

**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 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.

## 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, the letting agent will need to see and 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 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)**

