Tenant Renting Guide

HouseLet Direct

www.HouseLetDirect.co.uk

#SafeHomes

Safe Homes

HouseLet Direct's **Tenant Renting Guide** explains the process for renting a single family home.

Open | Transparent | Fair

At HouseLet Direct we believe that everyone has the right to live in **Safe Homes**. We take our legal responsibilities very seriously.

We believe in openness and transparency and undertake to be fair in all our dealings. We believe that any contract or agreement should be equitable to all parties.

The information within this guide, along with our Terms and Conditions, contains important pre-contract information, which you should read carefully before arranging to view a property.

With effect from 1 May 2026 the Renters' Rights Act 2025 requires all private tenancies in England to be granted as periodic tenancies, with no effective end date, and to contain a **Statement of Written Terms** containing specific terms and information.

This written information must be given before a tenancy agreement is signed or otherwise agreed. The information may be included in a written tenancy agreement but can also be given in a separate written document setting out the key terms. The formal requirements are set out in The Assured Tenancies (Private Rented Sector) (Written Statement of Terms etc and Information Sheet) (England) Regulations 2026 (SI 2026 No.324). The Schedule to the Statutory Instrument sets out the terms and information to be included in the written statement and can be viewed by using the following link: https://www.legislation.gov.uk/uksi/2026/324/contents/made

A summary of the terms and information to be included in the **Statement of Written Terms** is attached at Appendix 1 of this guide.

What to Expect

All viewings are conducted in accordance with current health and safety legislation and public health guidance [1].

We ensure that all rental properties are free from disrepair, nuisance and fully compliant with statutory minimum standards for dwellings under the Housing Health and Safety Rating System (HHSRS); Housing Act 2004, "fit for habitation" pursuant to The Homes (Fitness for Human Habitation) Act 2018 and comply with the Decent Homes Standard.

We ensure that where relevant, all properties are licensed under the relevant Council's statutory Selective Property Licensing Scheme. This means that you can be confident that your future home will have been assessed as complying with proper safety and occupancy standards.

We carry out regular, periodic inspections of all properties (every 3-6 months minimum) and proactively annually check for compliance with statutory requirements for housing (under Housing Act 2004; HHSRS) Decent Homes Standard.

We also regularly issue informatives on health and safety issues such as Legionella, Fire and Electrical Safety to all tenants. We provide a 24 hour reporting for emergency issues via our website and separate electronic reporting for missed / delayed appointments, and repairs.

All HouseLet Direct Properties are issued with:

[1] In the event of any recurrence of any coronavirus, influenza (avian, porcine or seasonal flu) pandemic or other outbreaks of public health significance, please ensure that you maintain social distancing during viewings and wear a mask. Where possible, we will ensure that garden doors and windows are left open to ventilate the property. If you or anyone in your household is displaying signs of any infectious illness, or if you are aware that anyone is symptomatic or asymptomatic or has recently undergone any testing for a communicable disease, then please immediately make our office aware, as we may have to defer or reschedule a viewing.

- Annual Gas Safety Certificate;
- EPC;
- EICR;
- HHSRS certificate confirming the property is free from Category 1 and 2 Hazards;
- Property Licence – under Section 88; Housing Act 2004 (if applicable).

Copies of all relevant certificates are provided electronically at the beginning of every tenancy.

We promptly attend to any defects or disrepair, properly notified in writing, within **14 working days** of any such notification. In addition, as part of our quality service, our personnel aim to acknowledge all routine communication (telephone calls, emails, and letters) within **2-3 working days**.

We use the services of a team of specialist approved contractors, to provide an effective response to repair, plumbing, gas and electrical issues, and only provide new replacement items (fridge, freezer, washing machine etc) from reputable suppliers and never use second hand appliances or parts.

We already ensure that all properties provided to tenants meet the Decent Homes Standard, and are:

a. safe and well-maintained;

b. free from serious hazards (such as damp, faulty wiring, or poor insulation);

c. fit for human habitation.

We already voluntarily comply with the provisions of Awaab's Law to ensure that:

a. emergency repairs are addressed within 24 hours of a report;

b. significant damp and mould issues are investigated within ten working days of receiving a report and made safe within five working days of inspection;

c. clear communication with tenants about required repairs takes place.

We are already a member of the Property Redress Scheme.

We will register with the Private Rented Sector Landlord Ombudsman who will handle disputes between landlords and tenants when the scheme is introduced.

We will register properties on the new national Private Rented Sector database when it is introduced.

We currently ensure rent increases are based on market conditions and provide an evidence base and justification for any rent increase, with rent increases in almost all cases based on 2 or more comparable properties in the area and in most cases set the rent below the average market rent for the area.

We will ensure any future rent increase is limited to an **annual** rise in accordance with the average market rent for the area for a similar property and that any such increase is notified to the tenant by way of appropriate Section 13 Notice with **2 months' notice**.

We have never and do not engage in rent bidding.

We do not ask for or demand advance rental payments.

We only require only 1 months' rent be paid on the first day of a rental period to cover each monthly rolling period; and monthly payments thereafter.

We do not and have never charged any registration, inventory, tenancy agreement preparation, deposit arrangement, check in, check out or viewing fees.

We have never and do not discriminate against any tenant.

We fully comply with the Equality Act 2010 and do not discriminate against prospective tenants based on protected characteristics or discriminate against tenants on benefits or with children.

Tenant selection is fair and transparent, based on financial suitability and affordability.

Financial suitability is assessed by calculating whether a tenant's annual income is equivalent to 30 times the monthly rent / 2.5 times the annual rent and stress testing existing financial commitments of applicants. Aligning with an assessment of whether the proposed household size is suitable for the property type and size, taking into account Local Authority Licensing requirements for single family households and permitted number of occupants.

We will reasonably consider all requests to keep a pet at the property and will not unreasonably refuse any such request, except:

- where another tenant has an allergy,
- the type, size or breed of pet / animal is unsuitable for the property;
- where the tenant requires the landlord to make modifications / erect separate structures for pets;
- the pet is a banned, rare, exotic and unusual animal and where the tenant does not have adequate or safe facilities to house the animal;
- the pet has a known history of aggression, biting, attacking, or threatening behaviour towards people or other animals;
- or if the pet is a wild, dangerous or exotic animal that requires a local authority licence, as defined under the Dangerous Wild Animals Act 1976 (Modification) (No.2) Order 2007.

Where permission is granted for a named pet, the tenant will be required to complete a separate Pet Addendum Agreement relating to specific conditions for keeping of the named pet.

Deposits

HouseLet Direct uses a statutory Deposit Scheme to safeguard and protect security Deposits, with all monies held in a separate Client Account. We ensure that rental Deposits are registered promptly; normally within 7 days of receipt, or more usually on the day a tenancy commences. And issue tenants with an electronic copy of their Deposit Registration Certificate, along with Prescribed Information confirming the rental Deposit has been protected in an approved scheme.

Safe Tenants

There is much media talk of rogue landlords, and whilst some landlords choose to operate outside legal requirements, we believe that most landlords take their responsibilities seriously. In comparison to public landlords, private landlords face more stringent checks, requirements, and penalties.

We also feel it is important to recognise that: **Safe Homes *need* Safe Tenants.** We do not discriminate against any potential applicant and use the same consistent objective criteria to risk assess all applications.

Our primary aim when providing services is to safeguard our legal position and legitimate interests through appropriate due diligence. This can only be achieved when applicants engage with the process in a cooperative, timely, respectful, honest, and reliable manner. For these reasons, we robustly assess all applications against information provided by tenants and will only rent a property to tenants, where we have carried out reasonable checks and have a base degree of trust that we have been provided with truthful and accurate information in the form of legal and proper original supporting documents and references. And, where we can be reasonably certain that the tenancy is not being obtained through false statements or misrepresentation; or that by granting a tenancy, there will be no loss or detriment to our legitimate interests and or risk of fraud, deception, trade, business, criminal / unlawful activity at the rental property, including the use of the property as part of any money laundering scheme.

We categorically do not permit rental properties to be used in any way *whatsoever* other than as a private domestic residence. This includes using the property for any trade, profession or commercial use whether paid or unpaid use; such as e-commerce, tuition, building renovations; or to operate or register any business at the premises or storage or goods, tools or materials. Therefore, to avoid any ambiguity we ask all applicants to complete a Property Use Disclosure and Declaration Form (PUDDF) as part of the application process. The tenancy Agreement is expressly clear that any such commercial

use of the property is prohibited. Where the property and or building containing the property has been used in any prohibited trade or commercial manner, then the tenant and or any guarantor will be liable for any damage or loss arising out of any such unauthorised use, including claims for trespass and mesne profits based on commercial market rental value, and claims for unlimited personal damages for deceit. The use of the property for any such prohibited purpose will also result in possession proceedings.

Before renting a property, you should be aware that a landlord's obligation to keep a dwelling fit for human habitation carries an implied legal obligation on the tenant to allow access to the dwelling at reasonable times of the day, and on at least 24 hours' written notice, to the landlord or their agent in order to inspect, maintain and repair a property.

Our standard operating hours are Monday - Friday between **10:00 - 16:00 hours**. We do not communicate via SMS or WhatsApp and conduct all discussions relating to contractual matters in writing to avoid any ambiguity or confusion. We do not offer evening, night time or weekend services and do not read, acknowledge, or respond to routine email correspondence outside our standard hours.

We consider appointment times between **10:00 – 16:00 hours** on a standard working day to be reasonable. Appointments after **16:00 hours Monday – Friday** are not deemed to be part of the standard working day.

We use the start and finish times of **10:00 – 16:00 hours** to allow personnel and contractors one hour to arrive and depart from appointments between **09:00 – 17:00 hours**. We also use **09:00 – 17:00 hours** for issue of notices and to respond to communication.

Appointments for repairs, safety checks and inspections are therefore usually made during standard working days and periods: **Monday – Friday; 10:00 – 16:00 hours[2]. It is not reasonable to expect standard inspections, safety checks or responses to emails and telephone calls (for non-emergency issues) outside these times, and in the evening.**

We have no obligation to provide a concierge service and be present to safeguard your belongings for deliveries or works. We also need you to be present to explain the nature of defects or disrepair. Put simply, we cannot keep your home safe, unless you allow us to access the property to inspect it and carry out any necessary work.

This means that you will be required to be present to provide access, at the property for appointments during **Monday – Friday between 10:00 – 16:00 hours** for inspections, deliveries or works where we have given you the requisite notice.

To ensure that we can meet general obligations under The Immigration Act 2014, The Money Laundering Regulations 2017, and specific obligations under Section 66 and 88 of the Housing Act 2004 and that the property will not be used for any unauthorised use and solely as a private residence, we like to find out as much about prospective tenants as possible, before we start the referencing process.

We understand with busy modern lives it can be time consuming viewing countless unsuitable properties before you find your ideal home. That's why we arrange for full colour photographs of all internal and external parts of rental properties to be made available online.

We provide high quality single family homes, and do not accept sharers (two or more households, families, or groups of friends, or smokers).

Where two / three or more adults intend to share a property, we will likely ask for documentary evidence of relationship in the form of birth / marriage certificates or other information to confirm that you are a single household / family (as part of Licensing Conditions and other legal requirements).

[2] Including tenancy sign up appointments and viewings, check in and check out appointments.

If you are not able to provide the relevant original certificates and cannot prove your relationship / household status, then we may not be able to grant you a tenancy.

For reasons of potential ASB and nuisance, planning permission, lender and insurance requirements all properties are subject to a no smoking policy and cannot be used in conjunction with any commercial or trade purposes (either for delivery or storage of tools, goods or as a registered, trading, or other business premises or any unauthorised use listed in the Property Use Disclosure and Declaration Form). Thus prohibition is strictly enforced to prevent complaints of ASB, noise or nuisance, and in order to comply with Money Laundering Regulations 2017 (and Licence Conditions where applicable) and to prevent a commercial tenancy or unauthorised change of use of the domestic dwelling. Regardless of any potential or actual nuisance in all cases the residential tenancy cannot be used to operate or support any trade or business use.

We expect tenants to provide timely responses and proactively manage their applications.

As a minimum, we expect all applicants to jointly or separately have an annual verifiable income equal to 2.5 times the annual property rent[3].

As part of the referencing process we will assess and stress test your affordability, to ensure that you can comfortably meet rental and utility payments, as well as meeting your basic living costs and any future annual rent increase.

To comply with the Money Laundering Regulations 2017, it is an express condition that the main tenant(s) have a UK Bank Account from which the monthly rent will be paid.

If you do not currently have a UK Bank Account, then you will be required to obtain one.

As we do not charge tenants any management fees or exorbitant administration fees, we don't expect to negotiate or reduce the advertised monthly rent.

For the safety and security of our personnel, to prevent against property fraud, comply with the provisions of the Immigration Act 2014; we require all prospective tenants wishing to view a property to provide us with Photo ID and contact telephone number (by email) before we arrange a viewing appointment; especially in the case of distance applications.

If you are arranging a viewing through a high street Letting Agent, then they may verify your ID. Letting Agents should not contravene the Tenant Fees Act 2019.

Our primary objective when providing services is to ensure that our legal position and legitimate interests are safeguarded through appropriate due diligence.

If you are not willing or available to meet for pre-contract meetings and checks during standard daytime hours, expect future inspections and appointments to be arranged during evening and weekend hours, or only when your personal / work commitments permit, then our services are unlikely to be the right fit for you.

Similarly, if you do not wish to provide the undertakings we require in respect of use and occupation of the property, provide details of verifiable income, bank account, identity, relationship (for households of more than one) or residence history, take a causal or dismissive approach to the requirements for such information, then unfortunately our service structure is not likely to align with the level of flexibility you are seeking.

[3] Money Laundering Regulations 2017: Income from employment, savings, or trade and business activities, or benefits which can be substantiated through documentary evidence such as payslips, tax returns, company accounts, DWP documents along with independent third party confirmation. Loans and gifts or ambiguous payments from friends/family, multiple payees or digital currency payments into bank accounts are not verifiable income .

Tenancy Requirements

Please ensure that you can meet our reasonable property requirements for basic income credit worthiness, and reasonable conduct before arranging to view a property, or making any reference application.

For a tenancy application, identification serves two essential legal purposes: confirming your identity for general referencing and satisfying the government's **Right to Rent** requirements. Under UK guidance, all adult occupiers must have their immigration status verified. Tenancy applications involve high-security checks because landlords and agents are legally required to prevent fraud, comply with anti-money laundering (AML) regulations, and uphold **Right to Rent** legislation. These standards ensure that all financial and identity records are authentic and have not been tampered with.

Beyond immigration status, you must also provide proof of name and residency to meet anti-money laundering and credit referencing standards.

To maintain this security, we follow a strict **No Dual Use Policy.** This means that the same document cannot be used to verify both your identity, Right to Rent and your residential address simultaneously. While certain documents, such as a photocard driving licence, contain both your name and your address, our security protocols require two independent sources of verification to create a layered and more secure profile.

Therefore, if you provide a document to confirm who you are, you must provide a completely different, secondary document such as a recent utility bill to confirm where you live. Similarly, any document provided to confirm financial details such as a payslip used for proof of income or a bank statement provided as proof of affordability cannot be dual used to confirm your address. To ensure a secure and independent verification process, each requirement must be satisfied by a separate and distinct document, even if the same information appears on more than one of them.

In order to enable a contract to be formed, for us to risk assess your application pursuant to the Housing Act 1985 and 2004, and comply with the Immigration Act 2014, Money Laundering Regulations 2017. And, to ensure that you can meet rental payments, and for us to be certain that by granting you a tenancy will not give rise to the risk of fraud, deception, money laundering, criminal and or other potentially unlawful activity. We will require you to provide the following documents:

- Proof of ID and Proof of Right to Rent acceptable documents including: UK passport, Biometric Residence etc. A simple, interactive guide around which documents are accepted in Right To Rent checks is available on Gov.uk, via the following link: https://www.gov.uk/government/publications/right-to-rent-document-checks-a-user-guide;
- Proof of residency at current address (Council Tax, Utility Bill, or Bank Statement, but not Water Bill or mobile phone bill) dated within the last 3 months;
- Full address history for the last **3 years**;
- Proof of affordability in the form of **3** Bank Statements, dated within the last **3 months** in which you receive your salary; **and or 3 months Bank Statements from the Account you pay rent** from. If your main bank account is persistently overdrawn, then we may ask for additional bank statements from any other accounts you hold**.**
- Employment details[4] and proof of income / affordability in the form of **3 months' payslips or P60;**

[4] In order to be classified as 'Employed' you must be employed by a third party (and not a friend or relative) and not be working for yourself; either as a sole trader or Limited Company.

- For Self-employed applicants (sole trader or Limited Company or where you are a shareholder of officer of a Company which pays your salary) copy of **2 years trading accounts** / **6 months' business bank statements**, and Accountant's details to verify proof of income / affordability. Alternatively, if you are self-employed and cannot provide payslips, we need proof of your earnings: **6 months business bank statements,** and **('SA302') 2 years** copies of your Self-Assessment Tax Returns. The following link explains how you can obtain a copy of your **SA302** from HMRC: **https://www.gov.uk/sa302-tax-calculation**

- Where you are in receipt of benefits Universal Credit (UC) Award Letter (Statement of Award) or proof of other benefits such as Income Support, Pension Credit as proof of income / affordability. You can use the GOV.UK service to obtain proof of your pension or benefits via the following link: **GOV.UK One Login**

- Current landlord's details / reference (**address, email, telephone number**) and **proof of rental payments**. Where a landlord refuses or is unwilling to provide a reference, then we will require a copy of your current tenancy Agreement detailing your current rent and proof that you have paid the full rent on the rent due date for the duration of the tenancy. If your current landlord is seeking possession for rent arrears, or persistent late payment of rent, then we will not be able to accept your application, unless you can demonstrate a valid reason for non-payment of rent[5].

- Please be aware if you are a sole trader or company Director and cannot provide 2 year's trading accounts and or accountant's letter then, you are unlikely to pass referencing. Please carefully consider if you can meet rental and referencing criteria, before applying for referencing.

- In order for us to comply with legal requirements under the Right to Rent scheme, we must inspect and check **all** original documents such as passports and ensure we take copies of the whole document(s) and retain them for the duration of your tenancy and up to 1 year after your tenancy has ended. We may carry out Electronic Right to Rent checks using online government services or certified tech (IDVT) to verify a tenant's legal status digitally especially for those with BRPs/eVisas or British/Irish citizens with passports. For Biometric Residence Card/Permit (BRC/P) or eVisa Holders, the tenant must provide a share code (from the UK Immigration ID Check app or GOV.UK) and their date of birth.

- You should take care to ensure that all the information that you provide is accurate. For example, you may previously have been in debt and received a County Court Judgement. You need to let us know about this. If you are unsure, you can search for details of any judgements against you on the **register of judgements**.

- If you have been evicted from previous rental properties or if you have **any** County Court Judgements (CCJ's) then this information will be revealed during the credit check and referencing process.

- If you have any unspent criminal convictions or cautions or are subject to criminal investigations or pending prosecutions by the police in any country which may have a bearing on your ability to meet rental payments then we may ask for basic Disclosure Barring Service (DBS) check **https://www.gov.uk/request-copy-criminal-record** in order for us to risk assess your ability to meet rental payments and or reside at the rental

[5] Persistent late payment due to lifestyle choices or failure to pay rent (including any interest owed) or arrears or after service of a Section 13 Rent increase Notice, where you have failed to apply to the First-tier Tribunal for determination of the reasonable rent will not be considered a valid reason.

property as part of your proposed tenancy and be certain that the property will not be used for activities relating to deception, theft, fraud, money laundering and or any other criminal / unlawful activity. Therefore, you should ensure that you provide full and frank disclosure at the outset and make us aware of any such **prior** to paying a Holding Deposit and issue of reference documents. The use of aliases, cloned addresses and failure to disclose any information in relation to financial debts, theft, fraud and or deception is highly likely to result in your application being refused. **Failure to disclose any such materially important information at the outset will result in the discontinuation of your application and or forfeiture of the Holding Deposit.**

Documents That Are Not Acceptable

To avoid delays or the rejection of your application, please be aware that the following formats and document types are not acceptable:

- **Mobile Phone Bills:** Unlike landline or utility bills, these are not considered "fixed-line" services and do not meet the security criteria for proof of residency.
- **Photos of Documents:** Images taken with a camera or phone are often distorted, blurry, or at an angle. These cannot be used to verify security features and are easily manipulated.
- **Screenshots:** Mobile or desktop screenshots lack the necessary metadata and full-page layout required to prove a document is an original, unaltered record.
- **Black and White Photocopies:** For identity documents like passports or driving licences, colour is mandatory to verify holograms, watermarks, and other security markers.
- **Cropped Images:** Any document where the four corners are not visible or where information is obscured will be rejected, as it prevents us from confirming the document's integrity.
- **Polling Cards:** While official, these do not provide the same level of verifiable link to a property's financial responsibility as a utility bill or tax demand.
- **No Dual Use:** You cannot use the same document to prove both your name, address, income and affordability in a single verification process.

Document Standards

To ensure your documents are verifiable, they must be submitted as high-resolution colour scans; black and white copies are strictly not acceptable as they obscure vital security features. For passports, the entire photo page must be visible, including the machine-readable zone at the bottom, and the image must be free of glare, shadows, or obstructions. While high-quality digital copies are used for the application process, we may additionally require that you present your original physical documents in person for a final verification check before the tenancy is finalised. Additionally, application forms must be completed and returned in the PDF format supplied.

All payslips, P60's, Self-Assessment Tax Returns, benefits letters, bank statements or other official documents must be submitted as original issue PDFs (downloaded directly from a provider) or high-resolution colour scans. This ensures that the documentation is clear, legible, and verifiable against official records.

Application Process

if you have viewed a property and wish to proceed with renting then we require you to submit a rental enquiry via our website providing basic details of proposed applicants (names and address) household size income and employment status.

We require all applicants to have access to email and basic digital literacy skills which are essential, as the application and tenancy processes rely on timely electronic communication and document handling.

We use an objective criteria of identity income, affordability verification, household type and size to property ratio to assess **all** applications fairly and equally. We rigorously stress test all applications for income, and

affordability and also to ensure that properties will not be used for any unlawful, trade or commercial purpose; or used in any way other than as a single family home.

Holding Deposit

Due to the high number of misleading and abortive applications and excessive administration costs, with effect from **1 May 2025**, it is our general policy to take Holding Deposits, from all prospective applicants. For these reasons, we ask that you ensure that you are able to meet our reasonable expectations, of basic income and credit worthiness requirements set out above; **before** you make any application.

The referencing process is extremely time consuming and costs us in the region of £200.00 (plus VAT) per applicant and up to £350.00 (plus VAT) in the case of self-employed and non-standard applications. Applicants should carefully consider whether they are fully committed to renting a property; *before* placing a Holding Deposit. We do not expect applicants to make false or misleading applications or attempt to use rental properties for any business or trade use, fraud, deception and or any type of criminal activity including illegal immigration or anti-social behaviour.

We ask that potential applicants do not waste our time, by failing to provide timely and reasonable responses, or insist on responses to enquiries during evenings and weekends due to their work / lifestyle choices, which result in abortive costs to us. We do not expect applicants to simply withdraw once Reference Forms have been issued, part complete applications or refuse to provide reference information but still expect a tenancy to be granted.

The maximum Holding Deposit we require in accordance with statutory limits is **one week's rent** (this cap is based on the total agreed rent for the property). For example, if your rent is £900.00 a month, we will ask you to pay a maximum of £207.69 as a Holding Deposit. This will be a single payment for all applicants. There is no requirement for each applicant to each pay this amount separately. For the avoidance of doubt, this is not a Reference Fee and should **not** be construed as such, and will be refunded to you unless you:

- provide false or misleading information which the landlord or agent can reasonably consider when deciding to let a property;
- fail a right to rent check;
- withdraw from a property for *any* reason, once the application process has commenced and Reference forms issued;
- fail to take all reasonable steps to enter into a tenancy agreement.

In all cases, we will decide on a case-by-case basis and only retain the Holding Deposit to cover specific costs which have been reasonably incurred (for example, referencing, ID and residential status verification, Right to Rent checks and associated administration costs) and in accordance with the costs set out per applicant detailed above.

Under the Tenant Fees Act 2019, Landlords have two weeks (**14 days**) to enter into a tenancy agreement with a tenant; once a Holding Deposit has been received. The **'deadline for a tenancy Agreement'** is the **15th day after** the Holding Deposit has been received. We may agree a shorter timeframe. Where we have two or more interested applicants, we will generally give priority to applicants who are able to enter into a tenancy agreement at the earliest opportunity.

In extremely rare circumstances we may agree a longer 'deadline for agreement' with tenants in writing (which could be more than the statutory 15 days). In most cases we prefer the deadline to be within the statutory 15 day period.

We will need to complete the referencing process within 7-10 days of receiving the Holding Deposit to enable a tenancy offer to be made and tenancy Agreement documents to be drafted and signed, by the 15th day after the Holding Deposit has been received / issue of Reference Application Forms.

We will prepare a Pre-Contract Holding Deposit Agreement which will set out the terms under which the Holding Deposit can be retained, returned to you, and or applied to your first month's rental payment. We will also supply you with a sample copy of the

tenancy Agreement; which will form part of your tenancy. Our Accounts team will separately issue an invoice in the sum of one week's rent to be paid into our Client Rent Account.

It is extremely *important* that you have read and fully understood the reference requirements before you enter into a Holding Deposit Agreement and are satisfied that you will be able to provide all the necessary documents and information in order for us to complete the reference process.

If you are unable to provide the necessary documents and have failed to ensure that you have the relevant documents available before commencing the referencing process, and we are unable to complete the referencing process before end of the statutory 15 days (or lesser agreed period); then your application will be discontinued, and the risk of your Holding Deposit being retained is highly probable.

If, during your tenancy we become aware that you supplied any false or misleading information in order to either secure your tenancy or have used the property for anything other than as a single family home or private residence (or for any trade or business use, including as a delivery address for goods or materials, for storing materials or goods and or as a registered or online trading address) then we will take appropriate steps to regain possession of the property and seek to recover damages relating to the unauthorised use of the property.

As part of the application process you will be asked to complete **all** of the following:

- **Reference Application Form (HLD Form 1);**
- **Minors Reference Application Form (HLD Form 1a MRAF);**
- **Property Use Disclosure Declaration (Form HLD Form 1b PUDDF);**
- **Single Household Declaration (HLD Form 1c SHDF);**
- **In Case of Emergency (ICE) Contact Form with your work and mobile contact number(s) and email along with next of kin details;**
- **A Deposit Registration Form (DRF1) with an alternative address to enable us to register your security Deposit.**

Each adult applicant is required to complete each of the six Forms listed.

Failing to properly complete Forms and or not supplying all the necessary documents greatly impacts on our time and administration costs. Please ensure that you submit *all* the required documents and complete *all* sections of the above Forms. You will need either the Adobe Acrobat App, Adobe Acrobat Reader or equivalent PDF reader to fully complete the tenancy forms sign and return them to us in PDF readable format. We cannot accept screenshot images or paper documents. As we provide most documents and information electronically including formal notices you should ensure that you have the ability to print any documents supplied to you electronically for your own records or in rare cases where we require a paper or original copy of a document to be returned to us.

In all cases you must **not** provide false or misleading information as part of your application or provide any falsified or counterfeit documents, forge references from employers or landlords, (including asking friends, relatives, or colleagues to provide references or payslips in place of your employer or landlord. An employer reference is only valid if issued by your payroll, HR Department or Head Office). If you do so, then your application will be rejected.

We may ask you to provide supporting documents of family status (birth, adoption, marriage or civil partnership certificates) to satisfy the requirements of a single household and or as part of other legal requirements.

As part of our obligations, we must make a reasonable commercial decision about

whether to grant a tenancy. This means we must be satisfied that an applicant can meet all legal requirements as well as our own reasonable objective criteria. To do this, we rely on applicants cooperating fully with the referencing and verification process.

If an applicant refuses to provide required information, fails to engage with the process, or becomes unreasonably adversarial or obstructive, we cannot be practically expected to proceed with granting a tenancy. In such circumstances, we may conclude that the tenancy cannot reasonably be offered.

Tenant Renting Timeline: From Deposit to Move-In

The following example illustrates the steps required to be taken within 14 days of placing a Holding Deposit for a tenancy to be offered and formed.

Example: For a tenancy starting on 15th May:

Step 1: Holding Deposit & Reservation (1st May)
You pay a Holding Deposit (capped at **one week's rent**) to reserve the property. This officially starts the Deadline for Agreement clock.

Step 2: The 48-Hour Documentation & Consent Window (1st May – 3rd May)
In order for us to assess your application, you must complete the following within **48 hours**:

- **Six Reference Application Forms:** All forms must be fully completed.
- **Supporting Evidence:** Provide digital copies of all documents confirming your identity, income, affordability, and proof of address.
- **Verification Prep:** Ensure you have **the physical originals** of your Passport, Driving Licence, Birth /Marriage certificates, Payslips, and Bank Statements ready for the in-person meeting in Step 4.
- **Right to Rent:** We may email you and issue you with additional information on Right to Rent checks or offer you an appointment to meet at the property, so we can inspect your original documents.
- **Reference Consent:** You must ensure your landlord, employer, and /or accountant have given consent to be contacted. The onus is on you to ask them to respond within this window.
- **Important:** If we do not receive responses from your referees by the end of this stage, we cannot move to the next stage or complete your application assessment.

Step 3: Verification & Assessment (3rd May – 10th May)
Once all responses and digital documents are received, we verify the details, risk assess your application, contact your referees, and conduct final credit, background and digital Right to Rent Checks.

Step 4: In-Person Signing & Physical Document Audit (11th May – 13th May)
Once your application is approved, we will schedule a formal meeting to sign the **Written Statement of Terms**.

- **Fraud & Identity Protection:** To prevent property and identity fraud, we do not accept digital or remote signing. We must meet you in person to witness the signing.
- **Document Authentication:** You must bring the original physical versions of **all** documents submitted in Step 2 (including Birth and Marriage certificates or other relevant documents). We will cross-reference these against the digital files to ensure all information is genuine. If we require physical Right Rent documents to be provided, we will also check these.
- **Tenant Safeguarding:** Meeting in person ensures the tenancy is being freely entered into. This is a vital safeguard to confirm that no individual is being pressured or coerced into a legal agreement.

Step 5: Initial Payment (13th May – 14th May)
After the Agreement is signed in person, we will issue the first rental payment and security Deposit invoices along with a Standing Order Mandate (SOM) for you to set up future regular monthly rental. You must pay the

following move in funds via Faster Payments by the tenancy start date:

- **Security Deposit:** Capped at 5 weeks' rent.
- **Pro-Rata Rent:** Covers the "mid-period" from **15th May to 31st May**. (Your Holding Deposit is credited toward this).

Step 6: Move-In & Key Collection (15th May)

We will meet you at the property at **12:00 hours** (midday) to complete the handover.

- **Express Tenancy Condition:** It is an express condition of the Agreement that the legal right to possession and occupation of the property is strictly conditional upon the receipt of cleared funds. We must receive cleared funds into the nominated accounts by **09:00 hours** on the commencement date of the tenancy, and before keys can be released to you. Before the tenancy commencement, you must also provide confirmation from your Bank (in the form of electronic download or screenshot) of SOM arrangements for the payment of future contractual monthly rental payments.
- **Security & Risk Mitigation:** To protect the integrity of the tenancy and prevent unauthorised occupation, keys cannot be released until the initial rent and security Deposit are confirmed as cleared and SOM is confirmed. If payment is not visible by the appointment time, the move-in will be deferred until payment is confirmed.

Future Rent: To align the tenancy with the calendar month, all subsequent rent payments are due on the **1st of every month**, starting **1st June**.

For tenancies that start ion the **1st of every month**, for example **1st June.** Step 5 will involve an invoice for a full month's payment; with the next payment due on **1st July** and thereafter on the **1st calendar day of each month.**

Data Protection

in accordance with our Privacy Policy, and requirements of GDPR and the Data Protection Act 2018, we will hold copies of your Photo ID, Bank Statements, and Payslips / P60, proof of income on file for the duration of your tenancy and up to 1 year after your tenancy has ended. We may pass these to law enforcement agencies if we are required and as part of Property Licence Conditions.

If you withdraw or your application is discontinued, we will secure shred and delete your personal data in accordance with our Privacy Policy, and requirements of GDPR and the Data Protection Act 2018.

Abortive Applications

We are categorically unable to rent a property to any prospective tenant, who cannot or fails to meet the requirements of the statutory Right to Rent scheme. This means that all adults who will be living at the property must be named and included on the tenancy Agreement as tenants and must undergo Right to Rent Checks and referencing. All persons known as the tenant have joint and several liability under the tenancy Agreement for rent and contractual obligations. Partners, spouses, relatives, and friends not named on the tenancy Agreement as tenants are not permitted to live at the property. In addition, any children (under 18) intending to live at the property must be listed (but not contractually named as tenants) on a tenancy Agreement.

We are entitled to refuse an application, and retain a Holding Deposit, where you fail to enter into a tenancy Agreement within 15 days of placing a Holding Deposit; or where you simply refuse to provide information, complete application forms, provide incorrect misleading, or dishonest information, and the mistake is such that it is reasonable for us to take it, or your conduct, into account when deciding whether to grant you a tenancy.

Tenancy Pack

Before you sign your tenancy Agreement, we will electronically supply you with statutory information and provide Electrical and Fire Safety Information along with copies of all relevant certificates (EPC, GAS Safety, EICR and HHSRS) and Licences, copy of our Complaints Procedure and right to complain to a Government approved Redress Scheme.

Along with copies of our Data Protection and Unreasonable Behaviour Polices, and other important information in a zipped electronic folder.

Payments

To comply with the Money Laundering Regulations 2017, we do not accept any cash payments.

We also do not accept payments by third parties, where you pay another person cash to make payment to us. All payments must be made through a valid UK Bank Account.

All Deposit monies are held in a dedicated separate Client Deposit Account. All rental payments must be received by Standing Order on the contractual due date into our dedicated Client Rent Account.

Our Accounts Team will provide an annual statement of all rental payments prior to any annual rent increase; which will include details of any proposed Deposit deductions (for defaults, damages, or breaches of the tenancy Agreement).

Legal Responsibility

Before signing any Agreement or entering into a tenancy, you should be aware that a tenancy Agreement is a legally binding contract, which contains certain obligations on your and our part.

You should be aware that once commenced, a tenancy Agreement cannot be unilaterally cancelled; and you will be liable for monthly rolling rental payments, even if you abandon or abscond from the property without providing the requisite statutory notice.

You should also ensure that you have sufficient funds to move into your new home before you book delivery vehicles or vacate your current home.

Your Home

To ease your move, we will walk you through your home to enable you to familiarise yourself with heating controls etc. and jointly check and take meter readings. We will proactively notify all utility providers and the local Council Tax department with your details and move in date

We will also provide an electronic **Getting To Know Your New Home Guide** which contains instruction manuals for appliances and other important information such as refuse collections etc.

As you settle into your home, if you experience any difficulties, then please use our Report In Procedure to contact us for assistance.

Appendix 1

Required terms and information pursuant to The Assured Tenancies (Private Rented Sector) (Written Statement of Terms etc and Information Sheet) (England) Regulations 2026

Pursuant to The Assured Tenancies (Private Rented Sector) (Written Statement of Terms etc and Information Sheet) (England) Regulations 2026 Tenants must be provided with a Written Statement of Terms and Information.

The following information must be included in the Written Statement of Terms

1. **Contract identity and contacts**

- Landlord name(s) - if there are joint landlords, each must be named.
- Tenant name(s) - all named tenants must be listed.
- An address in England or Wales where notices can be served on the landlord by the tenant.

2. **Property and tenancy dates**

- Address of the property being let.
- Date the tenant is first entitled to possession under the tenancy.

3. **Financial terms**

- Rent payable and when it is due.
- Statement explaining how future rent increases will be notified in accordance with Section 13 of the Housing Act 1988 and as amended by the Renters' Rights Act.
- Relevant bills (including council tax, television licence, communication services and utilities such as electricity, gas or other fuel, water or sewage): whether they're included in rent or payable separately, and how amounts and due dates are set out if they're additional.
- Tenancy deposit requirements and the amount of the tenancy deposit.

4. **Notice and security provisions**

- The minimum notice a tenant must provide when giving a notice to quit the property.
- A statement of security of tenure, explaining that a landlord generally needs a court order and valid grounds to end the tenancy.

5. **Statutory duties and safety obligations**

The statement must cover applicable landlord duties, including:

- Fitness for human habitation obligations under the Homes (Fitness for Human Habitation) Act.
- Repair duties for structure, exterior and installations in the property.
- Electrical safety standards and inspection requirements.
- Gas safety obligations and inspection/testing regime.

6. **Additional information**

- Pet consent rights, including that consent must not be unreasonably withheld if the tenant requests to keep a pet.
- Disability adaptations.
- Supported accommodation status, where relevant.

Appendix 2

Tenant Checklist: **Use the checklist below to ensure that you can meet our basic requirements for a tenancy, before you request a viewing, apply for tenancy or place a Holding Deposit. We follow a strict No Dual Use Policy. This means that the same document cannot be used to verify both your identity, Right to Rent, income, affordability, and your residential address simultaneously.**

Essential Documents & Information	**Yes / No**
Can you provide **photo ID** to **confirm your identity**? This is separate to the requirements for Right to Rent Checks. Acceptable No Dual Use documents include: • Valid UK passport • Full or provisional UK photocard Driving Licence • Identity card bearing the Proof of Age Standards Scheme hologram (a PASS card) • National Identity Card: Current EU/EEA or Swiss national identity cards • Biometric Residence Permit (BRP) • Ministry of Defence Form 90 (Defence Identity Card) • Ministry of Defence Form 100 (HM Armed Forces Veteran Card) • Electoral Identity Card issued in Northern Ireland	
Is the application for a **single household** ? A household can be a single person or members of the same family who live together. This includes people who are married or living together, people in same-sex relationships, any member of a family (including aunts, uncles, nieces, nephews, cousins, grandparents and grandchildren and their partners; step children and foster children). It can include unrelated occupiers living with a family such as carers or nannies. However, friends occupying a house on a shared tenancy are viewed as multiple households).	
Do you have documentary **evidence** to support the **single household** status of occupants? Evidence such a birth, adoption or marriage civil partnership certificate etc	
Is your **annual income** equivalent to **30 times the monthly rent** or **2.5 times** the **annual rent** ?	
If you are employed, can you provide **3 months' payslips** or a **P60** and **employer's reference**?	
If you are self-employed, as a **sole trader**, can you provide **2 years' copies of SA302 Self-Assessment Tax Returns** and **6 months' business bank statements** and **accountant reference**?	
If you are a **Director of a limited company** and or receive salary from a limited company you own, can you provide **2 years' copies of trading accounts** and **6 months' business bank statements** and **accountant reference**?	
If you are in receipt of **benefits** such as Universal Credit (UC) can you provide an **Award Letter** (Statement of Award) or **proof** of other benefits such as **Income Support, Pension Credit** ?	
If you are a **student**, can you provide a copy of your Student Finance England (**SFE) Award Letter** ?	
Can you provide **proof of residency at your current address** (Council Tax, Utility Bill, but not Water Bill or mobile phone bill) dated within the last 3 months?	
If you have lived at your current address for **less than 3 years,** can you **provide proof of residency at your previous address** (Council Tax, Utility Bill, but not Water Bill or mobile phone bill)?	
Can you provide **3 months' personal bank account statements** to confirm your income / salary?	
If you pay rent from a different bank account, can you provide **3 months' bank account statements** to **confirm payment of rent**?	
Can you provide a **Landlord reference**?	
Can you provide the following to support your **Right to Rent** according to your immigration / residency status? • **Category 1:** Passport, or birth certificate and official letter with National Insurance Number • **Category 2:** Share Code (starting with R) generated from gov.uk/prove-right-to-rent and Date of Birth • **Category 3**: Valid Passport & Boarding Pass/Travel Ticket showing you arrived in the UK within the last 6 months • **Category 4**: Home Office Reference Number and full Legal Name (As registered with the Home Office) and Date of Birth	
Will the property **solely be used as residential accommodation** ? If you intend to operate a business, trade or profession from the property; then the property is not suitable for your needs as such use is strictly prohibited.	
Can you provide **truthful and honest responses** to requests for relevant personal / financial information such as adverse credit history, CCJs, debts, evictions or conduct in relation to previous tenancies?	
If you answered <u>NO</u> to some or most of the above; then you are unlikely to pass our objective affordability and suitability referencing criteria.	

Appendix 3

Right to Respect for All

The following is a summary of our **Unreasonable Behaviour Policy** and should be read in conjunction with any other contractual agreements. A full copy of the **Unreasonable Behaviour Policy** is provided at the beginning of each tenancy, with updates provided after periodic reviews.

All HouseLet Direct services are provided in accordance with the principles of The Equality Act 2010. The Company does not directly or indirectly discriminate against any individuals due to a protected characteristic, in the provision of any of its services.

HouseLet Direct categorically does not indulge in any form of harassment of tenants. It is illegal for a landlord to harass a tenant or force them to leave their home by withholding services, cutting off the gas, electricity, or water supply to a property, or indulge in abusive or violent behaviour towards a tenant.

The majority of our communication with tenants is conducted in written form (email or letter) using standard pro forma to prevent unwarranted and unsubstantiated allegations of harassment by tenants, against our personnel. In addition, calls to our communications network may be recorded to enable us to meet our contractual and legal obligations (for the creation or performance of a contract and to protect our legitimate interests). And, also to ensure that our personnel are not subjected to vexatious allegations of harassment or other unreasonable course of conduct.

From time to time we may have to communicate with you to remind you of your legal and contractual obligations, including clauses related to unauthorised use or damage of the Property. We may also enter the property at reasonable times of the day and on giving 24 hours' notice in writing for the purpose of viewing the condition and state of repair of the property. It is reasonable for us to increase the rent in accordance with procedures set out in your tenancy Agreement and in accordance with Section 13(2) of the Housing Act 1988. Similarly, if we do not receive rental payments on the contractual due date, then we are entitled to send polite, reminders and requests for payment. We are also entitled to seek possession of a property using statutory procedures and or advise you of our intention to do so.

Although you may dislike being reminded of your obligations and not welcome any rent increase, and or decision for us to seek possession of the property, please be aware that such communication is not harassment. Any disingenuous claims that the performance of a contract and or protection of our legitimate interests through routine communication amounts to harassment will not be tolerated. In such circumstances, any threats to report HouseLet Direct to authorities, target our personnel, cause them undue stress or upset or use third parties such as ad hoc advisers, or solicitors to intimidate or threaten the Company will be robustly challenged as vexatious allegations.

You should also be aware that as part of our duty to our personnel, the Company does not deal with any client either face to face, over the phone or in correspondence, who is exhibiting harassing, offensive, derogatory, threatening, abusive or violent language or behaviour. In any of these circumstances HouseLet Direct and its personnel reserve the right to refuse to speak, correspond or continue to provide services to a client. We also ask you to confine calls and emails to standard office hours **Monday - Friday between 10:00 - 16:00 hours** so as not to place undue stress on our personnel.

The refusal by a client to be dealt with by any personnel for any reason, such as perceived heritage, gender, physical characteristics, or any other protected characteristic, is offensive and wholly unacceptable. In such circumstances, HouseLet Direct will not accept any request for alternative personnel and may take suitable steps to terminate its service to existing or potential clients.

Threatening behaviour is defined as, but not limited to, threats of violence to personnel or any other person which is, for example; sexist, homophobic, or relates to the ideas of race and ethnicity and or national or cultural heritage; including intimidating language, swearing and / or aggressive body language and passive aggressive behaviour and mendacious or vexatious allegations.

Unreasonable actions and behaviour includes, but is not limited to examples of unacceptable patterns of behaviour identified by the **Local Government Ombudsman**

The Company does not expect personnel to tolerate unacceptable behaviour by complainants or any tenant. Unacceptable behaviour includes patterns of behaviour identified by the **Local Government Ombudsman** as unacceptable and behaviour, which is abusive, offensive, or threatening and may include:

- Harassment including verbal, written or electronic communication aimed at individuals acting on behalf of the Company which causes upset, distress and harm (physical or mental distress) or makes individuals feel in danger of being harmed;
- Using offensive, intimidating, abusive, or foul language in emails on the telephone or face to face;
- Any form of violence or physical threats towards other tenants, personnel or contractors or making any threats of violence;
- Refusing to provide access for periodic or statutory inspections, thereby frustrating the Landlord's duties relating to repair, maintenance, and enforcement of tenancy conditions or breaches. This includes refusing reasonable access within the Landlord's standard operating hours (Monday to Friday between 10:00-16:00, or within the wider working hours of 09:00-17:00), insisting on evening or weekend appointments, insisting on responses outside normal working hours. Including threatening to report, or reporting, the Landlord to statutory agencies, or engaging solicitors to pursue speculative claims whilst refusing to cooperate with repairs and inspection arrangements.
- Gaining a tenancy by way of false representations. using the property for a trade or profession or any commercial use, or as part of a money laundering scheme or other illegal action or scheme such as to leverage the tenancy for financial gain under landlord legislation including but not limited to the Renters' Rights Act 2025.

The list above is not exhaustive and other unacceptable behaviour not listed above may be deemed difficult or unreasonable; where it is part of a pattern of irrational, manipulative, dishonest, disruptive or malicious conduct.

Updated 01 May 2026

HouseLet Direct provide a range of effective housing solutions including fixed fee packages:

- **Tenant Referencing Services**
- **Right To Rent Checks**
- **Fit & Proper Person Compliance Services**
- **Property License Services**
- **24 hour Repair Reporting Services for Landlords**
- **Private Sector Housing Leasing Inspections**
- **Fixed Fee HHSRS Inspection Certificates**
- **Entry Clearance Accommodation Inspections**
- **HMO, Selective Licensing & Periodic Inspections**
- **Expert Nuisance and ASB Assessments**
- **Expert Witness and Section 11 and S82 Inspections**

Helping Create #SafeHomes

www.HouseLetDirect.co.uk

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