

The Moray Keyfund

Rent Deposit Guarantee Scheme



Alternative formats

If you need information from Moray Council in a different language or format, such as Braille, audio tape or **large print**, please contact:

إذا كنتم في حاجة إلى معلومات من قبل مجلس موراي وتكون بلغة مختلفة أو على شكل مختلف مثل البراي، أسطوانة أوديو أو أن تكون مطبوعة باستعمال حروف غليظة فالرجاء الإتصال ب

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Jeśli potrzebują Państwo informacji od Rady Okręgu Moray w innym formacie, takim jak alfabet Braille'a, kasety audio lub druk duża czcionką, prosimy o kontakt:

Se necessitar de receber informações por parte do Concelho de Moray num formato diferente, como Braille, cassete áudio ou letras grandes, contacte:

Ja Jums vajadzīga informācija no Marejas domes (Moray Council) citā valodā vai formātā, piemēram, Braila rakstā, audio lentā vai lielā drukā, sazinieties ar:

اگر آپ کو مورے کونسل سے کسی دیگر زبان یا صورت میں معلومات درکار ہوں مثلاً "بریلے، آڈیو ٹیپ یا بڑے حروف، تو مہربانی فرما کر رابطہ فرمائیں:

Housing & Property
Moray Council
High Street, Elgin, IV30 1BX

0300 123 4566

housing@moray.gov.uk

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What is the Moray Keyfund?

The Keyfund provides a 'guarantee' to a private landlord instead of a tenant providing a cash deposit immediately.

The guarantee is to help people who are on a low income and at risk of homelessness and are unable to raise the cash deposit themselves.

What is a deposit?

Most landlords or letting agents will ask for a deposit when you move into privately rented accommodation. A deposit is a sum of money which gives your landlord protection in case you leave without paying rent or cause damage to the property.

You may also be asked to pay rent in advance. This may mean that you will have to pay a large amount of money at the start of the tenancy.

By law, all deposits for private tenancies in Scotland need to be put into a national safeguarding tenancy deposit scheme.

If you decide to move on, you will get your deposit back at the end of the tenancy if you leave the property in a satisfactory condition.

If your landlord wants to claim any of your deposit at the end of the tenancy, one of the national Safeguarding Tenancy Deposit Schemes will decide whether your landlord's claim is fair.

What is a deposit guarantee?

We can give a guarantee to your landlord for your deposit. This lets you pay the deposit to them in small and manageable instalments, over 6 months. The maximum amount of a deposit guarantee is £450 per application.

What does it cover?

The guarantee covers:

- any damage to the property and furnishings (not items damaged due to normal wear and tear);
- cleaning bills if the property is left in a poor condition; and
- any unpaid rent owed when the tenancy ends.

What does it not cover?

The guarantee does not cover any unpaid utility bills or any damage that is caused by wear and tear.

Information for tenants

Who is eligible?

You may qualify for the scheme if you:

- ✓ are in severe housing need or at risk of homelessness;
- ✓ have a local connection to Moray;
- ✓ are unable to find the funds for a deposit; and
- ✓ return positive tenancy checks from your current/previous landlord.

You will not be eligible for the scheme if:

- ✘ have housing related debt and have not maintained a repayment agreement for at least three months;
- ✘ you have been served with an Anti-Social Behaviour Order (ASBO);
- ✘ you will be staying in shared accommodation with shared facilities;
- ✘ there are other factors that we think may affect a tenancy; or
- ✘ the maximum amount of Keyfunds agreed for the year has been reached.

How do I apply for the scheme?

The scheme can only be accessed by speaking to our Housing Options Team. You can contact them by phoning 0300 123 4566 or emailing housing@moray.gov.uk.

You will be asked to attend an interview with our Housing Options Team.

During the interview you will be asked questions to establish if you are eligible for the scheme or if there are other more suitable housing options.

Our Housing Options Team will:

- Carry out an initial assessment of your eligibility for the scheme.
- Give you a brief overview of the scheme and how it works.
- Explain the financial side of the scheme to you and go over any eligibility for Local Housing Allowance and/or Housing Benefit.
- If they think that you may be eligible, they will ask you to fill out an application form.

Who will find a suitable property?

It is your responsibility to look for a suitable property to rent. Once you have found a property you must check that the landlord is willing to accept a rent deposit guarantee from us. If they are, you must contact us as soon as possible (please see the end of the leaflet for contact details). We will want to know the size of the property and how much the rent is. If they are not willing to accept a deposit guarantee, you must carry on with your search for a suitable property.

By law, all landlords must register with the Landlord Registration Scheme before they can rent out their property. You can check if the landlord is registered online at www.landlordregistrationscotland.gov.uk. If they are not registered you will need to contact us.

If the landlord is registered, we will ask you to come in and meet us. You will need to take basic financial information to the interview so that we can carry out a financial assessment and discuss any help you may get towards the rent from the Local Housing Allowance

What happens next?

If we decide that the property is suitable, we will contact the landlord to confirm that they are willing to rent the property to you and will accept a deposit guarantee. We will answer any questions they may have and give them information on the Moray Keyfund.

We will arrange to carry out a property inspection as soon as possible. We will make an inventory, take photographs and make sure that all necessary safety checks are completed and regulations are met.

We will then tell both you and the landlord if we will guarantee the deposit. We will ask both you and the landlord to fill in and sign the agreement and associated paper work for the Keyfund.

Can I apply for the Keyfund after I have started a tenancy?

No, you cannot apply to the Keyfund after your tenancy has started.

What if there are issues during the Keyfund?

We will be available to both you and your landlord to give advice and assistance if issues or complaints are raised during the Keyfund.

If your landlord tells us you have rent arrears, we will contact you. Where possible we will meet with you and find out if there has been a change in your circumstances and give you advice and assistance.

Your landlord may end your tenancy if you fail to keep up with your rent and/or deposit payments. The landlord may submit a claim for the rent arrears to us. We will recharge you for this.

You will have the right to make a homeless application if the tenancy ends but you may be assessed as intentionally homeless. This means that we would only need to give you advice and assistance to find somewhere else to live and temporary accommodation while you look for a new home.

If you want to make a complaint about your landlord, we will give advice and signpost you to where you can get help.

Payments

While a Keyfund is in place, you will make small affordable payments directly to the landlord which will cover the amount needed for the deposit. It is your responsibility to negotiate these payment amounts with your landlord. We are not involved in negotiating the payment amounts.

How long does the Keyfund last?

In most cases, the Keyfund agreement will be for 6 months. This may be extended to 12 months in certain circumstances. For example, if you are on a very low income (and depending on discussions with the landlord about the length of the tenancy).

The Keyfund will end either:

- once the payment plan has covered the full cost of the deposit;
- or
- if the 6 or 12 months of the tenancy has ended and you have paid enough to cover the deposit.

We may visit the property to take photographs and check the inventory that was taken at the start of the tenancy.

What happens with my tenancy when the Keyfund ends?

When the Keyfund ends, we will contact you and your landlord and ask if there are any problems. If you or the landlord tell us that your tenancy will continue or your deposit has been paid in full we will have no more involvement.

If either you or your landlord tell us that the deposit has not been paid in full or that there is a problem, we will carry out a property inspection. We will also ask you and your landlord to provide evidence of how much you have paid towards your deposit.

Information for landlords

What can the Keyfund scheme offer me?

If we approve a Keyfund, we will:

- give you a deposit guarantee of up to £450 which you can claim against;
- help your tenants to claim Local Housing Allowance on time;
- check the progress of Local Housing Allowance claims and keep in contact with our Revenues section;
- keep in regular contact with you and your tenant; and
- help you with any concerns you may have.

What happens before the tenancy begins?

Before your tenant moves in, we will visit the property to take an inventory and photographs. We will keep copies in case there is a dispute between you and your tenant. We will check the property to make sure it is in an acceptable condition, meets the tenant's housing needs and current safety regulations. If we agree to guarantee a deposit, you and your tenant will need to sign an agreement.

What happens during the Keyfund?

We will be available to you and your tenant to help with any problems. You should contact us as soon as possible if there is a problem so that we can try to resolve them (contact details are at the end of this leaflet).

What happens at the end of the Keyfund?

We will contact you when the Keyfund is due to end. You will then have 28 days to make a claim, if you have grounds to.

How do I register my interest in the Keyfund scheme?

You can register your interest in joining the Keyfund scheme by contacting the Housing Options Team using the contact details below. We will need to check that you have registered your property under the Landlord Registration Scheme.

What if I need any more information or help?

If you need more information, please contact the Housing Options Team by phoning 0300 123 4566 or emailing housing.options@moray.gov.uk.

If you have a current Keyfund and need help, please contact the Housing Support Team on housingsupportteam@moray.gov.uk.

Contact information

Housing Benefit and Council Tax Phone: 01343 563456

Email: revenues@moray.gov.uk

Citizen's Advice Bureau Phone: 01343 550088

Email (non-advice): bureau@moraycab.casonline.org.uk

Money Advice Service Phone: 0300 123 4561

Email: money.advice@moray.gov.uk

For more information on landlords and letting agents within the Moray area please see our Guide to Housing Options which is available at our access points or online at www.moray.gov.uk.

For all housing enquiries:

Housing and Property

The Moray Council

PO Box 6760

Elgin

IV30 9BX

Phone: 0300 123 4566 email: housing@moray.gov.uk

Emergency out of hours: 03457 565656 (5pm-8.45am and weekends)

Or visit any of our access points:

Buckie Access Point
13 Cluny Square
Buckie
AB56 1AJ

Forres Access Point
Auchernack
High Street
Forres
IV36 1DX

Elgin Access Point
Council Office
High Street
Elgin
IV30 1BY

Keith Access Point
The Resource Centre
26 Mid Street
Keith
AB55 5AH

Your Notes

Your Notes



We try to review our leaflets regularly to make sure you have the most up-to-date information, however the contents of this leaflet is only correct at the time the leaflet is published.

For more information or advice contact us on 0300 123 4566 or visit our website at www.moray.gov.uk.