

Account number

## **APPLICATION TO LET MORTGAGED PROPERTY**

# COMPLETE IN BLOCK CAPITALS Please refer to Conditions of Letting on reverse of form

1st Borrower			2nd Borrower			
Name			Name			
Property address						
In order for your application to be considered, all of the below sections must be completed in full. If any information is missing your application will be returned to you for completion, which could cause delays.						
Correspondence address			Correspondence address			
Date new correspondence address should take effect			Date new corre should take effe	spondence address ect		
Email address			Email address			
Mobile no			Mobile no			
Home telephone no			Home telephone no			
Reason for letting			Reason for letting			
Tenancy start date			ou intend to let the 6 months with a maximum			
Return address: Letting Team, Accord Mortgages, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.						
Conditions of I basis of any ago Payment of Acc Debit Card — p Cheque made p	Letting details overleaf. It reement made between n ford Mortgages' administr please call us on <b>0345 12</b> payable to "Accord Mortgo	declare that the informatine and Accord Mortgages. ation fee of £60 can be modern.	tion in this applic tade in any of the -29-33 igits of the mortg	gage account number		

I agree that payment of the administration fee shall not	oblige the Society to consent to the letting.
1st Borrower	2nd Borrower
Print name	Print name
Signature	Signature
Date	Date

Our printed material is available in alternative formats e.g. large print, Braille or audio. Please call us on **0345 1200 872**.

ACC1382 23/01/24

### A. LETTINGS TO INDIVIDUALS - ENGLAND

- 1 a The letting must be in the form of an Assured Shorthold Tenancy for a minimum period of six months and a maximum period of three years;
  - The Tenancy Agreement must state that the tenancy cannot be assigned or the property sublet;
  - It must also state that the tenancy can be terminated under Ground 2 (Mortgage Provision) (Schedule 2 Housing Act 1988);
  - d Notice under Ground 1 (as required by Ground 2) and Ground 2 (Mortgage Provision) (Schedule 2 Housing Act 1988) must be served on the tenant(s) as a separate document to the Tenancy Agreement. Such Notice must also be served before the Tenancy Agreement takes effect. Any notice which is contained in the Tenancy Agreement is not acceptable.
- 2 Any deposit taken by you must be held in an approved Tenancy Deposit Scheme as defined in the Housing Act 2004 (or any amending or replacement legislation).
- 3 a There must be one single tenancy agreement. There can be no more than four tenants to such a tenancy agreement, except where all of the tenants are members of the same family and do not form more than one household.
  - b Any child who is 18 or over must be a party to the tenancy.
  - c Where the property is situated in an area designated by the Local Authority as an area of Selective Licensing, you must ensure that the required licence is in place on or before completion of the letting, is renewed when required and that all conditions under the licence are fully observed and performed.
- **4** Letting the property may affect your mortgage payment insurance/buildings and/or contents insurance cover:
  - If buildings insurance is already arranged by you, or in the case of leasehold property, it is arranged by the landlord, contact the insurer to ensure cover will continue.
  - b If arranged by the Society, contents insurance cover may be amended or removed from the policy. Buildings and Contents cover will not be available where there are more than six tenants in the property
  - Any mortgage payment insurance arranged by the Society will be cancelled.
- **5** If the property is leasehold:
  - a The letting must not breach any of your obligations under the
  - b Consent of the landlord and of any superior landlord must be obtained prior to any agreement being entered into if required by the terms of the lease and kept safely for future reference if réquired
  - c You must obtain the receipt (or other evidence) for the last ground rent/service charge payment and keep this safely for future reference if required. Our consent is conditional upon these payments being kept up to date.
- 6 The 1% authorised/ 1.15% unauthorised loading will continue to be charged to your account unless you confirm that you have either resumed occupancy or the property is empty. Providing we have no concerns and we don't require any further information, confirmation of the removal of the loading and your new mortgage payment will be sent to you.
- 7 You will be unable to apply for a Transfer of Equity whilst your property is let; you may only apply for an additional loan in order to carry out essential repairs.
- **8** a The letting must not be to a person who does not have a right to rent within the meaning of Section 21 Immigration Act 2014 (as amended).
  - b You must comply with the provisions of The Smoke and Carbon Monoxide Alarm (England) Regulations 2015 (or any amending or replacement regulations);
  - c You must comply with The Assured Shorthold Tenancy Notices and Prescribed Requirements (England) Regulations 2015 (or any amending or replacement regulations) which require you to provide the tenant with the following documents:
    - (i) An Energy Performance Certificate for the property;
    - (ii) A copy of the current Gas Safety Certificate for the
    - (iii) A copy of the Department for Communities and Local Government booklet "How to rent: The checklist for renting
  - d All properties must have an energy efficiency rating of at least A E unless the landlord has registered a valid exemption.

#### **B. LETTINGS TO INDIVIDUALS - SCOTLAND**

Conditions A. 3,4,5,6 and 7 above apply to letting to individuals in Scotland as well as the following additional conditions:

- 1 You and your letting agent (if any) must be registered with the local authority in which the property is situated under the provisions of the Antisocial Behaviour etc. (Scotland) Act 2004 regarding the registration of private landlords
- 2 a The letting must be in the form of a Private Residential Tenancy under the Private Housing (Tenancies) (Scotland) Act 2016;
  - b The Tenancy Agreement must state that the tenancy cannot be assigned or the property sublet;
  - Where you use the Scottish Government's Model Private Residential Tenancy Agreement, you must ensure that the tenant receives a copy of the Easy Read Notes for that agreement;
  - d Where you use another form of tenancy agreement, you must ensure that the tenant receives a copy of the Private Residential Tenancy Statutory Terms Supporting Notes.
  - e You must comply with any other statutory and legal requirements to provide the tenants with information about the
  - f The deposit must be held in an approved tenancy deposit scheme as defined by the Housing (Scotland) Act 2006 (or any amending or replacement legislation).

#### **C. LETTINGS TO INDIVIDUALS - WALES**

Conditions A. 3,4,5,6 and 7 above apply to letting to individuals in Wales as well as the following additional conditions:

- You must be registered with Rent Smart Wales under Part 1 Housing (Wales) Act 2014.
  - Management of the property (whether self-managed, or by instructing a lettings or managing agent to act on your behalf) must be properly licensed from Rent Smart Wales. You, or the agent acting on your behalf, must keep the information in the licence application up to date, comply with all of the licence conditions and fully adhere to the Rent Smart Wales Code of Practice
  - c The letting must be in the form of an occupation contract, which is a 'standard contract' as defined by the Renting Homes (Wales) Act 2016 and you must comply with all the applicable requirements of the Renting Homes (Wales) Act 2016, including the provision of information to contract-holders
  - The tenancy agreement must state that the tenancy cannot be assigned or the property sublet
  - e Any deposit taken by you must be held in an approved deposit scheme as defined by the Renting Homes (Wales) Act 2016
  - All properties must have an energy efficiency rating of at least A E unless the landlord has registered a valid exemption
  - You must comply with all requirements in force from time to time regarding the provision of information to contract-holders, including those set out in Chapter 2 of Part 3 of the Renting Homes (Wales) Act 2016 (or any amending or replacement regulations).
  - h The letting must be for a minimum period of six months and a maximum period of three years

#### **D. LETTINGS TO COMPANIES**

Conditions A. 4,5,6,7,8b,8d; C. 1a, 1b, and B. 1 apply to lettings to companies. In addition:

- 1 The letting must be for a maximum of three years and the Tenancy Agreement must state that the tenancy cannot be assigned or the property sublet.
- **2** Occupation of the property must not be limited by the agreement to a named individual employee. Occupation should be available to any employee of the tenant Company, subject to your prior approval of the selected employee.
- **3** You must not be connected to or associated with the tenant company.



Accord Mortgages Limited is authorised and regulated by the Financial Conduct Authority.

Accord Mortgages Limited is entered in the Financial Services Register under registration number 305936.