

# The Deposit Guarantee Scheme



The deposit guarantee scheme is operated by and funded by  
West Lindsey District Council.

# The aim of the scheme

This scheme aims to help people in housing need to access a private rented property

It is designed to help people move into a property long term to avoid moving from place to place.

## Eligibility

To be eligible for the deposit guarantee scheme you must meet all of the following criteria:

- ◆ Be 18 years of age or over
- ◆ Be in need of housing
- ◆ To have a local connections i.e. have lived in West Lindsey for the last six months, for three years within the last five years or have a close family member who has continually lived in the area for over five years
- ◆ Be unable to raise the required deposit
- ◆ Receiving an income related benefit e.g.
  - Pension Credits
  - Income Support
  - Housing Benefit
  - Council Tax benefit
  - Incapacity Benefit
  - Working Tax Credit
  - Job Seekers Allowance
- ◆ Be able to save the total deposit over the guarantee period
- ◆ Have not had any significant rent arrears in the past
- ◆ Have not previously caused any damage to a rented property

**The scheme can not be used by households who are wishing to move who have no problems with their current accommodation.**

If you meet all of this criteria, an application can be made if you can provide us with:

- ◆ Identification and proof of current address
- ◆ Full address history for the last 5 years.

## Terms of the scheme

The maximum amount for a deposit guarantee is £500.

(In exceptional circumstances this can be increased at the discretion of the bond scheme administrator.)

The deposit guarantee is only available for the initial six months of your tenancy. During this time you pay the deposit to the landlord in monthly instalments.

You will be referred to housing benefit for a housing benefit assessment.

We will request all payments to be made direct to the landlord. This can be made possible if you approached the Home Options team for assistance with housing.

If you are being threatened with homelessness because of rent arrears, an investigation will be carried out as to why the arrears have happened. It will be passed to a homeless advice officer who will look at your circumstances, and where possible a decision would need to be agreed with the landlord about a possible repayment plan.

Previous rent arrears will be looked at on a case by case basis. You will be encouraged to deal with former rent arrears.

## What happens next

Find a suitable and affordable property.

Make sure the landlord or agent is aware that you want to use the deposit guarantee scheme.

Submit an application form to the Home Options team. (Give as much information as possible and don't forget to include proof of ID and current address.)

When an application has been received we will contact the landlord or letting agent and make an appointment to inspect the property to make sure it is up to a suitable living standard.

A written and photographic inventory will be taken.

We will ask the landlord or agent for an up to date gas safety and energy performance certificate.

You must not move into a property or sign a tenancy agreement before applying for the deposit guarantee as we can not authorise it once this has happened.

## **Checks made throughout the tenancy**

Checks will be made during the bond guarantee period to make sure you are making payments.

If you have been unable to make any payments this will be discussed and help will be offered.

We could refer you to the Citizens Advice Bureau (CAB) for financial and budgeting advice or a referral for floating support.

If help is not sought or advice not taken, it may affect future assistance and options available to you

If no payments have been made by the end of the six month guarantee period, you will not be eligible for further assistance from the deposit guarantee scheme.

This could lead to you being served notice by the landlord and asked to leave the property.

# What happens when I have paid the deposit

At the end of the initial six months of your tenancy and you have paid the total amount of the deposit, the land lord or agent has 14 days (please note that from 1 April 2012, this will change to 30 days) to place the money into one of the following three protected schemes:

- ◆ The Deposit Protection Scheme
- ◆ The Tenancy Deposit scheme
- ◆ My Deposits

They should inform you of:

- ◆ The contact details of the scheme
- ◆ The full contact details of the land lord or agent
- ◆ How to apply for the release of the deposit
- ◆ Information explaining the purpose of the deposit
- ◆ What to do if there is a dispute about the deposit

If this information is not given to you, please ask the landlord where your money has been deposited.

## What if my deposit is not registered

It is illegal not to register your deposit in one of the above three schemes and the landlord can be heavily fined.

A court can order the landlord or agent to either repay the deposit to you or protect it in a scheme.

For further information see [www.direct.gov.uk/tenancydeposit](http://www.direct.gov.uk/tenancydeposit)

## How to contact us

Tel: 01427 676676

Fax: 01427 675168

Email: [home.options@west-lindsey.gov.uk](mailto:home.options@west-lindsey.gov.uk)

On the Web: [www.west-lindsey.gov.uk/housing](http://www.west-lindsey.gov.uk/housing)

Address: West Lindsey District Council  
Guildhall, Marshall's Yard,  
Gainsborough, DN21 2NA

Caistor Multi Use Centre  
19 South Street, Caistor, LN7 6UB

Market Rasen Area Office  
Festival Hall, Caistor Road  
Market Rasen, LN8 3JA

If you find you are homeless, have  
nowhere to stay and the West Lindsey  
council offices are closed please call the  
Out of Hours Number on:  
**(01427) 613960**

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За повече информация пръстен 01427 676676

Lisainformatsiooni ring 01427 676676

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