

Complaints Procedure - Lettings and Property Management

We are a member of The National Residential Landlord Association (NRLA) and we aim to provide the highest standards of service to our Residential Lettings and Property Management customers. At Cole Harding we value all of our customers and our intention is to meet all of your expectations.

In order to ensure that your interests are safeguarded we have put into place a complaints procedure in order to deal with any issues that may unfortunately arise. Our aim is to handle any problems or concerns as quickly as possible; in order to achieve this we will, wherever we can, try and resolve your complaint via your Lettings Coordinator or Property Manager. They will endeavour to resolve your complaint within 5 working days.

Stage 1 – Lettings Manager or Senior member.

Should your complaint remain unresolved, you may refer it to info@coleharding.co.uk. We request that you send a written summary of your complaint which will be handled by the Lettings Manager or senior member of the team.

They will acknowledge your complaint within 3 working days of receipt and provide you with a written response within 15 working days.

Stage 2 - Company Final View Point – Lettings Director

Should the concerns you raised still remain, or if you are dissatisfied with any aspect of our handling of your complaint, you may write to the Lettings Director Gavin Harding

gavin@coleharding.co.uk

Reserving a Property

Start Date of the Tenancy

At the point of making an offer, you will be asked for a preferred date for the commencement of your tenancy. Please note that we require a minimum of 7 days to complete the administration on a new tenancy. This move in date will not be confirmed until referencing has been completed. We would also advise that no removal services are booked until the time to collect your keys has been agreed.

Tenancy Agreement

Following a successful referencing application, you will be emailed the Tenancy Agreement. Please read this carefully as it is a legally binding document. Should you have any queries, please do not hesitate to contact us.

We offer initial tenancies of twelve months. At the conclusion of this term, subject to agreement from the landlord, you may be offered another fixed term contract, or the tenancy will roll on a month by month period basis.

We would ask you sign and initial the agreement where applicable via Adobe Sign **within 3 working days** of receipt. Once you have moved in, a copy of this agreement will be emailed to you signed by, or on behalf of, the landlord.

Deposit

You will need to pay a deposit for the property up to a maximum value of 5 weeks rent. This will be registered in a recognised tenancy deposit scheme for the duration of your tenancy.

Initial Monies

Prior to you moving in, you will need to pay the outstanding balances on your account as detailed in your Initial Monies Request which you will receive following the return of satisfactory references. This will include your first months' rent, deposit and minus and holding deposit that has been retained already.

The funds must be cleared **at least 5 working days** prior to the commencement of your tenancy.

Once payment has been made, you will receive a receipted invoice.

Furnishings

The inclusion of furnishings and appliances within the let should be discussed prior to the signing of agreements. Levels of furnishing vary greatly and no set precedent exists. If you require clarification on what will be included, please contact us at your earliest opportunity. We will ask the landlord to supply a brief list of furnishings at this stage

Cole Harding or the Landlord will not be held liable to supply items that are assumed to be included.

Inventory

Move In

We will arrange for you to meet either our team, the Landlord or an Inventory Clerk at the property on the day of the commencement of your tenancy. **All tenants are required to bring their passport with them to the handover.** You will then be provided with all relevant contact information and keys.

Tenants Referencing Guide

Introduction

Who carries out the referencing?

We use an external, third party company called rentforsure to carry out our referencing process. They will require information from yourself and/or your employer and/or your current landlord/Letting agency to obtain the necessary documentation/evidence to support your application. Please let all parties know to expect communication as this will speed up your application.

What is Checked and What Information to Supply

Employment/Income Reference

If you are **Employed**, in support of your application you can provide:

- Contact details of employer (e.g. line manager or HR) to include email Please note, we are unable to accept an employment reference from a mobile phone number.
- A copy of your employers contract offer letter
- 3 month's pay-slips
- Proof of sufficient savings to cover the full rental held in a personal account for a minimum of 30 days. Please note savings need to be instantly accessible and cannot be held in stocks, shares or investments

NB. We are unable to accept a verbal reference from a mobile phone number to verify your employment.

If you are **Self-Employed**, we will require at least one of the below to evidence your earnings:

- Contact details for accountant to include email address
- 12 months bank statements
- HMRC annual tax return
- Proof of dividends paid
- Proof of sufficient savings to cover the full rental held in a personal account for a minimum of 30 days. Please note savings need to be instantly accessible and cannot be held in stocks, shares or investments.

If you are **Retired**, we will require:

- Confirmation of pension through relevant paperwork from your pension provider and/or DWP.
- Proof of sufficient savings to cover the full rental held in a personal account for a minimum of 30 days. Please note savings need to be instantly accessible and cannot be held in stocks, shares or investments.

If you are **Unemployed**, you will more than likely require a guarantor. However, the following benefits are considered (upon providing evidence of receipt) and may be used to top up other sources of income:

- Long term unemployment and support allowance
- Working tax credits
- Child Tax Credits
- Maintenance payments
- Disability living allowance

If you are a **Student**, again you will most likely require a guarantor, however we may also consider:

- Proof of sufficient savings held for a one month period or longer
- Proof of a bursary paid for living expenses

Affordability Check

The affordability criteria for our properties is as follows:

Tenants:

- Total annual income of all tenants (pre-tax) must be equal or greater than 30 times the monthly rent. NB. Commission and bonus payments are not taken into consideration unless they can be proved to be guaranteed.

Guarantors:

- Total annual income for guarantors must be equal or greater than 36 times the monthly rent. NB. In the case of two or more guarantors being provided, the percentage of the rent the guarantor is guaranteeing must meet the above criteria.

Landlord Reference

If you are currently residing in rented accommodation you will be required to provide contact details, including email address, of your current and/or previous landlord(s). It may your current Letting agents details that we require – please check who you currently make your rental payments to and provide these details.

Credit Check

A credit history search is conducted, this looks back over the previous 6 years. This will not hinder your ability to receive credit moving forward and will not show as search on your credit report.

Right to Rent

This check ensures that you have the right to live in the UK.

In order to process your application, please provide a photocopy from the below list of acceptable documentation.

- Current or expired British / EEA / Swiss Passport or National Identity Card.
- Valid Biometric Immigration document.
- Certificate/Card confirming permanent residence issued by the home office.
- A passport or other document stating that the holder is exempt from immigration control and is authorised to stay in the UK indefinitely.

If for any reason you are unable to provide one of the above, you must provide 2 of the following documents as evidence.

- Full birth certificate/Adoption Certificate.
- Letter from an employer/UK government department or local authority (dated within the last 3 months)
- Letter confirming acceptance of UK Educational institution.
- Full or provisional UK driving licence.
- Letter from a UK Police force or HM prison service (must be dated within the last 3 months)

In all instances, we will require a form of identity and proof of current address that is dated within the last 3 months.

We use the personal details that you submit to provide you with our services. You may give us personal details about you by filling in this form or by corresponding with us by phone, email or otherwise. In addition to the information you give us on this form, we may also collect additional information (for example, details of your property, current energy providers) as necessary to provide our services and to deal with your queries.

We may also share your information with:

- credit reference agencies and other companies for use in credit decisions, for fraud prevention and to pursue debtors; and
- other third parties (including law enforcement bodies and Government agencies) if we are under a duty to disclose or share your personal details in order to comply with any legal obligation, or to defend or exercise our legal rights.