

Rent Deposit Guarantee Scheme

Information for Tenants

Purpose of the Scheme:

- The Rent Deposit Guarantee Scheme is designed to offer you a degree of flexibility in the choice of area and type of property that best meets your needs, and where you may not have immediate access to funds for a deposit.

We can help you to access the private sector and find a property suitable for your needs; help arrange viewings; and help you to complete any applications required by the landlord or agency

What is a Rent Deposit Guarantee Scheme and how does it work?

We do not give you or the landlord any money for a deposit. Aberdeenshire Council offers to act as your guarantor for the deposit for you, and this lasts for the lifetime of the tenancy.

We can also help you during the tenancy if you encounter any problems.

How Much Can a Deposit Be?

Every year the Department of Work and Pensions (DWP) sets Local Housing Allowance Rates (LHA) for every local authority area. These rates are used to check whether a property is affordable for you, when making an application for a deposit. Aberdeenshire Council will guarantee a deposit of no more than (or up to) the Local Housing Allowance rate for the size of property appropriate for you.

In some instances, the number of bedrooms you can rent from Aberdeenshire Council, will not be the same under the DWP rules. It may be helpful for you to understand how many bedrooms you are entitled to when applying for the deposit guarantee, and what the LHA rate is for that size of property.

[Calculate how many bedrooms you are eligible for : DirectGov - LHA Rates \(voa.gov.uk\)](https://www.direct.gov.uk/lha-rates)

A deposit guarantee can also be used as part-payment towards a larger deposit. In these cases, an Affordability Assessment will be done by Housing Staff. You will have to pay the amount above the guarantee to the landlord who will place it into one of the national tenancy deposit schemes. The landlord has to inform you of where this money is being lodged within 28 days of the tenancy starting.

Who can apply?

You can apply if you are/have:

- Over the age of 16
- A Housing Need
- Approached the Housing Options Service, and agreed to the Service
- In work or in receipt of benefits
- Resident in Aberdeenshire at the time of application. An application can be considered if you live outwith Aberdeenshire in exceptional circumstances

Application Process

Before making an application, you should view the property first, then discuss with

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the landlord about using the deposit guarantee scheme. Landlords can refuse to use the Deposit Guarantee Scheme.

Do not sign anything or hand any money over to the landlord until you have written confirmation from Aberdeenshire Council that the deposit will be guaranteed.

Only one application for one property can be considered at any time.

Once your application has been completed, we will ask you to provide proof of Identity and income, including benefits. This can be:

- A valid driving license, (full or provisional), or valid passport
- A valid bank card, front and back
- Any payslips for the last 4 weeks, if weekly, or 3 months' if monthly
- Bank statements showing any benefits being paid
- Universal Credit statement from Journal

We will also check to make sure the landlord is registered with Aberdeenshire Council before your application can be processed. This is a legal requirement in Scotland, and you can also make these checks here:

[Search start - Scottish Landlord Register \(landlordregistrationscotland.gov.uk\)](https://landlordregistrationscotland.gov.uk)

If the landlord is not registered, then the application cannot be processed.

We will also contact the landlord to let them know that you have made an application, and how much of a deposit we can help with. Landlords are asked to provide information to support your

application, including a copy of the tenancy agreement.

It can take time to receive all the information needed to process your application, so for this reason applications cannot be processed in an emergency.

Here are some links to other sites you may find useful:

Scottish Government –

[Renters' rights - Renters' rights \(campaign.gov.scot\)](https://campaign.gov.scot)

[Overview - Private residential tenancy: information for tenants - gov.scot \(www.gov.scot\)](https://www.gov.scot)

Shelter Scotland –

[Get Housing Advice - Shelter Scotland](#)

[Moving house - Shelter Scotland](#)

To make an application please

- ask your Options Housing Officer to make a referral
- Contact Customer Services on 03456 08 12 03
- Email Businessperformanceanddevelopment@aberdeenshire.gov.uk

Please note that if the landlord makes a claim against the deposit at the end of the tenancy, you will be recharged an amount upto the amount of the deposit guaranteed.

Any tenant who is recharged for any deposit claim made, will be unable to use the Rent Deposit Guarantee Scheme again until the current debt has been paid. A payment arrangement can be provided.