



Rent Express Scheme

Information for Landlords and Letting Agents



What is the Rent Express Scheme?

This is a Scheme to help people access privately rented accommodation who cannot afford to pay the rent in advance and cash deposit. There are eligibility criteria.

Why are landlords interested in the Rent Express Scheme?

When landlords or letting agents use the Rent Express Scheme, the Housing Advice Team can:

- Help them find tenants.
- Pay up to one month's rent in advance direct to the landlord on behalf of the tenant.
- Provide normally up to one month's Deposit Guarantee to landlords.
- Provide up to one month's Rent Guarantee to landlords.
- Help liaise with Benefit agencies when required
- Provide advice to tenants, landlords and agents throughout the tenancy.
- Signpost and refer tenants to other agencies e.g. tenancy support, welfare benefit and debt advice and neighbourhood mediation.

Are all landlords and letting agents able to register with the Scheme?

Landlords and letting agents are able to register with the scheme if:

- Properties being let are not subject to repossession proceedings.
- If a property is mortgaged, the mortgage company has consented to the letting of the property.
- Landlords/ letting agents have no convictions for harassment or illegal evictions and have not had any enforcement action taken against them under Part 1 of the Housing Act 2004.
- Properties are safe and free from serious hazards.
- Properties are in a reasonable condition and decorative order.
- Properties comply with fire, electrical and gas safety and other legislative requirements.

We also require landlords or letting agents to fit smoke alarms and provide secure rubbish bins.

Are there any other conditions I need to be aware of?

- The property must be deemed affordable for the tenant by the Council.
- A tenant will not be eligible for the Scheme if they sign the tenancy agreement or move into the property before the Housing Advice Team have agreed that they can proceed.
- If a tenant has a history of failed tenancies, has got into rent arrears before or has behaved badly at a previous address we will not normally be able to help them through this scheme.
- It is the landlord and letting agents responsibility to carry out tenant referencing and credit checks.

What is the Deposit Guarantee?

- A 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 has the advantage of not needing to be placed within a Tenancy Deposit Protection Scheme.
- The deposit guarantee protects landlords or agents if a tenant or any visitors cause any damage or loss to the property or its contents, which is not 'fair wear and tear'.

More information about the deposit guarantee and the claims procedure is contained in the Deposit Guarantee leaflet.

What is the Rent Guarantee?

- A rent guarantee is offered to landlords or letting agents using the Rent Express Scheme.
- The amount guaranteed will be up to the value of one month's rent which remains outstanding at the end of the tenancy.
- If any rent arrears are outstanding at the end of the tenancy you can make a claim under the rent guarantee.

More information about the rent guarantee and the claims procedure is contained in the Rent Guarantee leaflet.

How much can the Council pay towards the Rent in Advance?

- Up to one month's Rent in Advance can be paid direct to the landlord/ letting agent on behalf of the tenant.

Does the Council ask tenants to pay back the Rent in Advance payment?

- The tenant would be asked to repay the Rent in Advance from the start of the tenancy.

How does a landlord register with the Rent Express Scheme?

- They need to complete a one-off Landlord Registration form.

How does a potential tenant apply to the Rent Express Scheme?

- They complete the Rent Express application form and get the landlord or letting agent to fill in part of the form.

What happens next?

- The Housing Advisor will review the application and assess whether the prospective tenant is eligible to apply to the scheme.
- The tenant may be asked to attend an appointment with the Council in order to carry out a financial assessment to check that the accommodation is affordable for them.
- The tenant may be asked to provide additional information, for example if it is not clear whether the accommodation is affordable for them.
- Before any application can be approved the Housing Advisor will need to inspect the property to check it is being let in a reasonable condition, has smoke alarms and secure rubbish bins.
- The Private Sector Housing Team will carry out an advisory visit to check the property is safe and free of serious hazards. This is done under the Housing Act 2004, Housing Health and Safety Rating System (HHSRS). This can be arranged by the Housing Advisor if requested.
- We require landlords to give us a copy of the Gas Safety Record, Energy Performance Certificate and an inventory of the property and its contents (agreed by the landlord/ agent and the tenant). The inventory is a requirement of the Deposit Guarantee. We also recommend that you have a valid Electrical Safety Certificate.

- We require tenants and landlords to sign a Rent Express Agreement.
- We require landlords to tell us the date the tenancy is available from and the tenancy start date when known.
- We require landlords to give us a copy of the tenancy agreement and normally ask for this to be for a 12 month term.
- If the Housing Advice Team has agreed that the application can proceed, you will be asked to provide your bank details. The details will be passed to the Council's accounts department. Payment runs for rent in advance payments are made by the Council twice a week through the BACS system.

Benefits relating to housing costs

- Benefits relating to housing costs can be paid to people on a low income or in receipt of benefits so that they can get help to pay their rent.
- It is normally paid direct to tenants. It is then the tenant's responsibility to pay the rent to the landlord.
- If a tenant is vulnerable and would have difficulty managing their rent or has rent arrears of 8 weeks or more, the Council may consider paying benefits related to their housing cost direct to the landlord. Information and evidence will normally be required.
- Most landlords ask for rent to be paid per calendar month rather than 4 weekly. However you may be happy to receive the same amount of rent each year but to receive 13 four weekly payments of rent instead of 12 calendar monthly payments.

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

- Contact the Housing Advisor who has been dealing with the application.
- 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 is made following the review.

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

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

Your views

- We are always looking for ways to improve. We want to hear your views on our service. If you have any suggestions or comments, good or bad, please let us know. Ask for a complaints and compliments form.

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

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