

# How to book a Fresh home

As with all rental properties in the UK, you'll need to pass reference and Right to Rent checks in order to live in a Fresh property. Here's some basic information to help you understand and prepare for the checks. Don't worry, we cover the cost of all these checks.



## Reference checks

We use Veri-check to carry out 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 'no' to any of the following unfortunately we won't be able to progress your application to the referencing stage.

- Do you have a clear credit file (i.e. you've never received a CCJ)?
- Are you solvent (i.e. you've never been declared bankrupt)?
- Do you have the Right to Rent? [Click here](#) for more information about this. (not applicable in Wales, Scotland or NI)
- Do you earn at least 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.
- sign a Deed of Guarantee.



## Be prepared

You can help speed up the referencing and Right to Rent checks by getting together some information that 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.

Customers applying to rent at selected Fresh properties will need to undertake some additional sanction checks. These will also be completed by Veri-check. Our Residents' Team will let you know if these checks are required.

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.