

References Checks

The tenant referencing process is usually simple, but only if you know what the potential obstacles could be. We've got this covered for you and we've looked over at what you'll need to passing the background checks easy and with no much bother.

Usually, there are two approaches to referencing, either the agent collects and check the references or it is handed over to a separate company to process.

In the first stage, you'll need to give your consent to your info being checked. With this being done, you'll then need to provide details about yourself, your current employer and your previous landlord. Be prepared for your credit score to be checked as well, as part of the referencing process.

If the landlord operates a manual referencing process they will ask you to supply individually written references from your employer, bank and previous landlord and also want copies of bank statements, all of which can take some time to gather. As part of your search process, it is helpful to gather all of the information for referencing to hand so that your application can be processed quickly.

In order to successfully pass referencing you will firstly need to demonstrate that you're affording the house. Usually, your gross annual salary need to be at 30 your monthly rent. However, if there are multiple people on the tenancy, the calculation would apply as a group.

After checking those things, they will contact both your employer and your previous landlord asking for employment details/salary and that you've paid your rent in time previously.

There are three outcomes of the referencing process. You either: passed, passed with conditions or you failed. If you received: 'Pass with conditions' you will need a guarantor in place, supporting and covering any outstanding payments you've missed.

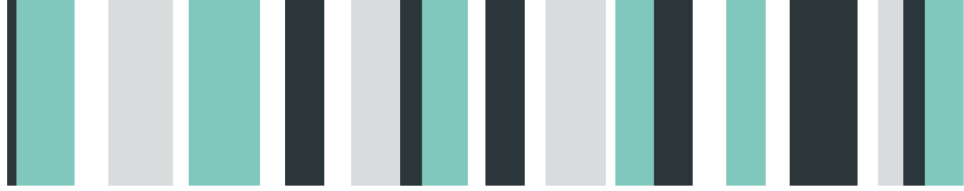
However, we've got some tips that will help you passing the references with minimal bother.

Be Upfront

It is always better to be proactive and inform them of anything they may need to know. Being honest from the start will stand you in good stead. Remember, they will probably find out anyway, so it is best to be honest.

Inform Referees

Don't fall into the mistakenly belief that nobody actually calls your referees. All tenant referencing processes will include at least one call to your employer or/and your previous landlord.



So, be the first to let your referees know they'll be called and the importance of this call, so they don't miss out.

Get All Your Documents In Hand

Not having all your documents to hand when you need them is often a block during the referencing process, it will not necessarily prevent you from passing the checks but it will slow down the process.

Be As Responsive As Possible

If you receive a request for information from your letting agent, you should answer as soon as possible. If you can get them done quickly you'll have a greater chance of passing the checks.