

Important Information

- You're not allowed to rent or let your property without our written agreement. We'll only consent to you renting or letting your property if it doesn't affect our rights and risks in relation to the loan agreement. If we give our consent, we might ask you to agree to some reasonable conditions
- You'll need to let your buildings and contents insurance provider know about your new mortgage arrangement as it might affect your cover
- If you'd like to rent out your property permanently, speak to your financial adviser to identify a more suitable mortgage for you.

Criteria

- You'll need to have held your mortgage with us for a minimum of 6 months
- The letting has to be on an assured shorthold tenancy basis (England and Wales) or a private residential tenancy (Scotland)
- The maximum term for consent is 24 months
- You'll need to have up to date gas and electrical safety certificates
- You'll need to have a compliant EPC certificate (*A-E rating required for England, Wales and Scotland. From 1st April 2022 A-D rating required for Scotland*)
- For leasehold properties, you'll need the leaseholders' agreement that letting out the property is allowed under the lease terms
- The property must not be let on a holiday or student let basis, or be let through a local authority or housing authority
- The property must be let as a single property. HMOs (Housing in Multiple Occupancy) aren't allowed
- You're not allowed to let any flat that has cladding or fire safety issues, or any properties deemed as unsafe.

Fees

- There's a £200 fee to pay if you want to let out your property. You'll pay this for each 'consent to let' agreement, where we agree to you letting out your property for a set period within your existing owner-occupier mortgage.

For us to consider consenting to you letting out your property , carefully complete the following information:

Mortgage Account Number

Mortgage start date

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Names of all Borrowers

Property address

Postcode

Reason for letting

Type of tenancy proposed

Amount of rent expected per month

Anticipated length of letting

Date you'd like to start letting your property

Details of the tenants deposit scheme the tenant's deposit will be held in

Please confirm you are registered under the Rent Smart Scheme (for Wales only)

Please confirm the current EPC rating

Borrower 1 Name

Borrower 1 Telephone Borrower 1 Email

Borrower 1 Correspondence address
Postcode

Borrower 1 Date correspondence address from

Borrower 2 Name

Borrower 2 Telephone Borrower 1 Email

Borrower 2 Correspondence address
Postcode

Borrower 2 Date correspondence address from

Declaration

- I/We hereby apply for permission to let the property
- I/We confirm it is our intention to reoccupy the property on expiry of the tenancy
- I/We confirm that the proposed letting meets your criteria.

Date

Date

What you need to do

- Make sure you've read the Consent to Let Criteria and 'Important Information' section of this form. You'll have to meet these criteria for us to consider consenting to you letting out your property
- Complete the questionnaire
- Pay the £200 Consent to Let fee; you will need to send a cheque, payable to Hodge, with your mortgage account number on the back
- Send your completed questionnaire, along with your fee to:

Customer Support Team

Hodge Bank Ltd
One Central Square
Cardiff
CF10 1FS

You can also email your Consent to Let Form to us at support@hodge.co.uk.

Here to help

If you have any questions, please call us on **0800 7314 076**. Our lines are open **9am to 5pm Monday to Friday**.

Unfortunately, we can't offer you advice or guidance on letting out your property. If you're looking for more information about the legal requirements or help on being a landlord, get in touch with the National Landlords Association at landlords.org.uk. They may charge a membership fee.

If you feel that you need additional support for specific needs, or you've experienced a sudden change in your circumstances, we're here to help. To make managing your mortgage straightforward, we'll do our best to tailor our service to suit you.



0800 7314 076



support@hodge.co.uk



hodgebank.co.uk/intermediaries