



Rent Express Scheme

Deposit Guarantee and Making a Claim

Information for Landlords and Letting Agents



Deposit Guarantee – Information for Landlords and Letting Agents

For tenants using the Rent Express Scheme, the Council may offer a Deposit Guarantee.

What is a Deposit Guarantee?

- A deposit guarantee can be offered in place of the usual cash deposit required by most landlords and letting agents.
- The amount guaranteed will normally be up to the value of one month's rent.
- The deposit guarantee does not have to be placed with the Tenancy Deposit Protection Scheme.
- The deposit guarantee protects landlords or agents if a tenant or their visitors cause any damage or loss to the property or its contents, which is not 'fair wear and tear'.

What does the Deposit Guarantee Cover?

- ✓ Damage or loss to the property caused by an act of neglect by the tenant and or his/ her visitors during the tenancy normally up to the value of one calendar month's rent.

The Deposit Guarantee does not cover:

- X The depreciation of items due to fair wear and tear.
- X Damage or loss in communal areas, where the tenant is sharing facilities.
- X Rent arrears (but see Rent Guarantee leaflet).
- X Arrears of gas, electricity, oil, water, service charge or council tax.

Are there any other conditions?

Yes – you must:

- Inform the Housing Advice Team (HAT) as soon as you become aware of any damage or loss caused by the tenant.
- Keep any damaged items, take photographs and allow the HAT to visit the property to inspect any damage to the property before repairs are carried out.
- Inform the HAT of when you are due to carry out an end of tenancy inspection, give at least 7 days notice where possible. The HAT may ask to carry out a joint end of tenancy inspection with the landlord and tenant.
- Provide the HAT with a detailed written inventory of the property, its contents and condition at the start and end of the tenancy signed by you and the tenant.

- In the event of a claim for theft by the tenant, report matters to the police and obtain a crime number.

How does the landlord make a claim on the Deposit Guarantee?

- You must inform the HAT and complete and return the enclosed claim form within 14 days of becoming aware of any damage or loss, becoming aware of the tenant leaving permanently or the tenancy ending.
- Provide receipts where possible showing the value of the item(s).
- Provide at least 2 quotes for the cost of work to repair or replace items and details of any crime numbers.

Failure to do the above may invalidate the Deposit Guarantee claim.

What happens when the Housing Advice Team (HAT) receive the claim form?

When the claim form has been received:

- The HAT will investigate the claim.
- The HAT will contact you to arrange a visit if they have not attended the end of tenancy inspection.
- You and the tenant will be contacted to discuss the claim prior to the HAT making a decision.
- A decision will normally be made within 10 working days of inspecting the property and receiving the claim form and supporting information from the landlord or letting agent and tenant.
- The landlord/letting agent and tenant will be informed of the decision in writing.
- If the claim is approved, we will normally make a payment via the BACS system within 5 days of the HAT making a decision about the claim.
- The tenant will be contacted and asked to repay the HAT any money that has been paid out on a claim.

What happens if you are unhappy with a decision that we have made?

- Contact the Housing Advisor who has been dealing with the claim for more information about our decision.
- If you are still unhappy you can request a review by writing to the Housing Advice Manager within 21 days of being told of the decision.
- You will be notified in writing to explain any decision that has been made following the review.

If you find the text in this publication difficult to read we can supply it in a format better suited to your needs

For more information about the Rent Express Scheme contact the Housing Advice Team at



Stratford-on-Avon District Council
Elizabeth House, Church Street
Stratford-upon-Avon
Warwickshire CV37 2HX

Telephone number:

01789 260 844/5/6

Email:

housingadviceteam@stratford-dc.gov.uk

You can read more about the Rent Express Scheme at www.stratford.gov.uk