

## Tenant Referencing Guidance Notes

Welcome to our online tenant referencing portal. You will shortly be asked to fill out our online application form. The information you provide will be used to perform a credit check and obtain references that will help us verify your income, determine whether your previous tenancies were completed satisfactorily and assess your suitability to enter into a new tenancy agreement with .....

Please see below details of the information that you may require in order to complete our online questionnaire:

- Addresses of all the properties that you've lived at during the last three years whether in the UK or overseas. This must include all properties that you've lived at, even those that you've only lived at for short periods of time (e.g. a few weeks).
- If you have rented a property during the last three years we will ask you to supply the contact details of your most recent landlord or letting agent so that we can request a reference from them. Wherever possible, we try to obtain a written reference so please provide an email address/fax number, as well as a phone number, as this can significantly speed up the referencing process.
- If requested by your letting agent, proof of address documentation (bank statement or utility bill).
- In order to determine whether you can afford to pay the rent on the property we need to verify your income:
  - **If you're employed:** we will request a written (email, web or paper) reference from your current employer. Wherever possible, please provide an email address/fax number, as well as a phone number, as this can significantly speed up the referencing process. Unfortunately, due to the potential for fraudulent activity, we cannot accept employment references from employers with free email accounts (e.g. Hotmail, Yahoo etc.). If your employer does not have an alternative email address additional proof of income documentation will be required in the form of a payslip or P60.
  - **If you're self employed with an accountant:** we will request a written (email, web or paper) reference from your accountant. Wherever possible, please provide an email address/fax number, as well as a phone number, as this can significantly speed up the referencing process. Unfortunately, due to the potential for fraudulent activity, we cannot accept references from accountants with free email accounts (e.g. Hotmail, Yahoo etc.). If your accountant does not have an alternative email address we will request a copy of your latest tax return to verify your income.
  - **If you're self employed without an accountant:** we will request a copy of your most recent tax return or P60
  - **If you're not in full or part time employment:** we will request documentary proof of income (e.g. pension or benefits statements). When calculating affordability we do not take into account income from housing benefit, child benefit, council tax benefit, income support or jobseeker's allowance. We do take into account income from a disability living allowance, long-term incapacity benefit, working tax credit/child tax credit and carer's allowances. If applicable, please forward proof of these incomes to Vorensys when submitting your application.

Please contact all potential referees (letting agents, employers, accountants etc.) in advance to pre-authorise the sending of references. This can significantly speed up the processing of your application as referees will often need to seek your permission before releasing any information.

If you are not a UK citizen, or a citizen of another EU member state, we will request a copy of your passport. Where applicable, we may also request documentary evidence of your right to work and reside in the UK.