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**BAY**  
rentals

## Rental Application (Individuals)



[www.bayrentals.co.uk](http://www.bayrentals.co.uk)

Now that you have seen a property you would like to rent, we just need a few details from you. Please read the enclosed notes, and then fill out the application form in as much detail as possible, so we can carry out the referencing procedure as quick as possible.

Remember the more information you give us, the faster we can get a decision and you can move in to your new property.

# *Bay Rentals Application Form*

## **A step by step guide to renting a property**

Here is a step by step guide which will hopefully answer any questions you may have. They go through the procedure of how to rent a house through us, so please have a look through them.

If you have any questions that are not answered, just give us a call.

### **Viewing a property**

Viewings are strictly by appointment only, and are always accompanied, we will aim to show you around within 24 hours, but often also have to work around the occupier and give them notice. Viewings take place during normal office hours.

### **Securing a property**

Once you have seen a property that you want to rent you will need to fill out our application form (attached) and return it to us with an application fee (£45) and holding deposit.

### **Identification**

You will also need to show us a form of ID e.g. passport or photo driving licence – and proof of residency e.g. a utility bill or credit card statement.

### **References**

We will then carry out a credit score and search of public records, employment or accountant's reference and previous landlord reference.

### **Guarantor**

If the credit reference agency is not happy with your credit worthiness or you do not meet the criteria such as you are not in full time employment, a guarantor will be required and referenced as above.

### **How long does the process take?**

The referencing normally takes between 3 – 5 working days depending on how quickly the references respond.

### **Decision**

Once we have all the above completed we will let you know if and when you can move into the property.

### **Paperwork**

We will draw up a 6 month assured shorthold tenancy agreement for you to read through and sign and once we have the balance of the monies we will be able to give you the keys. Tenancies are normally renewable after the first six months.

### **Money**

The total amount of money required before you move in depends on the property but will include our application fee of £45 (non-refundable), the deposit, normally equivalent to 4 weeks rent (less any holding deposit paid), the first month's rent and the our moving in fee of £85, together with any contents insurance you may require.

### **Moved In**

Once you have moved in all you have to do is pay your rent monthly by standing order, on time. Remember your rent does not include any bills, so you will have to pay council tax, water rates and electric etc. Look after the property in line with the tenancy agreement and you will have no problem when it comes to renewal.

### **Moving Out**

If you need to leave the property you must give us notice in writing (usually one month, after the first six month). We will then arrange to meet you after you have moved out to make sure you have met all your tenancy obligations.

### **Deposit**

We will try and return your deposit within 10 – 14 days after you move out, however if the property is not clean or there is damage we will provide you with details within 30 days.

If you require any further information, please give us a call on 01492 512200



# LetsXL Tenant Referencing APPLICATION GUIDANCE

## XL12131

Tel: 01492 512 200 Fax: 01492 512 299

Bay Estates

### GUIDANCE NOTES FOR PROSPECTIVE TENANTS OR GUARANTORS

#### COMPLETING YOUR APPLICATION

To ensure we can provide a quality service please check the application form is fully completed, signed and legible.

#### POORLY COMPLETED APPLICATION FORMS MAY RESULT IN DELAYS

Our 'core' application is two pages long. The third 'optional' page is to be used, with another sheet if required, to provide additional information. Your letting agent may also ask you to complete sections of the third page for their own records.

**IF YOU ARE SELF EMPLOYED, HAVE LIVED AT YOUR CURRENT ADDRESS FOR LESS THAN 3 YEARS OR WORKED FOR YOUR EMPLOYER FOR LESS THAN 12 MONTHS YOU MUST COMPLETE THE RELEVANT SECTIONS ON PAGE 3.**

#### HELP US HELP YOU

We appreciate you wish to move into your new home with the minimum of fuss. We will do all we can to efficiently process your tenant reference. However, in some instances employers and landlords (despite our best efforts and daily calls) will delay the process.

You can help by contacting them ahead of time and asking them to deal with our enquiry quickly. In some instances they may also require written confirmation (and a standard letter is enclosed for you to complete).

#### PROOF OF RESIDENCY

To verify your credit check we will attempt to locate you on the electoral roll register. Many people now, even sometimes by mistake, add themselves to the 'edited version' of the electoral roll and we are unable to locate them. For this reason we always recommend you provide the agent with proof of residency for your current address.

Your proof of residency must be less than 4 months old and preferably from the following selection:

Utility bill, council tax bill, mobile phone bill, credit card statement or invoice (Visa, Mastercard, Diner or Amex), polling card or a letter from your local council advising you have recently been added to the electoral roll.

#### WHY YOU MAY REQUIRE A GUARANTOR

The following list provides examples of why you may be required to provide a guarantor:

- Insufficient income
- Insufficient employment history
- Minor problems reported by your current landlord
- Minor credit problems
- Student or Unemployed
- Unable to provide proof of residency

If you believe you may require a guarantor please discuss it with your agent. On these occasions we recommend you have a guarantor application completed in case it should be required.

Please note that guarantors must be a UK resident, over 21 years of age, earn three times the annual rent and have a clean credit history.

#### DATA PROTECTION

LetsXL Limited is registered with the Information Commissioner's Office (No. Z8281652)

Your letting agent will only be able to advise the overall grading we have provided. No additional information will be provided.

**Your data will be fully protected and no details can be used without your permission**

#### INCOME ASSESSMENT

We will verify your income levels, normally through your employer, but on some occasions we may ask for additional information. This is usually when there are problems verifying the information or if you are self employed or work for a family business.

We will need to see evidence that you earn 2.5 times the monthly rent. This is increased to 3 times for Guarantors.

#### WHY YOU ARE ASKED FOR NEXT OF KIN DETAILS

We require this information for traceability purposes and the details will not be used for any other reason.

#### COMPANY APPLICATIONS

Company references are only available for incorporated companies who have filed at least one year's financial information with Companies House.

#### STILL NEED MORE HELP?

Your letting agent will be able to assist you with most queries and they are contactable on the numbers noted above.

If your letting agent is not available or they refer you to us you may contact our customer care team by:

Phone: 08453 660 660

Fax: 01492 542 297

Email: [tenant.referencing@letsxl.co.uk](mailto:tenant.referencing@letsxl.co.uk)








**Ref: Tenancy Agreement References requested from LetsXL Limited**

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I  of

hereby authorise you to release to LetsXL Limited information relating to my employment, income or previous tenancies.

Please respond promptly to facilitate processing of my current application for rented accommodation.

Thank you.

Yours faithfully,