



# Lewisham Letting Scheme

## What is the Lewisham Letting Scheme?

The Lewisham Letting Scheme is a comprehensive tenant finding service where Lewisham Council introduce landlords to prospective tenants and assist them in securing accommodation in the private rented sector. We are able to provide landlords who take part in the scheme with various incentives including a bond and one-off monetary incentive.

## What is a bond?

A bond is a promise to you from Lewisham Council on behalf of the tenant in place of the usual cash deposit. The amount of the bond will depend on the size of the property. The bond will not have to be placed with the National Tenancy Deposit Protection Schemes.

## What will the bond cover?

The bond will cover any malicious damages to the property, fixtures and some fittings being cooker, fridge, floor coverings and window coverings caused by tenants and members of their household which can not be classed as fair wear and tear. We will provide an inventory detailing the condition of the property, fixtures and included fittings. Once agreed, the inventory must be signed by all parties and returned to the Lewisham Letting Scheme within 14 working days from the start date of the tenancy.

## What the bond does not cover:

- Theft and/or damage by others that are not included in the household
- Rent arrears
- Fair wear and tear to the property, fixtures and fittings
- Items covered by the landlord's own appropriate buildings and/or contents insurance
- Costs related to items that the landlord has a duty to supply and maintain
- Unpaid utility bills and/or service charges
- Personal debts to the landlord or letting agent
- Any furniture.

## How much is the cash incentive and bond?

Bedroom sizes	Maximum deposit bond
1 beds	£750.00
2 beds	£960.00
3 beds	£1200.00
4/5 beds	£1568.00

The one off incentive that we offer is up to **£1500.00** depending on the location of the property, size of the property, its condition and demand. If you have a property available one of our negotiators will be able to advise you further.

## Why should I consider the Lewisham Letting Scheme?

There are a number of benefits for you if you find your tenant through our letting scheme.

- There are no costly agency fees, our service is free of charge saving you on average £1506.00 upfront cost.

- Any tenants in receipt of housing benefit taking a property within the borough of Lewisham will be fast-tracked through the system, with all payments going directly to your chosen bank account.
- You will have direct access to your self-serve account enabling you to view housing benefit letters and payment schedules online.
- We provide you with a continuous supply of tenants, you have the chance to choose the family you offer the tenancy to.
- We will provide the tenancy agreement and inventory free of charge.
- All of our clients have been given accredited training and guidance on how to manage a private tenancy.
- We will invite you to events that will provide you with information on legislative changes and issues that affect landlords.
- We provide landlords with a one-off monetary incentive at the start of the tenancy.
- Landlords that take part will receive a landlord reward card which gives them various discounts at local participating shops.
- Landlords that take part will receive a free USB stick containing essential information that every landlord should have.

### **Will I be able to meet the family before I agree to have them as tenants?**

Yes. We facilitate the match between you and the tenant. We work with hundreds of families every year and are usually able to send multiple families for you to meet with the hope that you will be able to build a long standing relationship with the family you choose to offer the tenancy to. If you do not wish to accept the families we refer as tenants you are under no obligation to do so.

### **What sort of rent level will I be able to achieve?**

Rent levels are based on Local Housing Allowance rates so you will be asked how many bedrooms the property has and its location, we will then be able to tell you the level of rent achievable. You can find out more about Local Housing Allowance and check the current rates by visiting <http://lha-direct.voa.gov.uk/search.aspx>.

### **What length of tenancy must I grant?**

The minimum length of the tenancy must be a fixed term of 12 months which can be renewed.

### **What will I be expected to provide?**

- Valid and satisfactory Gas Safety Certificate from a registered company
- Valid and satisfactory NECEIC Electrical Safety Certificate
- Current appropriate buildings insurance policy / breakdown of service charges from freeholder showing building insurance
- Proof of ownership (Land Registry Title / Current Mortgage Statement )
- Energy Performance Certificate
- Smoke alarms fitted at each floor level
- Cooker and fridge
- Bank details of the account to which you would like to receive payment
- Property that is in good condition and conforms to standards set by the Housing Health and Safety Ratings System (HHSRS)
- Authorisation from the owner of the property if you are an agent acting on their behalf

### **How will I claim money from the bond?**

Should the tenancy be brought to an end for any reason you should notify the scheme as soon as you know your tenant is leaving or has left the property, whichever is earlier. If there are any damages to the property, its fixtures or included fittings being fridge, cooker, floor coverings and window coverings that you believe can not be considered as fair wear and tear, you should attempt to contact your tenant to resolve matters. You should also notify your appropriate insurance provider.

If you want to make a claim against the bond you must complete a claim form with details of why you want to claim and return it to the Lewisham Letting Scheme within four weeks of the tenancy terminating. You must do this within the time specified even if you are still awaiting an outcome from any civil action or claim from your insurance provider.

We may need to visit the accommodation to assess any damage. Evidence will be needed of any malicious damages to enable the Council to agree whether the bond can be claimed against. If any damage has occurred to the property, its fixtures or included fittings, reasonable quotes for reparatory work will be required. At least two quotes will be required to ensure that costs are fair. Unfortunately we will not be able to recommend any firms or services to carry out this work. If the bond is successfully claimed against, the Council can pursue the tenant for reimbursement but this will not impact upon you. Each claim will be assessed individually based on the information provided.

### **What if the Bond does not cover the amount that I want to claim?**

As with any other private rented tenancy, you are able to seek through civil remedies against the tenant costs above the amount of the bond. The value of the bond is the maximum amount payable to the landlord under this bond scheme.

### **Does the Council provide any tenancy management?**

We do not manage the tenancy. The tenancy agreement is between the landlord / agent and the tenant. Management responsibilities remain with the landlord / agent. However, we may be able to provide you with some advice and support throughout the duration of the tenancy if required. The Council requires landlords to carry out periodic inspections of the property and maintain contact with their tenant.

### **When will I receive rent payments?**

Rent is due 4 weekly in arrears. The tenant's entitlement to Housing Benefit is assessed there and then at the sign up and your first rent payment from Housing Benefit should be with you within 14 working days although on some occasions it may take slightly longer but should not exceed 28 days. Subsequent payments are made by Housing Benefit directly to your account every 4 weeks in arrears. If your tenant is not entitled to full Housing Benefit because they are working, both you and the tenant will be advised at the sign up of the amount the tenant needs to contribute. The tenant is responsible for ensuring their rent is paid in accordance with the tenancy agreement.

### **What if I want the tenant to leave?**

If you want to end an Assured Shorthold Tenancy you must first serve your tenant with valid notice (there are different kinds for different types of tenancy). After the notice has expired you can apply to the court for possession of the property. If the court grants possession the tenant may remain in the property until the expiration of a bailiff warrant. If in doubt seek legal advice.

Please note that if the property is not suitable for our clients, does not meet our standards, is under notice relating to disrepair or previous complaints of harassment or there are Council Tax or Mortgage arrears we cannot accept it onto the Lewisham Letting Scheme.

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