






Finding your new home is an exciting milestone, we endeavour to make the process as easy and stress free as possible:

-  You've viewed a property and have decided you would like to take it.
-  Fill an application form.
-  Wait for the application to be accepted.
-  Pay the appropriate holding deposit to take the property off the market.
-  Provide two forms of ID/Address within 48 hours.
(One piece of photographic ID i.e. passport or driving license & one proof of address i.e. utility bill).

Referencing process - You've viewed a property and have decided you would like to apply, before proceeding you will need to ensure that you meet the following criteria:

Affordability – To calculate your affordability for the property you have chosen to rent, take the monthly rental amount, multiplied by 12 and then multiply by 2.5 – for example £650.00 pcm rental, multiplied by 12, equals £7,800.00 then multiplied by 2.5, would require an income of £19,500.00 per annum. Please note a guarantor's affordability would be 3 times the annual rental and they must have no adverse credit.

Adverse Credit History – County Court Judgements (CCJ), Court Decrees (CCD), Bankruptcies and Individual Voluntary Arrangements (IVA) will affect the outcome of an application

CCJ - When a judgement made against a person or company for debt in the county court











Bankruptcy - A legally declared inability or impairment of ability of an individual to pay its creditors

IVA - A legally binding arrangement between a person and their creditors, where they agree to a fixed affordable monthly payment over a fixed term

- ✓ **Acceptable** – Declared CCJ under £300
- ✓ **Acceptable with a Guarantor** – Declared CCJ under £5000, Declared IVA / Bankruptcy
- ✗ **Not Acceptable** - CCJ over £5000, More than 1 CCJ, Any undeclared CCJ, IVA or bankruptcy

If a tenant/guarantor thinks they may have adverse credit (County Court Judgements, a Bankruptcy or IVA), they can check using Totally Money, www.totallymoney.com This free service provides individuals with an accurate reflection of their current financial status.

Right to Rent – Due to the Right to Rent Legislation we require **one** of the following documents:

-  A passport (current or expired) showing that the holder is a British Citizen, or a citizen of the UK and Colonies, having the right of abode in the UK.
-  A passport or national identity card (current or expired) showing that the holder is a national of the European Economic Area or Switzerland.
-  A registration certificate or document (current or expired) certifying or indicating permanent residence issued by the Home Office, to a national of a European Union country, a European Economic Area country, or Switzerland.
-  A permanent residence card, indefinite leave to remain card, indefinite leave to enter card or no time limit card issued by the Home Office (current or expired), to a non-EEA national who is a family member of an EEA or Swiss National.
-  A biometric immigration document issued by the Home Office to the holder indicating that the person named can stay indefinitely in the UK or has no time limit on their stay in the UK. The document must be valid (not expired) at the time the right to rent check is made.
-  A passport or other travel document (current or expired) endorsed to show that the holder is: exempt from immigration control, allowed to stay indefinitely in the UK, has the right of abode in the UK, or has no time limit on their stay in the UK.
-  A current immigration status document containing a photograph issued by the Home Office to the holder with an endorsement indicating that the named person is permitted to stay indefinitely in the UK or has no time limit on their stay in the UK. The document must be valid (not expired) at the time the right to rent check is made
-  A certificate of registration or naturalization as a British Citizen.
-  We are required by law to take a copy and securely store this information
-  Contents/Tenants Liability Insurance – We would strongly recommend that you consider insuring your personal belongings whilst in tenancy, tenants' liability will protect you against accidental damage to the landlords property, if you have not been given an information leaflet at the viewing please contact our office.