

Interested and wondering what to do next?

If you are interested in applying for a property once you have viewed, please contact our office to confirm the same, as you will be required to pay a holding deposit equivalent to one weeks rent of the property for which you are applying.

At this stage certain references are required and in order to gain the same, we employ the services of a third party referencing company, Van Mildert.

We will supply your contact details to Van Mildert, who will contact you direct with regards to completing the relevant application form direct with themselves, either online or over the phone.

We are advised that the following information will be required by Van Mildert, but not limited to:-

- National Insurance Number
- Next of kin, including address and phone number
- Bank account details to include, account and sort code number, and address of the bank
- Current address and length of residence (last 3 years address to be supplied)
- Employment details to include employer address, contact details and email address (if possible)
- Details of any further income, ie. Pensions, investments, savings etc

Please note that in order to pass the referencing, you will need to be able to verify to Van Mildert, income of at least **2.5 times the annual rent of the property**, after tax, for which you are applying. If you are not able to do this, a Guarantor will be required.

Guarantors – if a Guarantor is required to support your application, they will also be required to undertake referencing checks in order to verify their income, in which regard, they must be able to verify an income or savings at least **3 times the annual rent for the property**.

In addition, if employed, this must be on a contracted basis, whereby your employer can verify the same with regards to your salary. If you are on a zero hour contract or your salary cannot be confirmed by your employer to meet the referencing companies affordability criteria, unfortunately this will be an immediate fail, whereby a guarantor will be required or rent in advance, in order to progress your application, unless otherwise agreed with Irvings direct, prior to applying.

Unfortunately, not being able to meet the affordability criteria with our Referencing Agent outlined above, would result in your application being unsuccessful. If you have any concerns about this, please speak to a member of staff at Irvings and provide details of your circumstances prior to commencing referencing.

In addition, proof of identity will be required by ourselves, in the form of an original passport, where possible, for any person over the age of 18 who will be living at the property, whether they will be a named tenant or not. This should be presented to our office as soon as possible in person in order that we can comply with Right to Right Regulations. Should you not have a passport, please contact ourselves for further information on other forms of acceptable forms of verification.

Once referencing has commenced, Van Mildert will undertake all aspects in gaining the relevant references. Only once an application is complete, will we be able to provide you with a response as to whether your application has been successful.

Privacy

Irvings Property Limited are committed to ensuring that privacy is maintained at all times and will treat any information as highly confidential. Any personal information provided to us, will only be used in order to meet the service which is requested of ourselves.

For further information on our Privacy Policy please refer to our website www.irvingsproperty.co.uk