

## Referencing Guide Notes

When you have found the right property and wish to apply, you will need to fill in our tenant application form, and complete the rest of the references found in our tenants application pack.

Please use these guidelines to assist you in successfully complete your application:

### Proof of Identification

We will ask you to provide an original form of ID for personal verification. Accepted forms of ID are:

1. Valid Passport
2. Driving Licence
3. European Identity Card

### Proof of Current Residency

We will ask you to provide an original proof of residency for verification of your current address.

An acceptable proof of residency is a:

1. Bank Statement (dated within the last 3 months)
2. Utility Bill (dated within the last 3 months)
3. Mobile Phone Bill (dated within the last 3 months)
4. Credit Card Bill (dated within the last 3 months)

### Copy of Payslip & Employers Reference

We will ask you to provide 3 original payslips from the last 3 months for verification of your disclosed earnings. In addition, the tenant application pack provides an employer's reference form so you can obtain a written reference from your current employer. Please take this form to your employer and have them complete it. Once complete, hand it back to us with the rest of your completed application.

We will use this reference to verify your status and terms of employment.

### Previous Landlords Reference

If you have rented a property before, the tenant application pack provides a previous landlords reference form so you can obtain a written reference from your current landlord. Please take this form to your landlord and have them complete it. Once complete, hand it back to us with the rest of your completed application. This is a strong reference as it helps your potential new landlord establish how your current tenancy has been conducted.

### Personal Reference

The tenant application pack provides a personal reference form so you can obtain a written personal reference. This is a reference outlining how somebody other than yourself, perceives you to be and is a great indicator for the landlord to assess how they will get along with you during your stay at their property.

Preferably, we would ask that the reference be completed by somebody of a professional nature, for example a:

Doctor > Solicitor > Priest > Minister > Police Officer > Teacher > Accountant

However please be assured that should you not be acquainted with somebody from the above professions, personal references from other backgrounds will be accepted within reason.

## Guarantor

Should you be under the age of 25, or be in receipt of housing benefit payments, it is company policy that you must provide a guarantor. The guarantor of your tenancy will be responsible for any default in the rental payments throughout the tenancy and will be asked to sign a guarantor agreement before your move-in commences.

The tenant application pack provides a guarantor reference form, this must be completed by your nominated guarantor who is:

1. Over the age of 25
2. In full time employment
3. In receipt of sufficient earnings to cover any default in rent throughout the tenancy
4. Happy to sign a guarantor agreement obligating them to the tenancy

## Housing Benefit Proof of Current Claim

Should you be in receipt of Housing Benefit we will ask you to provide us with your most recent notification letter from the Northern Ireland Housing Executive detailing your receipt of benefit payments. We will verify your proof of claim verbally with the department that handles it. If you are not currently in receipt of housing benefit you can make a fresh claim, if necessary we can assist you in taking this step.

All tenants in receipt of housing benefit will be asked to provide the following references as detailed above to support their application:

1. Proof of ID
2. Proof of Residency
3. Previous Landlord Reference
4. Personal Reference
5. Guarantor (Mandatory)

**Please note that the more criteria you can provide, the better your chances of having an application accepted.**

Preferably we would ask for all of the above references to be returned but realise that sometimes this is not possible. If you find yourself unable to provide certain elements of the above criteria please contact us to discuss your requirements, we are confident that a solution will be found.

**Give us a call on: 028 9443 3352!**

**Good Luck!** From the Team at The Lettings Company