

# Renting a Private Property



## Ashford Borough Council Deposit Bond Scheme

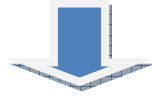
- ◆ To rent a private property you will need to pay a deposit.
- ◆ A deposit is money paid before you move into a property.
- ◆ Your landlord will keep this while you live there.
- ◆ When you move out you would get the money back unless you have damaged the property or not paid the rent.
- ◆ If you do not have the money to pay the deposit, Ashford Borough Council may be able to help you.
- ◆ The Deposit Bond is a legal agreement signed by you, the council and the landlord or letting agent.
- ◆ This means you do not have to pay your deposit before you move in. Instead you can pay some of the deposit each week or month to the council after you have moved in, until you have paid the full amount.
- ◆ The minimum amount you can pay is £5.00 per week or £20.00 per month. You may pay more depending on your income.

## Paying rent in advance

You will also need to pay rent one month in advance to the landlord or letting agent. If you do not have enough money to pay one months rent in advance you may be able to apply for help through a crisis loan from either social services or Department of Work and Pensions at Job Centre Plus. This rent in advance must be paid to the landlord or letting agent before you move in.

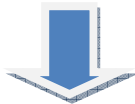
# The following is the Application Process for the Deposit Bond Scheme

**Interview with a Housing Options Officer based at The Ashford Gateway in the town**



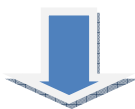
**You will need to tell the Housing Options Officer the following information.**

- *Where you live now*
- *Why you want to move*
- *How much you can pay every week or month towards the Deposit Bond*

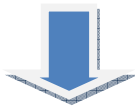


**A Decision is made by the Housing Options Officer**

**If Ashford Borough Council Agree**

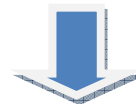


**Landlord Liaison Officer agrees a payment plan with you.**



**You pay the amount agreed every week/month over a number of months or years until the deposit is paid.**

**If Ashford Borough Council Disagree**



**You will have to pay the deposit before you move into the property**

## Frequently Asked Questions



### 1) What is Local Housing Allowance (LHA)?

If you are on benefits this will pay some or all of your rent.



### 2) What is a Landlord Liaison Officer?

This is the person who helps you understand the Deposit Bond Scheme and gives you advice if you have problems paying your rent. They can also talk to your landlord on your behalf about any problems you may have and the landlord/agent can talk to the Liaison Officer if they have problems with you.



### 3) On average how long does it take for the bond to be repaid in full by you to the council?

The deposit is likely to be equivalent of 6 weeks rent which could be up to £1000.

Paying back at the minimum of £5 per week would take almost 4 years.

If you can pay more each week you can pay back the deposit bond quicker.

### 4) Who holds the deposit?

Ashford Borough Council holds the deposit.

### 5) Who decides on how much deposit is paid back to you when you move out?

The Council will repay the deposit to you if you move out of the property and you have not damaged the property or owe rent.

The Council will make a payment to the landlord/agent if the property is damaged or if rent has not been paid when you move out.

Ashford Borough Council need to see evidence from the landlord or agent if you owe any rent. If the landlord/agent is asking for money to

pay for repairs to the property the council need to see proof of how much it cost. The council will also contact you before they make a decision on how much must be paid to the landlord from the deposit.

**6) What happens if the tenancy ends and the full amount of deposit has not been paid by you?**

If the amount the landlord/agent claims is more than the deposit bond amount you have paid to Ashford Borough Council, the Council may pay the landlord up to the full deposit amount and collect any difference from you.

**7) What happens if the tenancy ends and the landlord claims more than the full deposit?**

Ashford Borough Council will pay the full deposit amount and advise the landlord to collect any amount more than the full deposit bond from you or take you to the Small Claims Court.

**8) How soon after the end of the tenancy is the deposit paid back to you?**

If there is no claim on the deposit the amount you have paid will be paid back to you after 28 days.

## **Understanding terms**

If there are words you don't understand you can look at The Ashford District Partnership Website – Housing, where to live and useful words by following the link below.

<http://www.ashfordweb.net/default.aspx?page=23369>