

## **CPS Homes - Application for Accommodation**

I understand and agree that;

- The information I have given in this application is true and complete, and I am over 18 years old. I have never been declared bankrupt or received any County Court Judgments (CCJs) against me. I confirm I haven't entered into an Individual Voluntary Arrangement in the past.- This application is subject to contract, and obtaining permission from the landlord. I have to pay a deposit and rent in advance (if applicable) before any tenancy/occupation contract can commence. Information about this application (and the tenancy/occupation contract, if subsequently granted) may be recorded and used in the future.

- I must pay a holding deposit in order to proceed with this application. The holding deposit will not exceed one week's total rent, thus the security deposit (bond) and rent I have been asked to pay prior to signing the tenancy agreement/occupation contract does not form part of the holding deposit. When signing the tenancy agreement/occupation contract, the holding deposit will be converted into part-payment of my security deposit or first month's rent, as agreed.

- Prior to signing the tenancy agreement/occupation contract, I must produce two forms of identification; one of which will display my photograph. CPS Homes may dictate the forms of identification that are acceptable. I have seen sight of a draft tenancy agreement/occupation contract and agree for a further copy, as well as the final tenancy agreement/occupation contract and/or any tenancy-related documents, to be sent to me electronically.

- If I am a student: unless otherwise agreed in writing, prior to the signing of the tenancy agreement/occupation contract I must prove this by way of a valid student card and/or enrolment letter. I must also nominate a financial guarantor – somebody over the age of 25, who resides in the UK and owns a property in the UK – who is prepared to sign the guarantor agreement provided separately. I am aware that CPS Homes may need to carry out a credit check on my guarantor to confirm the absence of any CCJs and/or a Land Registry check to confirm homeownership. If I am unable to nominate a satisfactory guarantor or the credit check/Land Registry check(s) on them come back unsatisfactory, my application could be deemed unsuccessful.

- If I am a working professional: unless otherwise agreed in writing, prior to the signing of the tenancy agreement/occupation contract I must provide CPS Homes with a current landlord contact and current/future employer contact so that they may carry out referencing checks. I also consent to a credit check being completed. I am in permanent employment and earning at least three-times the monthly rent. If I have a dependant my earnings are at least four-times the monthly rent. I have also paid my rent in full and on time to my current landlord, and kept his/her property in good condition. If my references or credit checks come back unsatisfactory, my application could be deemed unsuccessful, though CPS Homes may, at their discretion, ask me to nominate a financial guarantor – somebody over the age of 25, who resides in the UK and owns a property in the UK – who is prepared to sign the guarantor agreement provided separately. The guarantor may be subject to the same referencing and/or credit checks, as well as a Land Registry check to confirm homeownership.

- If I am self-employed: unless otherwise agreed in writing, prior to the signing of the tenancy agreement/occupation contract I must provide CPS Homes with a current landlord contact, as well as six months' work of bank statements that demonstrate affordability of the rent (income of at least three times' the monthly rent where I have no dependants and four-times the monthly rent where I have dependants) and/or contact details for my accountant so they may issue a reference showing the same. My accountant needs to be ACCA or ICA-registered for CPS Homes to accept a reference from them. I have paid my rent in full and on time to my current landlord, and kept his/her property in good condition. If my references or credit checks come back unsatisfactory, my application could be deemed unsuccessful, though CPS Homes may, at their discretion, ask me to nominate a financial guarantor – somebody over the age of 25, who resides in the UK and owns a property in the UK – who is prepared to sign the guarantor agreement provided separately. The guarantor may be subject to the same referencing and/or credit checks, as well as a Land Registry check to confirm homeownership.

- Working professionals/self-employed applicants must pass an in-house credit check to be eligible. To qualify, applicants must have no County Court Judgements (CCJs) or Insolvencies, and a credit score of at least 540. Please note that credit scores can vary between reporting companies; we will use the score provided by CreditSafe. If you are unsure whether you meet the criteria, we highly recommend conducting a personal credit check before paying the holding deposit. CreditSafe's credit checks are soft searches and will not negatively impact your credit score. If an applicant does not meet the credit score criteria, most landlords will require rent in advance (typically between 1 and 3 months, at the landlord's discretion, which may be used towards the contract's final month(s)) and a UK homeowner guarantor. Any and all CCJs and Insolvencies need to be declared to us in advance of paying the holding deposit to be agreed with the landlord. By agreeing to the terms of this application form, you confirm you can meet the aforementioned minimum credit score or satisfy the alternative arrangements outlined in these terms. Should any issues with the references come to light after the holding deposit has been paid, the application will proceed entirely at the landlord's discretion.

- Should I fail to provide the necessary information, fail to sign the tenancy agreement/occupation contract within 7 days of my application and/or fail to allow at least two full days between signing the agreement and the tenancy's/occupation contract's commencement date, CPS Homes under the Renting Homes (Fees Etc.) (Wales) Act 2019 will retain my entire holding deposit and I will not be entitled to any form of refund. Similarly, should I or any

of my fellow tenants/contract holders suggest that we do not intend to proceed with the tenancy/occupation contract as agreed, CPS Homes reserves the right to re-advertise the property with immediate effect and retain the entire holding deposit.

- If I withdraw my application for any reason, or it is proven that any of the information I have provided within my application is false or misleading, CPS Homes will retain my entire holding deposit under the Renting Homes (Fees Etc.) (Wales) Act 2019 and I will not be entitled to any form of refund.

- The landlord can seek possession where he/she has been induced to grant a tenancy/occupation contract by a false statement made knowingly or recklessly by (a) the tenant/contract holder, or (b) a person acting at the tenant's/contract holder's instigation. - CPS Homes does not offer further viewings to prospective tenants/contract holders once this application has been submitted.

- All improvements to the property must be requested on the Agreement in Principle before paying my holding deposit, and any improvements requested after this may not be granted.

- Current tenants/contract holders can alter the furniture within a property during a tenancy/occupation contract. Therefore, should it belong to the current tenants/contract holders, CPS Homes cannot guarantee that all furniture seen on a property viewing will be available to new tenants/contract holders. If you have any reservations regarding any items, please request written confirmation prior to your tenancy/occupation contract signing.

- I do not intend to smoke or keep pets within the property. Additionally, other than those named on the tenancy agreement/occupation contract that is due to be signed, nobody else will reside at the property.

- CPS Homes requires the information I have provided in order to fulfil their legal obligation under current deposit protection legislation. Additionally, as a legitimate interest to the landlord/CPS Homes and in order to enter into a tenancy agreement/occupation contract, I am required to undergo referencing/credit checks, so the information is contractually required.

- Unless otherwise stated, CPS Homes can accept payments from clients via bank transfers (inc standing orders), debit/credit card payments, cheques or cash payments.

- For further information on why we collect your information, how we store it and how we process it, as well as your rights, please refer to our Privacy Policy at [cps homes.co.uk/privacy](https://www.cps homes.co.uk/privacy).

- If everyone in the tenancy has not handed in their application forms within 24 hours, we understand that we will lose half of the holding deposit and the property will be remarketed.

- A copy of our Equality and Diversity Policy can be found at:

<https://www.cps homes.co.uk/resources/files/downloads/cps-homes-equality-and-diversity-policy.pdf>

- A copy of our Complaints Policy can be found at <https://www.cps homes.co.uk/complaints>

- A pro-forma copy of our managed Written Statement of Occupation Contract can be found at:

<https://www.cps homes.co.uk/resources/files/downloads/managed-template-contract---do-not-sign.pdf>

- A pro-forma copy of our let only Written Statement of Occupation Contract can be found at:

<https://www.cps homes.co.uk/resources/files/downloads/let-only-template-contract--do-not-sign.pdf>

Print name: ..... Signature: .....

Date:                    /                    /