

# Welcome to your Renting Guide

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We know that finding a new home can feel like a big step, whether it's your first move or part of a bigger life change. That's why we've created this simple, friendly guide to walk you through each stage of the journey.

Our goal is to make everything as smooth and stress-free as possible — from your first viewing to the day you collect your keys (and beyond). You'll find clear steps, helpful tips, and a team that genuinely wants you to feel supported at every turn.

Let's get started

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## 1. Finding Your New Home

Start your search by browsing available homes on our website. When you see something you like, you can **book a viewing slot online** at a time that suits you best, including **evenings and Saturdays**, because we know how busy life can be.

Once you've booked, we'll send you the full details of your appointment. Then, around **36 hours before your viewing**, we'll email and text you to ask you to confirm, just in case your plans have changed.

When you arrive, one of our friendly team members will welcome you, answer your questions, and ensure everything runs smoothly.

If you decide the property is right for you, we'll send you a personalised link to start your application online. Things do move quickly, so if it's a home you're genuinely interested in, it's a good idea to complete the application as soon as you can — we'd hate for you to miss out.

 *Just a heads-up: Unless clearly stated, rent does not include council tax, gas, electricity, or water bills.*

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## 2. Reserving a Property

After you've submitted your application, a **Gatekeeper Director will get in touch with you** to check the information you've shared and help ensure your application is likely to be accepted, based on what's been discussed.

Once this has been reviewed and it looks like a good match, we'll let you know that your application is moving forward and the owner has approved it in principle, which means you're ready to move on to securing the property.

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### 3. Full Application

Once your application has been approved in principle and the owner is happy to proceed, you'll move on to the **full application** stage.

At this point, we'll send you a few key documents to review so you can feel confident and informed:

- A sample tenancy agreement
- Your personalised payment schedule
- A TDS (Tenancy Deposit Scheme) leaflet
- The property's Energy Performance Certificate (EPC)
- The government's official "How to Rent" guide

Once you've looked over these documents, you'll be invited to pay a **holding deposit** to secure the property.

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### About Your Holding Deposit

The holding deposit is equal to **one week's rent**, calculated as:


$$\text{Monthly rent} \times 12 \div 52$$

It's tied to the property (not each applicant), and—if everything moves ahead—it's applied to your **first month's rent**.

We like to be clear from the start: your holding deposit may be retained under current regulations if any of the following applies:

- You decide not to go ahead with the tenancy
- You don't pass the **Right to Rent** checks
- You don't take reasonable steps to complete the process
- You provide false or misleading information during referencing

If the **owner chooses not to proceed**, we'll refund the full deposit to you within **7 days**.

 **Important:** Holding deposits must be paid by **bank transfer**. We're unable to accept card or cash payments.

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## Referencing & Income Requirements

As part of your full application, you'll go through a referencing process. Requirements may vary depending on the owner, but here's what we generally look for:

### Credit Check

If you're living in the UK, a credit check will be carried out.

- You must disclose in writing **any CCJs, IVAs, bankruptcies or rent arrears** before paying the holding deposit.
- It is the applicant's responsibility to be aware of their credit status before applying.

### Income Requirements

To pass referencing, your income usually needs to be at least **33 times the monthly rent**.

- For example, if rent is **£1,000 per month**, you'd need to earn **£33,000 per year**.
- You'll need to provide contact details for someone at your workplace who can confirm your salary.
- You'll also need to supply **proof of address** covering a minimum of **one year**.

### Self-Employed Applicants

If you're self-employed, you may be asked to provide a **UK-based guarantor**.

You'll also need to submit either:

- A letter from a **certified accountant** confirming your income, or
  - A completed **SA302 (Self Assessment)** tax return form
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## 4. Agreement in Principle

Once we've received your holding deposit and your application has been reviewed, we'll introduce you to your **dedicated Property Manager**. They'll be your main point of contact throughout your tenancy and will guide you through the final steps of the application.

Your Property Manager will explain exactly what's needed to move forward, including:

- **Proof of ID**
- **Proof of address**
- **Employment or income verification**
- **Guarantor details**, if required

This part of the process helps ensure everything is in place so your tenancy can be confirmed without delay.

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## Legal Checks & Deadline for Agreement

Before we can confirm your tenancy, we need to complete a few important legal checks. These are standard across the industry and help keep everything fair, secure, and in line with UK law.

### What We'll Need – Within 4 Working Days

To fully secure the property, we'll need the following within **4 working days** of receiving your holding deposit:

- A valid **photo ID** (passport or driving licence)
- **Proof of address** from the past 3 months (e.g. utility bill or bank statement)
- Your **Right to Rent** documents, if required:
  - **Passport or national ID card**
  - A **visa, residency permit, or Home Office share code** (for non-UK/Irish nationals)
- All required **references**
- Any **guarantor or income documentation**, if needed

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## About the Checks

These checks cover:

- **Identity verification**
- **Anti-money laundering (AML) compliance**
- **Right to Rent status**, as required by law

We work with a trusted third-party provider to complete these checks securely and efficiently. They leave a **soft footprint** on your credit file — meaning your credit score won't be affected.

If you **don't have the legal Right to Rent**, we unfortunately won't be able to proceed with your application, and **your holding deposit will be retained**, as set out by government guidelines.

In rare situations, if something unusual is flagged, we may also be legally required to report it to the **National Crime Agency** — this is part of our AML obligations.

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Once all your documents have been submitted and successfully verified, we'll confirm your tenancy and issue your final paperwork, bringing you one step closer to move-in day.

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## 5. Preparing for Move-In

Once your tenancy is confirmed, we'll help you get ready for the exciting part — moving into your new home. To make the transition smooth and manageable, we've broken this stage down clearly.

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### Payment Schedule

Your **final payments** are spread over two stages to help you plan:

- **£500** is due **6 working days** after your application start date
- The **remaining balance** is due **9 days before your move-in date**

We'll send you clear instructions and your final invoice so you know exactly what's due and when. If anything's unclear — just ask. We're here to help.

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### Reviewing the Inventory (Fully Managed Only)

The day before your move-in, you'll receive a link to review the **photo-based inventory** of the property. This gives you a chance to check everything is in order ahead of time.

If you notice anything once you've moved in, you'll also have 7 days to report anything that doesn't match the inventory.

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### Collecting Your Keys (Fully Managed Only)

We don't schedule fixed check-in appointments because we know moving day can be busy. Instead, you can collect your keys **any time between 9:00am and 4:00pm on your move-in day** — just pop into our office when it suits you.

After collecting the keys, we recommend visiting the property to walk through it using the inventory as a guide. You'll have **7 days** to let us know if anything is missing or not as expected.

This gives you the time and space to settle in and make sure everything is just right.

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## 6. Living in Your Home (Fully Managed Only)

Once you're settled in, your home becomes our shared priority. We're here to make sure your tenancy experience is smooth, secure, and enjoyable from day one.

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### Your Property Manager

Your dedicated **Property Manager** will continue to look after you throughout your tenancy. They'll be your go-to person for any questions or concerns, and they'll coordinate everything from maintenance requests to inspections and general support.

You'll receive their contact details before you move in — so you always know who to speak to if you need help.

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## **Repairs & Maintenance**

We aim to resolve issues as quickly as possible. If something isn't working or needs attention:

- For **non-urgent repairs**, just contact your Property Manager during working hours
- For **emergency issues** (such as major leaks, no heating in winter, or a break-in), we offer a **24-hour emergency line** — the details will be provided before your move-in

We'll keep you updated every step of the way while we get things sorted.

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## **7. Renewing Your Tenancy (Fully Managed Only)**

As you approach the end of your tenancy, we want to make sure you feel supported, whether you're planning to stay or move on.

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## **Thinking of Staying?**

Around **three months before your tenancy ends**, your Property Manager will arrange with the **owner to get agreement to renew**, and will then **email you a personalised renewal link**.

This allows you to review and sign your new agreement online — without needing to restart the application process.

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## **8. Moving Out**

If you decide not to renew your tenancy, we'll be here to help make your move as smooth and stress-free as possible.

Your Property Manager will guide you through every step, from giving notice to handing back the keys, and will be on hand if you need support or have any questions.

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## Giving Notice

You'll need to give notice in line with your tenancy agreement. If you're unsure about your notice period or what's required, your Property Manager will be happy to walk you through it.

Once notice is given, we'll confirm your official move-out date and begin preparing for your check-out.

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## Getting Ready for Check-Out

We want to give you every opportunity to secure a **full return of your deposit**, so we've created a simple and supportive process to help you prepare:

- You'll receive a series of weekly emails starting 8 weeks before your move-out date, each with tips on how to leave the property in great condition and avoid common deductions
- We'll also **give you a call a few days before your check-out** to see if you have any final questions or need a little guidance

Closer to the time, we'll send you a helpful checklist outlining what's expected when returning the property. This typically includes:

- Making sure the property is cleaned to a professional standard
- Ensuring all personal belongings are removed
- Returning all keys, fobs, or access cards
- Reporting any damage or maintenance issues in advance

If you'd like some help preparing, we can recommend **professional cleaners** — many tenants find this makes the process easier and more efficient.

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## Check-Out Inspection

On your move-out date, we'll carry out a check-out inspection to compare the condition of the property with the inventory from when you moved in.

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## 9. Deposit Return

We know how important your deposit is, and we'll always be upfront, thorough, and fair when it comes to handling it.

After you've moved out and the check-out inspection has been completed, we'll begin the process of returning your deposit.

Our goal is to make this as quick, fair, and stress-free as possible.

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## What Happens Next

We'll carefully review the condition of the property against the original inventory from your move-in day. If everything is in good order, we'll return your deposit within **7 days**.

If any deductions are necessary — for cleaning, damage, or missing items — we'll always:

- Share clear explanations
- Provide supporting evidence (such as photos or invoices)
- Give you the opportunity to ask questions or raise any concerns

We believe in open communication and a fair process. If you've followed the check-out guidance and returned the property in good condition, a full deposit return should be no problem.

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## Your Deposit Protection

Your deposit will have been securely protected in either the **Tenancy Deposit Scheme (TDS)** or the **Deposit Protection Service (DPS)** — both of which are government-approved schemes.

This means your deposit is safe and that you have access to a free, impartial dispute resolution service if it's ever needed. That said, our aim is always to resolve everything directly and fairly, without any fuss.

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