



**INSPIRE**

**INSPIRE** PRO

HANDBOOK

**HomeLet**

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# INSPIRE & INSPIRE PRO

## What are Inspire & Inspire Pro?

Inspire and Inspire Pro offer comprehensive protection for you and your landlords. Initially for 12 months, Inspire and Inspire Pro can continue throughout the time the landlord lets the property through yourselves. They provide:

- A full reference reference built-in at no extra cost
- Monthly rent paid for up to a maximum value equivalent to 15 months, or until vacant possession (whichever is sooner)
- 50% of the monthly rent paid for up to 2 months after vacant possession has been obtained
- Access to our in-house Legal and Claims team who will manage the eviction process, which secures possession if a tenant defaults on their rent or if possession of the property is required legally

## What referencing checks are completed?

We take the risk out of property rental through our award-winning service and comprehensive referencing. Our specialist referencing department complete around 500,000 references a year and performs a multitude of checks to provide an objective assessment. These checks include:

- **Adverse credit history** - Bankruptcy, CCJs and court decrees (satisfied or not satisfied)
- **Undisclosed addresses** - Any previous names and addresses which the tenant hasn't disclosed on their application which are linked to their current and most recent homes are also checked for adverse credit history
- **Electoral roll check** - An applicant's presence on an electoral roll provides a form of proof of address
- **Bank validation** - Confirms whether the bank details provided are for a genuine bank account
- **CIFAS (Credit Industry Fraud Avoidance System)** - A fraud prevention service that enables organisations to exchange information about potential fraud that it has experienced. Individual's details can be logged so members can be aware of suspicions against them. Innocent victims of fraud are also logged on to CIFAS to protect them from further fraud

- **HomeLet Default Database** – This is a record of any tenants that we have had to deal with for any non-payment of rent or involvement in our Rent Protection claims in the past
- **Consistency of application cross check** - If we have referenced the same applicant within the last 30 days we run some additional checks to ensure that the information has not been changed to pass through referencing
- **IP matching** – This checks whether the same computer is being used to supply references and a reference application
- **Financial reference** - The applicant's employer, accountant or pension administrator is contacted to check whether the prospective tenant is being paid the same amount that they have declared to us, as well as checking whether there is any reason their circumstances might change in the future
- **Landlord reference** – The applicant's current landlord or letting agent are contacted to ask them to confirm whether the tenancy has been conducted in a satisfactory manner, and that rental payments have been made on time



Circa 30,000 tenant records held on our Default Database



Over 300 matches a month on CIFAS where further action is required



Over 10 million tenant records available to HomeLet for ensuring consistency of applications



Verification checks completed on all employers



100+ trained referencing staff to identify and act upon potential fraudulent applications

## What is covered as part of the rent protection element?

With Inspire and Inspire Pro, we cover the rent while we are evicting the tenant(s) and gaining vacant possession of the property. These payments are made directly to you, so you can collect your management fee if applicable and pass remaining monies on to the landlord. We will cover:

- 100% of the monthly rent
  - Inspire Pro = a maximum of 15 months from the date of first arrears with no excess to pay
  - Inspire = a maximum of 15 months, with one month excess to pay, (I.e you will receive 14 months payments starting a month from the date of first arrears)
- Monthly rent paid for up to a maximum value equivalent to 15 months, plus an additional 2 months at 50% following Vacant Possession (Where applicable) from the date of the first arrears

## What is included as part of the legal cover?

Our experienced in-house Legal and Claims team will manage the eviction of tenants. We'll guide you and your landlords through the complex eviction process to ensure compliance at every step. We also obtain vacant possession quicker than the industry standard.



C. 500,000

REFERENCES PROCESSED BY  
HOMELET EACH YEAR.



124 DAYS

HOMELET AVERAGE TIME FROM  
ISSUE OF CLAIM TO EVICTION  
COMPARED TO NATIONAL  
AVERAGE OF 305 DAYS.



£ 12.2 M

PAID OUT IN RENT PROTECTION  
& EVICTION CLAIMS SINCE 2015

The legal cover will secure possession of the property following:

- A tenant not paying their rent (we will issue the Section 8 Notice on Grounds 8, 10, and/or 11)
- Eviction of unauthorised occupants

- Eviction of tenant(s) following the expiry of a valid Section 21 notice
- Eviction of tenant(s) following a breach of tenancy which gives rise to a claim for possession in accordance with Schedule 2 of The Housing Act 1988 (as amended)

Inspire and Inspire Pro cover up to £100,000 for the costs of the required legal process to secure possession of the property. This includes:

- Issuing the relevant notices seeking possession, typically for rent arrears claims this is on the latest prescribed Section 8 on Grounds 8, 10 and/or 11 (where applicable)
- Obtaining a court date and covering the legal costs associated with obtaining a possession order
- Arranging a legal advocate and their associated costs to be covered
- Obtaining a warrant of possession and instructing County Court bailiffs whilst covering the legal costs

## How can I offer Inspire & Inspire Pro to my landlords?

Inspire and Inspire Pro are purchased as an insurance policy between you and the insurer, however you **must** offer it to your landlords as a service (not an insurance policy). It is your discretion how you offer and charge for this service; this can include, but is not limited to, a multi-tier management option or included as standard in management services.

## What will my landlord receive?

The landlord will receive an "Acknowledgement of Interest" directly from us. This is a simple document stating their interest has been noted in your Inspire or Inspire Pro policy. We will also invite the landlord to take part in a survey to ensure the landlord understands they have a service from you and not an insurance policy.

If you are offering Inspire or Inspire Pro to Let Only landlords, you can give permission to the landlord to claim directly, the landlord will receive a "Claims Guideline" with their acknowledgement letter.

## What type of tenancies are allowed on Inspire & Inspire Pro?

All tenancies must be on a signed Assured Shorthold Tenancy (or equivalent in Scotland, Wales and Northern Ireland) and the Deregulation Act 2015 needs to have been followed. Company Lets and Non-Assured Shorthold Tenancies are not acceptable for Inspire and Inspire Pro.

# 》 REFERENCING

## What is HomeLet's referencing criteria?

Good quality referencing is the first line of defence for a landlord and our experience ensures that our referencing results are reliable and trustworthy. Over the past 25 years we've referenced more than 10 million tenants so, when you trust us, you know you're trusting experts who know tenant referencing inside out.

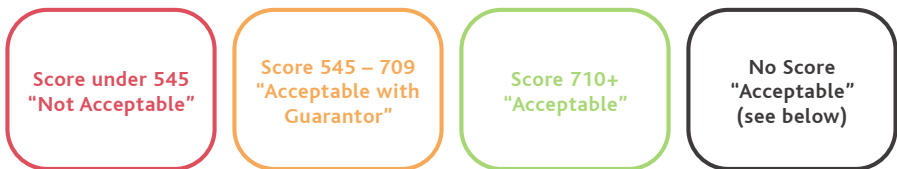
### Rent to Income ratio

Tenants annual gross income = at least 2.5x the annual rent (or the individual's share of the annual rent), unless they have declared independent means, in which case the calculation is at least 3 x tenancy term x share of rent.

### Tenancy Application Score (TAS)

This is our own scoring system to determine the suitability of the applicant. This is calculated by adding or deducting points based on an individual's circumstances. This includes:

- Adverse credit history (satisfied and unsatisfied)
- Aliases
- Matching an applicant at addresses on their application form
- Matching an applicant on the Electoral Roll



A "No Score" is where an applicant's credit file has not been found. This is not necessarily detrimental and can be acceptable providing all other criteria is met. Reasons for not finding their file could be:

- They have never had credit i.e. just turned 18 years old
- They are not on the Electoral Roll
- They have recently moved to the country



## Adverse Credit History

County Court Judgements (CCJ), Court Decrees, Bankruptcies and Individual Voluntary Arrangements (IVA) may affect the outcome of an application. Discovery of adverse credit history does not supersede the TAS as other factors are also considered.

If an applicant thinks they may have adverse credit, they can check using the Totally Money tool ([www.totallymoney.com](http://www.totallymoney.com)).

### "Not Acceptable"

- Undeclared Adverse Credit (any amount)
- CCJ(s) totaling >£5000

### "Acceptable with Guarantor"

- One or more declared CCJ - totaling £300-£5,000
- One declared IVA or bankruptcy

### "Acceptable"

- No adverse credit history
- One declared CCJ under £300

Please note: as cases differ depending on the individual it is impossible to know for sure the outcome of a TAS prior to an application being submitted.

## Types of applicant

- **Employed** – We will contact the named referee or HR/payroll department in order to obtain a reference and validate the company. If we cannot obtain a verbal reference from the employer directly, we can then request either; the last three months' pay slips, a letter from the employer on company-headed paper and/or an emailed response to the reference request
- **Self Employed** – We will require the applicant's last years' accounts and will take the declared amount of net profit. If the applicant has an accountant, a reference from them will need to be obtained providing they can be validated. If the applicant self-assesses, We will need to obtain the last years' SA302/SA100 (HMRC's self-assessment forms). If they have been self-employed for less than one year the applicant will likely require a guarantor
- **Pension** - We will contact the applicant for either a pension statement, pension letter, P60, or their latest 3 months' bank statements clearly showing the pension being paid into their account. Alternatively, if the applicant can prove their pension through other means, these will also be considered i.e. tax return
- **Students** - UK students require a guarantor, unless they have Government funding for living expenses, or have another source of income which meets the rent to income ratio. International students sponsored by their Government do not require a guarantor if they can provide proof of sponsorship and the amount meets our rent to income ratio. Student loans are not accepted as a source of income

- **Independent means** – Money that is in a bank account that can be withdrawn immediately including savings and ISA statements, rent from at least five rental properties, equity from a house sale, bonds supported by an award letter or a statement, 50% of stocks and shares providing the investment portfolio shows a minimum of £30,000. Where statements are required they must be dated in the last 30 days
- **Unemployed** – Applicants will always require a guarantor, unless they have another source of income or savings. Housing benefit will be considered, but the applicant will still need to meet the full affordability criteria
- **Other sources of income and benefits** - Disability Living Allowance, Mobility Allowance, Child Benefit and/or Maintenance can be accepted along with both Working and Child Tax Credits (however we do not accept the child care element). Carers' and Foster Carers' Allowance and Universal Credit will be assessed on an individual basis. The above isn't exhaustive, other benefits and income may be considered
- **Contract and zero hours** - The employer will be contacted to check if there is a minimum number of hours per week/month. If there are no set hours and work is on an "as and when" basis, we will assess the applicant as follows; if they have worked for the company for less than 6 months they will likely require a guarantor, if more than 6 months the applicant will likely be "Acceptable" providing they meet referencing criteria

## What is HomeLet's criteria for guarantors?

If a guarantor is required as set out on the tenant's final report they must:

- Have an "Acceptable" reference
- Meet the rent to income ratio of 3x the annual rent for the individual's proportion they are guaranteeing
- Have no adverse credit history, or just one declared CCJ under £300
- Have a satisfactory TAS
- Sign a legally enforceable, properly witnessed, deed of guarantee or guarantors covenant
- Be a resident of the UK

Under our Evolution products, we're unable to accept as guarantors any entity other than a natural person, for clarity this means that limited companies, limited liability partnerships and public limited companies etc. cannot act as a guarantor to validate the referencing criteria, only persons acting in their capacity as a private individual.

If a guarantor is not required (for example the applicant is "Acceptable") their final report will always state "Not Acceptable as Tenant is Acceptable" even if they meet the guarantor referencing criteria.

## Do I need to reference all tenants in the property?

Yes, for rents up to £2500pcm all tenants who are named on the tenancy agreement must be referenced on either Insight (conditions apply, see below) or Enhance level referencing. You will need to select **Inspire** or **Inspire Pro** from the product drop down when you "**START A REFERENCE**".

The only time this differs is under the couples or immediate family criteria (e.g. son/daughter aged 18 and over). Where one applicant does not have an income to contribute to the rent they must:

- Be referenced on an Insight reference as a minimum
- Have resided in the UK for a minimum of six months (if not, an Enhance reference is required)
- Obtain a TAS score of 710 or above or a "No Score"
- Be named on the tenancy agreement

## Are there any restrictions on which types of tenants can be referenced?

There are no restrictions to which types of tenant will qualify for Inspire or Inspire Pro providing that tenants are named on the tenancy agreement and have a satisfactory reference, as detailed below, collectively covering the total monthly rent for the property. However, each product has a minimum referencing standard.

**INSPIRE & INSPIRE PRO** – All tenants on the tenancy are referenced on a full reference. Detailed below are satisfactory full reference reports:

- Acceptable
- Acceptable with suitable Guarantor (with an Acceptable Guarantor reference)
- Acceptable with Condition (with the Condition being met)

If an applicant has a “Not Acceptable” reference and they are named on the tenancy agreement, you will not be able to have Inspire or Inspire Pro for that property. The product will be downgraded automatically to an Enhance reference for the ‘Not Acceptable’ applicant. You will need to downgrade the other applicant(s) via Connect Self-Serve.

## Can tenants pay rent in advance?

Full payment of rent in advance for the tenancy is not allowed on Inspire or Inspire Pro unless:

- The circumstance is specifically agreed with us before the policy is accepted
- The rental payment frequency outlined in the tenancy remains as monthly

A lump sum may be paid in advance (to cover a shortfall in the rent) where monthly rent is still being paid, providing this is reflected in the tenancy agreement and consequently the rent schedule. For example, a 12-month tenancy when rent is £1,000pcm, the tenant pays £3,600 in a lump sum and £700pcm in rent.

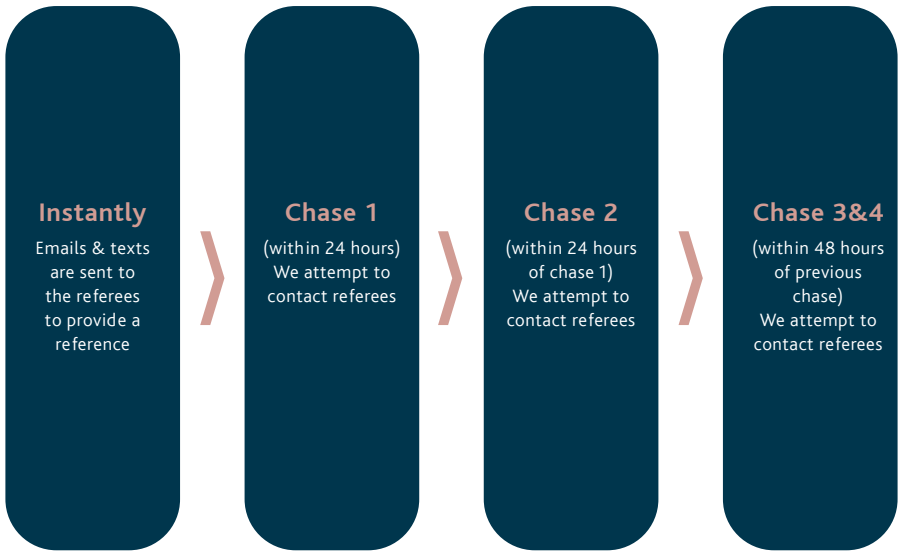
## How long do references take to complete?

Our standard service level agreement is to complete 60% of references within 24 hours and 85% within 72 hours.

Tips to help speed up the referencing process:

- Ask the tenants for the relevant information up front. For example, if they are self-employed, check how long they have been self-employed to see if they will need a guarantor, or which documents or referee details they will need to provide
- Educate the tenant to upload any relevant documents onto their online application under “Additional Information”. For example, award letters, payslips, bank statements, P60’s, SA100’s SA302’s etc
- Encourage applicants to use the “Tenancy Application Tracker”. Applicants receive updates when they include their mobile number on their referencing application. This will give them a link where they can:
  - Track the progress of their reference
  - Attach useful documents
  - Re-issue reference request emails to referees
  - Edit their referee contact information

The process we use to chase references follows this guideline;



After each attempt where we were unable to contact the referee, the applicant is requested to inform the referee to contact HomeLet or to provide alternative information.

Incomplete reference reports will be sent if the maximum number of chases are exceeded or if a referee commits to providing a reference at a later date. The reference will be reopened when the 'later date' passes, and/or if new information is provided.

# CONNECT FUNCTIONALITY

## When can Inspire & Inspire Pro be set up?

The tenants must be referenced no more than 60 days before the tenancy start date (except students, who can be referenced up to 180 days before). The tenancy start date provided as part of the reference will also be the date the Inspire or Inspire Pro policy commences unless amended prior to commencement.

The tenancy agreement should not have commenced, or the tenants be in occupation of the property prior to being satisfactorily referenced and the policy being incepted.

## How do I set up the Inspire & Inspire Pro?

To set up Inspire or Inspire Pro there are two steps to follow:

1. Referencing the tenant(s)
2. Setting up the policy

### Step 1 - Referencing the tenant(s)

The service is set up on Connect using the "START A REFERENCE" button at the top and selecting **Inspire** or **Inspire Pro** from the product list, completing the initial details about the property to be let, contact details for the prospective tenant(s) and if you prefer to pay for the policy monthly or annually.

REFERENCING RENT GUARANTEE & EVICTION SERVICES OTHER PRODUCTS REPORTING DOCUMENTS SETTINGS HELP

### Create Reference

Home > Referencing > Create Reference

#### Reference case options

If all of the references for the property are going to be for a single product, you can select this below.

Product for the property \*  
Innovate

\* Required. Note: this only applies to tenants added on this form. Tenants added after the property is submitted will need a product selected as usual.

Payment frequency

MONTHLY  ANNUALLY

Subject to an acceptable referencing status, the payment frequency determines how often you will be charged for your innovate service.

Total property rent (per calendar month) \*  
1000

\* Required. Minimum income required for the household is £30000.00 (subject to tenancy term and employment type)

Tenancy term in months 12

You can choose **"EMAIL TO TENANT"** which allows the applicant to fill in their information or you can use the **"COMPLETE NOW"** function which allows you to input the details yourself, with the details you have captured from the tenant on a separate application form.

Email address \*  
test.tenant@homelet.co.uk ✓  
\* Required.

Confirm email address \*  
test.tenant@homelet.co.uk ✓  
\* Required.

Share of rent \*  
500 ✓  
\* Required.

Completion method \*

The **"EMAIL TO TENANT"** option, once completed by the applicant, will send you an email notification to review the application and submit it to our referencing team. If you would prefer all applications to go straight to our referencing team once a tenant completes the **"EMAIL TO TENANT"** application, please speak to your Account Manager.

## Step 2 - Setting up the policy

The Inspire or Inspire Pro set up form will be available following the first satisfactorily completed reference for the property you're letting. The form can be located by searching for the tenant and selecting **"VIEW INSPIRE / VIEW INSPIRE PRO"** or by selecting **"INSPIRE"** in the **"RENT GUARANTEE & EVICTION SERVICES"** section.

The set up form will prompt you to confirm the remaining policy details:

- Policy length
- Policy start date
- Property let type
- Deposit amount
- Payment frequency

The property and landlord details entered for the reference will be pre-populated but can be amended at this stage if required.

Next, you will need to select from the eligible tenants (tenants who have been referenced for the property with a satisfactory report) ensuring:

- They are named on the tenancy agreement
- Rent shares are recorded correctly for each tenant

As Inspire and Inspire Pro are insurance policies the last part will require you to answer declaration questions truthfully and to the best of your knowledge.

## When will I receive my policy documents?

Once the set up form has been submitted and the policy criteria has been met, your policy will be live and you will receive a confirmation document which will contain your Policy Schedule. If any of the details for your policy do not meet the criteria, it will be referred to our Underwriting team for further review. They will let you know if you can continue to set the policy up, or if there are any problems.

Your policy information is also available to search for on Connect under the **"RENT GUARANTEE & EVICTION SERVICES"**, selecting **"INSPIRE"** and the relevant policy number which relates to the property.

## Can I make any changes or add information to an application?

There are several self-serve functions built into Connect to save you calling the referencing call centre saving you time. From the main referencing tab on Connect you can search for the applicant's reference. Once you click on the applicant's reference you can:

- **"View property"** – change the property details, rental amount, tenancy start date and rent share. It is important for Inspire & Inspire Pro that we have the correct tenancy start date. Once you have received the final report, you will have five days to ensure the tenancy start date is correct
- **"Application form"** – see what information the tenant has provided and amend certain aspects, for example, the tenant's telephone number or email address. You can also use the "Applicant" section to change this information
- **"Email assessor"** – add documents or write a message to the referencing team, for example, a new contact number or email address for a referee
- **"Case log"** – view live updates and the progress of the reference
- **"Live chat"** - speak directly to our expert referencing team, Monday-Friday 9am-5pm

Once the policy is in place you will be able to select **"Edit Policy"** for the relevant policy within the Inspire tab, you can amend the:

- Monthly rent, in turn changing the tenant(s) rental amounts to equal the full rental amount collectively. If the rent is increased by over 10% from the original amount you will have to re-reference the tenants through the "add tenant" function
- Tenant(s) associated to the policy
- Landlord's details
- Deposit amount

Unfortunately, you are unable to change the tenancy start date after the policy has been set up.



## Can I add and remove tenants from the Inspire or Inspire Pro policy?

When a tenancy comes to an end or there is an addendum to the tenancy (for example one tenant is moving out and a new one is moving in), there is no need to cancel the policy as you can add and remove tenant(s) to/from Inspire and Inspire Pro.

- **“Add a tenant”** – You need to locate the relevant property’s Inspire or Inspire Pro policy within Connect and you will have the option to **“Add a new tenant”**. After completing the reference application and you have a satisfactory report, you must use the **“Amend policy”** function to link the new tenant to the policy.
- **“Remove a tenant”** - Locate the relevant property’s Inspire or Inspire Pro policy within Connect and you will have the option to **“Amend policy”**. Simply remove the relevant tenant.

## Can I change my product selection?

If you decide you do not need a policy following completion of your references and you have not set the policy to live, you will be able to change your referencing product selection depending on whether you have selected Inspire or Inspire Pro.

You will be asked to choose per tenant which product you would like to change them to. If you decide you still need a level of protection, you could change to our Innovate product. If you no longer need any level of protection you could change the product type to Enhance for tenants on a full reference.

## Can I transfer Inspire or Inspire Pro from one property another?

You are unable to transfer the Inspire or Inspire Pro policy between properties. If a landlord has more than one property you will need one policy per property. However, you can transfer between tenancies on the same property.

## How will I be charged for my Inspire or Inspire Pro policy?

Your Inspire or Inspire Pro policy start date will be aligned to the tenancy start date. You will be charged monthly or annually (depending on your selection from your set up) from your policy start date which will appear on a monthly invoice. Depending on dates you may also have a first double payment, which will be shown on your invoice.

If you do not set up Inspire or Inspire Pro within 30 days of the tenancy start date, you will be charged for the references at the equivalent of your Enhance or Insight price depending if a full reference or credit check was requested.



# RENEWALS & CANCELLATIONS

## When are policy renewals sent?

Renewal notifications are sent 28 days prior to the policy renewal date. However, if there has been any activity regarding a claim, including withdrawal, this may result in a renewal not being available. We will send you a further reminder seven days prior to the renewal date.

## What can I amend at renewal?

During the renewal period (28 days before your renewal date), you can amend:

- Your payment frequency
- Whether your policy has an excess or not (subject to associated references)

## What happens at policy renewal?

At the end of each policy term (12 months), you will receive a renewal notification. The renewal of the policy will assume there have been no changes to the tenant's circumstances. If there has, or any of the assumptions are incorrect, you must notify us so the policy does not become invalidated. The policy will assumptively continue on its original terms unless we are notified otherwise.

Once the policy renews you will receive a renewal confirmation. All payments need to be paid up to date for the policy to be in force.

## Can I cancel the Inspire & Inspire Pro policy?

The Inspire or Inspire Pro policies can be cancelled at any stage.

Before the policy is set up:

- If the applicant is currently in the process of being referenced - you can **"Cancel referencing"** within the **"REFERENCING"** section by selecting the tenant's application
- If the application has been completed but the policy is not yet incepted - you can change the reference type to one of our standard products if rent protection is no longer required

However, you will be charged for the cost of the relevant reference.

After the policy has been set up:

- Within 14 days of inception, the policy is subject to a 14-day cancellation period in which you can cancel your policy. If you cancel during this period, we will downgrade your references and you will be charged the equivalent Enhance or Insight price depending on whether your references were credit checks or full references. Unless you have made a claim, in which case the full premium is due.
- 14 days after inception - if you decide to cancel, you will be requested to pay the remaining charge for the policy term if you are paying monthly. If you have paid annually, you will not receive a refund.
- Should you need to cancel your Inspire or Inspire Pro policy, you can do this on Connect within the **"INSPIRE"** section of **"RENT GUARANTEE & EVICTION SERVICES"**.

## CLAIMS

### When do I need to make a claim?

To make a claim under Inspire or Inspire Pro, a fully completed claim form must be submitted to us within:

- 31 days of the first date of arrears (e.g. rent is due on the 1st January and no rent or a partial rent is paid, then a claim must be submitted by the 1st February)
- 31 days of the event occurring for non-rent arrears events (e.g. expired Section 21)  
The tenant(s) must be in occupation of the property at the point of claim

The tenant(s) must be in occupation of the property at the point of claim.

### How do I make a claim?

You or the Landlord (providing you have given them permission if the property is a Let Only) can submit a claim. A fully completed claim form must be completed via Connect under the **"RENT GUARANTEE & EVICTION SERVICES"** section, **"INSPIRE"** and by selecting the Inspire or Inspire Pro policy under which you want to make a claim, then **"Make a Claim"**. Alternatively, you can request a claim form via email at [legalandclaims@homelet.co.uk](mailto:legalandclaims@homelet.co.uk). If you have given permission for a landlord to make a claim they would have received a guide on how to make claim at inception of the policy.

## What do I need to provide

Supporting documents will be requested to enable us to assess a claim:

- A signed copy of the original tenancy agreement, addendums to tenancy and tenancy renewals and/or extensions (where applicable)
- A valid deed of guarantee or enforceable covenant within the tenancy agreement and the guarantor's identification, where a guarantor was required
- Evidence of the tenant's Right to Rent (where applicable under the Immigration Act 2016)
- A completed rent schedule from the start of the tenancy agreement, or for at least the last two years.
- A Tenancy Deposit Certificate or a Deposit Replacement Certificate, bond, insurance, warranty or guarantee for a sum of money, at least equal to the value of one month's rent
- Prescribed information and confirmation that a tenancy deposit scheme's initial requirements have been adhered to (where a deposit has been taken)
- Copies of an issued Energy Performance Certificate, all Gas Safety Certificates and How to Rent Guide, including confirmation and evidence of date and method of service to the tenant(s)
- Confirmation of adherence to Prescribed Legal Requirements, for example, Carbon Monoxide and smoke alarms
- Copies of any served Section 8 or 21 Notices if served already, which should include:
  - The full name of the person who served the notice
  - The position of the person who served the notice (if a company other than yourself has served, you will also need to confirm the company name and address)
  - The method and date of serving the notice (for example either 1st/2nd class post or hand delivered (if by hand please state the time and date))
  - Confirmation the notice has been returned undelivered to your office (if applicable)
- A copy of your complaints log or maintenance issues (if any have arisen)
- Confirmation of rent arrears being chased (only when the claim relates to rent arrears). This can either be copies of documents or confirmation including dates and methods
- Confirmation of adherence with any applicable licensing requirements, for example; HMOs, when an address falls in selective licensing boroughs or in Wales, for both you and the landlord

- Copies of any other relevant Notices served, for example, a Section 13 or a Section 47

*This list isn't exhaustive and other documents or information may be requested on a case-by-case basis*

## What happens when a claim is accepted?

Our Legal and Claims team will review the current situation and will determine how possession will be gained using the most suitable legal notice(s). This will normally be a Section 21 Notice, or a Section 8 Notice served on Grounds 8, 10 and/or 11. Ultimately, this is at the discretion of us and/or our appointed panel solicitor.

If a court hearing is required, we will arrange for a solicitor's agent to attend. The landlord or a representative on behalf of the landlord who has full knowledge of the tenancy must also attend, as they may be required to give evidence. Throughout the eviction process and before the hearing you should:

- Ensure that the deposit has been protected correctly, the Prescribed Information has been complied with and that you can prove it. Alternatively, correctly registered in a Deposit Replacement Scheme
- Contact the landlord to ensure that no payments have been made directly to them and that there's been no contact with the tenant of which you're unaware
- Keep clear records from the start of the tenancy of any complaints regarding disrepair or the condition of the property, including dates that the complaints were made, copies of correspondence from all parties and invoices/reports/receipts for works undertaken to rectify the matter
- Check that the tenant's still in occupation of the property and that there are no unallocated payments in your bank account which may have been received from the tenant, up to and including the day of the hearing

The landlord or representative on behalf of the landlord must be fully prepared for court before the hearing. Failure to prepare sufficiently could make the difference between possession being granted and the claim being adjourned or dismissed. The person attending the hearing must have knowledge of the management of the let including the rental account, should the tenant raise any challenges.

Our Legal and Claims team will prepare the paperwork for the hearing up to three weeks in advance, which will be provided to the Court, the tenants, the guarantor (where applicable) and the advocate. It is required that the landlord, or representative on behalf of the landlord, must take the entire lettings file, which is organised with a list of any unallocated payments sitting in your/their account.

The file must contain:

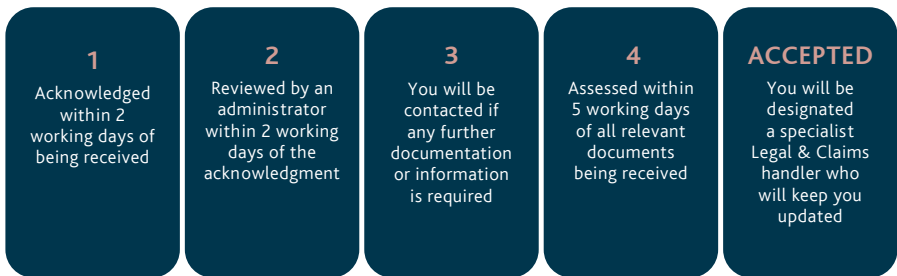
- Original signed tenancy agreement (or be able to confirm your copy is a true copy)
- Original signed guarantor agreement (if applicable)
- Rent schedule, confirming arrears as of the day of the hearing (don't include any payments made by the insurer)
- Deposit protection certificate and Prescribed Information, plus evidence of this being provided to the tenant
- Any other supporting documents that you feel may be necessary (i.e. information relating to disrepair complaints at the property)

## What are the Evict service timescales?

Our average time from issue of claim to eviction is 124\* days. This is 181 days faster than the national average of 305 days, as quoted by the Ministry of Justice.

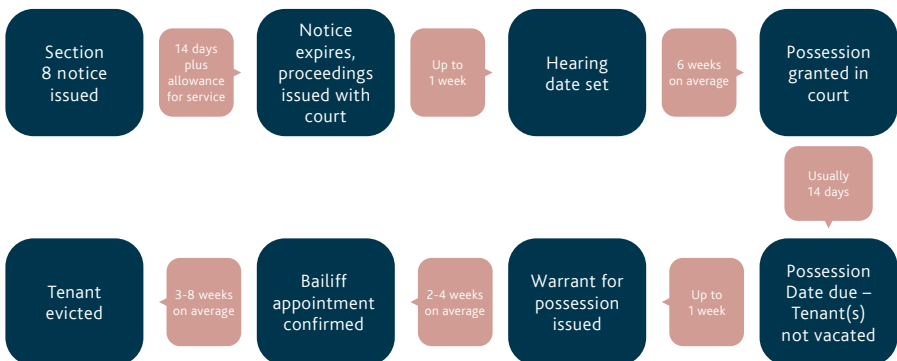
*\*Correct as of January 2020, based on information held by Barbon*

### Inspire Claim Assessment

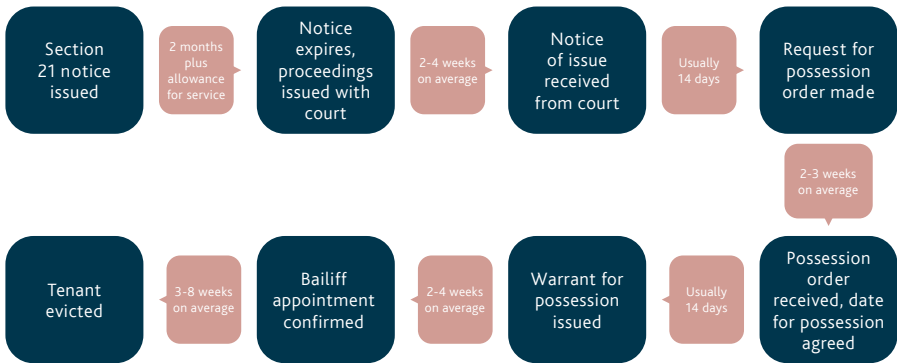


If the claim is declined, we will confirm to you the full reason why we are unable to accept the claim. If you disagree with our decision you have the right to appeal.

### Section 8 Timescale



## Section 21 Timescale



**Please Note:** no guarantees can be made with regards to timescales for the court listing, bailiffs or other such factors outside of our control. Averages for England & Wales have been provided in the timescale examples, this may vary depending upon the area of the country you are in.

Possession proceedings and timescales in Scotland and Northern Ireland will differ.

## What are the common reasons for decline?

Below are some of the main reasons for a declined claim:

- Late notification
- Not completing Right to Rent checks
- Deposits not secured in a tenancy deposit scheme
- Inadequate deposit replacement (i.e. a bond, insurance, warranty or guarantee)
- Deposit taken is less than the value of one month's rent
- Deposit and first month's rent not taken prior to the start of the tenancy or in cleared funds
- Not referencing all tenants on the tenancy (excluding permitted occupiers)
- References not meeting criteria e.g. condition not followed, or guarantor not referenced
- Guarantors not signing a deed of guarantee or equivalent or it not being properly witnessed
- Landlords using their own tenancy agreements which don't comply with the law
- Disparity between tenancy agreement and rental payments
- Not declaring arrears at renewal of the policy

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HomeLet

HomeLet, Hestia House, Edgewest Road, Lincoln, LN6 7EL

0330 333 7124 | [evolve@homelet.co.uk](mailto:evolve@homelet.co.uk)



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