

STAGE THREE

Credit and reference checks

You will be asked to give references to your prospective Landlord/agent to confirm your details and background. They will typically look at **Referencing criteria**;

1. Three years' address history
2. Landlord details for any property rented in the last three years
3. Confirmation of earnings per annum that are equal to the monthly rental fee multiplied by 30
4. If you're retired, then your (joint) pension per annum will also need to equal 30 times the monthly rental
5. No adverse credit in the form of a county court judgment, bankruptcy order or similar
6. If you are self-employed, either an accounts reference or evidence of the last three years' tax returns

Most agents will ask you to complete the details of your references online. Please make sure you give plenty of contact details so that the process is quick. Its also worth speaking with your references / referees so they know they will be approached.