## TENANT REFERENCING DECISION SUMMARY (BY SECTION)



SECTION	ОИТСОМЕ	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  Note: Combined tenancy affordability reports are	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	
	available when there are multiple tenants	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  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						
	FAIL		Undeclared active adverse credit						
			Declared active adverse credit totalling >						
			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 ID does not comply with Right to Rent (E						
RESIDENCY	PASS		Declared not renting (no AST) or living in student halls						
ILOIDLING			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						
		2010 Elability	Tenancy reference was not obtained	a anorgability ratio unbatibilationy					
		Strictly Upfront Payment or Zero Liability	3+ instances of late rent payments						
	FAIL		Reference reported major property dama	age					

## 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	UK Income confirmed via reference, HMRC documentation or signed audit of	Scholarship / bursary exclusively	Income confirmed via documentation	Income confirmed via documentation	N/A		
			Affordability ratio > 2.5	accounts  Affordability ratio > 2.5	Affordability ratio > 2.5  Confirmed via documentation	Affordability ratio > 2.5	Term-adjusted affordability ratio > 2.5			
			Additional income supported by documentation is considered	Additional income supported by documentation is considered	oommined via documentation					
	CREDIT		Applicant located at declared addresses and no adverse credit found							
			Satisfied adverse credit < £1,000							
	ID		Valid government-issued ID							
			ID complies with Right to Rent (England only)							
	RESIDENCY		Declared not renting (no AST) or living in student halls							
			Renting with a positive reference from cu	urrent landlord or sufficient documentation						
CONDITIONAL	INCOME	Guarantor or	Income not verified	Income not verified or international self-	Income not verified	Income not verified	Income not verified	Income not verified		
	Note:	Upfront Payment or Zero Liability	Affordability ratio > 1.0 and < 2.5	employment income	Affordability ratio < 2.5	Affordability ratio > 1.0 and < 2.5	Affordability ratio > 1.0 and < 2.5	Affordability ratio from benefits only >1.		
PASS	Combined tenancy		Temporary employment contract	Affordability ratio > 1.0 and < 2.5				0		
	affordability reports are			Self-employment started within 12 months from today						
	available when there are multiple tenants	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 ID / Right to Rent Checks Performed	Active adverse credit < £1,000							
			Declared satisfied adverse credit totalling £1,000 - £5,000							
			IVA or bankruptcy settled > 12months							
	ID		ID not verified (document not supplied or invalid)							
	RESIDENCY	in Person Guarantor or	ID does not comply with Right to Rent (England only)  1 or 2 instances of late rent payments (one instance is defined as >2 weeks after the rental payment was due)							
	RESIDENCY	Upfront Payment or Zero Liability  Strictly Upfront								
			Tenancy overlap > 2 months and adjusted affordability ratio unsatisfactory							
			Tenancy reference was not obtained  3+ instances of late rent payments							
		Payment or Zero Liability	3+ instances of fate rent payments							
FAIL	CREDIT		Undeclared active adverse credit							
IAL			Declared active adverse credit totalling >	£1,000						
			Undeclared satisfied adverse credit total	lling > £1,000						
			Any adverse credit > £5,000							
			Active IVA or bankruptcy							
			Bankruptcy satisfied < 12 months ago							
	RESIDENCY		Reference reported major property dama	age						

## **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	Income not verified	Income not verified				
IAL			Affordability ratio < 3.0	Affordability ratio < 3.0	Affordability ratio < 3.0				
			Temporary employment contract	Self-employment started within 12 months from today					
	CREDIT		Any adverse credit						
	ID		No government-issued ID provided						
	RESIDENCY		Resides outside the UK						

## **GUARANTOR REFERENCING DECISION SUMMARY (BY SECTION)**



SECTION	ОИТСОМЕ	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	Income not verified  Affordability ratio < 3.0	Income not verified  Affordability ratio < 3.0			
			Temporary employment contract	Self-employment started within 12 months from today	Anordability ratio < 5.0			
CREDIT	PASS		Applicant located at declared addresses	and no adverse credit found				
ORLDIT	CONDITIONAL PASS	Proof of Address Obtained in Person	No records of applicant at declared addresses					
	FAIL		Any adverse credit					
ID	PASS FAIL		Valid government-issued ID  No government-issued ID provided					
RESIDENCY	PASS		UK resident					
3:52:10:	FAIL		Resides outside the UK					