

July 2015

Applying to the Rent Guarantee Scheme

FACTSHEET

This scheme is for people who need to find private rented accommodation but cannot afford the deposit.

The Council guarantees the rent and deposit. The tenant pays their rent direct to the Council.

The tenant is still liable for the deposit and is expected to save up while on the scheme.

Who can apply?

To be eligible for the scheme you must:

- have a local connection and
- be homeless or threatened with homelessness and
- be receiving benefits or on a low income and
- have no other way of finding the deposit (we expect you to have exhausted all other means of securing a deposit) and
- have a good tenancy history and
- have support needs and
- be actively engaging in any support services available.

There may be additional criteria - your housing adviser will discuss these with you.

How do I apply?

If you think you meet all the criteria you will need to apply to the Housing Advice Team. You cannot apply directly to the scheme. You can call 0118 937 2165 or come to the Housing Advice drop in service at the Civic Centre.

We will:

- Check your proof of identity, income and most recent bank statements for all family members.
- Ask your most recent landlord for references to confirm you are a responsible tenant. If you don't have suitable references we may carry out a risk assessment.
- Check your entitlement to Housing Benefit. You **MUST** pay any rent not covered by Housing Benefit to Reading Borough Council.

You have a LOCAL CONNECTION if:

- you have lived in Reading for 6 out of the last 12 months or 3 of the last 5 years or
- you have permanent employment in Reading or
- you have immediate family who have lived in Reading for over 5 years.

How do I find a property?

If we accept you on to the scheme you must look for your own property. If we have any suitable properties we will arrange for you to view them.

Look for your own property by:

- visit estate agents
- visit property websites
- check local newspapers
- ask family and friends who rent privately
- show landlords and agents your acceptance letter

The benefits for landlords:

- guaranteed rent in advance
- guaranteed deposit of 6 weeks rent
- up to 1 weeks rent when the property becomes empty
- grants available for property upgrades
- free deposit protection
- no fees to pay
- fast turnaround
- NEW Landlord Adviser
- named contact with regular tenancy visits and updates

Important:

- Make sure the rent isn't more than the Local Housing Allowance.
- Don't exchange keys, sign any paperwork or pay fees until we have inspected the property.

Our Role:

We:

- check properties to make sure they are safe and take a video inventory of their condition
- arrange for you to view suitable properties when they become available
- help you set up a Direct Debit to pay your rent
- help you set up affordable regular payments to save your own deposit when your tenancy begins
- visit you during your tenancy to make sure everything is going smoothly.
- provide you with support and money

Important Information

Letting agent fees cannot be paid by the scheme.

If you do not make regular rent payments you may be removed from the scheme and your landlord or agent may serve you with notice to leave.

If your landlord or agent makes any deductions from the Rent Guarantee Scheme deposit at the end of your tenancy (for rent arrears or damage to the property beyond fair wear and tear) you will have to repay the money to Reading Borough Council.

Useful Contacts

Housing Advice Team

 0118 937 2165

 Housing Advice Drop in - Civic Offices - Monday - Friday 9am-5pm

 Housingadvice@reading.gov.uk

Housing Benefit

 0118 937 3707

 benefits@reading.gov.uk

This information can be made available in alternative formats (such as Braille, audio tape and other languages) on request. Contact the Housing Advice Team.