

Referencing Requirements

If the landlord accepts, on the basis of “subject to contract and satisfactory references”, then each applicant (anyone intending to occupy the property who is 18 years or older) will need to complete an application form in order to be referenced.

Referencing may comprise the following checks.

- (1) Identity Check – i.e., need to see passport, driving licence etc
- (2) Proof of Residence - i.e., need to see utility bill, Council Tax, Bank letter all dated in last 3 months
- (3) Credit Check – to check if you have any adverse credit e.g., CCJ
- (4) Income checks your annual household income should be at least 30 times the monthly rent, (i.e., monthly rent should not exceed 40% of your gross monthly salary). This can also include any benefits or other sources of income.
- (5) Employer Reference – to confirm your employment and earnings
- (6) Previous Landlord/Agent Reference – to check your rental payment history and enquire as to whether the property had been looked after by you.
- (7) Self-employment – we would need to see your accounts and have these verified by your accountant
- (8) Where you are not working, then other income streams can be considered, e.g., pension, benefits, investment income etc

Where you are not able to demonstrate enough income for the affordability required for your share of the rent, or there is adverse credit on your file, you may be asked to also provide a guarantor. If a guarantor or any additional applicant/s is required, then they will also need to complete an application form.

As guarantor reference will comprise (1) – (5) above and where required (7) and (8)

Attached is a draft Tenancy Agreement for you to read, so you understand the obligations you are signing up to, we also attach a draft Guarantor Agreement, for you to pass onto any Guarantor you put forward so he/she can understand a Guarantor’s obligations.

Please speak to the branch should you have any questions on the referencing process or draft documentation.