

## APPLICANTS GUIDE TO REFERENCING

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

### 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 Landlord Reference

We will contact the landlord or agent who you are renting from at the moment 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 letter of authority for you if necessary.

If you are employed by your own company, please complete the Accountants Reference section of the application as well since we classify this as self-employment for referencing purposes.

## 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 to three years' worth of SA302's / SA100's / CIS Vouchers

We may also request bank statements to support your application.

## Unemployed / Student

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



### Contact

Tenant Reference Team  
[tenant@letalliance.co.uk](mailto:tenant@letalliance.co.uk)

Phone  
01244 421261

### Website

[www.letalliance.co.uk](http://www.letalliance.co.uk)

## 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 or a 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
- Savings – please provide 6 months bank statements
- Additional job – please provide details of who we may contact for a reference or provide copies of 3 months payslips

PLUS: To support your application, the letting agent will require sight , and will probably take a copy, of one document for Proof of Residency and one document for Proof of Identity (please see Acceptable forms of ID List)

**If you have any questions at any point regarding your references, please contact your Letting Agent or Let Alliance on 01244 421 261.**

**Documents can be sent to us by fax to 01244 241117 or by e-mail to [tenant@letalliance.co.uk](mailto:tenant@letalliance.co.uk)**



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