

## YOU'VE FOUND THE PERFECT PROPERTY AND SUBMITTED AN OFFER

### WHAT'S NEXT?

There are some things you can prepare for our referencing process, so you can quickly sign your tenancy agreement and move into your new home.

✓ **Proof of identity (ID): to prove you are who you say you are and, if you're renting in England, that you have the right to rent.**

- In England, your agent or landlord is legally required to view and photocopy a valid form of ID, such as a British passport or national identity card or a letter of attestation and drivers license with a birth certificate.
- If you are a non-British citizen, you may be able to provide a share code to prove your immigration status, for your landlord to undergo the check online.

You can find more information about this check and how to get a share code on the government's website. The right to rent check is not applicable in Wales, Scotland, or Northern Ireland, but we will still need to see proof of identity for all tenants.

✓ **Proof of income or employment: to prove your funds can cover the rent.**

You'll need to earn 2.5 x your annual rent to pass referencing or you may be asked to provide a guarantor.

- If you're employed: you'll need to provide three months' worth of payslips or written confirmation of your employment from your employer.
- If you're self-employed or a company director: you'll need proof of a submitted tax return from the most recent tax year or professional details for your accountant.
- If you have savings: you'll need to provide your most recent bank statement from the past 30 days

You can inform your employer or accountant in advance that they'll be contacted to get their references back quickly.

**Did you know that open banking can simplify your referencing experience?**

This means you won't have to provide proof of income documents - you'll simply connect with open banking, so the provider can see a snapshot of your income and rent payments as quickly and securely as possible.

✔ **Previous landlord's reference: to comment on your previous tenancy.**  
Let them know in advance that they'll be contacted, to get a faster response.

✔ **Permission for a credit check: to do a 'soft check' of your credit history.**  
You'll simply need to give your written permission for your landlord, agency, or their provider to get an overview of your credit history, using publicly available data. This is a soft check so don't worry - your credit score won't be affected. You can even run your own check in advance, to make sure there'll be no issues.

✔ **Guarantor: someone who agrees to pay the rent or any damages if you can't.**  
Your guarantor will have to go through a similar referencing process and credit check, as they can't have any adverse credit. You should bear someone in mind and let them know as soon as possible if they're needed. They'll traditionally need a salary of 3 x the rent to pass referencing and be living in the UK.

✔ **Payments: to secure the property and pay the security deposit.**  
Paying a holding deposit secures the property and you can choose for it to go towards your security deposit (maximum of 5 weeks rent, or 6 weeks', if your annual rent is more than £50,000), which will be held in a secure deposit protection scheme. You may also need to pay at least a month's rent in advance, so you'll always be paying rent for the month ahead.

Once you've collected all your documents, organised your finances, and spoken with your referees, you'll be set for the Goodlord referencing process



Reference requested



Reference submitted



Checks in progress



Reference approved



Contract signed



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