

Guidelines for Submission of Applications

This information is given strictly for Agent's use only

Information

Has the application form been completed fully, signed and dated?

Does the history of recent residence hang together?

Does the employment history appear valid?

Do you have all the information necessary to enable the application to be referenced quickly?

Identification of Applicant

Have you obtained and kept a copy of valid identification from the applicants? Valid forms of identification are passport, driving licence, household utility bill, bank letter or local authority letter.

Overseas Applicants

Have you obtained a copy of the applicant's passport? This should be faxed to us with the application form.

Have you obtained a copy of the applicant's work permit (if applicable)? This should be faxed to us with the application form.

Have the applicants supplied all previous addresses for at least the last three years.

If the applicants have previously lived in the UK have they supplied the address(es) where they resided?

Students & Housing Benefit Tenants

We usually require a Guarantor for both Student and Housing Benefit Applications. You may wish to consider submitting the Guarantor application at the same time as the main applicant.

Salary Levels

As the salary only forms one part of the overall referencing criteria, it must not be implied that because the applicant earns a particular salary the tenancy would automatically be agreed.

Self-employed Applicants

Has the self-employed applicant completed a supplementary form 12.1 with their accountant's business/trading details?

If the applicant does not have an accountant you should obtain a copy of applicant's most recent tax return. This should be faxed to us with the application form.

If neither of the above can be produced it is likely the applicant will need a guarantor. Please call us for further information.

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On completion of our enquiries it sometimes becomes necessary to either decline an application completely or to request additional security, either in the form of an enhanced deposit or a guarantor. These reports contain one of the following "Reason Code" which give an indication as to why the application has failed.

Credit History

A1 We can not confirm the applicant/guarantor's residence at the addresses provided.

A2 We have found adverse information in the name of this applicant that leads us to suggest that you do not proceed with this application without a suitable guarantor.

A3 We have found adverse information in the name of this applicant that leads us to suggest that you do not proceed with the applicant under any circumstances.

A4 We have found adverse information in the name of this guarantor that leads us to suggest that this person is unsuitable to act as a guarantor.

A5 The applicant/guarantor is financially over committed.

References

B1 We have received information from the applicant's current or previous employer that leads us to suggest that a guarantor should be obtained prior to the tenancy commencing.

B2 We have received information from the applicant's current or previous landlord/letting agent that leads us to suggest that a guarantor should be obtained prior to the tenancy commencing.

B3 We have received information from the applicant's accountant that leads us to suggest that a guarantor should be obtained prior to the tenancy commencing.

B4 We have received information from other

sources/referees that leads us to suggest that a guarantor should be obtained prior to the tenancy commencing.

Employment/Income Status

C1 The applicant/guarantor is employed on a temporary contract or on a fixed term contract which is due to expire shortly.

C2 The applicant/guarantor has insufficient income to cover the required monthly rental.

C3 The applicant/guarantor has not been with their current employer for long enough or has changed jobs more than once for the last six months or more than twice in the last 12 month period.

C4 The applicant/guarantor has become unemployed.

C5 The applicant/guarantor is self-employed and has not been trading for long enough or does not have any accounts or tax returns available in order to verify their income.

C6 The applicant/guarantor is employed is employed on a cash in hand basis or we are unhappy with the employing Company or organisation.

Miscellaneous

D1 We have assessed the application fully and we suggest that the application is generally weak. We recommend that you do not proceed at this point without a suitable guarantor.

D2 We have assessed the application fully and we suggest that the application is generally weak. We recommend that you do not proceed at this point under any circumstances.

D3 We have assessed the application fully and we suggest that the application is generally weak. We recommend that you do not proceed at this point without six months rental paid in advance in addition to your normal deposits.