Government to verify the identity of all prospective tenants and any occupiers over the age of eighteen and must have sight of the originals of identity documents which must be checked in the presence of the person to whom the documents relate. You will be asked to upload photos of your ID to our referencing company as part of the referencing but please note we will need to see originals of these documents before the start of the tenancy.

It would be helpful if you could notify your employer/landlord that a referencing company will be contacting them and if they can assist with submitting the required information as this will speed up the process considerably.

Referencing is usually completed in 5-7 days and we will receive a report advising on your suitability as a tenant and the suitability of any guarantor. We shall discuss this report with the Landlord and confirm that they wish to proceed. Provided all is satisfactory, we shall then contact you to finalise arrangements prior to you moving in.

What if I change my mind?

If you withdraw from letting the property after referencing has started, cannot provide sufficient identity documents to satisfy our obligations under Right to Rent, provide false or misleading information during the application process or fail to take all reasonable steps to enter into a tenancy agreement, then some or all of your holding deposit will be retained depending on costs incurred. Should the Landlord decide not to proceed with the letting through no fault of your own, then the holding deposit will be refunded in full.

MOVING IN

What happens on move in day?

We shall contact you once referencing has been completed to arrange an appointment on move in day for you to come into our office and sign the paperwork and collect keys.

We shall also send to you at that time a statement showing the balance due from you on move in as well as a copy of your tenancy agreement to read through.

On move in day, we shall require the following:

- Signed Tenancy Agreement - We will prepare a six month Assured Shorthold Tenancy Agreement for your signature.
- Signed Guarantor Agreement (if applicable) – We will send the Guarantor Agreement out prior to your move in day for the Guarantor to sign and return to us. We cannot move you in without the return of this document.
- Monies Due - You will need to pay one full month's rent in advance along with the deposit. This must be cleared funds (bankers draft/debit card payment/bank transfer). Please note we cannot accept payment on a credit card or a Visa Electron card.
- Prescribed Information Document (Austerberry Managed Only) – we will need you to sign this document to confirm that the deposit will be registered with the Deposit Protection Service during your tenancy.

We shall provide you with a Move In Pack which will contain:

- Keys to the property
- A copy of your signed Tenancy Agreement
- A copy of the Prescribed Information Document and terms for the Deposit Protection Service (Austerberry Managed Only)
- Energy Performance Certificate - This report details the energy efficiency and environmental impact ratings of the property.
- Gas Safety Certificate (if gas supply at property) – This will confirm that all gas appliances have been checked by a suitably qualified person within the last 12 months.
- Electrical Certificate - This will confirm the electrical installations at the property have been checked by a suitably qualified person during the recommended timeframe (usually every 5 years).
- Government Guide to Renting
- Schedule of Condition (Austerberry Managed Only) - This will detail the condition of the property and its contents as well as noting meter readings. This will be used at the end of the tenancy to check the condition of the property and you will have seven days to notify us of any amendments that you feel necessary. If we do not hear from you within the seven day period, then it will be assumed that the Schedule of Condition is satisfactory to you.
- Landlord Contact Information (Landlord Managed Only) - You will be provided with the contact details for your Landlord who will be managing the property personally and should be contacted directly regarding all issues at the property after move in. If the property is going to be managed directly by the Landlord, then we will forward your deposit directly to the Landlord upon move in and it will be the Landlord's responsibility to join an approved deposit scheme. In these circumstances, Austerberry accept no responsibility for the return of deposit monies at the end of your tenancy.

Monthly Rental Payments

We will provide you with a Standing Order form on move in. You can either fill this form in and hand it back to us on move in day for us to send to your bank, return it to your bank yourself or if you use online banking, you can use the details on this form to set up an instruction to pay the rent each month.

Please note that if you do set up a standing order, then this is an instruction set with YOUR bank to pay ourselves the rental amount each month which is different from a direct debit where OUR bank would take the money from your account with your permission. Therefore if there is an issue with the standing order payment, you will need to contact your bank to resolve this.

Utilities

We will notify the local council, water supplier and energy provider/s that you will be moving into the property and also supply notifications to the council and utility providers when you vacate the property.

Your Information

Austerberry collects personal information when you register with us or use our services. We will use this information to provide the services requested and in order to do this, Austerberry may be required to share information with selected third parties. By signing these terms, you consent that Austerberry has your permission to release your personal information for the purpose of carrying out tenant referencing and to discuss the contents of your application with your prospective Landlord. You further consent for us to release your personal information for the purpose of managing the utilities and council tax at the property to the relevant local authority and utility providers and to any third parties if we are required by law. If you proceed to rent a property with Austerberry, you give consent for Austerberry to release your personal information during conduct of the tenancy to sub-contractors in order to arrange any maintenance works. You also give us authority to provide your details utility providers and the local authority for council tax purposes at the end of your tenancy which will include providing your forwarding address. Austerberry will not share your information for marketing purposes with any third parties. For more information on how we use your information, please see the Privacy Notice at the end of this document.

Client Money Protection

Austerberry is a member of Propertymark's Client Money Protection (CMP) Scheme, which is a client money protection scheme. A copy of our Client Money Protection Certificate is below:



The image shows a green-bordered certificate for Propertymark's Client Money Protection Scheme. The text is centered and includes the Propertymark logo, the title 'CLIENT MONEY PROTECTION CERTIFICATE', and explanatory text about the scheme's purpose. It identifies the agent as Clive Austerberry Limited, trading as Austerberry, with a scheme reference number of C0009388. At the bottom, it provides contact information for the scheme and instructions on how to claim.

propertymark

CLIENT MONEY PROTECTION CERTIFICATE

Should a Propertymark Protected agent go into administration or misuse your rent, deposit or other funds, Propertymark will reimburse you whether you are a landlord or a tenant.

This certificate confirms your money is protected by the Propertymark Client Money Protection Scheme and that you can claim back money lost in the event of your letting agent going into administration or misusing your funds.

Your Propertymark Protection

Details of your agent

Clive Austerberry Limited

Trading as

Austerberry

Scheme Reference number

C0009388

Is a member of Propertymark Client Money Protection Scheme
Arbon House, 6 Tournament Court, Edgehill Drive, Warwick CV34 6LG

HOW TO CLAIM

Simply go to propertymark.co.uk/complaints/client-money-protection/ and complete the CMP application form. We need to receive your application within 12 months of us being notified that a misappropriation has occurred.

You do not need to prove fraud. You only need to provide supporting evidence that you have not received the money you were legally entitled to, this may be in the form of your tenancy agreement or deposit protection certificate along with bank statements.

Your money is protected throughout the time that your agency is a member of the Propertymark Client Money Protection Scheme. If your agent leaves the scheme, they are required by law to notify you. All agents managing properties in England, Scotland or Wales are legally required to belong to a Government approved Client Money Protection scheme at all times and details of the scheme must be publicly available. If you discover at a later date that money has gone missing during the period of their membership of the scheme, you will still be covered even if they have subsequently left the scheme.

Unfortunately, we cannot make payments for any loss arising from war (whether foreign or civil), terrorism, rebellion, revolution, military uprising or any form of confiscation by the state.

Propertymark, Arbon House, 6 Tournament Court, Edgehill Drive, Warwick, CV34 6LG

Privacy Notice

What information do we collect about you?

We collect information when you register to view a property/go onto our mailing list, request a valuation, apply to rent a property or provide us with instructions to sell or let a property on your behalf. Website usage information is also collected via our website using cookies.

How will we use the information we collect about you?

The information collected about you will be used by Austerberry for the purposes of carrying out the service which you have instructed us to perform. We also use the information collected from our website to personalise repeat visits to our website. Austerberry will not share your information for marketing purposes with other companies. If you have instructed us to perform a service on your behalf, Austerberry may be required to share your information with selected third parties including suppliers, sub-contractors and credit reference agencies. If this is required, then we will usually inform you before collecting your data if we intend to use it for such purposes.

Austerberry may also be required to disclose your information if we are under a duty to do so in order to comply with any legal obligation, this includes exchanging information for the purpose of fraud prevention and illegal migration.

Where we store your information

The data that we collect from you will be stored by Austerberry and Austerberry will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this privacy policy.

Access to your information and correction

You have a right to request a copy of the information that we hold about you or to request erasure of personal information if it is no longer necessary for this to be held by Austerberry. If you would like to request a copy of some or all of your personal information or to request erasure, please e-mail enquiries@austerberry.co.uk, call us on 01782 594595 during office hours or write to us at Austerberry, 4 Edensor Road, Longton, Stoke-on-Trent, ST3 2NU.

If Austerberry feel a request is manifestly unfounded or excessive or if further copies of data are required, then Austerberry reserve the right to charge a fee for the provision of this information. Austerberry also reserve the right to refuse a request for erasure if there is a legitimate interest or legal obligation for Austerberry to continue to hold the information. We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

Other Websites

Our website may contain links to other websites. This privacy policy only applies to the Austerberry website so when you visit other websites you should check their respective privacy policies before submitting any personal information.

Changes to our Privacy Policy

Any changes we may make to our privacy policy in the future will be posted on our website and, where appropriate, notified to you by e-mail. Please check our website to see any updates or changes to our privacy policy. This privacy policy was last updated on 25th May 2018.

How to contact us

Please contact us if you have any questions about our privacy policy or information we hold about you by e-mailing enquiries@austerberry.co.uk or write to us at Austerberry, 4 Edensor Road, Longton, Stoke-on-Trent, ST3 2NU.