

Housing choices

Rent deposit guarantee scheme



Rent deposit guarantee scheme

Most private sector landlords ask for a deposit and one month's rent in advance. We know that it isn't always easy to find this money and we may be able to help you. With the support of local private landlords North West Leicestershire District Council runs an interest free **repayable** rent deposit scheme to help people with the initial costs.

The scheme is designed to:

- Provide rent in advance to secure the tenancy
- Provide a 'guarantee deposit bond' that provides your landlord with limited cover in cases of damage, loss or rent arrears, rather like the cash deposit, but in the form of a letter
- Fast track housing benefit claims

Both the rent deposit and any 'guarantee deposit bond' that is called upon by the landlord are fully repayable by you and your ability to repay will be taken into account when considering your eligibility.

If you are eligible for the scheme, you must sign a declaration to say that you will repay any money.

We will agree the repayments with you and make sure they are affordable, taking into account your other outgoings.



Fast track housing benefits claims

We will guarantee that all claims referred under the rent deposit scheme will be fast tracked by our Housing Benefit Team to make sure they are dealt with as a priority and will be processed quickly (provided that all required documents are produced).

Please note that we work within the guidelines of the local housing allowance, which sets the recommended rent for properties.

Who can apply for help under this scheme?

We may be able to help you if:

- You are eligible to join the housing register
- You are homeless or threatened with homelessness, whether or not you are considered a priority in the legislation
- You have a local connection to the district. This means you will need to prove one or more of the following:-
 - » You currently live in the district permanently
 - » You have lived in the district for at least six months in the last 12 months, or for at least three out of the last five years
 - » You, or a member of your household, is employed on a permanent basis or a temporary contract running for a minimum of 12 months, within the district (confirmation will be required from your employer)
 - » You have grandparents, parents, brothers, sisters, or adult children (those over 18 years) who have been living within the district for at least five years.

A local connection is not normally established by:

1. Time spent in any prison or secure unit
2. Time spent in hospital
3. Time spent in any institution such as refuge or rehabilitation.
4. Victims from out of the area fleeing domestic violence.

For example, if you have been admitted to hospital in the district, or have

been living in a refuge in the district and your previous address was outside the district, the time you have spent in hospital or the refuge will not count towards establishing any local connection.

- Applicants who have refused a suitable offer of social rented property will not be considered for rent deposit for a period of six months apart from in exceptional circumstances
- Applicants who have been granted an earlier rent deposit that has not been fully repaid, will not normally be granted a second deposit
- Applications who have previously been granted a rent deposit bond that has been called upon by the former landlord and has not been fully repaid

In order for us to fully consider your eligibility for the Rent Deposit Guarantee Scheme we would need to see:

- A valid gas safety certificate (in all cases where there is a gas supply to the property)
- A valid electrical safety certificate (where one has been issued)
- A copy of the Energy Performance Certificate
- The proposed tenancy agreement which **must** be for a period of at least 12 months
- An inventory of contents / fixtures and fittings – (signed and checked)
- An up to date income and expenditure statement from you.

When you have these documents you will need to contact our Housing Choices Team to make an appointment to see one of our housing choices advisors.

If after discussing your finances with you, the housing choices advisor considers that you cannot realistically afford the tenancy, a rent deposit will not be granted and we will advise you on other housing options that may be available.

When working out your ability to pay, we will take into account any outstanding debts / loans you have to pay. This includes any rent arrears from former tenancies.

Before agreeing any rent deposit payment, a council officer will visit the property to make sure that it is up to the required standard and will take photographs before letting. These will be used as evidence in the event of any subsequent claim against the Rent Guarantee Bond.

Interested?

If you are interested and would like to find out how you can apply for help from the scheme, please contact the Housing Choices Team.

Tips on looking for accommodation

Many private landlords, housing associations and council's advertise their properties on the Homefinder system which also includes properties all over Leicestershire. You can view these properties at www.homefinder.uk.com

Other websites

You may find the following sites useful:

www.rightmove.co.uk

www.primelocation.com

www.roomsforlet.co.uk

Newspapers

Look in all the local newspapers for advertisements for houses, flats and bed-sits to let.

Letting agents

These agencies manage properties on behalf of landlords. They often advertise in the local press, Yellow Pages and the Thompson directory. You may have to go to several agencies and get your name on their books so they know what type of property you are looking for. It is always worth finding out which agents will accept people on welfare benefits, how much deposit is needed and if they require a month's rent in advance. Also check how much their fees are.

Notice boards

Look out for cards placed in newsagents' windows and supermarket notice boards advertising rooms, flats or houses to rent. These tend to be cheaper.

Friends

Let all your friends, work colleagues and family know that you are looking for somewhere, as word of mouth can usually be a good way of circulating information. You may find that some of your friends are also looking and if you found somewhere together this could make the rent cheaper.

Students

If you are a student looking for somewhere to live contact your college or students union, they may be able to help.



Contact details

For more information contact the Housing Choices Team at North West Leicestershire District Council.



Visit us Monday to Friday 8.45am - 5pm or write to us:

Housing Choices
North West Leicestershire District Council
Council Offices,
Coalville
Leicestershire
LE67 3FJ



Telephone:

0800 952 0079 Monday to Friday 8.45am - 5pm
01530 454789 - Out of hours and weekends 24 hours
seven days a week **Emergency only**



Email:

housing.choices@nwleicestershire.gov.uk



Website:

www.nwleics.gov.uk/housingadvice

This leaflet is available in other formats on request

Council vision

North West Leicestershire will be a place where people and businesses feel they belong and are proud to call home

North West Leicestershire District Council,
Council Offices, Whitwick Road, Coalville,
Leicestershire, LE67 3FJ.