

# The Bond Deposit Guarantee Scheme for Landlords



The deposit guarantee scheme is operated by and funded by West Lindsey District Council.

## The aim of the scheme

- ◆ The applicant finds a property that they wish to rent
- ◆ This is a scheme set up to help those people who are in housing difficulty find a property that otherwise they may not have been able to.
- ◆ It is designed to help a household move into a property long term and to stop that household moving from property to property.
- ◆ The deposit guarantee scheme will not be administered to those who are merely wishing to move properties and who have no problems with their current accommodation.

## Terms of the scheme

- ◆ The deposit guarantee is only administered for six months. We expect that over the term of the initial tenancy a customer would save up the amount that is needed.
- ◆ An account is set up at West Lindsey where payments will be made over the six months. The individual accounts will be monitored and the landlord will be informed regarding the account's activity. Any payments saved will be sent to the landlord near the completion of the six month tenancy.
- ◆ The guarantee can be extended if agreed by the landlord, and the tenant has made efforts to save up the amount but unable to reach the full amount due to unforeseen circumstances.
- ◆ If a customer is a recipient of benefits or on a low income, the customer must also be referred to housing benefit for a housing benefit assessment. We will encourage all payments to be made direct to the landlord. This can be facilitated if the person approached the Home Options team for assistance with housing.

## What to do

- ◆ A property must be found by the customer.
- ◆ The customer must submit an application form to the Home Options team.
- ◆ Once an application has been submitted a letter must be sent to the customer from the bond scheme administrator to inform them of the date the inspection will take place.
- ◆ The property will be inspected to make sure it meets suitable living standards as directed by legislation. Once the property has been checked a video inventory will be taken to record any issues that may be noted.
- ◆ A tenant must not move into a property or sign a tenancy agreement before applying for the deposit guarantee scheme as we can not authorise it once this has happened.
- ◆ The landlord must supply a written inventory of all belongings in the property. This will be recorded in the file.
- ◆ A recent gas safety check and energy performance certificate must also be supplied.

## Checks made throughout the tenancy

The tenant will be contacted after the first two months of the start of the tenancy to make sure money is being saved. If the tenant has not been able to save any money this needs to be discussed. They need to be made aware that if no money is saved by the end of the six month tenancy, they will not be eligible for further assistance and may be issued with a notice.

The landlord will be made aware and asked if any payments had been made to them for the deposit. If the deposit had not been made for financial reasons, we will consult the landlord to see if they would take lower amounts over a longer period of time.

The customer would be referred to Citizens Advice Bureau (CAB) for financial advice and then referred for floating support. A discussion

would then take place between the landlord and the Deposit Guarantee Scheme administrator on how the landlord wants to proceed.

A letter would then be sent to the tenant explaining that they had been referred to the CAB/Floating Support. This would also explain that they would need to consult with us if they struggled to pay the amount needed.

If they had not sought advice or taken the help they had been offered, it would be stressed that this could affect future assistance and options available to them.

A visit should be made to the property one month before the bond is due to expire. If there are any issues with the state of the property, these should be discussed with the tenant and arrangements made to resolve them.

If after the end of the initial six month tenancy a landlord wants to make a claim on the bond paid, the video inventory and written inventory should be consulted. The landlord would need to put in a quote within three days of the tenancy expiring.

## **Acceptance or Refusal of Bond Deposit Guarantee Scheme**

If the customer meets the eligibility criteria and can afford to repay the bond scheme the application can be accepted.

We need to see a full address history over the last five years and why they have had to leave their previous properties.

This shows us what problems they have had with previous housing and if there are any support issues we need to be made aware of.

If a customer is being threatened with homelessness through rent arrears, an investigation should be made as to why the rent arrears have occurred. This should be passed to a homeless advice officer who can determine if they have intentionally chosen not to pay their rent.

A decision would then need to be agreed with the landlord about

possible repayment plans.

The bond deposit scheme should not be used as a means of escaping paying owed rent to a landlord. If possible, a customer should be encouraged to stay in their property.

If the customer has previous rent arrears with a Registered Social Landlord (RSL) and they have been written off, these cannot be counted for refusal of a bond deposit scheme. The customer should be encouraged to enter into a repayment agreement with the previous landlord as this may benefit them if they have to move on.

## How to contact us

Tel: 01427 676 676

Deposit Scheme Administrator – 01427 675186

Fax: 01427 675 168

Email: [home.options@west-lindsey.gov.uk](mailto:home.options@west-lindsey.gov.uk)

On the Web: [www.west-lindsey.gov.uk/housing](http://www.west-lindsey.gov.uk/housing)

Address: West Lindsey District Council  
Guildhall, Marshall's Yard,  
Gainsborough, DN21 2NA

Caistor Multi Use Centre  
19 South Street, Caistor, LN7 6UB

Market Rasen Area Office  
Festival Hall, Caistor Road  
Market Rasen, LN8 3JA

If you find you are homeless, have  
nowhere to stay and the West Lindsey  
council offices are closed please call the  
Out of Hours Number on:  
**(01427) 613960**

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