



### ***Rent Bond Guarantee Scheme – Tenant Information***

The Rent Bond Guarantee Scheme aims to help people in Perth and Kinross, who urgently need housing, to move into privately rented accommodation, providing they meet certain conditions. Instead of paying a cash deposit to a landlord, the scheme can provide a “bond” guarantee.

#### **What is a bond?**

A bond is not a transfer of cash. It is a written guarantee from the council on your behalf. The guarantee enables your landlord to make a claim on the bond from Perth and Kinross Council should there be any loss or damage to the property at the end of the tenancy. The bond guarantee is valid for 12 months and will cover up to a maximum of four weeks rent.

#### **Who is eligible for the scheme?**

You may be considered for the scheme if you meet any of the following criteria;

- Single people, couples or families who are homeless or threatened with homelessness. You may not consider yourself to be ‘homeless’ but in this context it simply means that you do not have accommodation of your own.
- People with an established housing need who do not have sufficient priority to be housed by the council in a reasonable timescale
- I receipt of income support or another state benefit
- Can't afford to pay a cash deposit
- Eligible for local housing allowance
- Capable of resettling into private rent accommodation

## Who is not eligible?

You will not be considered for the scheme if:

- You are due a substantial amount of rent arrears to a landlord in connection with a tenancy during the previous 3 years and / or we have been made aware of serious anti social behaviour issues in relation to a previous tenancy
- You are failing to maintain the condition of your temporary accommodation
- The Council has some concerns as to your ability to maintain a tenancy independently at this time
- You have previously used the scheme within the last 12 months
- You owe us money from a claim against a previous bond

## How do I apply?

If you have not previously approached the Council for housing advice, you should contact your local area housing office or the Homeless Assessment Team in the first instance and ask for an appointment to discuss your housing situation. If you have already applied to the Council for housing, you should contact the Private Sector Access Team direct. If we think you are eligible for the scheme, we will give you an application form to complete.

Application forms are also available from Citizens Advice Bureau.

We will then need to check your details. This will include requiring proof of identification, address and income and satisfactory references from your current or previous landlord. Once all the checks have been carried out, the Private Sector Access Team will interview you and after gathering all the necessary information, and give you a decision on your application.

***It is very important that you do not sign a tenancy agreement or move into a property until a decision has been given on your application***

## How do I find a suitable property?

It is your responsibility to find a suitable property to rent and a landlord willing to take part in the scheme. However, we may be able to provide you with details of properties that meet your requirements and which have been pre-approved by the scheme.

The property must be located within Perth and Kinross and suitable for your needs. We will carry out a series of checks to ensure it is affordable, safe and meets minimum property condition requirements. This may involve us making an inspection of the property and an inventory of the contents.

You will not be allowed to use the scheme to access a property where we consider the rent is too high or unaffordable.

## **What to do once you have found a property?**

You need to have a look at the property and show the landlord or agent your acceptance letter onto the scheme. We will promote the scheme to local landlords so they should be familiar with it. If you both want to continue with the letting you will need to contact us with the following information

- address of the property
- contact details of the Landlord or agent
- the weekly rent
- the bond that will be required ( up to a maximum of four weeks rent)

Only properties managed by a registered landlord or agent will be considered for the scheme. You can check if a landlord or property is registered by visiting [www.landlordregistrationscotland.gov.uk](http://www.landlordregistrationscotland.gov.uk) or by calling our Landlord Registration Officer on 01738 475142.

***Please note that this is not an emergency service, it may take some time to arrange the bond.***

## **Can I get help paying the rent?**

You may be able to get local housing allowance (LHA). LHA is for people on low income who rent from private landlords. LHA is a new way of working out Housing Benefit for some people and the amount that you are entitled to will depend on your circumstances.

A Housing Benefit form will be completed by a Private Sector Housing Officer.

**Please note it is your responsibility to ensure all information is provided to proceed with the form to prevent any rent arrears accruing.**

You will be asked to sign an agreement giving permission for us to pay local housing allowance direct to your landlord.

Perth & Kinross Council will undertake to “Fast-Track” your application for Local Housing Allowance.

## **What are the other benefits of the scheme?**

We can help you to access services to assist with:

- Budgeting and paying bills
- Getting connected to gas and electric supplies
- Finding furniture
- Resolving problems between you and your landlord

## **What are my responsibilities as a tenant?**

In order to keep your tenancy and seek further assistance through the scheme, you must:

- Behave responsibly and keep to your conditions of tenancy
- Notify us immediately of any changes to your income that may affect your entitlement to housing benefit
- Notify us if you intend to leave the property
- Ensure that you keep the property in good condition

Your landlord will also be given advice and assistance.

## **How do I end my tenancy?**

You should only end the tenancy when you have found somewhere else suitable to live. If you do decide to leave, you will need to give your landlord the correct amount of notice to end your tenancy and tell us straight away. This is important. If the landlord makes any claim against the bond, you will be charged for the cost. To make sure this is done fairly, we will examine the inventory and may visit to inspect the property.

## **What does the scheme cost?**

You will set up an arrangement to repay the deposit in full to the Landlord during the first twelve months of the tenancy.

In agreeing to accept help from the scheme, you are entering into a legally binding agreement. If a landlord makes a valid claim on the Bond for damage caused by you or your visitors, we will charge you for this.

**We reserve the right to refuse to provide a bond for any person who is not considered suitable for the scheme.**

**If you are dissatisfied with our decision, you may submit a letter requesting a review and a senior member of the team will reassess your application.**

If you think this scheme will help you then you can obtain more information from:

**Private Sector Access Team**

Tel 01738 474544

Website: -[www.pkc.gov.uk/Housing](http://www.pkc.gov.uk/Housing)