

TENANT REFERENCING DECISION SUMMARY (BY SECTION)



SECTION	OUTCOME	CONDITION	EMPLOYED	SELF-EMPLOYED	STUDENT	RETIRED	INDEPENDENT MEANS	UNEMPLOYED
INCOME	PASS		Income confirmed via employment reference or documentation Affordability ratio > 2.5 Additional income supported by documentation is considered	UK Income confirmed via reference, HMRC documentation or signed audit of accounts Affordability ratio > 2.5 Additional income supported by documentation is considered	Scholarship / bursary exclusively Affordability ratio > 2.5 Confirmed via documentation	Income confirmed via documentation Affordability ratio > 2.5	Income confirmed via documentation Term-adjusted affordability ratio > 2.5	N/A
	CONDITIONAL PASS	Guarantor or Upfront Payment or Zero Liability	Income not verified Affordability ratio > 1.0 and < 2.5 Temporary employment contract	Income not verified or international self-employment income Affordability ratio > 1.0 and < 2.5 Self-employment started within 12 months from today	Income not verified Affordability ratio < 2.5	Income not verified Affordability ratio > 1.0 and < 2.5	Income not verified Affordability ratio > 1.0 and < 2.5	Income not verified Affordability ratio from benefits only > 1.0
		Strictly Upfront Payment or Zero Liability	Affordability ratio < 1.0		N/A	Affordability ratio < 1.0		
CREDIT	PASS		Applicant located at declared addresses and no adverse credit found					
	CONDITIONAL PASS	Proof of Address Obtained in Person	Satisfied adverse credit < £1,000					
		Guarantor or Upfront Payment or Zero Liability	No records of applicant at declared addresses					
			Active adverse credit < £1,000					
			Declared satisfied adverse credit totalling £1,000 - £5,000					
			IVA or bankruptcy settled > 12months					
FAIL			Undeclared active adverse credit					
			Declared active adverse credit totalling > £1,000					
			Undeclared satisfied adverse credit totalling > £1,000					
			Any adverse credit > £5,000					
ID	PASS		Valid government-issued ID					
			ID complies with Right to Rent (England only)					
CONDITIONAL PASS	ID / Right to Rent Checks Performed in Person	ID not verified (document not supplied or invalid)						
			ID does not comply with Right to Rent (England only)					
RESIDENCY	PASS		Declared not renting (no AST) or living in student halls					
			Renting with a positive reference from current landlord or sufficient documentation					
	CONDITIONAL PASS	Guarantor or Upfront Payment or Zero Liability	1 or 2 instances of late rent payments (one instance is defined as >2 weeks after the rental payment was due)					
			Tenancy overlap > 2 months and adjusted affordability ratio unsatisfactory					
			Tenancy reference was not obtained					
		Strictly Upfront Payment or Zero Liability	3+ instances of late rent payments					
FAIL			Reference reported major property damage					

TENANT REFERENCING DECISION SUMMARY (BY OUTCOME)



OUTCOME	SECTION	CONDITION	EMPLOYED	SELF-EMPLOYED	STUDENT	RETIRED	INDEPENDENT MEANS	UNEMPLOYED
PASS	INCOME		Income confirmed via employment reference or documentation Affordability ratio > 2.5 Additional income supported by documentation is considered	UK Income confirmed via reference, HMRC documentation or signed audit of accounts Affordability ratio > 2.5 Additional income supported by documentation is considered	Scholarship / bursary exclusively Affordability ratio > 2.5 Confirmed via documentation	Income confirmed via documentation Affordability ratio > 2.5	Income confirmed via documentation Term-adjusted affordability ratio > 2.5	N/A
	CREDIT		Applicant located at declared addresses and no adverse credit found					
	ID		Satisfied adverse credit < £1,000 Valid government-issued ID					
	RESIDENCY		ID complies with Right to Rent (England only) Declared not renting (no AST) or living in student halls Renting with a positive reference from current landlord or sufficient documentation					
CONDITIONAL PASS	INCOME	Guarantor or Upfront Payment or Zero Liability	Income not verified Affordability ratio > 1.0 and < 2.5 Temporary employment contract	Income not verified or international self-employment income Affordability ratio > 1.0 and < 2.5 Self-employment started within 12 months from today	Income not verified Affordability ratio < 2.5	Income not verified Affordability ratio > 1.0 and < 2.5	Income not verified Affordability ratio > 1.0 and < 2.5	Income not verified Affordability ratio from benefits only > 1.0
		Strictly Upfront Payment or Zero Liability	Affordability ratio < 1.0		N/A	Affordability ratio < 1.0		
	CREDIT	Proof of Address Obtained in Person	No records of applicant at declared addresses					
		Guarantor or Upfront Payment or Zero Liability	Active adverse credit < £1,000 Declared satisfied adverse credit totalling £1,000 - £5,000 IVA or bankruptcy settled > 12months					
	ID	ID / Right to Rent Checks Performed in Person	ID not verified (document not supplied or invalid) ID does not comply with Right to Rent (England only)					
RESIDENCY	Guarantor or Upfront Payment or Zero Liability	1 or 2 instances of late rent payments (one instance is defined as >2 weeks after the rental payment was due) Tenancy overlap > 2 months and adjusted affordability ratio unsatisfactory Tenancy reference was not obtained						
	Strictly Upfront Payment or Zero Liability	3+ instances of late rent payments						
FAIL	CREDIT		Undeclared active adverse credit Declared active adverse credit totalling > £1,000 Undeclared satisfied adverse credit totalling > £1,000 Any adverse credit > £5,000 Active IVA or bankruptcy					
	RESIDENCY		Bankruptcy satisfied < 12 months ago Reference reported major property damage					

GUARANTOR REFERENCING DECISION SUMMARY (BY OUTCOME)



OUTCOME	SECTION	CONDITION	EMPLOYED	SELF-EMPLOYED	RETIRED	INDEPENDENT MEANS
PASS	INCOME		Income confirmed via employment reference or documentation Affordability ratio > 3.0 Additional income (excluding benefits) supported by documentation is considered	UK Income confirmed via reference, HMRC documentation or signed audit of accounts Affordability ratio > 3.0 Additional income (excluding benefits) supported by documentation is considered	Income confirmed via documentation Affordability ratio > 3.0	Income confirmed via documentation Term-adjusted affordability ratio > 3.0
	CREDIT		Applicant located at declared addresses and no adverse credit found			
	ID		Valid government-issued ID			
	RESIDENCY		UK resident			
CONDITIONAL PASS	INCOME	Pre-employment checks are met	Future income subject to particular conditions being met by applicant Affordability ratio > 3.0			
	CREDIT	Proof of Address Obtained in Person	No records of applicant at declared addresses			
FAIL	INCOME		Income not verified Affordability ratio < 3.0 Temporary employment contract	Income not verified Affordability ratio < 3.0 Self-employment started within 12 months from today	Income not verified Affordability ratio < 3.0	
	CREDIT		Any adverse credit			
	ID		No government-issued ID provided			
	RESIDENCY		Resides outside the UK			

GUARANTOR REFERENCING DECISION SUMMARY (BY SECTION)



SECTION	OUTCOME	CONDITION	EMPLOYED	SELF-EMPLOYED	RETIRED	INDEPENDENT MEANS
INCOME	PASS		Income confirmed via employment reference Affordability ratio > 3.0 Additional income (excluding benefits) supported by documentation is considered	UK Income confirmed via reference, HMRC documentation or signed audit of accounts Affordability ratio > 3.0 Additional income (excluding benefits) supported by documentation is considered	Income confirmed via documentation Affordability ratio > 3.0	Income confirmed via documentation Term-adjusted affordability ratio > 3.0
	CONDITIONAL PASS	Pre-employment checks are met	Future income subject to particular conditions being met by applicant Affordability ratio > 3.0			
	FAIL		Income not verified Affordability ratio < 3.0 Temporary employment contract	Income not verified Affordability ratio < 3.0 Self-employment started within 12 months from today	Income not verified Affordability ratio < 3.0	
CREDIT	PASS		Applicant located at declared addresses and no adverse credit found			
	CONDITIONAL PASS	Proof of Address Obtained in Person	No records of applicant at declared addresses			
	FAIL		Any adverse credit			
ID	PASS		Valid government-issued ID			
	FAIL		No government-issued ID provided			
RESIDENCY	PASS		UK resident			
	FAIL		Resides outside the UK			