

REFERENCING



ESSENTIAL REFERENCING ESSENTIAL AS IT SOUNDS!

We appreciate how important having the right tenant in your let property is and we want you to be confident that the person that rents it not only looks after your property but is a suitable tenant that pays the rent on time and in full each month!

Why choose The Landlord Hub?

- We pride ourselves on the extent of our thorough referencing checks. The Essential Referencing product was designed taking into account the increased risks that letting agents and you as a landlord face, with the number of fraudulent tenants on the increase and the additional risks that the current economic climate unfortunately presents.
- We have partnered with Experian, who are the UK's leading global information services company, who hold a greater selection and quality of data than any other provider in the marketplace.
- It doesn't stop there, we also provide 'Tenant Monitor' which is a unique feature in the marketplace.

What is included in an Essential reference?

- **Authenticate Check** – To check the applicant is who they say they are.
- **Unlimited Addresses Checked** – To check if the applicant is trying to hide any detrimental information at a disclosed or undisclosed address.
- **Detrimental Data Check** – CCJs, Bankruptcies, IVAs – To check whether the applicant can handle their finances.
- **Tenant Risk Score** – Propensity of tenant defaulting on rent payments - To check if the applicant is likely to pay their rent.
- **Bank Sort Code Validation** – To check that their bank details are correct.
- **Fraud Check** – Any indicators of assumed identity - To check all the information given by the applicant is matched and is found to be real.
- **Affordability Check** – To check the applicant can afford the rent.
- **Tenant Monitor** – Checking the applicant's credit record throughout the tenancy.

We also guarantee that all these checks shall be processed as quickly as possible – we do not want your property to be empty for any longer than need be.

What makes us different?

- We are not a call centre, we are a dedicated team who are an extension of your letting agent team
- Tenant Monitor is not only a key feature of the Essential reference, it is also a unique feature in the marketplace. Referencing has, up until now, been a snap shot in time but not anymore...
- The quality and quantity of data purchased on your applicant which is assessed, validated and verified, is extensive

We are here to give you peace of mind and to do all the hard work for you, so you can enjoy being a landlord.

For any further information, please email us at hello@landlordhub.com or call 0845 180 0973.

