

Applicant Guidance Notes

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Application Stage:

Once you have viewed a property with David James that you wish to apply for you will be asked to complete a Tenant Application Form and send it to the Lettings team. You will need to complete an application form for each adult who will be living in the property and ensure each form is signed as without your signature we will be unable to begin the referencing process if you are accepted.

Multiple Applications on One Property - If the property you have applied for also receives applications from other parties the Landlord will be responsible for choosing which Applicant(s) they wish to proceed with. All Applicants will be given 24 hours after the viewing to apply for a property.

Identification Documents

In order for us to accept an application we need you to provide the following two forms of ID:

- **Proof of identity** - a form of photographic ID (Passport, Driving Licence, Residence permit)– this is to ensure we comply with new Right to Rent laws (see below for more information).
- **Proof of residence** – Utility bill or bank statement dated within the last 3 months with your name and current address, Driving Licence, Letter from the HMRC.

Referencing Stage:

If your application is accepted by the Landlord your referencing will begin once you have:

- **Signed the Holding Deposit Form** – this can be signed digitally (on request) or in the office; we are unable to proceed with an application until this has been completed.
- **Paid the Holding Deposit** – the amount owed will be indicated on the Holding Deposit Form. We can only hold a property once a holding deposit has been paid.
- **Provided Relevant Supportive Documents** – when you submit your application we will let you know if you need to provide any further information.

There are four checks we will carry out to reference your application:

- **Credit Check** – we will check your credit file to make sure you have no undeclared history of adverse credit, CCJs or bankruptcy.
- **Income Verification** – we will verify the income as detailed on your application form; this may mean contacting your current employer, speaking to your accountant if you are self-employed or checking bank records to confirm savings.
- **Landlord Reference** – if you are currently renting we will contact your current Landlord/Agent to check you have paid your rent on time, looked after the property and demonstrated good conduct.
- **Right to Rent** – we will confirm that you are eligible to reside in the United Kingdom.

Referencing Period

From the date that your holding deposit is paid we will have a 21 day period to complete your referencing and arrange for a tenancy agreement to be signed. We may mutually agree to extend this timeframe if we believe there will be unexpected delays in your referencing being returned to us.

Do I Need a Guarantor?

In some cases you will need to provide a suitable Guarantor. This may be because you cannot prove your income, do not have a sufficient income, have a poor credit history or are between jobs. The purpose of a Guarantor is to provide the landlord with a 'safety net' and honour your rental obligations if you fail to do so. To qualify as a Guarantor, a person will need to earn at least 36 times the monthly rent per annum and have a good credit history.

Failed Applications & Your Holding Deposit

If you do not pass our referencing process you may lose your holding deposit you paid. If this is forfeited we will confirm the reason in writing. A holding deposit will be refunded in all circumstances except the following:

- You fail a Right to Rent check.
- You fail to provide relevant information or provide false/misleading information that materially affects your suitability to rent the property. This includes the failure of a credit check due to adverse records on your credit file, even if you state you were not aware of these.
- You decide you no longer want to rent the property.
- You fail to take reasonable steps to enter into a tenancy agreement when your references are completed and one has been prepared for you to sign.

Agreement Stage:

When positive referencing has been returned for all applicants we will arrange for a Tenancy Agreement to be signed. This can be done at our Mapperley Office or signed online. This Agreement must be signed within 21 days of the Holding Deposit being paid to finalise the application process (unless both parties agree in writing to extend this period).

Payments Due

Once you have signed the tenancy agreement your holding deposit will be put toward the first months' rent payment for the Property. You will then be asked to pay the remaining balance and your Deposit.

Please ensure that you do not pay anything other than your holding deposit until references have been returned and a tenancy agreement has been signed- under the Tenant Fees Act 2019 we are prohibited from accepting any other payments from you until after this time.

Your Deposit

You will be asked to pay a deposit which is equivalent to 5 weeks rent before you move into the property. If the property you are renting is Managed or Part-Managed by David James Lettings your deposit will be held with the TDS Custodial Scheme. Once your tenancy has commenced we will write to you to provide you with a certificate confirming your deposit registration. If the Property is managed directly by the Landlord, it is your Landlord's responsibility to register it under their own scheme and they will discuss these arrangements with you at the outset of the tenancy. If you are unsure as to who will be holding your deposit, do not hesitate to contact one of our Lettings Team.