

# Documentation Required for all Prospective Guarantors 2023



## Documents each Guarantor must provide scanned original copies:

- Original passport
- If you are non-UK citizen, please provide the right to rent/ settlement share code.
- Proof of current residence (In form of a recent utility bill)
- Last three months bank statements
- Three months' payslips
- **If you are self-employed**, please provide a copy of your most recent audited accounts original letter headed paper.
- **If you are self-employed**, please provide a copy of the certificate of incorporation (if Ltd company)

## The role of the Guarantor

- Where a guarantor enters into an agreement, they normally agree to meet the **full obligations** under the Tenancy Agreement on the Tenant's behalf.
- This may include rent arrears, damage to the property, or other liabilities and obligations arising from the Tenant's failure to comply with the lease covenants. The guarantor is contractually bound to accept these legal liabilities of the Tenant and will be sued if they don't comply.
- We credit-check Guarantors and obtain work references (and obtain proof of property ownership if applicable). The Guarantor can be related to the applicant or can be a friend.
- The guarantor must be present during the signing of the tenancy agreement, they will be given a copy of the tenancy agreement to read and sign each page, to give an undertaking that they have understood the terms of the agreement and will have to sign a guarantor's agreement.
- If the tenant does not make rent payment, the guarantor will be contacted at the same time the tenant is sent reminder letters of rent due or arrears or any other liabilities that may arise.

## The referencing is based on these factors:

- Rent amounting to no more than 33% of GROSS income
- A credit check to establish freedom from County Court Judgements
- Registered on the electoral roll

### The guarantor's referencing form (This will be emailed directly to you)

The referencing form must be fully completed by each named guarantor and returned. You will be required to give full details of your Employer, as well as other details. Failure to complete this application form thoroughly will only result in a delay completion of the report.

### Guarantors are required for:

- Prospective tenants, whose rent is between 33% of their net income.
- Prospective tenants, who are full-time or Part time Students.
- Prospective tenants, who are on full-time or part Housing Support.

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