

As part of your rental application process, we will ask Let Alliance to carry out certain references. There are 3 parts to the process:

Pending the acceptance of your application, we will ask that the tenancy commence date is within **30 days** of applying for the property.

**1. Credit Check**

We check for bad credit, IVA’s, Bankruptcy order and CCJ’s. If you have any adverse credit it is important that you declare this and make us aware of it.

**2. Current or Previous Landlord Reference**

We will contact the landlord or agent who you are renting from at the moment, or a landlord or agent you have rented from in the last 6 months and obtain a reference from them.

**3. Verification of Earnings**

We need to verify that you can meet the rental obligations and to do this we will check what income you have at present.

**Employed Applicants**

We will take a reference from your current employers. It is important to give the name of your line manager or indicate that we need to contact the HR or Payroll department if this is the case. We can provide a consent form for you to sign and present to your employer if necessary.

If you are employed by your own company, you need to go down the self- employed route and provide tax returns or accountant details.

**Self-Employment**

We will need to obtain a reference from your accountant or have sight of the following:

* Your last 2 year’s accounts
* Your last two years worth of official HMRC SA302’s / SA100’s / CIS

Vouchers

**Unemployed / Student**

Unemployed applicants and students always require a guarantor. We do recommend that you provide to your letting agent copies of any stipend or bursary paperwork which you have received.

**Applicants Guide to Referencing**

As part of your rental application, we will ask for one weeks, non-refundable rental holding deposit to then carry out references. \*

**Independent Means**

If your income is in the form of independent means, then we will require your last 6 month’s bank statements and may take a reference from your accountant if you have one. Independent means can include savings, pensions and investments. Please submit to your agent or to us copies of documentation which you feel supports your application. This could include:

* Savings statements
* Premium bonds certificates
* Investment statements
* Bank statements
* Accountant details

**Retired**

We will require either your annual pension statement, P60 or bank statements showing your pension income being paid to you. Please submit a copy of your most recent pension statement with your application.

**Additional Income**

If you have any additional income please make this clear when you apply. Additional income could include:

* Tax credits – please provide a copy of this years tax credits statement to your agent or bank statements dated within the last 3 months showing payments.
* Savings – please provide 6 months bank statements
* Additional job – please provide details of who we may contact for a reference and provide copies of 3 months payslips

PLUS: To support your application, we will need to see and take a copy, of one document for Proof of Residency and one document for Proof of Identity (please see Acceptable forms of ID List)

https://www.gov.uk/government/publications/landlords-guide-to-right-to-rent-checks

###### tickboxReferences

We will re-confirm the details of your tenancy application (subject to contract) and will update you on the progress of your references. In some instances, to avoid a delay in the start of your tenancy, we may ask you to assist in chasing your employer or landlord for a reference.

###### tickboxThe Agreement

You will be sent the tenancy agreement (subject to contract). It is important that you carefully review the content of this contract and that all parties sign where indicated. The agreement must be returned to us as quickly as possible to avoid delay in the start of your tenancy.

###### tickboxMove-in Monies

When we have received a satisfactory reference report for each tenant and this report is approved by the landlord; you will be asked to pay all move-in monies (in cleared funds) at least 2 working days prior to the tenancy start date.

Once these steps have been completed, we will arrange a check-in time and make an appointment for you to collect the keys from our office. We would suggest you do not book your removal van until your references have been accepted by the landlord and you have a confirmed move-in time.

\*We reserve the right to keep the Holding Deposit if:

* If you fail the Right to Rent check regardless of when the deposit was accepted.
* If you provide false or misleading information to Roe & Co Residential Sales & Lettings, which the landlord is reasonably entitled to consider in deciding whether to grant the tenancy because this materially affects their suitability to rent the property \*
* If you notify us before the deadline for the agreement that you have decided not to enter into a tenancy agreement.
* If you fail to take all reasonable steps to enter into a tenancy agreement.

\*False or misleading information is information provided by you that is not factually correct and will seriously affect the landlord’s decision to let the property. Merely failing referencing would NOT be classed as providing false or misleading information. If we are able to evidence that false or misleading information has been provided the Holding Deposit can be retained. For example, if your income declaration was significantly higher than confirmed by your employer or accountant, or you have provided information which is clearly inaccurate about your income or employment, or you fail to disclose any relevant information which later comes to the agent’s attention such as a valid County Court Judgement or rent arrears.