

TENANT REFERENCING

Guarantor Application Guidance

Agent number:

GUIDANCE NOTES FOR PROSPECTIVE GUARANTORS

COMPLETING YOUR APPLICATION

To ensure we can provide a quality service please check the application form is fully completed, signed and legible. Please use CAPITAL LETTERS throughout.

POORLY COMPLETED APPLICATION FORMS MAY RESULT IN DELAYS

The application form is three pages long, please answer all relevant questions. Section 1 of the application form is for completion by the letting agent.

IF YOU ARE SELF EMPLOYED OR HAVE LIVED AT YOUR CURRENT ADDRESS FOR LESS THAN 3 YEARS YOU MUST COMPLETE THE RELEVANT SECTIONS ON THE FORM.

Providing false information on the application form may lead to your application being declined.

HELP US HELP YOU

We appreciate you wish to move into your new home with the minimum of fuss. We will do all we can to efficiently process your tenant reference. However, in some instances employers and landlords (despite our best efforts and daily calls) will delay the process.

You can help by contacting them ahead of time and asking them to deal with our enquiry quickly. In some instances they may also require written confirmation so a template authorisation letter is enclosed for you to complete.

RESIDENCY/ID

To verify your credit check we will attempt to locate you on the electoral roll register. Many people now, even sometimes by mistake, remove themselves from the edited version of the electoral roll and we are unable to locate them. For this reason we always recommend you provide the agent with proof of residency for your current address.

Your proof of residency must be less than 4 months old and preferably from the following selection:

Utility bill, council tax bill, mobile phone bill, credit card statement or invoice (Visa, Mastercard, Diner or Amex), polling card or a letter from your local council advising you are included in the full electoral roll.

CAN I BE A GUARANTOR?

You will need to be UK resident, over 21 years of age, have a clean credit history and earn three times the annual rent.

To determine earnings we will also take in to account savings, benefits etc. If you are unsure that you will meet the earnings criteria please contact the letting agent/landlord before submitting your application.

THE AUTHORISATION LETTER

It is common practice for employers, previous landlords and other referees to request written authorisation from you before they will release information to us. We have therefore included a template of an authorisation letter for your use. We ask you to complete by inserting your name, full address and signature. We will use this letter when requested by your referees.

DATA PROTECTION

The Lettings Hub Limited is registered with the Information Commissioner's Office (No. Z3591737).

Your letting agent will only be able to advise the overall grading we have provided. No additional information will be provided.

Your data will be fully protected and no details can be used without your permission, unless required by law.

Our privacy policy is attached to this application. For the latest version please visit www.lettingshub.co.uk/privacy-policy.

INCOME ASSESSMENT

We will verify your income levels, normally through your employer, but on some occasions we may ask for additional information. This is usually when there are problems verifying the information, if you are self-employed or work for a family business. The information we request may include: Tax return, contract of employment, bank statement, proof of pension and payslips or P60.

We need to verify your income in order to determine if you are in a position to act as a guarantor should circumstances require your financial assistance for the guaranteed.

For guarantors we will need to see evidence that you earn three times the annual rent.

For applicants who are unemployed we will require evidence of benefits showing eligibility for LHA.

WHY YOU ARE ASKED FOR THE NEXT OF KIN DETAILS

We require this information for traceability purposes and the details will not be used for any other reason.

STILL NEED MORE HELP?

Your letting agent will be able to assist you with most queries and they are contactable on the number noted above.

If your letting agent is not available or they refer you to us you may contact our customer care team by:

Phone: 01492 523599 Option 1

Email: letsxl.tenantapplications@lettingshub.co.uk



Agent Own Reference (optional):

Agent number:

Please use black ink and CAPITAL LETTERS throughout the form.
Providing false information on the application form may lead to your application being declined.
Only by providing complete information can we ensure your application is dealt with quickly and efficiently.

SECTION 1 – TENANCY DETAILS – TO BE COMPLETED BY THE LETTING AGENT

PRODUCT SELECTION Credit Check Full Reference (You will require a full reference to secure a Warranted Reference for a tenancy)
 (Please tick one box only)

Tenancy Address: Postcode: Address:

 No. Bedrooms:

Total Monthly Rent : £ Tenancy Term (Months): Tenancy Start Date : / /

Total Number of Tenants: This applicant's share of the rent: £ Please list guaranteed applicants' names below:

1 Order Ref:

2 Order Ref:

SECTION 2 – PERSONAL DETAILS – TO BE COMPLETED BY THE GUARANTOR

Title: Full Name:

Previous Name(s) (including maiden name):

Date of Birth: / / National Insurance No.: *Employers request this in order to provide a reference.*

Nationality: Have you been resident in the UK for the last 12 months? Yes No

Current Address: Postcode: Address:

Time at Address: Yrs Mths Tel: Mobile:

Email (use capitals):

Status: Owner Council Tenant Private Tenant Family / Friends Occupational

Are you aware of **ANY** adverse credit history (including any CCJ's, IVA's, bankruptcies within the last 6 years)? Yes No

Please also tick Yes if you are currently in rental arrears or debt management and provide details below.

Please answer this question honestly and include all relevant details.

If yes, please detail below giving dates, amounts and any explanations. Continue on a separate sheet if required.

SECTION 3 – PREVIOUS ADDRESSES – TO BE COMPLETED BY THE GUARANTOR

Please provide all previous addresses for the last 3 years

Previous Address: Postcode: Address:

Date Moved in: / / Date Left: / /

Status: Owner Council Tenant Private Tenant Family / Friends Occupational

If 'Private Tenant' please supply Landlord / Letting Agent Name: Telephone Number:





Mortgage / Rent: £	<input type="text"/>	Loans: £	<input type="text"/>	Credit Cards: £	<input type="text"/>
Other Bills: £	<input type="text"/>	Other: £	<input type="text"/>	Total: £	<input type="text"/>

SECTION 7 – CURRENT LANDLORD / LETTING AGENT DETAILS – TO BE COMPLETED BY THE GUARANTOR (if applicable)

As some letting agents provide a let only service, the details here should be the person/company to whom you pay the rent.

Landlord / Agency Name:

Postcode: Address:

Tel: Fax:

Email (use capitals):

SECTION 8 – ACCOUNTANT DETAILS – TO BE COMPLETED BY THE GUARANTOR IF SELF EMPLOYED

Tick here if you complete your own self-assessment tax returns: Please enclose a copy of your last year's tax return with this application.

Practice Name:

Postcode: Address:

Tel: Fax:

Contact:

Email (use capitals):

SECTION 9 – BANK ACCOUNT DETAILS – TO BE COMPLETED BY THE GUARANTOR

Bank / Building Society Name:

Postcode: Address:

Tel: Account No.: Sort Code:

Account Name:

SECTION 10 – DECLARATION

Before signing this application please ensure that the form is fully complete as missing information may cause delays.

I/We hereby confirm that the information provided by me/us is, to the best of my/our knowledge, true and that the results of the findings will be forwarded to the appointed letting agent and/or the landlord and may be accessed again should I/we apply for a tenancy agreement in the future. I/We agree that The Lettings Hub Limited (the Data Controller) may search the files of a credit reference agency which will keep a record of that search. I/We also agree that any search will be made on an 'opt in' basis. I/We agree that whilst I/we remain in the property now applied for The Lettings Hub may carry out periodic credit searches (under instruction from the letting agent/landlord) to assess my/our continued suitability for the tenancy. I/We also understand that no details of the search will be given to me/us by the letting agent and/or the landlord but I/we may request the name and address of the referencing agencies to whom I/we may apply for a copy of any information provided. I/We agree that The Lettings Hub may use a third party for data entry which may require data to be sent outside the UK, this will be in accordance with current Data Protection legislation. I/We also confirm that information supplied in this form will be shared with a credit reference agency and may be accessed in the future. This includes my/our defaulting on the rental agreement, which may affect any future application for credit I/we may make.

This application falls under the provisions of Ground 17 of the Housing Act 1996. If any information in this application form is untrue it may be grounds to terminate the tenancy.

I have received a copy of The Lettings Hub's Privacy Policy Yes No
You can also view this at www.lettingshub.co.uk/privacy-policy

Sign & Date

/ /

It is common practice for employers, previous landlords and other referees to request written authorisation from you before they will release information to us. The final page is an authorisation letter which we ask you to complete by inserting your name, full address and signature.

Valid from 10/05/2018





TENANCY AGREEMENT GUARANTOR REFERENCES

Requested from The Lettings Hub

Date:

I of
(Your name) *(Your current address)*

(Your current address - continued)

hereby authorise you to release to The Lettings Hub Ltd information relating to my employment, income or previous tenancies.

Please respond promptly to facilitate processing of my guarantor application for rented accommodation. Thank you.

Yours faithfully,

(Sign & date here)

(Print name)

Agent number:

