

# Overall Decision Summary | Elite

		Applicant Type					
		Employed	Self-employed	Unemployed	Student	Pensioner/retired	Outcome
Referencing checks	<b>Credit and Fraud</b>	No adverse credit information or one declared CCJ totalling up to £300 No fraud indicators, and applicant authenticated	No adverse credit information or one declared CCJ totalling up to £300 No fraud indicators, and applicant authenticated	No adverse credit information or one declared CCJ totalling up to £300 No fraud indicators, and applicant authenticated	No adverse credit information or one declared CCJ totalling up to £300 No fraud indicators, and applicant authenticated	No adverse credit information or one declared CCJ totalling up to £300 No fraud indicators, and applicant authenticated	<b>Accept</b> (Please note all Credit, Fraud, Income and Rental criteria must be met)
	<b>Income</b>	Meets our 2.5 affordability criteria Permanent contract or zero hours/rolling contract if employed for more than 12 months, fixed-term contract due end up to one month before the tenancy end date Income verified by employer (not related to applicant) and Open Banking data Additional employment allowances (such as housing allowance, car allowance, anti-social hours etc) can be considered but must be confirmed in writing by employer	Meets our 2.5 affordability criteria Self-employed for one year or more Either: • Reference from a chartered accountant confirming income earned for the last 12 months or • SA302 tax calculation dated within the last 12 months	Meets our 2.5 affordability criteria through the receipt of benefits	Meets our 2.5 affordability criteria calculated as per the net affordability table on page 24 of this document as students are exempt from tax	Meets our 2.5 affordability criteria Either: • pension statement/slip provided (monthly or annual, private and state); • P60 provided (most recent); or • proof of pension payments to their personal bank account • proof of long-term savings or private income	
	<b>Rental</b>	Dates of tenancy match Rent paid on time and in full every month Applicant hasn't caused any damage above wear and tear Landlord would rent to the applicant again	Dates of tenancy match Rent paid on time and in full every month Applicant hasn't caused any damage above wear and tear Landlord would rent to the applicant again	Dates of tenancy match Rent paid on time and in full every month Applicant hasn't caused any damage above wear and tear Landlord would rent to the applicant again	Dates of tenancy match Rent paid on time and in full every month Applicant hasn't caused any damage above wear and tear Landlord would rent to the applicant again	Dates of tenancy match Rent paid on time and in full every month Applicant hasn't caused any damage above wear and tear Landlord would rent to the applicant again	
	<b>Credit and Fraud</b>	Up to two declared CCJs totalling over £300 but under £5,000 Declared bankrupt or IVA Applicant not authenticated, or some fraud indicators present e.g. undisclosed addresses	Up to two declared CCJs totalling over £300 but under £5,000 Declared bankrupt or IVA Applicant not authenticated, or some fraud indicators present e.g. undisclosed addresses	Up to two declared CCJs totalling over £300 but under £5,000 Declared bankrupt or IVA Applicant not authenticated, or some fraud indicators present e.g. undisclosed addresses	Up to two declared CCJs totalling over £300 but under £5,000 Declared bankrupt or IVA Applicant not authenticated, or some fraud indicators present e.g. undisclosed addresses	Up to two declared CCJs totalling over £300 but under £5,000 Declared bankrupt or IVA Applicant not authenticated, or some fraud indicators present e.g. undisclosed addresses	<b>Accept with guarantor or with condition</b>
	<b>Income</b>	Meets our minimum 1 affordability criteria Zero hours contract if employed less than 12 months but more than two months, rolling contract if employed less than 12 months, no contract, volunteers, fixed-term contract in place for 50% or more of the tenancy term Additional employment allowances (such as housing allowance, car allowance, anti-social hours etc) can be considered but must be confirmed in writing by the company Discrepancy between Open Banking data and reference provided by employer	Meets our minimum 1 affordability criteria Self-employed for less than one year but more than two months No SA302 tax calculation (tax return) available but self-employment income verified using Open Banking or bank statements	Meets our 1 affordability criteria through the receipt of benefits	Student without a grant, bursary, sponsorship or other source of income.	Meets our minimum 1 affordability criteria	
	<b>Rental</b>	Dates of tenancy match 2 or more late rent payments with no rent currently outstanding Some damage, but agreement on how this cost is being covered with the landlord/letting agent	Dates of tenancy match 2 or more late rent payments with no rent currently outstanding Some damage, but agreement on how this cost is being covered with the landlord/letting agent	Dates of tenancy match 2 or more late rent payments with no rent currently outstanding Some damage, but agreement on how this cost is being covered with the landlord/letting agent	Dates of tenancy match 2 or more late rent payments with no rent currently outstanding Some damage, but agreement on how this cost is being covered with the landlord/letting agent	Dates of tenancy match 2 or more late rent payments with no rent currently outstanding Some damage, but agreement on how this cost is being covered with the landlord/letting agent	
	<b>Credit and Fraud</b>	CCJs totalling over £5,000 3 or more declared CCJs Non-declared adverse credit data Adverse credit at an undisclosed address Applicant has been untruthful in completing the application	CCJs totalling over £5,000 3 or more declared CCJs Non-declared adverse credit data Adverse credit at an undisclosed address Applicant has been untruthful in completing the application	CCJs totalling over £5,000 3 or more declared CCJs Non-declared adverse credit data Adverse credit at an undisclosed address Applicant has been untruthful in completing the application	CCJs totalling over £5,000 3 or more declared CCJs Non-declared adverse credit data Adverse credit at an undisclosed address Applicant has been untruthful in completing the application	CCJs totalling over £5,000 3 or more declared CCJs Non-declared adverse credit data Adverse credit at an undisclosed address Applicant has been untruthful in completing the application	<b>Decline</b>
	<b>Income</b>	Under our minimum 1 affordability criteria Zero hours contract if employed less than two months Fixed-term contract in place for less than 50% of the tenancy term	Under our minimum 1 affordability criteria Self-employed for less than two months	Under our minimum 1 affordability criteria		Under our minimum 1 affordability criteria	
	<b>Rental</b>	Rent arrears outstanding Damage caused above and beyond wear and tear, and/or landlord/letting agent would not rent to the applicant again.	Rent arrears outstanding Damage caused above and beyond wear and tear, and/or landlord/letting agent would not rent to the applicant again.	Rent arrears outstanding Damage caused above and beyond wear and tear, and/or landlord/letting agent would not rent to the applicant again.	Rent arrears outstanding Damage caused above and beyond wear and tear, and/or landlord/letting agent would not rent to the applicant again.	Rent arrears outstanding Damage caused above and beyond wear and tear, and/or landlord/letting agent would not rent to the applicant again.	