

10 STEPS TO RENT TO BUY



Rent to Buy is a government backed initiative that allows eligible working people to rent a home at less than market rent while they save for a deposit to buy.

**Follow our 10 easy steps
to Rent to Buy**



1 AM I ELIGIBLE?

It's easy to find out if you qualify for a Rent to Buy home.
Visit www.torushomes.co.uk to read our Rent to Buy Guide,
which identifies a suitable applicant's criteria.



2 FINDING MY DREAM HOME

Check out our selection of available homes at
www.torushomes.co.uk

We're one of the largest affordable housing providers in the North West. So, whether this will be the start of your journey into home ownership or you're looking to find your own property following a relationship breakdown, we can help you find your dream home.



3 APPLYING FOR MY DREAM HOME

All you need to do is complete the Rent to Buy application form on our website. It can take a few days for our team to provisionally process and assess your application and get back to you.



4 PROVISIONALLY APPROVED

You'll need to provide some essential documents in support of your application;

- **Bank Statements**
- **Payslips**
- **Proof of Address**
- **Evidence of Right to Rent in the UK**

Documents will vary depending on circumstances. A member of our Sales Team will take you through your individual requirements.

What if I am not provisionally approved?

Unfortunately, we will not be able to proceed with your application, however one of our Sales Team will discuss why you have not been successful, and advise what need to do, to successfully apply in the future.

5 REFERENCE CHECKING

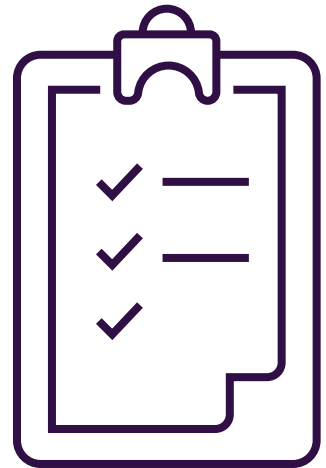
Once your essential documents have been provided and approved you will now be ready for reference checking. With your permission, we will share your details with a third-party referencing agency. You will be contacted to complete an application form and provide further documentation. The referencing agency will check items such as landlord references, employment references and credit checks. They will then report back to us as to whether they will approve you as a tenant or not.



6 TIME FOR A SNEAK PEAK!

Once it is safe to do so we will arrange access to the development and offer you a viewing of your provisionally reserved property. This will be your opportunity to see the kitchen and bathroom choices in your property so you can plan your furnishings around them.

We recommend you bring a tape measure to capture any vital measurements you made need.



7 WHAT NEXT?

Congratulations, we will now be able to fully reserve the property for you!

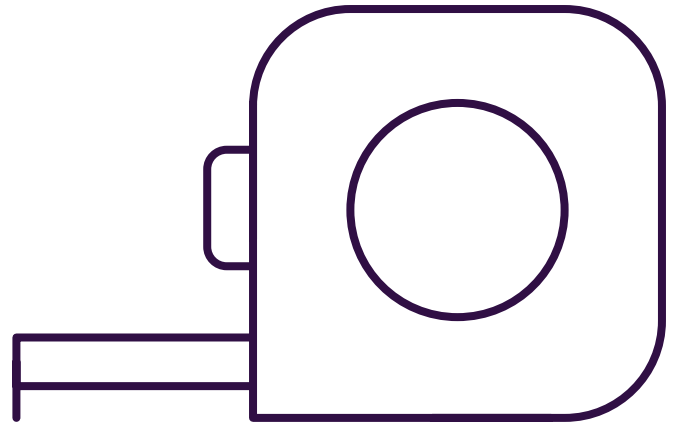
The Sales Team will now hand you over to the Leasehold Team who will be in contact to introduce themselves and manage the rest of your Rent to Buy journey with you

I failed reference checking, what are my options?

Our team will advise of the reasoning for your failed reference check and depending on individual circumstances we may be able to offer you the opportunity to provide a guarantor. If this isn't an option, then we will discuss steps you can take to improve your chances of successfully applying in the future.

8 GETTING READY TO MOVE IN

The Leasehold Team will regularly be in contact with you to keep you posted on moving in dates. This will allow for you to give notice to your current landlord and book holidays from work to move in, if necessary.



9 MOVING DAY

When the date is set, the Leasehold Team will arrange an appointment with you to handover keys, provide a home demonstration and talk you through the essentials of how to get the best out of your new home.

We will provide you with meter readings, so you can make your own arrangements for utility suppliers.

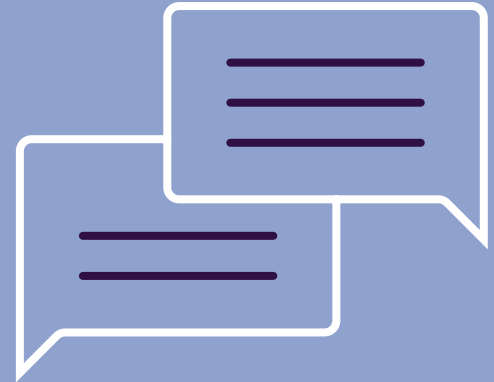
This is also your opportunity to make sure you're happy with the quality of your home.



10 PROVIDING FEEDBACK

We hope that you are enjoying your new home and would love to hear about it. The team will send out a short survey for you to complete.

We constantly strive to improve our service, so this is your opportunity to have your say and be entered in to our **quarterly prize draw**.



www.torushomes.co.uk
sales@torus.co.uk

