

The Tenants Journey

For tenants it's not just about finding the right property, it's ensuring you also choose the right agent. Matthews Benjamin Lettings is a forward thinking lettings agent handling prestigious rental properties in the Lake District and North Lancashire. We offer a wealth of knowledge, experience and commitment on a day to day basis to those tenants who command the best customer service.

Registering Your Interest

Call, email or pop in to your local Matthews Benjamin branch to register on our tenant mailing list. Alternatively, you can complete our applicant information sheet. Matthews Benjamin offer accompanied viewings 7 days a week to ensure we offer the flexibility our clients crave.

No applications will be considered without prior viewing of the property; whilst we will endeavor to arrange a commencement date which is mutually convenient there are no guarantees this can be made upon application for dates/times.

The Application Process

Following your viewing should you have any further interest in the property we will require all parties over the age of 18 to complete a brief pre application questionnaire for us to submit to our landlord. On the approval of the landlord you will then be provided with a unique username and password for the online submission of your comprehensive application.

The application process will require you to provide the following information to allow us to thoroughly complete the necessary background and credit checks

Each applicant must provide:

- **Proof of their National Insurance Number** - A pay slip, National Insurance Card or any official documentation addressed to the applicant.
- **Proof of Address** - A recent utility bill or bank statement dated within the last 3 months. Please Note: a driving license cannot be accepted as proof of address.
- **Photo ID** - a passport or driving licence. Other forms of ID may be accepted if applicant does not hold either, please speak to the lettings team for further information.
- **Proof of any Additional Income (If applicable)**

Should a guarantor be required, the guarantor must complete our application form and provide all supporting documents (listed above).

Please note a guarantor must be in a financial position to cover the **FULL** rent share for all applicants. If a guarantor cannot be provided, an advanced rental payment of 6 months rent plus deposit (maximum 5 weeks rent) may be required. If neither option is possible the application may be unsuccessful.

Ambleside Office
Windermere Office
Lancaster Office

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What Happens Next

Should all background and credit checks be accepted by the landlord the agent will negotiate on behalf of the landlord & tenant a suitable time and date for tenants to attend the office / property to sign all necessary paperwork, make payment (see below) and hand over the keys to the property.

Costing for any new and existing assured shorthold tenancies (AST's) are as follows.

Holding Deposit (per tenancy)

A deposit (maximum Of One Week's Rent) is payable to the agent to reserve a property, pending references. **Please Note:** This will be withheld if any relevant person (including any guarantor(s)) withdraw from the tenancy, fail a Right-to-Rent check, provide materially significant false or misleading information, or fail to sign their tenancy agreement (and / or Deed of Guarantee) within 15 calendar days (or other Deadline for Agreement as mutually agreed in writing).

Security Deposit (per tenancy. Rent under £50,000 per year)

Five weeks' rent. This covers damages or defaults on the part of the tenant during the tenancy.

Security Deposit (per tenancy. Rent of £50,000 or over per year)

Six weeks' rent. This covers damages or defaults on the part of the tenant during the tenancy.

Unpaid Rent

Interest at 3% above the Bank of England Base Rate from Rent Due Date until paid in order to pursue non-payment of rent. Please Note: This will not be levied until the rent is more than 14 days in arrears.

Lost Key(s) or other Security Device(s)

Tenants are liable to the actual cost of replacing any lost key(s) or other security device(s). If the loss results in locks needing to be changed, the actual costs of a locksmith, new lock and replacement keys for the tenant, landlord any other persons requiring keys will be charged to the tenant. If extra costs are incurred there will be a charge of £15 per hour (inc. VAT) for the time taken replacing lost key(s) or other security device(s).

Variation of Contract (Tenant's Request)

£50 (inc. VAT) per agreed variation. To cover the costs associated with taking landlord's instructions as well as the preparation and execution of new legal documents.

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Change of Sharer (Tenant's Request)

£50 (inc. VAT) per replacement tenant or any reasonable costs incurred if higher. To cover the costs associated with taking landlord's instructions, new tenant referencing and Right-to-Rent checks, deposit registration as well as the preparation and execution of new legal documents.

Early Termination (Tenant's Request)

Should the tenant wish to leave their contract early, they shall be liable to the landlord's costs in re-letting the property as well as all rent due under the tenancy until the start date of the replacement tenancy. These costs will be no more than the maximum amount of rent outstanding on the tenancy.

The following amounts are due on or before your commencement date if your application is successful:

- 1st Months Rent (An additional £25pcm may be charged to the rent if applicants have pets)
- Deposit, equivalent to 5 weeks rent (maximum)

The rent and deposit must be paid by cleared funds. This can be done by.....

- BACS transfer (Invoice and unique reference provided by agent)
- Cheque, made payable to Matthews Benjamin Lettings Ltd. If paying by cheque this must be given to the agent 5 working days prior to the commencement to allow funds to be cleared.

All funds must be cleared in agents account before keys can be released.

Tenant Insurance

Matthews Benjamin Lettings recommends that you should have adequate insurance cover (**minimum cover £2,500**) when undertaking a tenancy so that any accidental damage to the Landlords furniture, fixtures and fittings in the property is covered along with your own belongings.

What Else To Budget For

Moving house can be a costly and stressful time, below are additional costings to budget for

- **Council Tax** – Unless advised otherwise tenants are responsible for payment of council tax.
- **Utility Bills** – In addition to council tax tenant will be fully responsible for setting up, managing and paying all utility bills during their tenancy.
- **Removal Costs** – Often when budgeting tenants forget to take in to consideration not only the cost but the time frame of removal companies. Please feel free to ask agent for recommendations.

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