

# deposit guarantee scheme

A Guide for Private Landlords and Tenants



# PRIVATE LANDLORDS AND TENANTS DEPOSIT GUARANTEE SCHEME

Landlords of privately rented accommodation may require a deposit before agreeing to a tenancy.

The deposit covers the cost of any damage done to the property while the tenant is living there. The deposit will be the equivalent of a maximum of two months rent but will not cover the one month rent in advance.

The Deposit Guarantee Scheme helps people on low incomes and benefits to rent privately by providing a guarantee that a deposit will be paid. Scottish Borders Council guarantees to pay the deposit should a genuine claim be made by the landlord.

## WHO IS ELIGIBLE FOR THE DEPOSIT GUARANTEE SCHEME?

**The client will be assessed by Homelessness Services and must be able to provide evidence of all of the following:**

- On a low income or in financial difficulty
- Unable to raise the full deposit by their own means
- Have been homeless or are at a risk of being homeless

## HOW LONG IS THE DEPOSIT GUARANTEE FOR AND WHAT WILL IT COVER?

The deposit guarantee is for a minimum six month tenancy agreement. It will cover any damage caused by the tenant to the property or items on the inventory up to the agreed amount.

The Council will not pay the rent in advance. This must be paid by the tenant to the landlord. The deposit will not cover damage to communal areas, criminal damage, rent arrears or gardening and cleaning costs.

## HOW DOES THE DEPOSIT GUARANTEE SCHEME WORK?

An assessment will be carried out by a Homelessness Officer and if the client meets the criteria for the deposit guarantee a referral will be made to the scheme on their behalf. The client will be encouraged to find a suitable property and once this has been done, the landlord's details will be included on the referral.

The scheme will then make contact with the landlord to discuss the deposit guarantee scheme and if the landlord is happy to go ahead an inspection will then be carried out to make sure the property is in a good condition.

Once the Council have completed a satisfactory inspection and the agreements for the deposit guarantee have been signed by the landlord, the client will be able to arrange directly with the landlord for the signing of the tenancy agreement and an entry date.

## TENANTS GETTING HELP TO PAY THE RENT

If you need help with paying the rent you will be claiming Local Housing Allowance (LHA). It is always useful to know what the Council will contribute to your rent before you find a suitable property so that you know what you can afford.

You can find out more information on LHA by visiting one of the Council's Contact Centres or calling the Council on 0300 100 1800. There are also LHA rates on the Council's website [www.scotborders.gov.uk](http://www.scotborders.gov.uk).

## PAYMENT OF THE DEPOSIT GUARANTEE BY TENANTS

As a tenant using the deposit guarantee scheme you are required to enter into a Payment Plan with your landlord or their letting agent to make a weekly or monthly contribution towards the deposit guarantee.

Once your tenancy comes to an end the money that you have paid towards the deposit guarantee will be given to you if no damage has been caused to the property. The money that is returned to you will be for you to use towards the deposit for a new property.

## ENDING THE TENANCY

At the end of the tenancy the landlord or letting agent and the tenant should inspect the property. A Council Officer can attend the inspection if requested by either party.

## HOW DOES THE LANDLORD MAKE A CLAIM FOR DAMAGE?

Should a genuine claim be made by the landlord for damage caused, the landlord will be advised to submit an invoice to the Council detailing the work required and the cost. The Council will only pay out to the agreed deposit guarantee amount.

# FURTHER INFORMATION

## HOMELESSNESS SERVICES

Private Sector Liaison and Policy Officer

Galashiels Area Office | Paton Street | GALASHIELS | TD1 3AS

tel: 01896 661 385

freephone: 0800 376 1138

email: [homelessnessservices@scotborders.gov.uk](mailto:homelessnessservices@scotborders.gov.uk)

[www.scotborders.gov.uk](http://www.scotborders.gov.uk)

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