

Documentation Required for all Prospective Guarantors



Documents each guarantor will need to provide

- A copy of your Passport
- If you are non-UK citizen, please provide the right to rent/ settlement share code.
- A bank statement dated within the last 3 months which clearly shows your name and address.
- If you have rented in the last 3 years a copy of your most recent tenancy agreement.
- A utility bill dated within the last 3 months which clearly shows your name and address (a mobile bill will not be accepted).
- If you are employed 3 months' payslips.
- If you have been employed less than 3 months or have yet to start your job we will need a copy of your offer letter or contract.
- If you are self-employed, a sole trader, a director of a limited company or a landlord who has an income from property rental please supply a copy of your most recently submitted tax return.
- If you are receiving housing support, please provide a copy of your local housing allowance.

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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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:

- The guarantor's annual income must be 3 x the annual rent amount.
- A credit check to establish freedom from County Court Judgements
- Registered on the electoral roll

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