



Your guide to:

Renting a Property

Bridges

Welcome to Bridges

This document is designed to provide you with some basic information on how to rent a property through Bridges.

There are 10 steps to renting a property:

- Step 1** Getting started/register your interest.
- Step 2** Confirm you right to rent in the UK.
- Step 3** Affordability- Can you afford the rent?
- Step 4** Booking a viewing.
- Step 5** Making an offer.
- Step 6** Payment of the holding deposit and referencing.
- Step 7** Pay your move in funds.
- Step 8** Sign your tenancy agreement.
- Step 9** Check in and handover of keys.
- Step 10** Move into your new home.

Step 1 - Getting started/register your interest.

In order to register you for viewings we will need to confirm the contact details for all adult applicants. The more information we have the easier it is for us to assist you with finding the right property at the right price.

Once you have registered your interest with a member of our lettings team and provided us with your contact information, we will need to ensure that you are in possession of all the correct information and documents to proceed with viewing and renting a property.



Step 2 - Confirm your Right to rent in the England.

Before you can rent in England, you need to prove your right to rent to your landlord. How you prove your right to rent depends on your nationality and your immigration status:

UK OR IRISH CITIZENS:

If you're a British or Irish citizen, you can prove your right to rent in England by showing your landlord one of the following:

- A British passport (current or expired) or an Irish passport or passport card (current or expired).
- A certificate of registration or naturalisation as a British citizen
- If you do not have a passport, passport card or citizenship certificate, you may be able to use a current UK driving licence (full or provisional) with a full birth or adoption certificate from the UK, Guernsey, Jersey, the Isle of Man or Ireland. (You will need both documents).

FOREIGN NATIONALS:

Before you can rent in England, you need to prove your right to rent to your landlord/agent.

If you are not a UK or Irish citizen, you can prove your right to rent in England by providing us with the following documents:

- Your national passport (photo ID page).
- Biometric Residency Permit (BRP).
- A share code - *you can apply for a share code online.*
- Your original immigration documents – Settled status/indefinite leave to remain (ILR).

NB: If you cannot use a share code or immigration documents, you may be able to use other documents to prove your right to rent. Please contact our team to enquire further.



Step 3 - Affordability - Can you afford the rent?

Once we have established your proof of identity and your right to rent in the UK, prior to viewing the property we will need you to confirm your income and employment status to ensure that you will pass referencing on affordability.



The income threshold for affordability is 2.5 times the annual rent. If combined annual income of all adults that will be residing at the property is below this threshold, we would need a guarantor who earns 3 times the annual rent.

If you have an offer accepted on property, we will ask you to provide us with information to prove your funds can cover the rent. You'll normally need to provide three months' worth of your most recent payslips or proof from your employer of your current salary, which should be 2.5 times the annual rent.

If you're self-employed, a tax return or a reference from your accountant will do instead. You should inform your employer or accountant in advance that they'll be contacted. If you have savings, you need to provide three months' worth of recent bank statements as proof.

Question: How many people can rent a property?

With renting a property there are limits with how many people can reasonably share a property to live in. In order to avoid overcrowding landlords and agents break the law if they allow tenancies to become overcrowded. This is why they can ask about the number, age and sex of people who will live there.

For example, a one bedroom apartment would be limited to renting to a single occupant or a couple. A two bed property would be limited to 2 friends sharing or two parents and two grandparents or a child.

Step 4 - Booking a viewing.

Once we have confirmed your right to rent and identified a suitable property for your requirements the next step is confirm an appointment to view the property.

Our agents will always provide you with honest and clear advice on the viewing process. Once we have agreed an appointment to view you will be sent confirmation of your appointment by email and SMS and provided with clear details and directions for the property and the contact details for the agent you will be meeting.

Step 5 - Making an offer.

Once you have viewed a property and decided to make an offer, a member of our lettings team will provide you with an offer form to sign and complete that will be the basis of your offer to the landlord. (At this point you will need to provide us with your identity documents, proof of address and right to rent share code if you haven't already).

The offer form will provide the landlord with all the pertinent information of your offer starting with the contact details and employment and income details for all adults and any guarantors and include proposed rent, tenancy start date, any special conditions to the offer, what white goods are included amongst other points. The offer will also confirm the legal details pertaining to the payment of a holding deposit on the property should your offer be accepted.

Step 6 - Payment of the holding deposit and referencing.

Once your offer is accepted, you will be contacted by a member of our Bridges Move Coordination Team and the next step will be to pay the holding deposit (1 weeks rent) to reserve the property whilst the referencing process is carried out.

This deposit can be retained if the information contained on the offer form is materially false or misleading or if any relevant person including a guarantor withdraws from the tenancy, fail a right to rent check or fail to sign their tenancy agreement within 15 calendar days.



For further information please see the terms and conditions on our offer form.

Once we receive confirmation of the payment of the holding deposit you will be contacted by our referencing partners Rightmove, to register with them and begin the referencing process.

The referencing process will require provision of the following information:

PROOF OF IDENTITY (ID):

To prove you are who you say you are you'll need to provide a valid form of your ID, such as a passport, driver's licence, national ID card, visa, residence permit, or a birth certificate. Proof of address: To confirm you live in the UK this will have to take the form of official communication stating your current address, such as a recent bill, bank letter, or council tax statement.

PROOF OF INCOME OR EMPLOYMENT:

To prove your funds can cover the rent you'll normally need to prove the means to cover at least 2.5 times the tenant's annual rent. You can declare multiple forms of income if your primary source doesn't meet the affordability requirements: you should inform your employer or accountant in advance that they'll be contacted, to encourage a speedy response.

PERMISSION FOR A CREDIT CHECK:

To do a 'soft check' of your credit history when you agree to an offer on a property, you'll be giving consent to share an overview of your credit history, using publicly available data. This is a soft check so don't worry - your credit score won't be affected. You can even run your own check in advance, to make sure there'll be no issues.

RENTAL HISTORY:

If an applicant has declared that they have been in a rented property within the last three months, we will look to obtain a reference from their landlord/managing agent. This should confirm that the applicant has met the obligations on their tenancy agreement to the landlord/managing agent's satisfaction.

Once you have provided the referencing company with all the required information, they will compile a report for us advising that you have either passed or failed and provide us with the details in relation to this. This is then provided to the landlord for their consideration in relation to proceeding with your offer.

Step 7 - Pay your move in funds.

So now you have passed referencing, our Move Coordination Team have confirmed the start date for your tenancy and have begun drafting your tenancy agreement.

The next step is to pay your move in funds. Typically, our Move Coordination Team will contact you 7 days prior to your tenancy start date to request payment of the security deposit (5 weeks rent) and payment of the first month's rent, (less the holding deposit) in advance.

Please allow 48 hours for cleared funds to register in our account.

Step 8 - Sign your tenancy agreement.

When we have received confirmation of cleared funds in our account, we will provide you with the tenancy agreement for signature.

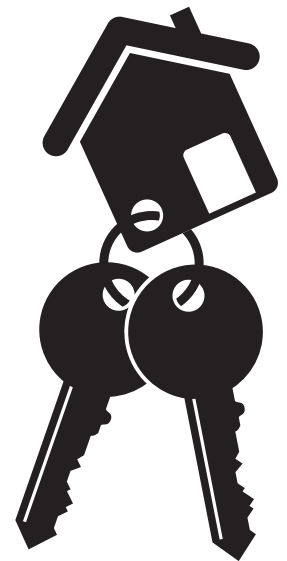


Step 9 - Check in and hand over of keys.

Once we have received the signed tenancy agreement, we will confirm your appointment for the handover of keys, and we will provide you with an engrossed copy of your tenancy agreement as well as tenancy welcome pack.

This will contain copies of all compliance documents for the property and following important information:

- EPC certification
- Gas safety certificate
- How to rent guide
- Electrical safety certificate (EICR)
- Tenancy deposit certificate and proscribed information
- Property manager name, working hours and out of hours emergency contact information (if managed by Bridges)
- Landlord name and address (if managed by the Landlord)
- Engrossed tenancy agreement
- Any other pertinent information pertaining to the property



Step 10 - Move In.

Once you have received the keys and your tenancy welcome pack all that is left is for you to move into your new home and register for council tax and utilities.

If you are happy with our service and the property, you can speak to your lettings agent or Move Coordinator, and they will provide you with a link to our Google review page!