

# Reference Report: Comprehensive

Issued: 03/05/2024 15:44

## Applicant Details

**Name:** Anna-Marie Dowell

**Applicant Type:** Tenant

**Date of Birth:** 04/05/1978

**Email:** Dragonfly966@icloud.com

**Phone:** +447888696543

## Tenancy Details

**Address:** 2 Eighth Street, Peterlee,  
SR8 4LY

**Monthly Rent:** £500.00

**Number of Tenants:** 1


**Maximum Rental Affordability:**  
£0.00


## Recommendation:


**! Insufficient Information Provided**

Anna-Marie Dowell has provided enough information for the report to be completed, but not enough for us to be able to recommend a Pass. Further information is included in subsequent pages and we recommend reading the report carefully in full. You may also wish to contact the applicant to discuss the parts of the report that we have not been able to validate.

 **Credit Check**  
No Adverse Credit Detected

 **Affordability**  
Income Unverified

 **Letting History**  
Referee Response Contained  
Minor Discrepancies

 **Identity**  
ID Information Provided

## **Report Summary**

Based on the information provided Anna-Marie Dowell has failed referencing because:

- Declared income is unverified. The applicant has provided some evidence of their income, but limitations to the evidence means that we are unable to recommend a Pass.

We advise that you check the evidence of income provided by the applicant below and consider asking them to clarify any points that you are unsure about.

Further information is included in subsequent pages and we recommend reading the report carefully in full

It is ultimately your decision whether and on what terms to proceed with the tenancy, and you may wish to ask the applicant to clarify any points you are unsure about. Although we are unable to accept any liability for the accuracy of information included within this report, we hope that it is useful in helping you decide whether to proceed with the tenancy.

## **Data Protection**

This report includes confidential personal information. You should treat this report sensitively and ensure you meet your legal obligations relating to personal data; this will normally include deleting this report and the information it contains when it is no longer required for its intended purposes.

# Credit Check: ✓ Pass

Information provided by Anna-Marie Dowell:

**Name:** Anna-Marie Dowell

**Current UK Address:**

107A Wood Road, Liverpool, L26 0TB (Moved in: August 2022)

**Past UK Addresses:**

25 Goldie St, Liverpool, L4 4HS (Moved in: April 2018)

**A credit search was conducted via Equifax, one of the world's leading credit bureaus**

A credit check was successfully performed on the applicant

**Date of Search:** 02/05/2024 14:48

**Linked addresses:** None located

**Aliases:** Anna-Marie Poyzer

## Adverse Credit

**Adverse Credit (any) in last 3 years:** 0

**IVAs (discharged only) in last 6 years:** 0

**Adverse Credit (unsatisfied only) in last 6 years:** 0

**IVAs (undischarged only) in last 6 years:** 0

**Bankruptcies (discharged only) in last 6 years:** 0

**Debt Relief Orders in last 6 years:** 0

**Bankruptcies (undischarged only) in last 6 years:** 0

## Information on Adverse Credit

None Located

## Risk Score

**Score:** **113** **High Risk**

Equifax's Risk Score uses data about general financial behaviour to assess the likelihood of a consumer committing a default over a given period. Based on comparison with other people with a similar financial profile, this is more likely with individuals with lower scores than those with higher scores.

However, it is important to note that although this is true on average, people with low scores will often not default, and even people with high scores can sometimes do so. In addition, this Risk Score is based on financial indicators in general rather than an individual's suitability to rent properties specifically.

## Affordability: **! Insufficient Information Provided**

Declared income is unverified. The applicant has provided some evidence of their income, but limitations to the evidence means that we are unable to recommend a Pass.

We advise that you check the evidence of income provided by the applicant below and consider asking them to clarify any points that you are unsure about.

We aim to help you understand how much rent applicants can afford based on information provided by the applicant themselves, as well as their referees and banking transactions where these are available.

Based on this information, we are unable to validate any confirmed income. However, you may wish to talk to the applicant directly to clarify how they plan to pay the rent. It is always your decision how to proceed.

### Income Overview:

#### Verified:

Type	Declared income	Verified income	Maximum rental affordability
<b>Total</b>	<b>£0.00</b>	<b>£0.00</b>	<b>£0.00</b>

#### Unverified:

Type	Declared income	Reason for lack of verification
Benefits - Universal Credit	£32,400.00	No transactions verified
<b>Total</b>	<b>£32,400.00</b>	

## Benefits - Universal Credit - Summary

<b>Type</b>	Benefits
<b>Declared Annual Gross Income:</b>	£32,400.00
<b>Verified Annual Gross Income:</b>	£0.00
<b>Verified by Open Banking</b>	No

## Benefits - Universal Credit - Open Banking:

Anna-Marie Dowell successfully connected to their bank account and we obtained the following information about this source of income:

<b>Bank account holder name:</b>	Anna-Marie Dowell
<b>Identified transactions:</b>	8
<b>Estimated annual net income:</b>	£0.00
<b>Compatible with annual gross income of at least £32,400.00:</b>	No

**We are unable to provide an estimate due to the absence of recent transaction history.**

The list of transactions that were identified for this income source by Anna-Marie Dowell, and details concerning incompatibility with the annual gross income, can be found at the end of this document.

## Letting History: ! Pass - Proceed Cautiously

Applicant provided letting referee details, and referee response contained minor discrepancies

<b>Current Address</b>	107A Wood Road, Liverpool, L26 0TB
<b>Referee:</b>	Livv housing Group
<b>Referee Type:</b>	Landlord
<b>Referee Email:</b>	processing@livvhousinggroup.com
<b>Referee Phone:</b>	No UK number provided

The applicant provided the following details, which we asked their referee to confirm:

	<b>Applicant Provided Value:</b>	<b>Referee Provided Value:</b>
<b>Referee Type</b>	Landlord	Landlord
<b>Tenancy Type</b>	Council Tenancy	Council Tenancy
<b>Move In Date</b>	08/2022	<b>09/2022</b>
<b>Monthly Rental Amount</b>	£463.66	<b>£440.80</b>
<b>No Monies Outstanding</b>	n/a	True
<b>Rent Paid On Time</b>	n/a	True
<b>Tenant Treated Property Well</b>	n/a	n/a

**Referee Notes:**

1. Some discrepancies have been highlighted between the applicant and referee responses. Minor discrepancies do not impact the overall referencing result, however we advise you speak to the applicant if you have any concerns.

The applicant also provided the following previous addresses:

25 Goldie St, Liverpool, L4 4HS (April 2018)



Identity: ✔ Pass

During their reference, Anna-Marie Dowell provided the following details:

**Nationality:** British

**Document Type:** Passport

**Document Expiry:** 08/2033

**Document Number:** 142917773

This copy of the document was provided by the applicant:



Please note that this report is not a replacement for carrying out in person right to rent checks. It is the landlord's responsibility to perform this check and we are unable to do this on your behalf. Please see the section below for more information.

### Right to Rent - Important Information

By law, before the start of [most tenancies](#) in England, landlords must check that all adult occupants have the legal right to live in the UK.

To comply, landlords must check original documentation of all adults who will be living at the property before they move in. This may also be a requirement under certain insurance policies.

To ensure you are compliant with the law, you must do the following:

1. Confirm the details of everyone aged 18 or above who will be living at the property.
2. Ask each of them to provide documents from the [government's approved list](#) to prove they can live in the UK.
3. Check each person's documents in their presence (or online via an authorised share code).
4. Make copies of the documents (where applicable) and make sure you have a record of how and when the check was done.
5. If any tenant's right to live in the UK is time-limited, you will need to do a follow-up check.

If you are unsure what to do, the government provides a dedicated helpline for landlords: [0300 790 6268](tel:03007906268).

You can find more information about the scheme at <https://www.gov.uk/righttorentchecks>.

# Transactions

Below is a list of the transactions which Anna-Marie Dowell identified as their income, and were used for our verification checks.

(\*) Some transactions were incompatible with their stated annual income and so we were unable to verify their income in this way. This can happen if the tenant didn't select the right transactions or connect to the right bank account.

We would advise that you speak to the applicant directly to provide further information here if needed. If required, we can reopen the reference to allow the applicant to update the bank transactions they have selected.

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## Income Source - Benefits - Universal Credit \*

<b>Date</b>	<b>Description</b>	<b>Amount</b>
15/09/2023	Bank credit 202574S1Y DWP UC 607080 10025863	£1,442.34
15/08/2023	Bank credit DWP UC FP 7 607080 10031812	£1,442.34
14/07/2023	Bank credit 20243624H DWP UC 607080 10025863	£1,442.34
07/07/2023	Bank credit 206304X3E DWP UC 607080 10025863	£812.00
22/06/2023	Bank credit PN835328A DWP COL 607080 10031839	£150.00
20/06/2023	Bank credit PT362934C DWP COL 607080 10031839	£150.00
16/06/2023	Bank credit 20234482U DWP UC 607080 10025863	£1,442.34
16/05/2023	Bank credit 202219D5P DWP UC 607080 10025863	£1,442.34