



Solihull Rent Deposit Guarantee Scheme

Guide for landlords

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1 The Rent Deposit Guarantee Scheme (RDGS)

Our rent deposit guarantee scheme (RDGS) helps people who are homeless (or threatened with homelessness) to find a home in the private sector.

As a private landlord or agent, you may be suitable to be an RDGS landlord. If you are accepted, we will give tenants information about your properties.

We provide a written guarantee (or bond) on behalf of the tenant in place of the cash deposit.

The bond would usually guarantee up to the value of one month's rent and should there be any problems with the tenancy you would need to make a claim against the bond.

2 The benefits of the RDGS for private landlords and agents

- The RDGS is a free service to private landlords and agents.
- We aim to match suitable applicants to your property as quickly as possible in order to reduce your rental loss.
- Although we are not a managing agent, if there are any problems during the tenancy we can give you help and advice.
- We help tenants renting your property through the RDGS to apply for Housing Benefit. As part of the claim for Housing Benefit, you and the tenant can sign a declaration that allows you to contact Solihull Council's Housing Benefit Team for information regarding the progress of their claim. Our RDGS officers may be able to give you advice about any problems you have with payments.
- The written bond provided by the RDGS means that you don't have to enter the tenant's deposit into a deposit protection scheme.

3 Who can join the RDGS?

We interview possible tenants and check their circumstances before accepting them for the RDGS.

We will:

- get references where possible;
- check whether the applicant would be entitled to Housing Benefit;
- assess the applicant's income and spending to see whether or not they would be able to afford to rent privately; and
- check whether or not the applicant has any support needs, and refer them to the appropriate agency if they agree.

Before we accept any property for the RDGS, we will inspect it to make sure it meets our standards. You will need to provide certain documents for a property before we can accept it for the RDGS (see section 5)

4 Inspecting properties

We will inspect all properties before accepting them for the RDGS. The inspection is based on the Government's housing health and safety rating system (HHSRS). This is a new system introduced to evaluate anything in a property that is a possible risk to people's health and safety. Included in this pack is an HHSRS sheet listing all of the possible dangers.

Our RDGS officers are all able to carry out assessments of possible dangers in properties that could put people's health and safety at risk.

If our RDGS officers find anything that is a danger during the inspection, we will write to you or the agent and give you the chance to carry out any work that is needed.

5 Documents you must provide

You will need to provide the following certificates before you can let the property through the RDGS.

a Energy performance certificate (EPC)

Since 1 October 2008 landlords have had to provide an EPC whenever they let a home in the social or private rented sector to a new tenant. This is a legal requirement, and if you do not provide an EPC, you may have to pay a fine of £200.

You only need to get an EPC for a property that is self-contained. You do not need to get an EPC if the tenant rents a room and shares facilities and you have a separate contract with them.

You must give a tenant an EPC and recommendation report for free at the earliest opportunity, and no later than:

- When a tenant asks for and receives any written information about the building;
- when a viewing is carried out; or
- before entering into a contract to sell or let (if neither of the above two points happen).

EPC's are valid for 10 years and can be reused as many times as needed within that period. If a newer EPC is produced within the 10-year period, only the most recent one is valid.

How to get an EPC

Only accredited energy assessors can produce EPCs. They may be employed by a company (such as an estate agent or energy company) or be independent. Always check they work as part of an accreditation scheme, as this makes sure your energy assessor is working to professional standards.

You can use the energy performance certificate and Home Condition Report Register website to search for an accredited energy assessor. This website is run by Landmark, on behalf of the Government. You can also find accredited energy assessors by searching online or by looking in the phone book.

Landmark website: www.hcrregister.com

b Gas Safety Certificate

You have a legal responsibility to have gas appliances in your properties checked for safety within 12 months of them being fitted, and then at least every 12 months after that. You must have appliances checked by someone registered with the Gas Safe Register.

In April 2009 the CORGI gas registration scheme was replaced by the Gas Safe Register, which is now the only official gas safety organisation approved by the Government. You must make sure that your engineers are registered with the Gas Safe Register. You can use the Gas Safe Register website (www.gassaferegister.co.uk) to find a registered gas engineer.

You need to be aware that:

- only work carried out by an engineer registered with the Gas Safe Register will meet your legal responsibilities;
- all existing gas safety records will be valid until their expiry date (even if that is after April 1 2009); and
- you can visit the Gas Safe Register website (www.gassaferegister.co.uk) to find a registered gas engineer or to check that a gas engineer is registered with the new official scheme.

This change does not affect your legal responsibilities.

c Electrical Safety Certificate

It is important to test electrical installations to protect your home from damage and to make sure your tenants are safe. You should get an electrician who is registered with the National Inspection Council for Electrical Installers and Contractors (NICEIC) to carry out this work. Although this is not a legal requirement, you will need to have a current certificate and portable appliance testing (PAT), to keep to our RDGS standards.

There are three types of electrical testing.

- Installation certificate

You should have an electrical-installation certificate for all electrical-installation work carried out after 1 January 2005. You should use the electrical-installation certificate to show a new installation or an alteration or addition to an existing installation where new circuits have been introduced. The certificate will show when the electrics will need to be tested again.

- Periodic inspection report

This examination investigates the condition of the electrical wiring throughout the property and thoroughly checks the safety of the electrical installations. The electrician should give you a 'periodic inspection report for an electrical installation' at the end of the examination. This report says the electrical installation is safe. The period of time that the certificate is valid for is given on the inspection report.

- Portable appliance testing (PAT)

Electrical equipment in privately rented housing which is hired as part of the tenancy agreement must meet the Electrical Equipment (Safety) Regulations 1994. These regulations say that an electrician must carry out PAT on all portable electrical appliances once a year. Portable electrical appliances are any appliances that you supply with the property and that can be plugged into the mains electricity (for example lamps, microwaves, portable electric heaters and TV's). The aim of PAT is to make sure that all portable electrical items provided with the property are safe. Appliances are not covered by the above certificates.

It is also your responsibility to make sure that there are enough smoke detectors in the property and that they are working properly.

For a list of electricians in the UK who are registered with NICEIC, visit www.niceic.org.uk.

6 Signing a tenant up for a property

- You, a RDGS officer and the tenant will meet at the property or your office to deal with the paperwork on the date the tenancy starts.
- At this stage, the tenant will pay you rent for the first month of the tenancy.
- The paperwork includes an assured shorthold tenancy agreement, a Housing and Council Tax Benefit Application form, a list of the obligations of the bond and a detailed inventory of the property.
- Once the sign-up work is finished, the RDGS officer will give you our bond guarantee.

7 Local Housing Allowance and Housing Benefit

Many of the applicants accepted for the RDGS will be entitled to Housing Benefit to help them pay their rent.

Local Housing Allowance (LHA) is a new way of working out Housing Benefit for tenants renting accommodation from private landlords. It was introduced nationally on 7 April 2008.

In most cases, the council will pay LHA direct to the tenant and it will be the tenant's responsibility to pay you the rent.

However, there are certain circumstances when the council pay you direct, for example, when the tenant owes you eight weeks or more rent. If you can show Solihull Council's Housing Benefit Department that the tenant is behind with their rent, they may be able to pay you direct instead of the tenant. The only reason they will not do this is if it is in the interests of the tenant (or the tenant's family) not to do so.

LHA will only apply to new claims and claims that tenants make after moving home after 7 April 2008.

Existing claims on 6 April 2008 won't be affected until the tenant changes address or has a break in their claim of one week or more. LHA will:

- be fair and transparent;
- give tenants more choice and more personal responsibility;
- help remove barriers to starting work; and
- be simpler to understand.

The LHA is based on the rent levels for the area (as decided by Valuation Office Agency) and how many people there are living in the household, not the actual rent charged for the property. This means that tenants with similar circumstances will be entitled to similar rates of LHA. This aims to give tenants choice between the quality and the price of their accommodation.

Payment schedules

Most landlords and estate agents charge rent every month, whilst LHA is a weekly benefit (paid either fortnightly or four weekly). If the council pays the LHA directly to the tenant, this will be done every two weeks in arrears. It is then the tenant's responsibility to pass this money to you

If the council pay the LHA direct to you, they will do this four weekly in arrears.

For more information please visit The Valuation Office Agency website at lha-direct.voa.gov.uk or phone Solihull Council's Housing Benefit Team on 0121 704 6214.

8 Making a claim on the bond

If, after making efforts to recover the money from the tenant yourself, you need to make a claim on the bond, you must tell us within five days of the tenant leaving the property. You will need to fill in and return the claim form within seven days. If you do not do this, the bond claim will not be valid.

We will investigate the claim when we receive your filled-in claim form.

- If you are claiming because a tenant has damaged your property, we will arrange to visit the property to inspect it and will reach an agreement on how much damage there is. **You will have to provide quotes and receipts for the cost of work to repair or replace items.**
- You should provide photos of any damage caused by the tenant, which may result in a claim on the bond.
- If you are making a claim because the tenant owes you rent we will need to ensure that any outstanding payments from Housing Benefit have been received. Due to this we may not always be able to settle claims within 14 working days.
- If you are claiming because the tenant has stolen fixtures and fittings, you should report this to the police and get a crime reference number.
- Damage to furniture and soft furnishings is not covered in the bond agreement. You should be aware of this if you are leaving any furniture in the property.

Once we have investigated your claim, we will write to you to let you know what we have decided. If we agree to give you a payment, our Finance Department will send you a cheque.

We will try to investigate and deal with all claims within 14 working days.

If you are not happy with our decision, you should appeal to the housing aid and homelessness manager, who will investigate this further.

9 How to contact us

Phone the contact centre on 0121 717 1515 and ask to speak to:

- Judith Cook;
- Sharon Humfress; or
- Martyn Bailey.

Or, you can email rgscheme@solihull.gov.uk.

If you would like this document in another language or format, or if you require the services of an interpreter, please contact us.

Farsi

اگر این مدرک را به زبانی دیگر یا در فرمتی دیگر می‌خواهید و یا اگر احتیاج به سرویس مترجم دارید، لطفاً با ما تماس بگیرید

French

Si vous souhaitez obtenir ce document dans une autre langue ou sous un autre format ou si vous avez besoin des services d'un interprète, veuillez nous contacter.

Pushtu

که تاسو دا مالومات په بله نسخه ، یا په
بله ژبه او یا تاسو د ژباړني چارو ته اړتیا
لری نو هیله ده چي مونږ سره وویښی.

Kurdish

ئەگەر دەتەوێ ئەم بەلگەییەت بە زمانیکی که یا بە فۆرمیکی که هەبێ، یا پێویستت بە مۆتەرجم هەیه، تکایه پەیه‌ه‌ندیمان پێوه بکه

Polish

Prosimy o kontakt z nami, jeżeli pragniesz otrzymać ten dokument w innym języku lub formacie, albo potrzebujesz pomocy tłumacza.