

## Deposit Guarantee Scheme

Copeland Borough Council's Deposit Guarantee Scheme comes in the form of a bond or guarantee which replaces a deposit with the Tenancy Protection Scheme. The bond or guarantee acts as a deposit to cover any uninsured loss or damage to a property for which the applicant is responsible for. The bond is usually a fixed period between six and twelve months and is normally the equivalent of one month's rent (up to a maximum £500).

**1)** The council will need to be satisfied that the applicant:

- Is in housing need - the applicant is homeless or threatened with homelessness within 56 days;
- Has a local connection to the Copeland district;
- Is aged 18 or over;
- Is on a low income (including benefits or employment) therefore does not have the financial means to access private rented accommodation without assistance through the scheme and;
- Client has accessed the scheme before and complied with terms and conditions

**2a)** The applicant may have already found private rented accommodation in which case the Housing Options Advisor will liaise directly with the landlord or lettings agency, within five working days of receiving the application, to confirm that they have agreed to the tenancy and take property details.

**2b)** Alternatively the Housing Options Advisor will assist the applicant in finding a suitable and affordable property in the private sector before assessing the application further.

**3)** Once a property has been found to be suitable and affordable, the Housing Options Advisor will gather all information relating to the property and the landlord/agent.

**4)** The Housing Options Advisor will then arrange with the Housing Renewals Team to inspect the property to ensure it meets the relevant decent home standards and confirm that there is a current Gas and Electric Safety Certificate in place. The inspection should take place within 2 working days. The landlord will be advised of any action required if the property does not meet the standards.

**5)** Following a satisfactory inspection of the identified property; The Housing Options Advisor will require:

- The landlord to sign the Landlord Agreement form;



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- The applicant to sign the Tenant(s) Agreement form
  - A copy of the properties Gas Safety certificate, Electrical Certificate and Energy Performance Certificate.
  - Proof of ID from tenant
  - Recent bank statements
- 6)** The landlord should be advised to contact the Housing Options Team prior to the end of the agreed tenancy period to advise if they are extending the tenancy or whether the tenancy is coming to an end.
- 6a)** Following the end of the tenancy, the landlord should be advised if they wish to make a claim they should contact the Housing Options Team to arrange a property re-inspection. The landlord should provide photographic evidence to validate their claim. A decision to pay for damages will be made based on the previous property inspection. The scheme does not cover rent arrears or claims over £



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