

How to book an apartment at LOXLEY HEIGHTS

As with all rental properties in the UK you'll need to pass reference and Right to Rent checks in order to live at Loxley Heights. Here's some basic information to help you understand and prepare for the checks.

Reference Checks

We use Veri-Check to carry out our reference checks on all our residents. In order to pass referencing there are certain criteria that you need to meet, so we'll ask you a few questions before we start the process. If you answer is 'no' to any of the following we unfortunately won't be able to progress your application to the referencing stage.

- Do you have a clear credit file (i.e. you've never receive a CCJ)?
- Are you solvent (i.e. you've never been declared bankrupt)?
- Is your credit score over 175? (If you're not sure then use one of the online free credit check websites).
- Do you have the Right to Rent in the UK? **Click here** for more information about this.
- Do you earn 2.5 x the annual rent value? For example if your monthly rent is £700 you'll need to earn at least £21,000 per year before tax. If you don't earn enough then you may be able to rent using a Guarantor.
- Your Guarantor must be a UK homeowner
 - have a UK bank account.
 - earn a minimum of 3 x the annual cost of the property you want to rent.
 - agree to be your Guarantor and have reference checks carried out on them.

Be Prepared

You can help speed up the referencing and Right to Rent checks by getting together some information which you might be asked to upload during the online process.

- Proof of identification.
- Your employer's details including name, address and email.
- Your current address and any other addresses you've lived at over the past three years.
- Recent bank statements, pay slips or, if you are self employed, copies of your trading accounts.

Please speak to our Residents' Team if you have any questions about how the process works or if you'll pass the referencing checks based on your current financial or living situation.