

X1 LETTINGS

X1 Manchester Student Tenancy Booklet

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Register with us

We try to make the renting experience as straightforward as possible, enabling you to enjoy your new property whether your stay is short or long. Please read this application form carefully and fully understand your obligations to your Landlord prior to making an offer on a rental property.

All of the charges you can incur are listed within this document, but if you are uncertain about these costs, please speak to a member of staff BEFORE YOU MAKE AN OFFER on a property with us.

To register we will need to know the following information:

- Your contact details: Phone, email and current address
- What type of property you wish to rent (eg. flat, house, bungalow)
- How many bedrooms, bathrooms and living rooms you require and whether you need outside space (garden/balcony) or car parking
- Where you need to be located: Town or specific road/s ; near schools or transport links
- What is your budget and is it flexible at all?
- When you need to move by and is it flexible at all?

We will then notify you of any suitable properties available and all new property details can be sent direct to your mobile phone via a text message or emailed to an address of your choice, if you provide us with the relevant contact details.

Book your viewings

We will always try and accommodate the viewing times you require, however, please try to make these within our office hours wherever possible.

We are open:

Monday: 9:30am-5pm

Tuesday: 9:30am-5pm

Wednesday: 9:30am-8pm

Thursday: 9:30am-8pm

Friday: 9:30am-4:30pm

Saturday: 10am-4pm

Sunday: 10am-4pm

X1 Lettings

Unit 1

Michigan Point Tower A

9 Michigan Avenue

Salford, M50 2HA

T: +44 (0)161 669 7070

E: hello@x1management.com

Make an Offer

Once you have found a property you like:

- Fully read and understand what is involved in taking a tenancy
- The Deposit or Reposit you are required to make before taking a tenancy
- Costs which may apply during the tenancy
- Telephone us or pop into the office to notify which property you are interested in taking a tenancy on.
- Complete and return the application pages at the end of this document to X1 Lettings by hand, by post or by email to manchester@x1management.com
- Make sure that you list any items or requirements to be included in your offer (these should be put in writing for avoidance of doubt or misinterpretation) on the application form
- State your preferred moving-in date and the length of tenancy you require, we will try to work to these as closely as possible but cannot guarantee they will be exactly as you wish
- Let us know who is going to be living in the property, names, ages, current address details, employment details and salary as we have a legal obligation to check your right to rent in the UK
- If any of your requirements are absolute necessities and you cannot proceed without them, please highlight them to a member of staff over the phone or in person

Costs involved in order to move in

All costs listed are inclusive of VAT

Description	Cost
Deposit	£300 refundable deposit
OR	
Reposit	Equivalent to one weeks rent (this is non-refundable)

Other costs which may apply during/after tenancy

All prices are inclusive of VAT

Description	Cost
Late rent - A default fee will be charged when rent has been outstanding for 14 days or more - This will be charged at no more than 3% above the Bank of England's base rate for each day that the payment has been outstanding	3% of Bank of England's base rate
Tenants request to make amendments to tenancy agreement (Such as, but not limited to) - keep a pet in the property - change of sharer in joint tenancy	£50
Early termination of the tenancy - rent up until the term of tenancy expires or the property is re let - reasonable costs incurred by the landlord in arranging the early termination	Rent and reasonable costs
Default charges - lost keys or security devices	At cost price

Secure the Property

To secure the property you will need to make an offer and complete the application form at the back of this booklet. Once your offer is accepted by the Landlord you will have 15 days, to complete the booking process.

This will include all parties completing the referencing process, tenancy agreements signed by all parties and deposit or reposit payments made.

Please Note: If your booking is not completed within 15 days this will be released back onto the market and available to be booked by another party.

Tenancy Agreement

The Tenancy Agreement is a legally binding contract between a Landlord and a Tenant, which sets out the contractual responsibilities of both parties.

All persons over the age of 18 must be named on the Tenancy Agreement up to a maximum of 4 people. Together these people listed on the agreement form 'the Tenant' on a joint and several basis (all for one and one for all).

Prior to the commencement of the Tenancy the agreement must be signed by all of the parties.

Before you take on a tenancy always negotiate on paper

A Tenancy Agreement can be altered before it is signed, if both the Tenant and Landlord agree to the proposed changes. Ensure you have read it thoroughly and fully understand all of the clauses contained therein. It is therefore suggested that you seek legal advice and negotiate any clauses as quickly as possible to avoid delay. Both parties should hold a final copy of the signed Tenancy Agreement.

If in doubt, seek professional help

In England and Wales, it isn't a legal requirement for Tenants to have a written Tenancy Agreement. Despite this, you should always ask for one to be provided by the letting agent or Landlord. If there are any terms in the agreement you aren't familiar with seek legal advice to clarify any concerns. Any agreement is required by law to be written in plain English, but it always pays to be completely sure you fully understand what you are signing.

Protect your cash

It is a legal requirement for tenancy deposits to be protected by an approved deposit scheme, and this should be explicitly referenced in the Tenancy Agreement, please be aware this is only applicable if you have chosen to pay a security deposit and not purchase a Reposit.

Your right to quiet enjoyment

When you rent from a private Landlord, or through their agent, you have a legal right to use the property in a reasonable fashion without being disturbed by either party. If the Landlord or letting agent would like to access the property, they should give at least 24 hours notice to comply with this requirement. It should be noted, however, that a Tenant has a legal obligation to provide access for repairs, assuming the Landlord gives sufficient notice.

Until strife do us part...

If you are sharing a rental property you may see a clause in the Tenancy Agreement referring to joint and several liability. In effect this means that if one or more Tenants stop paying rent for any reason or cause any damage, for example, the remaining sharers will be liable for the associated costs. If this clause is present in a contract, always be sure to assess how well you know your prospective housemates. In some cases a guarantor form will have to be signed by a parent or guardian, which gives the Landlord additional protection if a Tenant should fail to pay the rent. If this is the case, the joint and several liability will be passed on to them.

Who pays the bills?

The Tenancy Agreement should clearly outline what utility and household bills you will be responsible for, and if there is any uncertainty, be sure to clarify this with the Landlord or agent. To get an idea of how much energy bills will cost, always ask to see a property's Energy Performance Certificate (EPC) before you sign up. The closer to 'A', the more likely it is to hold in heat and register lower utility bills.

Who you gonna call?

The Tenancy Agreement should outline which party is responsible for maintaining the property. This could be the Landlord, or the Agent. In either case, make sure you have contact details before the keys are handed over.

Stamp Duty

If the rent paid under a tenancy exceeds £125,000, as a cumulative sum from the outset of the tenancy and including any renewal tenancies, stamp duty will become due by the tenant. The amount due can be calculated by visiting the Inland Revenue website or speaking to the leases department: Stamp Office Helpline (Leases Department) open Mon-Fri 8.30am-5pm on 0845 603 0135 or visit www.inlandrevenue.gov.uk/so Eg. If you pay £1,000 pcm rent to your Landlord you will need to remain renting the property for approx. 10 years before you are liable to pay stamp duty.

Change of Personal Information

If your circumstances alter during the term of the Tenancy Agreement you are obliged to notify your Landlord or Agent with these changes.

Get Referenced

References are essential to the letting process and these checks are carried out on your behalf by a third party company in order to show your prospective Landlord that you are going to be a reliable tenant. Please note that every tenant appearing on the tenancy MUST provide a reference for the Landlord's perusal and acceptance. You will be required to complete a referencing form giving details of the following:

Current Address

If you are not listed on the electoral role you will be asked to provide proof of residency, showing your current address, in the form of a recent (within 3 months) utility bill, telephone bill (including mobile phone bill) or driver's license.

Previous Addresses

Including those abroad, to cover the past 3 years.

Photo Identification

An original copy of your passport or photo identification such as a valid driving license and current proof of residency in the form of a recent utility bill, will be required for file records, at the outset of the tenancy.

Bad Credit

Notification of any County Court Judgments (CCJs), Bankruptcy Orders or bad credit listed against you. If you do not declare bad credit history, this can affect a tenancy agreement being made between yourself and the landlord.

Income

Between all joint tenants, you require an income of 2.5 times the annual rental sum. If you are unable to provide proof of income, and wish to self-certify your earnings, you will need to provide us with 6 month's bank statements or proof of independent means to cover 2.5 times the annual rental amount. If you are unsure of this please see our affordability calculator on page 13.

Right to rent in the UK

Documentation and Biometric Residence Permit (Work Visa). Under the Immigration Act 2014, it is our responsibility to ensure that you have the right to rent in the UK by making and keeping a copy of passports for everybody (tenants and occupiers) and checking your immigration status (Biometric Residence Permit). X1 Lettings will undertake tenant checks on behalf of your Landlord and reserve the right to refuse to grant a tenancy if we are, in any way, unsure of the validity of your documentation.

Employment Details

You will need to confirm that you are in permanent employment or have a firm job offer in place commencing prior to the start of the tenancy.

Self-Employed

If you are self employed you will need to provide proof of 1 years accounts. If your current employment details are not acceptable to the referencing company you may be asked to provide a guarantor to cover your obligations in the tenancy agreement.

Guarantor

A guarantor, or joint guarantors, must earn 3 times the annual rental amount for the property and will need to pass the referencing process. Guarantor/s will be liable for the full tenancy as tenants are jointly and severally liable for the contractual obligations.

Current Landlord

If you are about to vacate another rental property we need to know how you have conducted that tenancy and whether you have been a reliable tenant.

Change of Information

If your circumstances alter during the term of the Tenancy Agreement you are obliged to notify your Landlord or Agent with these changes. You may be required to provide new references.

Tenant Liability insurance

During the referencing process you will be contacted directly regarding the purchase of tenant liability insurance. It is optional if you wish to purchase the Tenant Liability insurance.

Affordability calculator

Monthly amount	Guarantor minimum salary
£500	£15,000
£550	£16,500
£600	£18,000
£650	£19,500
£700	£21,000
£750	£22,500
£800	£24,000
£850	£25,500
£900	£27,000
£950	£28,500
£1000	£30,000
£1050	£31,500
£1100	£33,000
£1150	£34,500
£1200	£36,000
£1250	£37,500
£1300	£39,000
£1350	£40,500
£1400	£42,000
£1450	£43,500
£1500	£45,000

Rent in advance

Rent is always payable in advance and should be received in cleared funds before the Tenancy Agreement is signed and dated.

It is usual to pay one month's rent in advance. If however, you have asked to move your payment date then one of our negotiators will calculate the additional rent you will need to pay in advance at the outset of the tenancy.

It is usual for cheques or bankers drafts to take up to 10 days to clear into our account, so please ensure that you make your payment early enough or you could find yourself unable to take the keys to the property on the day you are expecting.

Internet banking can be immediate but access to check our client account is not always available at the time of your move in appointment, so ensure that you make payment in advance to avoid any delays to your move in. If you have not made payment in advance this must be done during the hours 9:30am-5pm Monday to Friday as there will be no access to the client account outside of these hours. If you wish to log onto your Internet banking in our office please make a prior arrangement with a negotiator so that a computer or tablet is available for you.

If you are intending to pay with cash please ensure that you speak to a member of staff before you turn up at the office with a brown envelope! Certain amounts of cash cannot be taken and should be paid directly into our bank account but please be mindful of bank opening times. We have no facility to hold cash in our offices and would prefer you not to use this method.

Security deposit or reposit

When taking a property with us you have a choice for either paying a security deposit equivalent to one month's rent or paying a service charge fee equivalent to 1 week's rent, which is non-refundable through our chosen provider Reposit. Please see below for further information on the security deposit or Reposit.

Security Deposit

This is taken at the outset of the Tenancy and is £300. It is held for the duration of your tenancy and returned to you after you vacate the property.

Exceptions to the Security Deposit legislation are Non-Housing Act Tenancies, which are:

- Where the annual rents are over £100,000
- Company tenancies
- Tenancies at properties with a resident Landlord
- Tenancies where the tenant has a main home elsewhere in the UK

It is a legal requirement under the Housing Act 2004 for any security deposit to be held in a secure scheme so it must either be placed, by the Landlord, in to his nominated deposit scheme (of which you will be notified) or it will be held, as Stakeholder, by us, whereby it will be insured for the duration of the tenancy. Further information is available from www.gov.uk/tenancy-deposit-protection/overview.

Please Note: When completing this application form, you must fill-in the section marked 'address for after the tenancy has ended' and give at least ONE email address. The mailing address you give will be the address where your deposit cheque is returned to, so this must be an address where you can be contacted AFTER THIS TENANCY HAS ENDED. Please provide a work or relative's address, and if, at any time throughout the tenancy, this address becomes invalid or changes, you have 30 days in which to provide us or your Landlord, with a new address.

Please Note: the total amount of the security deposit will be protected in the lead tenants name, therefore you will need to ensure you are happy with who will be classed as the lead tenant during your tenancy as this will be returned directly to them at the end of the tenancy.

Reposit

Tenants pay a 1 week non-refundable service charge to Reposit, which provides landlords with end-of-tenancy protection, by adding the landlord to an insurance policy.

Like a traditional deposit, you will remain liable for any unreasonable damage at the end of the tenancy. If you default on fair payment, the insurance will pay the landlord but it will impact your credit score.

Key information:

- A Reposit is not a deposit. By purchasing a reposit, you are paying a service charge equal to 1 week's worth of rent to allow you not to pay a deposit and for your landlord to be added to the Reposit Insurance Policy.
- The Reposit service charge is non-refundable and cannot be offset at the end of the tenancy.
- You are not a beneficiary of the policy and as such have no rights to claim or cancel the policy
- As a tenant, it is always your choice whether you rent a property by using Reposit or a traditional deposit to be protected in a deposit scheme.
- At the end of the tenancy, your landlord may claim on the Reposit. It is your right to either agree or dispute the claim. If you choose to dispute, we will ask for you to provide evidence which will be sent off to a third party adjudicator.
- The arbiter's decision is always final and binding as outlined in Reposit's T&C's. Their decision can only be challenged in a court of law, similar to a traditional deposit scheme.

Vacating the Property

The most usual type of tenancy that we prepare is an Assured Shorthold Tenancy, and we shall require you to give your Landlord 1 month's notice (in writing) to vacate at the end of the fixed term tenancy or at a break point if you have requested this type of clause in your Tenancy Agreement. If you do not give the Landlord sufficient notice, the tenancy will not automatically finish at the end of the Fixed Term and you will remain liable for the rent until your notice has expired. If you wish to re-negotiate your Tenancy Agreement at the end of the fixed term and remain in the property, you should contact us at least 10 weeks prior to the end date to give sufficient time to contact the Landlord and prepare new Tenancy Agreements.

Check-out

If you wish to vacate the property at the end of the tenancy, and have given the correct notice to the Landlord, we will arrange a check-out inspection and report, which will list any deductions necessary from your security deposit, in order to bring the property back to the same condition as when you moved in (less any fair wear and tear). The Landlord cannot use your security deposit to make improvements to the property, and will ask for your agreement for any amount to be retained from your deposit. Likewise, under no circumstances may your security deposit be used by you to cover the payment of rent, in full or in part, during the period of the tenancy or for settling the final month's rent.

Please Note: You must leave the property in the same condition listed in the inventory and schedule of condition at the outset of the tenancy, allowing for fair wear and tear, which is calculated in accordance with: the age, cost & life expectancy of fixtures and fittings; the number and age of tenants or named occupiers living in the property; the tenancy length; any special arrangements made for pets or smokers. Use your common sense; if a light bulb is blown and you decide not to replace it, you will be liable for the cost of the bulb.

Ready to proceed?

Prior to your move in appointment we must have received the following from you to ensure that you can collect keys and move into the property on the agreed date:

- Completed application form
- Completed and acceptable referencing
- Signed tenancy agreement
- Rent payment made and fund received
- Deposit payment made and funds received or proof of Reposit purchase

Failure to comply with any of the above can result in delays to your move in.

Tenancy application form to complete and return

Room Type:

Weekly Rental Amount: £ PCW

Any specific requests that this offer is subject to:

Booking as an individual or group:

If group please provide other tenants names:

University attending:

Course:

Full time/Part time:

Undergraduate/Postgraduate:

Year of study (e.g 1st, 2nd, 3rd):

Student ID:

Will you be using a security deposit or reposit?

If security deposit please complete the information below:

The Security Deposit

I/We confirm that the 1 month security deposit will be made from my own funds or will be provided by:

Name in full of deposit provider:

Address of deposit provider:

PLEASE NOTE: ROOMS WILL BE ALLOCATED ON A FIRST COME FIRST SERVE BASIS, WHILST X1 WILL MAKE EVERY EFFORT, WE CANNOT GUARANTEE YOUR PREFERENCE

Personal Details

Full name (include any middle names):

Date of birth:

Contact number(s):

Email address:

Current term address:

Emergency Contact Details

Full name (include any middle names):

Contact number(s):

Email address:

Current address (as stated on driving license or utility bill):

PLEASE NOTE: WE WILL REQUIRE A COPY OF YOUR PHOTO ID ALONG WITH YOUR APPLICATION

Guarantor Agreement Form

This agreement is made between the Guarantor and the Landlord. Please complete this form fully and return with a copy of photo ID (passport or driving license) and utility bill dated within the last 3 months.

Full name (include any middle names): _____

Contact number(s): _____

DOB: _____

Email address: _____

Home address:: _____

Time at address: years months _____

Nationality: _____

National Insurance Number: _____

Employment details

Employment status: Position: _____

Company name and address: _____

Details of tenant acting as a guarantor on behalf of:

Full name: _____

Relationship to tenant: _____

Home address: _____

Tenancy start date: _____

Tenancy end date: _____

Tenancy address: _____

Guarantee

1. The Guarantor hereby agrees with the landlord that he/she will pay to the landlord all rent due from the tenant which remains outstanding for more than 14 days after the payment is due.
2. The Guarantor will become liable under this clause after the Landlord has served written notice upon the Guarantor providing details of all amounts due. The notice will be sent to the Guarantor at the address provided to the Landlord/Landlord's agent by the Guarantor. It is hereby agreed that any delay or forbearance to the Landlord seeking payment of the rent shall not affect the Guarantor's liability under this clause.
3. The Guarantor refers to the current tenancy being undertaken and any extension or renewal of that tenancy agreement.
4. The Guarantee applies for the whole of the term of the tenancy agreement and is not revocable during that term.
5. All references to the Landlord herein shall be deemed to include the Landlord's Agent or any person authorized to act on the Landlord's behalf.

Signed by Guarantor: _____

Signed by Witness: _____

Date: _____

Date: _____

Witness First Name: _____

Signed by Landlord/Agent: _____

Witness Surname Name: _____

Date: _____

Witness Address: _____

Contact us today

Visit our office:

Unit 1
Michigan Point Tower A
9 Michigan Avenue
Salford, M50 2HA

We are open:

Monday: 9:30am-5pm
Tuesday: 9:30am-5pm
Wednesday: 9:30am-8pm
Thursday: 9:30am-8pm
Friday: 9:30am-4:30pm
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