

MRA Property

Tenancy Application Help Guide

To reserve a property we require a (non-refundable) **administration fee** of £150 (plus £50 for each additional applicant and/or guarantor) to be enclosed with the forms unless you have already paid this to our office or representative. Cash or Debit/ Credit Cards (Credit Cards subject to 3% handling fee) are accepted. If you fail the referencing process or you decide not to accept the tenancy the fee will not be returned.

If you have any undisclosed bankruptcy, CCJs or bad credit your application will fail. If you have any credit problems please discuss this with us beforehand and we may still be able to consider you.

Fully complete and return the application form, administration fee and supplementary paperwork (see below) to MRA at the address below within five working days. If the tenancy agreement is to be in more than one name, then each applicant over the age of 18 must complete a form.

Any working applicant over 18 (no under 18's considered) but under 35 years of age will require a guarantor. All applicants claiming LHA will require a guarantor. The Guarantor must be a homeowner and have an annual income in excess of 50 times the monthly rent. The Guarantor form must also accompany the tenant application form and supplementary paper work must also be provided. The Guarantor will need to provide the same details as a working applicant (see below) and also evidence of home ownership.

The Guarantor must understand that he/she will be responsible for the payment of rent in the event of the applicant not doing so for the entire term of the tenancy.

Working Applicants / Guarantors must each provide in addition to application form:

- Proof of income - Copies of last 2 pay slips and evidence of additional income required to meet the affordability criteria of 30 times the monthly rent (50 times for guarantor).
- Proof of bank account in your name which accepts standing order mandates. Provide copies of last 2 statements.
- **Post Office accounts are not accepted.**
- Proof of residency and identification – 2 utility bills and **copy** of Driving Licence and/or Passport

Housing Benefit Applicants must provide in addition to application form:

- Guarantor application form and supplementary paperwork (see above) Proof of all people involved in the claim for Local Housing Allowance
- Proof of bank account in your name which accepts standing orders. Provide copies of last 2 statements. If you do not have a bank account then you would have to open one prior to sending your application.
- **Post Office accounts are not accepted.**
- Proof of residency and identification – 2 utility bills and a **copy** of Driving Licence and/or Passport.

NOTE: Housing benefit applicants must be prepared to pay all rent when due until housing benefit payments have been established.

Failure to provide all of the required documentation within five working days will delay the application process and could result in you losing the property and administration fee.

Moving In

Once your application has been received by our administration office it takes approximately five working days to process. If successful, we will then contact you to arrange a mutually convenient date for you to move in. This is the appropriate time to mention any items of furniture you wish to have removed from the property. A charge will be made for any removals *after* you have moved in.

On the day you move in, an MRA representative will meet you at the property to take payment, process the paperwork and hand over the keys.

You will be required to pay two months' rent on or before the date of occupation.

Payment must be by cash or bankers draft on the day or debit/credit card prior to move in.

If you have any queries regarding an application please contact **Kevin Moor** on **4895656**

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