

Arrears Process

Agents or landlords who have signed our agreement on Eversign have 45 days from the first missed or partial payment to contact RentGuarantor.

Agents and landlords must submit a completed Notification of Arrears form, along with:

- A copy of the tenancy agreement
- A copy of the deposit protection certificate (only if deposit has been taken)
If a deposit has not been taken because our Damages option is in place, the deposit protection certificate will not be required. However, if a deposit has not been taken for any other reason, RentGuarantor must be made aware in advance and agree to this.
- A full tenant rent statement

Once these documents are received, we will formally open the arrears case.

Claims criteria & arrears support

A claim can only be submitted once a tenant reaches 92 days of rental arrears. While the arrears case is open, we actively work with the tenant to establish a payment plan and bring their account up to date before reaching the 92-day threshold. *Please note: RentGuarantor does not provide a joint and several guarantee. Any payments made under the guarantee are subject to the terms and conditions of the agreement.*

Rent statement requirements

An updated rent statement must be provided each time a tenant misses a payment or makes a payment toward their balance.

Submitting a claim

Once a tenant reaches 92 days in arrears, we will issue a Claims Form, which must be completed and returned with all requested supporting documents within 14 days.

If the form is not returned within 7 days, our team will contact you directly with a final submission deadline to ensure your claim remains on track.

Eviction & claims process

Once a claim is approved, we can arrange for tenant eviction via a Deed of Surrender or Section 8 Notice, as well as the first payment to be made on the tenants' behalf.

- **Payment processing:** Initial payments take up to 10 business days to process.
- **92-day arrears:** To safeguard legal eviction proceedings from becoming void, we have to keep the tenant in 92 days of arrears.
- **Final calculation:** The 92 days of arrears are paid out in full as part of the final settlement.

Finalising the settlement

Once a tenant fully vacates the property via a Deed of Surrender or Agreement of Surrender or Section 8 Notice, a Final Calculation (minus the deposit) will be issued for signature.

- **Submission window:** The agreement must be signed and returned within 21 days.
- **Follow-up:** If not received within 7–10 days, a reminder will be sent with a final submission deadline.

Final payment & deposit resolution

Upon receipt of the signed Final Calculation, payment will be issued within 21 business days.

Dilapidations & deposit deductions: If any portion of the deposit is required for property dilapidations, the agent or landlord must process this through the relevant deposit protection scheme.

Reimbursement: Once written evidence is provided showing the amount allocated to dilapidations, we will reimburse the confirmed balance. **This then fully ends the claim.**

Court proceedings & possession orders

If a tenant fails to vacate following a Section 8 Notice, we will manage the court application for a Possession Order and cover all associated costs.

- **Court timelines:** Processing times for Possession Orders vary based on court availability and may take several weeks or months.

Ongoing arrears management & rental payments

Throughout the eviction process, we will continue to issue monthly rent payments to the agent or landlord upon receipt of an updated monthly rent statement.

- **Active communication:** Our team will maintain continuous contact with the tenant to manage the situation.

Bailiff enforcement

If a tenant fails to vacate after a Possession Order is granted by the court, county court bailiffs will be instructed to carry out the physical eviction and regain possession of the property.

Late-tenancy arrears claims

If a tenant falls into arrears near the end of their tenancy and does not reach the standard 92 day threshold prior to move-out, we will issue a Claims Form and process the claim once the tenant has fully vacated the property.

**Need more information?
Get in touch with our team.**

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