**Benefits of the RDGS?**

- Provides access to private sector tenancies for people who don’t have a cash deposit.
- Provides assistance & support to RDGS tenants with housing benefit applications.
- Provides a point of contact for RDGS tenants and landlords if there are any issues during the tenancy.
- Maintains contact with RDGS tenants and landlords to ensure tenancies are progressing well and any support needs are identified.
- Delivers prompt processing of claim payments to landlords.
- Ensures landlords are registered with D&G Council and that properties are in good repair and condition.
- As no cash deposit has been taken there is no need to lodge money with Tenancy Deposit Protection Scheme.

**Want to know more!**

Please contact:

**the hub**
**your community action centre**
24-26 Friars Vennel
Dumfries DG1 2RL

tel: 01387 269161
email: info@thehubdg.org.uk
website: www.thehubdg.org.uk

*Contact us if you require this leaflet in an alternative format*

The Rent Deposit Guarantee Scheme is funded by

**Rent Deposit Guarantee Scheme**

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What is a deposit guarantee bond?
Most private landlords require a cash deposit as security before agreeing to a tenancy. This deposit covers the cost of any damage or losses at the property while the tenant is living there.

The Rent Deposit Guarantee Scheme (RDGS) assists people on low incomes who are unable to find a cash deposit by providing landlords with a rent deposit guarantee bond of up to one calendar month’s rent.

How long does the deposit guarantee bond last?
The deposit guarantee bond lasts for the length of the tenancy.

What does the deposit guarantee bond cover?
At the end of the tenancy the deposit guarantee bond will cover identified damage and uninsured losses caused by the tenant and/or the tenants household.

What is not covered by the deposit guarantee bond?
The Rent Deposit Guarantee Scheme does not cover rent arrears, damage to communal areas and items that are covered by household contents or building insurance taken out by either the tenant or landlord.

How do landlords make a claim?
The landlord advises they wish to claim against the bond. A visit to the property is carried out to confirm damage and/or losses that can be claimed. Landlords then submit receipts for repair/replacement items and are reimbursed.

How do I apply to the Rent Deposit Guarantee Scheme?
The RDGS accepts referrals from Dumfries and Galloway Council Housing Services or D & G Citizens Advice Enhanced Housing Advice Service who will carry out a Housing Options Assessment before making a referral to us. Alternatively we can accept self referrals.

Applicants need to have a local connection with Dumfries and Galloway; be in housing need; and on a low income.

Starting the tenancy?
The scheme receives a referral, an available private sector tenancy is identified and the landlord agrees to a deposit guarantee bond instead of a cash deposit. A pre-tenancy visit will be carried out by the scheme to complete an Agreement and Inventory with the tenant and landlord. The deposit guarantee bond is then in place and the tenancy commences.

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