

GUARANTOR APPLICATION FORM

Thank you for agreeing to act as a guarantor.

It is essential that all requested details are provided and that the form is completed clearly and legibly. Missing or incomplete information may delay the processing of the tenancy application for the person you are acting as guarantor for, or affect your own eligibility to act as guarantor.

ADVICE ON COMPLETING THIS FORM

- You must supply full contact details for all referees. We will require contact telephone numbers, email address and postal address. This helps speed up the referencing process.
- If your employer has a Human Resources or Payroll Department, please use these details and not your Line Manager at work for your employment reference.
- Please ensure that all referees that you have given on this form have been advised that they will be contacted by us.
- If you have County Court Judgements (CCJ's) registered against you, it may prove impossible to act as a Guarantor, unless satisfactory evidence of the clearance of debt is produced. If you have any such judgements registered against you but do not declare them on your application form, they will in any case be found on your credit report and your application will be rejected. You are therefore advised in all circumstances of known or suspected poor credit rating to discuss the situation fully at the outset so we may properly advise you of how your application may proceed.
- You must provide proof of identification when submitting this application. We require one form of photographic and one form of postal ID from the list provided at the rear of this form. All postal identification must be dated within the last 3 months.

For your own guidance, you should be aware that to act as a Guarantor, your salary should be at least 3 times the proposed annual rent.

YOUR RESPONSIBILITIES AS A GUARANTOR

By agreeing to act as a guarantor, you are entering into a legally binding commitment to meet certain financial and contractual obligations on behalf of the tenant. It is important that you read the following information carefully and fully understand the responsibilities involved before signing.

1. Rent and Tenancy Obligations

If your application is accepted, you, the *Guarantor*, agree to be fully responsible for the payment of the tenant's rent, whether in full or in part, should the tenant fail to pay the amount due under the Tenancy Agreement. This responsibility applies for the duration of the tenancy stated in the agreement, or for any extended period during which the tenant continues to occupy the property, whichever is longer.

You will also be liable for any costs arising from damage to the property during the tenancy, and for any other financial obligations incurred as a result of the tenant breaching the terms of their agreement.

2. Tenants in Receipt of Housing Benefit

If you are acting as Guarantor for a tenant who has applied for or is receiving Housing Benefit (HB), please note that submitting a HB claim does not guarantee payment. Even if a HB claim is approved, the amount awarded may not cover the full rent due, and the tenant will remain responsible for any shortfall. Should the tenant fail to pay any outstanding balance, you, as the Guarantor, will be required to do so.

3. Changes to Housing Benefit Payments

Housing Benefit payments may be stopped or reduced at any time. In certain circumstances, the relevant authority may also request repayment of previously issued funds. In such cases, you, the Guarantor, will remain responsible for ensuring that all rent and related payments are made in accordance with the Tenancy Agreement.

Please initial opposite to confirm you have read, understood and agree to the above information.

APPLICANT & PROPERTY DETAILS

What is the name of the person you are acting as Guarantor for?

What is the address of the property they wish to rent through us?

ABOUT YOU

What is your full name?

Title	First	Middle	Last
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What is your date of birth?

What is your National Insurance number?

What is your mobile number?

What is your email address?

What is your current address? (please include the postcode)

When did you move into this property?

Month

Year

If you have lived at your current address for less than 3 years, please list your previous address or addresses until a full 3-year history is covered. Use the previous address sheet at the end of this form.

What is your current residential status?

I am a property owner

I am a private landlord tenant

I am a Housing Association / Executive Tenant

I am living with my parents

I am living with a family member

I am living with a colleague / friend

Do you have any adverse credit or County Court Judgements (CCJ's) against you?

Yes / No

If you answered yes to the above question, please give details and any other financial facts relevant to your application below:

YOUR INCOME DETAILS

Please select all the sources of income that apply to you. This could include employment, self-employment or income from a pension. Then complete the relevant section that applies.

I am employed		I am self-employed	
I receive a pension			

YOUR EMPLOYMENT DETAILS

Please provide details of your current salary along with your employer's name and contact information. This will help us confirm your income and assess affordability for your tenancy.

Employer Name		
Title	First	Last

Employer Address (please include the postcode)

Employer Phone Number	
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Employer Email Address	
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Employment Contract Status			
I am employed full-time		I am employed part-time	

Is your employment permanent?	Yes / No	When did you start this employment?	
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What is your job title?	
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What is your gross annual salary?	£	What is your payroll number?	
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YOUR SELF-EMPLOYMENT DETAILS

Please provide details of your business and your income. We also ask you to provide a copy of your latest Tax Year Overview or other supporting documents as evidence.

What is the trading name of your business?

What is the trading address of your business? (please include the postcode)

What is your average annual income?

£

Do you have an Accountant or Bookkeeper?

Yes / No

Accountant / Bookkeeper Name

Title

First

Last

Accountant / Bookkeeper Address (please include the postcode)

Accountant / Bookkeeper Phone Number

Accountant / Bookkeeper Email

YOUR PENSION DETAILS

Please provide details of your pension income and any other regular income you receive. We also request that you upload a recent pension statement or award letter as proof.

Do you receive a state pension?

Yes / No

Amount received each month

£

Do you receive a private pension?

Yes / No

Amount received each month

£

YOUR BANK DETAILS

Please supply us with details of your bank / building society account.

Bank / Building Society Name

Account Name

Branch Address

Account Sort Code

Account Number

SUPPORTING DOCUMENTS

To process your tenancy application, Orchard Lettings is legally required to carry out a series of identity, address and financial checks. To meet these obligations, you must provide supporting documents as outlined below. Please note that we cannot process your application until all required documents have been received.

Photographic Identification

Please provide **one** valid piece of photographic identification, such as a current passport, a current UK or EEA driving licence, a national identity card, or a Northern Ireland electoral identity card.

Proof of Address

Please provide one document as proof of address, dated within the **last three months**. Acceptable documents include a recent utility bill (gas, electricity, water, or landline telephone), official Government correspondence.

Proof of Income

Please provide the last **three months** of bank statements to verify affordability. Please note your bank statement must show your monthly income being credited into it, and that bank statements cannot be used as proof of address.

ADDITIONAL PREVIOUS ADDRESSES

Previous Address #1 (please include the postcode)

When did you move into this property?

Month

Year

Why did you leave this property?

What was your residential status at this property?

I was a property owner

I was a private landlord tenant

I was a Housing Association /
Executive Tenant

I was living with my parents

I was living with a family
member

I was living with a colleague /
friend

Previous Address #2 (please include the postcode)

When did you move into this property?

Month

Year

Why did you leave this property?

What was your residential status at this property?

I was a property owner

I was a private landlord tenant

I was a Housing Association /
Executive Tenant

I was living with my parents

I was living with a family
member

I was living with a colleague /
friend

ADDITIONAL PREVIOUS ADDRESSES

Previous Address #3 (please include the postcode)

When did you move into this property?

Month

Year

Why did you leave this property?

What was your residential status at this property?

I was a property owner

I was a private landlord tenant

I was a Housing Association /
Executive Tenant

I was living with my parents

I was living with a family
member

I was living with a colleague /
friend

Previous Address #4 (please include the postcode)

When did you move into this property?

Month

Year

Why did you leave this property?

What was your residential status at this property?

I was a property owner

I was a private landlord tenant

I was a Housing Association /
Executive Tenant

I was living with my parents

I was living with a family
member

I was living with a colleague /
friend

DECLARATION

I, the undersigned, understand that by completing this application I am offering to act as guarantor for the tenancy being applied for by the tenant(s) named in this form.

I acknowledge that this application does not constitute acceptance by the landlord or by Orchard Lettings. My suitability to act as guarantor will be confirmed only after successful completion of all required referencing and verification checks, and once the landlord has provided formal written approval.

I understand and agree that:

If the tenant(s) fail to pay any rent or other sums due under the tenancy agreement, I will be personally liable to pay those amounts in full.

My liability extends to any rent arrears, damage to the property, and any other financial obligations arising from a breach of the tenancy agreement by the tenant(s).

This liability continues for the duration of the tenancy agreement and for any extension, renewal, or statutory continuation of that tenancy, until all obligations have been satisfied.

I will be required to sign a separate Deed of Guarantee forming part of the tenancy agreement.

I confirm that the information I have provided is true and complete to the best of my knowledge. I consent to Orchard Lettings, the landlord, and their appointed referencing agents carrying out all necessary checks to verify my identity, address, credit status, employment, and financial standing.

I authorise contact to be made with any referees, employers, pension providers, or financial institutions named in this application. I understand that credit reference agencies will retain a record of the search and that I have the right to request details of the agency used.

I consent to my personal information being shared with Orchard Lettings, the landlord, and approved third parties for the purposes of tenancy referencing, guarantor approval, and tenancy management.

I understand that, in the event of default by the tenant(s) or by me as guarantor, relevant information may be disclosed to tracing agents, debt recovery agencies, or credit reference agencies in accordance with data protection legislation.

In accordance with Anti-Money Laundering regulations, Orchard Lettings is required to verify the identity and address of all guarantors. I agree to provide the necessary documents and understand that checks may include screening against HM Treasury sanctions lists and Politically Exposed Person (PEP) registers. These checks are mandatory, and my application cannot proceed until they are complete.

I understand that providing false or misleading information may result in the refusal of this application or, if a tenancy has already commenced, enforcement action being taken under Northern Ireland tenancy law. Any fraudulent documentation may be reported to the appropriate authorities.

I confirm that I have read and understood the above declaration and the responsibilities I am undertaking as guarantor.
I understand that this is a legally binding commitment and that I may wish to seek independent legal advice before signing.

Print Name		Date	
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