**Guarantor Information**

If you are a student, unemployed, or have not lived in the UK for 3+ years, we require a UK-based guarantor to support your application.

**What is a guarantor?**

This is someone who has lived in the UK for 3+ years who agrees to accept liability for your obligations under the tenancy agreement, whether it is for rent arrears or damage to the property. They will be required to sign a legal contract called a Guarantee Agreement which supplements your Short Assured Tenancy.

**Why do you require a guarantor?**

If a tenant has no income, i.e. student or unemployed, this presents a risk to the landlord. If you have not lived in the UK for long enough for us to credit-check, this is also a risk as the landlord has no information on your financial responsibility. If you have a poor credit score, the landlord may choose to accept you if you can provide a guarantor.

**Can I use a non-UK-based guarantor?**

Unfortunately, we require a UK-based guarantor in order to carry out a credit check. This is necessary to provide security for the landlord. For us to credit check your guarantor, they must have lived in the UK for 3 years or longer.

**Who can be a guarantor?**

A guarantor is usually a friend or family member, but any UK-based adult can act as your guarantor. However, it’s worth noting that your application is stronger if your guarantor is someone with a good credit score who meets affordability, i.e. they earn 2.5 times the annual rent.

**What do you need from my guarantor?**

We will ask them for some references to prove that they are who they say they are, and that they can pay the rent if necessary. We ask for copies of the following:

* Your guarantor’s photo ID
* Proof of income – this can be either 2 months’ payslips or an employer referencing confirming their salary.

If your guarantor is self-employed, we ask for proof of income in the form of either bank statements (with incoming transactions only), or an accountant’s letter.

If your guarantor is retired, we require bank statements as proof of income/savings.

**I’m a student but don’t have a UK guarantor. Can I still apply?**

If you are unable to provide a UK guarantor, we request a higher deposit and the full rent up front.

Please find a **Sample Guarantee Agreement** in the Tenant Information Vault.