Stafford Borough Council Deposit Guarantee Scheme offers private landlords a guarantee, instead of cash deposit. This can help you if you are not able to afford a deposit on a privately rented house or flat.

TENANTS
Deposit Guarantee Scheme

Stafford Borough Council Deposit Guarantee Scheme offers private landlords a guarantee, instead of cash deposit. This can help you if you are not able to afford a deposit on a privately rented house or flat.
To get help you must:

➤ Be in need of housing
➤ Be on a low income or benefits and have little or no savings
➤ Be able to maintain a tenancy
➤ Normally live in Stafford Borough
➤ Have no outstanding debts to the Council (we will check this)
➤ All accommodation must be within the borough of Stafford

How can I apply to the scheme?
You can apply by contacting Stafford Borough Council’s Housing Options Team. If we think you may qualify for the scheme we will ask you to complete an application form.

Will I be given accommodation straight away?
No, the scheme is NOT designed to help you into emergency accommodation if you are homeless, or threatened with homelessness. It is designed to help you access permanent accommodation in the private sector.

What type of accommodation will I get?
If you are accepted onto the scheme, we will expect you to find your own accommodation. You will have a choice of area where you want to live within the borough of Stafford. The final decision as to whether you take up a tenancy will be between you and the landlord of the accommodation. The terms of the tenancy will be agreed between you and the landlord.

What is the guarantee?
The guarantee is NOT money. It is a contract between you, your landlord and the Council. It means that if you have not put right any damage to the property when you leave, the Council will pay the landlord the cost of repair up to the value of the normal cash deposit. The scheme does not cover rent arrears.

Will I have to pay the money back?
Only if the Council agrees with the claim after checking the condition of the property against the original inventory. If there is no claim from the landlord there will be no repayment required.

What is an inventory?
It is a list of the contents and condition of the property when you move in. This protects you and the landlord from any dispute later about the contents and repair of the property. The Council will also keep a copy of the inventory.

How much rent will I have to pay?
The landlord will set the rent. You may be able to get help to pay your rent from the Local Housing Allowance if you are on a low income or in receipt of benefits. The Local Housing Allowance does not cover certain charges, such as those for heating, lighting, cooking and water. If these charges are included in your rent, you will have to pay the landlord yourself.

What is the Local Housing Allowance?
This is a way of working out Housing Benefit for private tenants. It is based on:
➤ The area you live in
➤ Who lives with you
➤ How much money you have coming in
➤ Any savings you have

Once you have found a property where you want to live and you want to know more about the Local Housing Allowance please call 01785 619 478 or visit the Housing Benefit Services. You can also look on Stafford Borough Council’s Advice and Benefits homepage at www.staffordbc.gov.uk

Final word
We wish you every success in your new home and hope that your tenancy runs smoothly. If you have any problems, talk them through with your landlord first. You can also speak to the Housing Options Team. If your landlord does make a claim against the guarantee, Stafford Borough Council will take steps to get back from you the cost of any claim we pay. Remember you will not be able to get more help from the Council’s Deposit Guarantee Scheme until you have paid back all guarantee costs to the Council.

Contacts
Call Stafford Borough Council’s Housing Options Team on 01785 619 000 or visit the Civic Centre, Riverside, Stafford ST16 1NS for the ‘drop in’ service between 9.30 - 11.30am, Monday to Friday or email housingadvice@staffordbc.gov.uk