



Stafford
BOROUGH COUNCIL

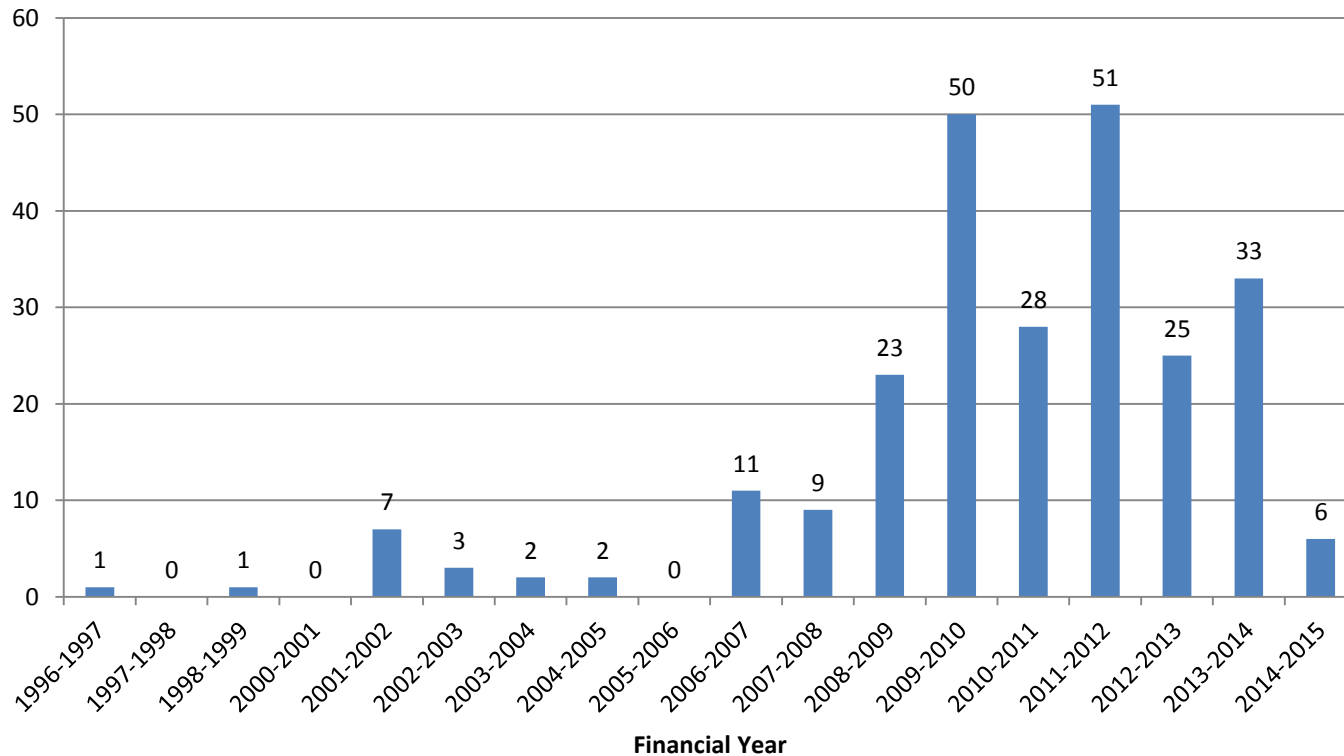
Proposed Changes to Deposit Guarantee and Accreditation Scheme

Landlords Forum 11 February 2015

Deposit Guarantee

- Provides a paper bond between landlord, tenant and the Council in place of a cash deposit.
- Where a claim is made the Council will pay the landlord & reclaim the costs from the tenant.
- In place since 1997
- 414 tenants helped
- Oldest guarantee dates back 17 years
- Limit of £300 removed in 2007 – now typically 1 months rent + £100.

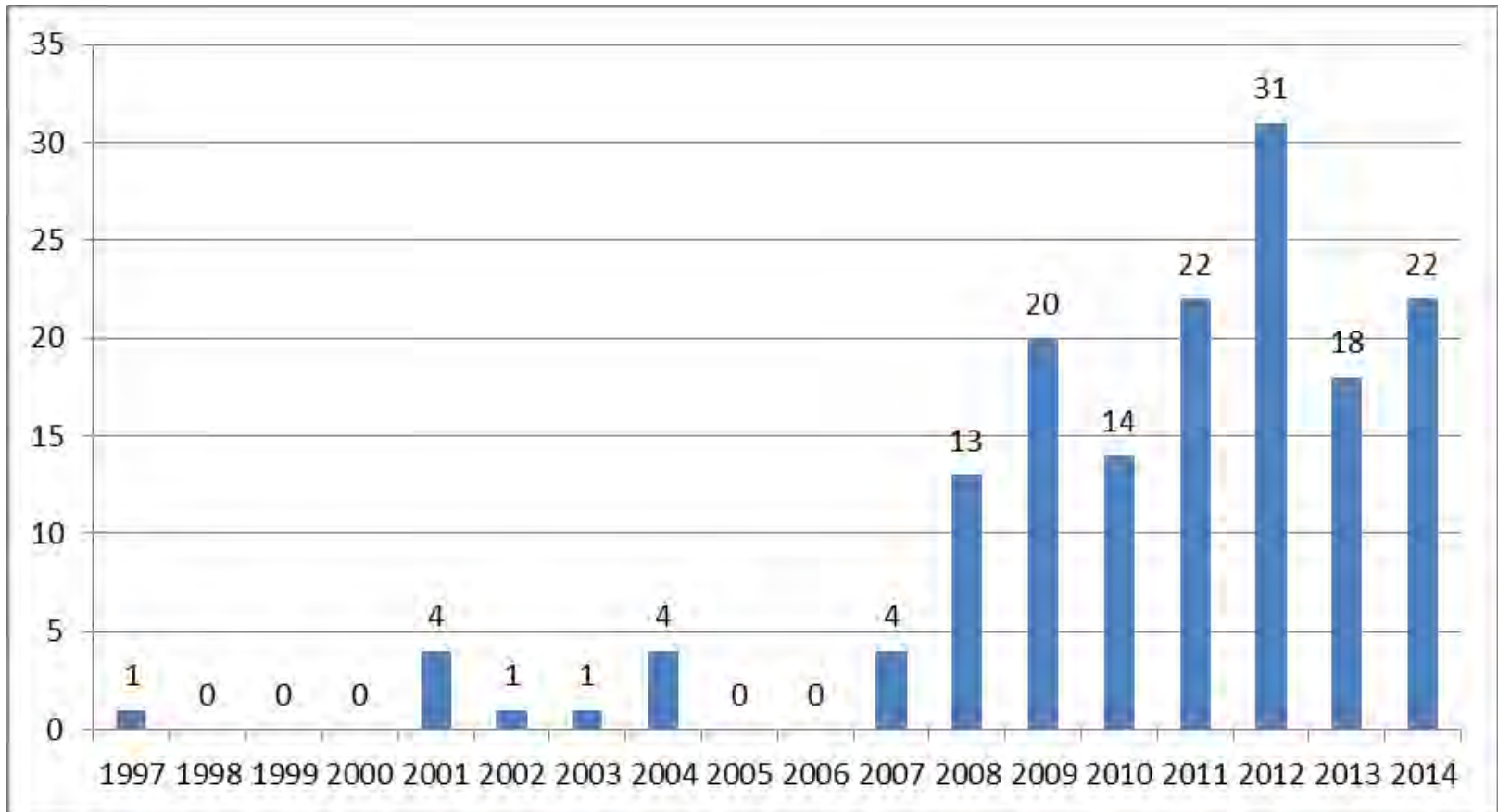
No. of Deposit Guarantees Approved



Current Liability/ Issues

- 161 Deposits currently under-written
- Total liability £80,368
- 66% of tenancies end with a claim
- Average claim since 2007 - £325.52
- Only 22% of claims paid out reclaimed
- Extremely difficult to determine wear & tear vs damage for longer tenancies

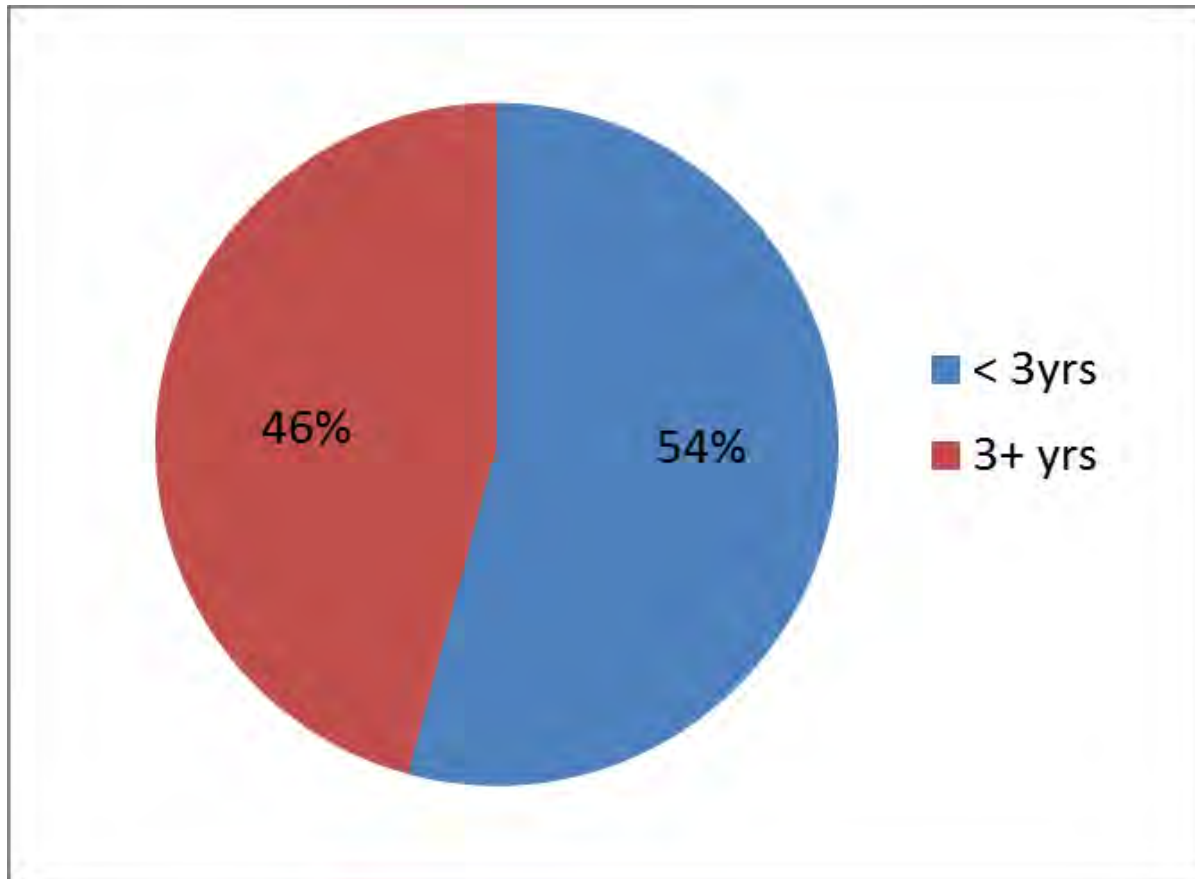
Current Live Tenancies



Recommendations

- Limit guarantee to 3 years
- Make it a condition all tenants attend Tenancy Training before being accepted onto the DGS
- Encourage all tenants begin saving for a deposit upon commencement of the tenancy
- Promote the Credit Union as a way to save

Impact of Changes



Landlord Accreditation - Issues

- Staffordshire University closing Stafford campus August 2016
- Nursing course remaining
- Currently 4,500 students in town will reduce to 1,500
- Most nursing students are resident/ commuters – will not require traditional student accommodation
- 70% accredited landlords let exclusively or partially to students
- Only 3% of known landlords in Stafford covered by NCLAS scheme

Future of Accreditation in Stafford

- SBC issued notice to withdraw from NCSLAS
- Continue to encourage Accreditation
- National Landlords Association will passport NCLAS landlords onto their accreditation scheme
- Staffordshire Uni will accept NLA accreditation to advertise on Student Pad & Green Pad promoted
- Further development work likely with NLA
- Partnership Event being planned with Chamber of Commerce to showcase support/ opportunities for landlords post August 2016

GreenPad – Sustainable Student Homes



With the recent handover from the University, the Union in partnership with GreenPad are now working to deliver all house listings to students via greenpad.co.uk

GreenPad educates students about energy efficient homes, teaching them to save energy and live more sustainably. Anyone can have a free audit, and if they qualify, receive free extra accreditation for your properties. GreenPad houses are awarded Bronze, Silver, Gold or even Platinum according to their sustainability status.

Audits are:-

- ✓ Free
- ✓ Quick – 20mins per house
- ✓ Flexible
- ✓ Earns you our GreenPad accreditation on your house listing for free



Email greenpad@staffs.ac.uk to arrange one today



Warmer Homes Stafford

**DON'T MISS OUT
FREE LOFT AND CAVITY WALL
INSULATION FOR STAFFORD RESIDENTS***

**Save up to £145 a year with cavity wall insulation
and £150 a year with loft insulation on heating bills.**

This offer is not means tested but only guaranteed until the end of November, so contact us now to register your interest.

Warmer Homes Stafford is a partnership between Stafford Borough Council and local energy charities Marches Energy Agency and Beat the Cold. Works will be carried out by Heatex, a local contractor with over 20 years of experience delivering energy efficiency improvements.

To arrange a free survey of your property contact Warmer Homes Stafford on 0800 677 1785 today.

*Offers are subject to certain property conditions including property type, level of existing insulation etc. being met, which will be assessed by a free no obligation survey.



The Energy Efficiency (Private Rented Property) (England and Wales) Regulations 2015

- April 2016: landlords cannot unreasonably refuse tenant's request for energy efficiency improvements paid for by Green Deal finance or
- April 2018: properties must reach at least an E EPC rating, or have installed those improvements funded using available Green Deal finance or other subsidy before granting a tenancy to new or existing tenants.
- April 2020: requirements apply to all private rented properties
- DECC roadshows to promote Renewal Heat Incentive (RHI) – Stoke March 12th
- <https://www.gov.uk/government/news/find-out-how-renewable-heating-could-help-you-have-a-warmer-home>

Preventing Retaliatory Evictions

- Deregulation Bill proposes changes to use of S21:-
- Cannot be used for 6 months if Improvement or ERA Notice served
- Invalid if complaint was made in writing to landlord before issue and landlord did not provide an “adequate” response within 14 days of the complaint
- Invalid if the tenant, following the response of the landlord, complains to the local authority about the same issue and a Notice is later served.
- Would only affect ASTs made after legislation comes into force.
- Provision to add “prescribed requirements” for landlords before they can rely on s21 e.g. gas safety certificate or EPCs

Thank you and Questions

Tomos Jones
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