



kerrigans

Property Sales & Lettings

How to Apply

Applying for a property couldn't be simpler. Transfer 1 weeks rent as "Holding Deposit" to the account details below. Contact the office and we will send you a link to your phone, that will allow you to upload some of your documents such as passport, bank statements & proof of residency. Some of these documents we will need to see also such as passport, so we'll invite you into the office to review them.

All parties living in the property over 18 need to be referenced.

Tenancy Commencement Date

If the property you viewed is vacant, we will expect the tenancy to commence no longer than 7 days after payment of holding deposit.

If the property is occupied, please make sure the dates the occupant is moving co-inside with your moving timetable.

Applications Process

When you have made the decision to rent a property, we would ask you to pay some monies. We work on a first come first serve basis of monies received.

We will send you are banking details to allow the payment to be made by BACS.

Please Credit Check yourself before paying any money to Kerrigans.

Popular properties are always in high demand and rent quickly.

All Monies Payable before Tenancy commencement need to be paid by BACS

To Support Your Application, you will be asked to upload or we might want to see the following documents:

- 1. Photo proof of identity (Driving Licence/ Passport etc.)**
- 2. Two proofs of residence dated within last 3 months (Utility Bill, Council Tax etc.)**
- 3. Last THREE months bank statements. Bank Statements should clearly show rent and other bills being debited and wages being credited.**
- 4. We will write to your Employer and Landlord**
- 5. ALSO, as well as doing references the agent reserves the right to do an inspection of the tenants current property.**

Do I earn enough?

If you do not earn enough, we may accept an application supported by a Guarantor, but not all properties will accept a Guarantor.

We need your income to be at least 2½ times the rent, so if your monthly wage is £1,000 you can afford a property under £400 per month.

Guarantors need to earn 3 times the monthly rent.

Monthly Rent	Monthly Wage	Annual Wage	Weekly Wage
£400	£1000	£12000	£230.77
£500	£1250	£15000	£288.46
£600	£1500	£18000	£346.15
£750	£1875	£22500	£432.69
£1000	£2500	£30000	£576.92

Do I need a Guarantor?

If you think you need a guarantor, do not apply for a property without discussing first with the office.

Is your income not enough to afford the rent? (see above)

Do you have a bad credit history or low credit score?

Are you under the age of 25 or moving away from parents for the first time?

Have you been in CONTINUOUS employment for 1 year?

Are you newly self employed? (less than 2 years)

Have you lived in the UK for less than 3 years? (including British Citizens that have been working abroad)

Is your English not good enough to communicate or understand our paperwork?

Is my Credit Score Good Enough?

We partner with Equifax to do credit checks. This allows you to take control of doing your own credit check and managing you own credit score ongoing.

These ratings are only suitable for Equifax. They won't work with Credit Karma, Experian or Clearscore.

Please Credit Check yourself before paying any money to Kerrigans.

Rents	Equifax Score
FAIL	Below 580
Under £650	Above 669
£650 - £850	Above 740
Above £850	Above 800
Guarantor	Above 800

Version 8

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TERMS & CONDITIONS

TENANCY APPLICATION

A tenant should familiarise themselves with the governments guide to renting a property which has been prepared with you in mind to assist in making your decision. [How to rent Guide](#).

Please make sure you have a Right to Rent UK accommodation by checking the following website. [Right to Rent UK](#)

Referencing

All persons over the age of 18 years of age looking to live at the property are required to sign the tenancy and therefore be subject to references.

Holding Deposit

A holding deposit is paid to secure the property and normally we would take the property "off active marketing" when the monies are paid. Subject to satisfactory referencing the property is yours.

As a holding deposit this money is non-refundable in any circumstances should you, the applicant, not wish to go ahead with the tenancy for any reason. If you are accepted and we commence the tenancy the holding deposit will be transferred towards the first months' rent.

If it is the applicant's intention to get a friend or relative to pay the Holding Deposit, Reference Fee, they should make sure the person paying has read these terms and conditions. You should discuss whether you will be repaying these monies to them throughout the tenancy or whether we will be repaying them the monies at tenancy end. Clear instructions should be given regarding who is paying and how the money will be repaid. Receipts will only be posted to the applicant and it is the applicant's responsibility to forward a copy to anyone who has assisted with payment.

Failed Application

If the referencing application is not successful you will automatically lose your holding deposit.

We reserve the right to fail an application if we receive bad references, credit check or if you are rude to our staff during the application process.

Change in Landlord's Circumstances

If for whatever reason the circumstances of the Landlord changes and we have to withdraw the property, then all of the holding deposit and the application fee will be refunded.

Rent

The rent is calculated as a calendar monthly figure. A minimum of a months' rent is payable before the start of the tenancy. If the date of tenancy commencement is after the middle of the month, we will also invoice you the pro rata rent for the remainder of the month, which means you will be paying up to 1.5 months' rent before move in. Rent is then collected on or before the 1st of each month following - by standing order.

Guarantor

A guarantor is somebody who co-signs on the tenancy agreement, so that if there are any rental arrears or property dilapidations, that the tenant is unable or unwilling to pay, then the guarantor is responsible for the payment to be made.

Self Employed

We will require a guarantor to co-sign on the tenancy agreement for anyone that is newly self-employed, under 2 years. We will require sight of SA302 for all parties that are self-employed. We only accept Accountants References from Bona-Fide Accountants, to avoid doubt that means Accountants that are qualified, members of a ROBUST governing body and carry Professional Indemnity Insurance.

Pets

Most experienced landlords have had problems with pets over the years and most are reserved about accepting animals, especially dogs and cats. Therefore, by default most of our properties are non-pet friendly. However, we believe not all animals or animal owners are the same. If you have animals and are interested in our properties; we would like you to tell us about your animals and to tell us about you. For example, is your cat an inside or outside cat. What is the breed, size and age of the dog? What happens to the dog during the day, how long will it be left home alone, is it caged? How old are you? Sometimes we are able to get landlords to change their mind by offering an additional amount of rent for the 1st Animal, circa £20 per calendar month.

PERMITTED PAYMENTS

- Payment of **up to £50.00** if you want to change the tenancy agreement, per change.
- Payment of interest for the late payment of rent at a rate of **3% above Bank of England Base Rate**
- Payment of **£50.00 plus the cost of any locksmith, lock or key copying service** for the loss of keys/security devices
- Payment of any unpaid rent or other reasonable costs associated with your early termination of the tenancy
- Other Charges and clauses will be itemised within our tenancy agreement.

TENANCY COMMENCEMENT

Deposit/Bond(s)

The Deposit, of up to 5 weeks rent, will be collected by Kerrigans and will be sent to The Deposit Protection Service (The DPS) in accordance with the Terms and Conditions of the DPS. The Terms and Conditions and Alternative Dispute Resolution ADR Rules governing the protection of the Deposit, including the repayment process, can be found at "The Deposit Protection Service" The Pavilions, Bridgewater Road, BRISTOL, BS99 6AA. Tel No.: 0330 303 0030. www.depositprotection.com.

The DPS will write to you within the first 30 days of your tenancy acknowledging the monies we have lodged on your behalf. They will invite you to login to their site. It is important you do this in a timely manner, otherwise it can slow down the repayment of your monies at the end of the tenancy.

Condition Report

Prior to moving a tenant into a property, we carry out a photographic schedule of condition and a video inventory. We invite you to be present and to contribute in this process, by asking the clerk to zoom in or photograph any issues. A good inventory will benefit both landlord and tenant. It represents a statement of condition and an inventory of items included within the tenancy at the point that you initiated the tenancy. All subsequent periodic inspections, which are normally quarterly, and the final inspection are judged against this. Our inventory records the cleanliness and condition of the property as well as an inventory of every room including appliances, flooring, walls, ceilings and any fixtures and fittings. It will also include a photocopy of all keys provided.

Check in

On check in we will fill in our inspection sheet and ask you to sign it. It is in your own interest to make sure the property is maintained and returned in the same condition as at the start of tenancy. On moving into the property, you will be accompanied by a member of Kerrigans staff and or the Landlord. The check-in procedure will cover familiarisation with heating system, locating the utility meters, and reviewing the condition report.

Tenancy Agreement (AST)

A blank agreement will be given to you to study in your own time. The tenancy agreement you will be asked to sign on Check-in is a legal document and binds you to legal obligations and liabilities should you be in breach of its terms. It is therefore very important that you understand what you are signing. The only information missing will be details relating to the specific property, the landlord and any extraordinary conditions.

Utilities

All utilities are your own responsibility. For example: Utilities – gas, electricity, water, Communications – telephone and broadband, Installation of cable/satellite, Subscription to cable/satellite supplier, Television licence, Council Tax.

Contents Insurance

We would strongly recommend you take an insurance policy that covers the liabilities required on you in the tenancy agreement, sometimes called "Tenants Liability" or "Accidental Damage" Cover for the Landlords Buildings and Contents. The policy should also cover you for break-in by forcible means, replacement locks following theft of keys. Some insurance companies will include this, FREE OF CHARGE in a Contents Insurance Policy. You should understand the landlord will not be providing Insurance Cover for your belongings and we do not expect you to take an insurance policy to cover the Landlords Buildings or Contents. We can recommend companies that will quote you for the same.

TENANCY END

Check Out

A final inspection is done once you have moved ALL your belongings out. We normally meet you at the property, collect the keys, take meter readings and check the property against the condition report done at tenancy start. Please do not try and leave us any furniture. Areas that are quite often overlooked are extractor fan housings and the inside of window frames. We can recommend professional contractors for gardening or cleaning.

Deposit Money return

Assuming you comply with the terms of your tenancy. You may apply to get your deposit back after we have done your final inspection and you have given us your keys back. The DPS mandate to return your monies within 7 days of your request.

TENANT PROTECTION:

Kerrigans Property Ltd are members of:

National Association of Estate Agents NAEA Membership Number M0038797
Association of Residential Letting Agents ARLA Membership Number M0038797
The Property Ombudsman TPO which is a redress scheme Membership Number N00637

To give our clients confidence:

Kerrigans have Professional Indemnity Insurance underwritten by Hiscox
Policy Number 8161761

And just in case you think we will run away with your money we also have Client Money Protection Insurance arranged through PropertyMark *CMP Scheme Reference C0002913*

Call Recording and CCTV

Please note that all incoming and outgoing calls may be recorded for training and monitoring purposes. CCTV systems are also in use within our office.

Kerrigans are fully compliant with GDPR (Data Protection) regulations. Our Privacy Policy can be viewed [online](#). Where a party is named on the tenancy agreement either as a relevant person, guarantor or simply a joint tenant. The tenant consents for the agent or landlord to have open and frank conversations with other parties without further authorisation.

OTHER SERVICES OFFERED THROUGH THIS OFFICE

Estate Agency, Financial consultants and all forms of Insurance.

You can find out more details on our website www.kerrigans.co.uk