

# Tenant/Guarantor Assessment Report

Applicant Details: Jane Bloggs Current Address Line 2 Postcode	Tenancy Address Any Tenancy Address Line 2 Line 3 Postcode
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## Tenancy Assessment Score



**796**

## Overview

Rent	£500
The total household income should be at least -	£15000
Have we located the applicant at the current/previous addresses?	All Address Match
Have we found any adverse credit?	Not Found

### Application Referencing Validation Results

Address Validation	All applicant addresses matched.
Date of Birth Validation	Date of Birth validated
Adverse Credit Validation	CCJ and Bankruptcy doesn't exist
Defaulter Tenant Database Validation	No Match Found

### Address Information

#### Matched address(es)

Current Address Line 2 Postcode

#### Linked address(es)

23 Previous Address Line 2 Postcode HH1 1HH

75 Previous Address 2 Another Line JJ2 2JJ

84 Previous Address 3 Another Line PP1 1PP

### Adverse Information (CCJ's Bankruptcy etc.)

County Court judgments	0
Total value of County Court judgments	£N/A
Latest County Court judgment date	N/A
County Court judgment corrections	0
Satisfied County Court judgments	N/A
Bankruptcies/IVA	0

County Court Judgment Information

Insolvency Information

### Notice of correction (NOC)

Notice of corrections	0
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## **Disclaimer**

The details contained within this report should not be used as the sole reason for making a decision. Rentshield Direct cannot be held liable for any inaccuracy or incompleteness of any information appearing in this report as it has been provided to Rentshield Direct by a third party.

## **Understanding this report**

No warranty as to the suitability of the applicant is made by the production of the report.

The information is provided by Rentshield Direct which is part of Homelet.

## **Tenancy Assessment Score**

The tenancy assessment score is derived from various factors both positive and negative. It is not a credit score (which is not allowed for a tenancy check because credit is not being provided). For example, the score will be positively impacted if the applicant has been confirmed on the electoral roll and will be negatively impacted if there is adverse credit such as a county court judgment. Various factors are considered from all the data not just those examples.

There are three possible ratings:

Score below 544	Poor
Score between 545 and 617	Acceptable with guarantor
Score 618 and above	Good

A score of 0 means no information has been found (neither negative nor positive) and as such produces a “good” rating. Identity and proof of current address (such as recent utility bill) should be obtained.

## **Overview**

The rent is shown along with a recommended minimum household income to afford the rent.

Under the overview section, it may display if a guarantor is recommended which is based upon the tenancy assessment score. That being said, the Guild of Residential Landlords recommend a guarantor in all cases.

## **Identity**

You must always check the prospective tenant identity such as passport, driving licence etc in addition to confirming their current address with a recent utility bill.

## **Adverse information**

The system will display if any county court judgments or bankruptcy has been found. The score will be reflected in such a case.

## **Notice of correction**

The report will say if any notice of corrections have been entered by the applicant.