

Let's Get Directly On it

Searching For Your New Property

Make a list of your essential requirements for your rented property, and a separate list of what you would ideally like when you rent your new home. Essentials would include:

- The minimum number and size of bedrooms for your household size.
- Location – close to work, access to bus routes/tube stations/main roads, school catchments.
- Rental budget – don't forget to budget for bills and council tax. If you can afford to pay a little more, then you will get much better value as the competition is always fiercest for properties at the lowest prices.
- Move in date – A landlord will normally receive one month's notice that tenants are moving out and they will try to find new tenants as quickly as possible. As a result, most rented properties are only available for a few weeks before they are let. If you look too early then you will not be able to proceed unless you are prepared to sign a tenancy agreement and pay rent several weeks in advance. If you look too late then you will have a reduced choice of properties and will have to compromise on your requirements.
- Furnishing – the majority of properties are provided part-furnished, which means the landlord will provide the basic furnishings such as beds and sofas and kitchen appliances, leaving you room to add your own bits and make the house more of your own home. The exception is student accommodation which is normally fully furnished.
- If you have young children, then you will probably want ground floor accommodation or a property with a lift. Check if there is a secure garden for your children to play and avoid properties where the front door leads directly onto a main road. Homes within the catchment of a good state school are more easily rented than finding a property to buy.

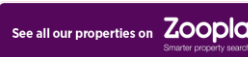
Tenancy Restrictions

Your Tenancy Agreement may limit the uses to which you can put the property. Check this for any restrictions that may be included – typically you will be prevented from running a business. for example.

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Other restrictions may include:

- **Pets** – it is common for the Landlord's insurance policy to prevent pets being kept at the property. If you are permitted a pet, then expect to pay a premium and to pay for steam cleaning of carpets and flea de-infestation at the end of the tenancy. Animal fleas can lie dormant for weeks, so the agent may hold some of your deposit until after the new tenants have moved in.
- **Smokers** – Direct Properties operates a strict NO-SMOKING policy in all of our managed properties. We do take on smokers, but you are only allowed to smoke outside the property. Smoke damages the decorative surfaces of the property and leaves an odour which puts off non-smokers. If it's evident you have smoked then you may become liable for cleaning and re-decoration costs.
- **Young children** – crayon marks on walls, sticky handprints and extra wear and tear can mean that some Landlords would prefer a childless professional couple. However, if it's a larger house with garden, then it's always worth asking. Apartments with balconies are no-go areas for children.
- **Sharers** – higher levels of wear and tear and a requirement in some circumstances for the property to be licensed as a "House in Multiple Occupation (HMO)" with attendant costs for the landlord. Shared properties command a higher rent to compensate the landlord.
- **Benefit recipients** – the landlords' insurers and mortgage lender may impose this restriction.

Finding A Property To Rent

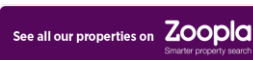
- Generate the widest possible selection of properties that you could consider.
- On the web set your search criterion to the lowest number of bedrooms you would need, the maximum price you could afford, select both furnished and unfurnished, set a reasonable drive time radius from where you want to live, and the latest date by which you need to move.
- [Register](#) with Direct Properties so we can send you new properties by email as and when they become available.
- Research local information e.g. transport links, schools. It's important to get a 'feel' for an area before booking viewing appointments.
- Have a firm moving date, a reason why you need to move by that date, and a realistic view of how much rent you will need to pay and the minimum number of bedrooms you require.
- For an agent to help you find the right property, you need to be honest and realistic about your budget and requirements. If you have "ruled out" a particular style of property or location then say this.
- If you have viewed properties through another agent then give this feedback to all of the agents you are using to help them refine their search. Agents like to hear that you are viewing properties as its evidence that you are serious tenant to be.
- Do not pay any Agent an Application Fee before you have found a suitable property and you wish to apply for a tenancy.

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How much rent can you afford?

As a guide, your annual rent should not exceed 40% of your annual income (before tax).

For example:

Annual Income of £16,000 per year x 40% = £6400 per year
£6400 per year / 12 months = £533.33 PCM

Viewing Properties

- No matter how much you liked the property description as a potential tenant you should always view your future home before making a decision
- View the property together if you are moving in with a partner or sharing
- View properties that you are considering as quickly as possible one after the other. This will give you a better chance of being able to compare each property you view
- We accompany any prospective tenant/s on viewings – it's a security precaution that protects you as much as anyone and it gives you an opportunity to ask questions about the property
- Take a debit card with you and a means of photo-ID, which will allow you to proceed quickly if you view something you really fall in love with
- Take a tape measure to check if your furniture will fit and a pen and paper to make notes
- If you are meeting at the property, plan your route in advance and allow enough time to get there
- Our Staff will wait around as long as possible, but are on tight schedules and cannot afford to wait more than 5-10 minutes
- Make sure you have the agent's office number with you and call if you are running late
- It should take about 10-15 minutes to look around your selected property so if you are viewing several properties with different agents then plan your time
- Ask to see the Energy Performance Certificate (EPC) for the property

Property Details Checklist

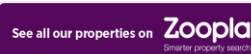
- How much is the rent?
- What date is the property available from?
- What furniture (if any) and white goods are supplied?
- Is the landlord planning to make any changes to the property or will it be let exactly as viewed?
- Is there any parking allocated? Is there an extra charge for parking?
- Are there any restrictions on the type of tenant?
- How much is the deposit required?
- How much are the agency fees?

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Applying For A Property

Be clear with the agent on the terms proposed. For example, you may have offered to pay the full asking rent, providing that the landlord will agree to your tenancy starting on the 1st June for 12 months and will supply a washing machine. The agent will need to check the terms proposed with the landlord and get their agreement.

Application Procedure

- APPLICATION FORM – Please fill out ALL sections of the application form, if it doesn't apply to you, put N/A
- CREDIT HISTORY – This will tell us if you have any Bad Credit History, CCJ's or Bankruptcy. If you do, we will need a Guarantor to act on the Tenancy
- PROOF OF ID – Copy of your Passport or Driving Licence
- PROOF OF INCOME – 2 months wages slips are required. If the rent is more than 40% of your annual income, we will need a Guarantor
- PREVIOUS LANDLORD – We will collect a verbal reference, so we will need your previous landlords name and number
- GUARANTOR – We will require a Guarantor if you are a student, or you are not in permanent Full Time employment. If a Guarantor is required, we will need the Guarantor to fill out an application form and provide wage slips or mortgage statement, so please ask them first.

You may be asked by the agent to get in touch with your employer if they are slow in providing a reference.

If you are sharing, the tenancy cannot be approved until each and every sharer has successfully applied. Legally, you will each be liable for the whole of the rent and not just "your own share" however the credit reference company will assess your individual ability to pay the rent on a part share basis.

Assuming your application is successful the agent will set a date for you to attend their offices to sign the tenancy agreement. All of the tenants will need to attend the appointment or will need to sign the tenancy agreement in advance. Any Guarantor(s) will also need to sign in advance.

You will be asked to ensure you have "cleared funds" meaning cash or a banker's draft (the bank will charge you a small fee to provide this) or possibly a debit card payment if the agent has this facility. You will not be able to pay by cheque on the day (you can normally pay by cheque in advance) or by a credit card (as the transaction can be rescinded by you).

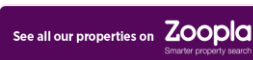
The tenancy is not legally binding until it has been signed. If the property has been advertised through several agents simultaneously it is important that the agent you are using communicates with the landlord to ensure that only your application is

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proceeding. If the landlord changes his mind or lets through another agent then unfortunately there is very little your agent you can do to. However, you should be refunded your application fees and the agent should make every effort to find you suitable alternative accommodation.

Guarantor

Agents normally use credit referencing companies to carry out checks and provide a recommendation on your suitability. If you have no adverse credit history but are financially weak for the rental amount then you may be able to arrange a Guarantor.

A Guarantor is someone who agrees to abide by all of the terms of tenancy agreement, including the payment of rent, but has no right to live at the property. Your Guarantor will also need to be credit checked and there is normally an extra fee to pay for this.

Inventory & Schedule of Condition

You will be provided with a 'Schedule of Condition and Inventory' relating to your property. Tenants need to read this document thoroughly and notify the agent of any discrepancies as quickly as possible after the start of your tenancy. Most agents will set a time limit of around seven days, after which it's assumed you are accepting the property in the condition described. The agent or Inventory provider may wish to revisit the property to verify the discrepancies.



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