



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. If this is the case you will be recharged any amount that the council has to pay your landlord.

The bond guarantee is valid for 12 months and will cover up to a maximum of one month’s rent. You will need to pay the deposit up in 12 monthly instalments.

Who is eligible for the scheme?

There are no restrictions to who can apply to the Rent Bond Guarantee Scheme. We will consider applications from people in work or in receipt of benefits. Acceptance on to the scheme is subject to tenancy referencing and affordability checks. Credit checks are not required. The value of the bond that you are accepted for will be based on affordability and the needs of your household. We need to be satisfied that you can afford to pay the rent and repay the deposit within 12 months.

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 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?

Complete the short application form, available from all council offices, or download from the website. Return this to any council office and it will be passed to the Private Sector Access Team at Pullar House.

We will then check your details. We will need 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 give you a decision on your application

If you have not previously approached the Council for housing advice, you can contact your local area housing office or the Housing Options Team and ask for an appointment to discuss your housing situation.

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 monthly rent
- the bond that will be required (generally a maximum of 1 months' 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 or by calling our Landlord Registration Officer on 01738 47500

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 Housing Benefit for people who live in private rented tenancies and the amount that you are entitled to will depend on your circumstances.

An application for Local Housing Allowance can be completed by a Private Sector Housing Officer.

Please note it is your responsibility to ensure all information is provided to proceed with the application 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
- Pay your monthly instalments towards the deposit

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 some cases Perth & Kinross Council will collect the deposit on behalf of your landlord. You will be sent an invoice to pay if this is the case.

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 476000