

Guide to becoming a Guarantor

If someone wants to rent a Fresh home, but is unable to pass credit and reference checks, they can nominate a Guarantor. By becoming a Guarantor you agree to pay the person's rent, and any other charges they incur, should they not provide payment themselves.

I've agreed to be a Guarantor. What happens next?

We use Veri-check to carry out reference checks on all our Guarantors. In order to pass referencing there are certain criteria that you need to meet. If you answer 'no' to any of the following, we unfortunately won't be able to accept you as a Guarantor and will not be able to progress the application.

- Are you a UK homeowner?
- Do have a UK bank account?
- Do you earn a minimum of 3 x the annual cost of the property the person wants to rent?
- Do you agree to have reference checks carried out on you?
- Are you prepared to sign a Deed of Guarantee?

Additional sanction checks may be applicable for Guarantors at selected Fresh properties. We'll let you know if these are required.

If you're happy to progress we will ask Veri-check to contact you directly. To ensure the applicant secures their preferred apartment please aim to have the reference checks completed within 3 days.



I've passed referencing. What happens next?

It's now time to sign the Deed of Guarantee. This is a legal document that you need to sign in 'wet ink'.

We can't confirm the applicant's Tenancy Agreement until you sign the Deed of Guarantee.

Please aim to return the signed document to us within 5 days of receipt.



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.

Who can witness my signature?

You'll need someone to witness your signature in the Deed of Guarantee. Your witness needs to be independent.

Your witness can't:

- be someone with a link to the property such as the landlord, the tenant, or a joint tenant.
- be under the age of 18.
- be your spouse, partner, employee, co-director, or someone else you live with.
- have any personal, financial, or other interest in the provision of the Deed.

The ideal person to witness your signature in the Deed of Guarantee is a family friend or neighbour.



How to book a Fresh home

Thank you for choosing to live with us. Our booking process may be slightly different to other homes you've rented. To make it easier and more convenient for you the majority of the booking can be completed online.

1

Once you've selected your perfect home you can create an account online via our website and submit an application.

Just give us a call if you need help going through the process.

Remember, our Residents' Team are always available to answer your questions and you're welcome to view the property whenever you want.

2

Once we've received your application we'll review the details and get in touch with you to discuss what happens next, which will include your reference checks.

You'll also receive an email detailing all the information you need to provide to our referencing agency.

You'll have 3 days to complete the reference checks. At this point the home will still be advertised on our website and there may be other interested applicants, so it's important that you complete referencing as soon as possible so you don't miss out.

3

Whilst the reference checks are being carried out we'll provide you with a list of documents and identification required for the Right to Rent checks (England only). If you bring these along to your viewing, we can check them in-person.

Residents applying to live in some of our properties will also need to have additional sanction checks. We'll let you know if these are required.

Passed all the checks? We'll now approve your application, remove the home from our website and pass your details to flatfair*, who will contact you directly to discuss your deposit options. We'll also provide you with all the documents you need to help you make an informed choice about living with us.

4

Once you've paid your deposit or flatfair* no deposit check-in fee, we'll create your Tenancy Agreement, which you need to sign within 5 days of receipt. Your first rent instalment and any additional charges such as pet or parking will be due 7 days before the start of your tenancy. Once this is paid we'll then countersign the document so it becomes legally binding.

We'll also provide you with a link to our Residents App so you can see all your booking information in one place.

Take a look at our website for FAQ's, a sample Tenancy Agreement and our Terms & Conditions.

5

And then you're all set to move in! We can't wait to welcome you to your new Fresh home.

How to book a Fresh home

As with all rental properties in the UK, you'll need to pass reference 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.

