

Unemployed / Housing Benefit and Guarantor Application Form

TAKING THE **RISK** OUT OF PROPERTY RENTAL

Agent Name	Patchett Homes Ltd	Ryefield House
Agent Number	1506025	180 Highgate Road
Agent Tel	01274 882331	Queensbury, Bradford
Agent Fax	01274 882332	BD13 1DS



This form can be used by letting agents who are vetting an applicant prior to the letting of a property. Sections 1 - 3 should be completed by the agent, all other sections should be completed by the applicant / guarantor.

Please complete this application form in **BLACK INK** using **BLOCK CAPITAL LETTERS**. Failure to complete this form in full will severely delay the processing of this application. Incomplete forms will be returned. If you have any questions when completing this form then please contact the HomeLet Referencing team on 0870 240 2295.

Section 1

(To be completed by the agent)

Please select which product you require. Once selected please check the sections to be completed and proceed to fill them out. Please select only one product.

Product Selection

Product		Sections	Product	6 Month Product	12 Month Product	Sections
Comprehensive Plus	☐	Complete sections 1,2,4,5,6,7,9,10	Xpress	☐	☐	Complete sections 1,2,3,4,5,6,7,9,10
			Extra	☐	☐	Complete sections 1,2,3,4,5,6,7,9,10
			Advantage	☐	☐	Complete sections 1,2,3,4,5,6,7,9,10

Section 2

(To be completed by the agent)

Please provide full address details of the property to be let including the address, share of rent, tenancy start date, and tenancy length. The information that you provide in this section is used in the reports that we will send to you, so it is important that the information is correct.

Property to Let Information

House/flat name/number																					
Street name																					
City / town																					
County																					
Postcode																					
Total rent for the property	£																				
Share of rent for this applicant	£						Expected tenancy start date														
Has the applicant completed all of the necessary benefit application forms? Yes ☐ No ☐																					
Have you or the applicant obtained a pre-tenancy determination if relevant? Yes ☐ No ☐																					
Total number of tenants to be referenced for this property										Duration of tenancy (months)											
If the guarantor is employed by the MOD or Police Force, has the Warrant / ID card been seen? Yes ☐ No ☐																					
(If yes please provide your name)																					

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Section 3

(To be completed by the agent)

If you have selected a rent guarantee product (Xpress, Extra or Advantage) please provide full details of the prospective landlord.
Must be completed when purchasing a rent guarantee product only.

Prospective Landlord's Information

First name	
Last name	
House/flat name/number	
Street name	
City / town	
County / country	
Postcode	
Telephone (inc STD)	
Mobile phone	
Email address	

Section 4

(To be completed by the tenant)

Please complete this form in full, ensuring all information is accurate. Inaccurate information could affect your credit rating and may adversely affect any future applications you make for credit.

Applicant Personal Information

Title (tick as appropriate)	Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other
First name	
Middle name	
Last name	
Maiden name/other names	
Date of birth	
Telephone (inc STD Code)	
Mobile phone	
Email address	
Nationality	
How long have you lived in the UK?	More than 6 months ☐ Less than 6 months ☐
National insurance number	

Residential Status

Which of the following best describes your current residential status? (Please select only ONE)

Private tenant ☐ Council tenant ☐ Living with friends/relatives ☐ Property owner ☐

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Credit History

Do you have any adverse credit history whether settled or not? YES ☐ No ☐

Please note that failure to disclose information relating to any adverse credit history may result in your application being rejected. (Examples of adverse credit history are County Court Judgements, Bankruptcies, Court Decrees and Individual Voluntary Arrangements)

Section 4 continued

(To be completed by the tenant)

Please provide details of the address you have lived at during the last 3 years. Please ensure that you provide the full postcode for each address. If you do not know your postcode please visit the Royal Mail website where you can locate it.

Address History

Your Current Address

House/flat name/number

Street name

City / town

County / country

Postcode

Period at this address Years Months Tick if overseas ☐

First Previous Address - Enter this information if you have lived at your current address for less than 3 years otherwise leave blank.

House/flat name/number

Street name

City / town

County / country

Postcode

Period at this address Years Months Tick if overseas ☐

Second Previous Address - Enter this information if you have lived at your current and first previous address for less than 3 years otherwise leave blank.

House/flat name/number

Street name

City / town

County / country

Postcode

Period at this address Years Months Tick if overseas ☐

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Section 4 continued

(To be completed by the tenant)

If you are a Private Tenant, Council Tenant, Student Tenant or living in accommodation provided with your employment then we need to contact your landlord/agent to obtain a reference, please provide contact details below. This must be the person/company that you pay your rent directly to.

Current Landlord Details

Private landlord ☐	Letting agent ☐	Employer ☐	University ☐	Council ☐
Company name				
House/flat name/number				
Street name				
City / town				
County / country				
Postcode				
Telephone inc STD (Day)				
Telephone inc STD (Evening)				
Fax number				
Email address				

! Providing an email address or fax number could result in a quicker response from your referee.

Additional Information

Use this space to provide any additional information that will assist us when processing your application, such as address history or employment details. If you run out of space, please use a separate sheet.

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Section 5

(To be completed by the tenant)

Please read the declaration and sign and date below. **WE CANNOT PROCEED WITH THIS APPLICATION IF YOU DO NOT COMPLETE THIS SECTION.**

Declaration

I hereby confirm that the information provided by me is to the best of my knowledge true. I consent to this information being verified by contacting the third parties detailed in this form. I understand that the results of the findings will be forwarded to the appointed letting agent and/or landlord and may be accessed again should I default on my rental payment or apply for a new tenancy agreement in the future. I agree that HomeLet or their approved agent may search the files of a Credit Reference Agency and IDS Ltd, the insurance industry's data collection agency, which will keep a record of that search. I confirm and agree that other information and checks that HomeLet and/or other companies within the same group undertake as part of this process, such as employment/income and/or previous landlord or personal checks may also be provided to Credit Reference Agencies. I understand that I may request the name and address of the Credit Reference Agency to whom I may then apply for a copy of the information provided.

I also understand that in the event of my defaulting on the rental payment, that any such default may be recorded with the Credit Referencing Agency and IDS Ltd, who may supply the information to other credit companies or insurers in the quest for the responsible granting of tenancies, insurance and credit.

I understand that HomeLet utilise the services of Credit Reference Agencies, and I consent to HomeLet checking details held within those agencies for Tenant Vetting, Fraud Prevention, Identity and Anti-Money Laundering and also for the purposes of collections and recoveries where applicable.

I understand that in the event of any default by me in respect of the covenants in my tenancy agreement with my landlord, the information contained herein may be disclosed to HomeLet and/or one or more tracing companies and/or debt collection agencies in order to recover any monies due or to trace my whereabouts. I understand that the information provided by me may be transferred to a country outside of the EU for the purposes only of processing this referencing application, notwithstanding such transfer, HomeLet will remain the Data Controller for the purposes of this application.

The information provided in this form by me is information as described in Ground 17 of the Housing Act 1996 and I understand that if any information within this application is found to be untrue, it is grounds for termination of the tenancy. I also understand that any default in the payment of rent may affect any future application for tenancies, credit or insurance and that the assessment of this application presumes that at some time during the tenancy agreement, I may be granted or allowed some form of deferred payment.

Signed

Print name in full

Date

The details you provide will be held by HomeLet and the letting agent and may be used to keep you up to date on our products and services and those of Hanover Park Services Limited, Barbon Insurance Group and other organisations we believe will be of interest to you. If you prefer not to receive this information, please tick this box ☐

HomeLet is a trading name of Barbon Insurance Group Limited and Hanover Park Services Limited. Barbon Insurance Group Limited is authorised and regulated by the Financial Services Authority. Registered in England number 3135797. Registered Office Address: 4-9 Highview, High Street, Bordon, Hampshire GU35 0AX. Hanover Park Services Limited is registered in England number 4194617. Registered office address 4-9 Highview, High Street, Bordon, Hampshire GU35 0AX.

 To avoid delays to your tenancy, please make sure that you have fully completed this form before submitting it to your letting agent. Incomplete forms will be returned and will not be processed.

Don't forget to let your referees know that HomeLet will be contacting them to provide a reference.

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 The following sections are to be completed by the guarantor

Section 6

(To be completed by the guarantor)

In order to be a Guarantor you must have resided in the UK for the last 6 months. Please complete this form in full, ensuring all information is accurate. Inaccurate information could affect your credit rating and may adversely affect any future applications you make for credit.

Guarantor Personal Information

Title (tick as appropriate) Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

First name

Middle name

Last name

Maiden name/other names

Date of birth

Telephone (inc STD Code)

Mobile phone

Email address

Nationality

National insurance number

Residential Status

Which of the following best describes your current residential status? (Please select only ONE)

Private tenant ☐ Council tenant ☐ Living with friends/relatives ☐ Property owner ☐

Employment Status

Which of the following best describes your current employment status? (Please select only ONE)

Employed ☐ Self employed* ☐ Retired ☐ Independent means ☐ On contract ☐

Total gross annual income £

* You must be self-employed for a minimum of 3 years in order to act as a guarantor for this applicant.

Credit History

Do you have any adverse credit history whether settled or not? YES ☐ No ☐

If any adverse credit history is found (whether disclosed or not) your application to act as a guarantor will not be acceptable. (Examples of adverse credit history are County Court Judgements, Bankruptcies, Court Decrees and Individual Voluntary Arrangements).

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Section 6 continued

(To be completed by the guarantor)

Please provide details of the address you have lived at during the last 3 years. Please ensure that you provide the full postcode for each address. If you do not know your postcode please visit the Royal Mail website where you can locate it.

Address History

Your Current Address

House/flat name/number	
Street name	
City / town	
County / country	
Postcode	
Period at this Address	Years Months Tick if overseas ☐

First Previous Address - Enter this information if you have lived at your current address for less than 3 years otherwise leave blank.

House/flat name/number	
Street name	
City / town	
County / country	
Postcode	
Period at this address	Years Months Tick if overseas ☐

Second Previous Address - Enter this information if you have lived at your current and first previous address for less than 3 years otherwise leave blank.

House/flat name/number	
Street name	
City / town	
County / country	
Postcode	
Period at this address	Years Months Tick if overseas ☐

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Section 7

(To be completed by the guarantor)

Please tell us about your annual earnings so that we can check your suitability to act as a guarantor. Please select one of the following referee types and provide their contact details below. Please provide full contact details of who we need to contact, including their name, telephone / fax numbers and email addresses. Failure to provide gross annual income will prevent us contacting your referee.

Guarantor Financial Information

Current Employer | Pension Administrator | Accountant

Is this your:

Current employer ☐ Pension administrator ☐ Accountant ☐

Company name

Building name/number

Street name

City / town

Postcode

Contact name

Contact position

Telephone (inc STD)

Fax

Email address

! Providing an email address or fax number could result in a quicker response from your referee.

Your position / job title

Is this position Permanent ☐ Contract ☐ Contract term (months) Hours per week

Payroll / pension number

Salary / income per annum £ Hourly rate £

Start date Hours worked

Will your employment change before the tenancy starts? Yes ☐ No ☐

End date (if applicable)

If you have been in this position for less than 6 months, please provide details for your previous employer on the next page. If you were not employed before the start of your current employment then please tick this box ☐

! Your financial information is critical; please ensure that you provide as much information as possible. Failure to provide sufficient information will delay us from being able to confirm your financial status and will delay the start of the tenancy.

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Section 7 continued

(To be completed by the guarantor)

If you have a previous, future or additional employer, please indicate which one applies to you and provide as much contact information as possible.

Employer | Second Pension Administrator

Is this your: Previous employer ☐ Second employer ☐ Future employer ☐ Pension administrator ☐

Company name

Building name/number

Street name

City / town

Postcode

Contact name

Contact position

Telephone (inc STD)

Fax

Email address

Your position / job title

Payroll / pension number

Salary / income per annum £ Hourly rate £

Start date Hours worked

End date (if applicable)

Section 8

(To be completed by the guarantor)

Please indicate in the relevant section if you are sending any additional supporting documentation with your application form. This way we can ensure we have received all documentation and we can contact you immediately if we have not received all of your documents fully to avoid any delays in completing your application.

Additional Information

Please indicate if you are attaching any of the following additional information with this application:

Bank statements ☐	Pension statements ☐	Other (Please provide details below)
Self assessment forms ☐	Tax credits ☐	
P60 ☐	Passport/Visa ☐	

Use this space to provide any additional information that will assist us when processing your application, such as address history or employment details. If you run out of space, please use a separate sheet.

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Section 9

(To be completed by the guarantor)

Please read the declaration and sign and date below. WE CANNOT PROCEED WITH THIS APPLICATION IF YOU DO NOT COMPLETE THIS SECTION.

Declaration

I hereby confirm that the information provided by me is to the best of my knowledge true. I consent to the information being verified by contacting the third parties detailed in this form. I understand that the results of the findings will be forwarded to the appointed letting agent and/or landlord and may be accessed again should the tenant, for whom I am proposing to act as Guarantor, default in respect of any of their tenancy covenants. I further understand that this application and the result of the findings may be disclosed to an Insurer and/or their agents in connection with the provision of insurance related to the tenancy. I agree that HomeLet or their approved agent may search the files of a Credit Reference Agency and IDS Ltd, the insurance industry's data collection agency, which will keep a record of that search. I confirm and agree that other information and checks that HomeLet and/or other companies within the same group undertake as part of this process, such as employment/income and/or previous landlord or personal checks may also be provided to Credit Reference Agencies. I understand that I may request the name and address of the Credit Reference Agency to whom I may then apply for a copy of the information provided. I understand that the information provided by me may be transferred to a country outside of the EU for the purposes only of processing this referencing application, notwithstanding such transfer, HomeLet will remain the Data Controller for the purposes of this application.

I also understand that in the event of my defaulting in respect of my covenants as Guarantor, that any such default may be recorded with the Credit Referencing Agency and IDS Ltd, who may supply the information to other credit companies or insurers in the quest for the responsible granting of tenancies, insurance and credit. I understand that in the event of my defaulting in respect of my covenants as Guarantor, the information contained herein may be disclosed to one or more Insurer and/or their agents, tracing companies and/or debt collection agencies in order to recover any monies due or to trace my whereabouts. I also understand that the assessment of this application presumes that at some time during the tenancy agreement, I may be granted or allowed some form of deferred payment.

I understand that HomeLet utilise the services of Credit Reference Agencies, and I consent to HomeLet checking details held within those agencies for Tenant Vetting, Fraud Prevention, Identity and Anti-Money Laundering and also for the purposes of collections and recoveries where applicable.

I hereby authorise my employer / accountant / pension administrator (delete as appropriate) to provide details of my earnings and dates of employment to HomeLet for the purposes described above.

Signed

Print name in full

Date

The details you provide will be held by HomeLet and the letting agent and may be used to keep you up to date on our products and services and those of Hanover Park Services Limited, Barbon Insurance Group and other organisations we believe will be of interest to you. If you prefer not to receive this information, please tick this box ☐

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Section 10

(To be completed by the tenant)

Personal Details

Are you a smoker? Yes ☐ No ☐

Do you have any pets? Yes ☐ No ☐

[illegible]

Please provide the details of any children who will be occupying the property:

[illegible]

Date of birth

[illegible]

Date of birth

[illegible]

Date of birth

[illegible]

Date of birth

Please provide the details of your next of kin below:

[illegible][illegible][illegible]Postcode

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[illegible][illegible]

Bank / Building Society Details:

[illegible]

Sort code Account number

[illegible]

Branch address

[illegible]

Postcode

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Note to letting agent - Please detach this page before sending the application to HomeLet