

# Rent Deposit Scheme

## Guide for Applicants

Updated December 2019



**SOUTH  
KESTEVEN  
DISTRICT  
COUNCIL**

## **The Rent Deposit Scheme is one of the ways in which South Kesteven District Council help homeless and vulnerable households into privately rented accommodation**

**AM I ELIGIBLE?** In order to apply for this scheme you must:

- Be homeless or threatened with homelessness
- Have been resident or employed within South Kesteven for the last six months (exceptions may be agreed such as: in cases of domestic abuse; for former Armed Forces personnel)
- Have no housing-related debt (exceptions may be agreed)
- Be able to afford the repayment plan for any loan given by us
- Be unable to afford the rent in advance/deposit required by a landlord
- Not be subject to any ongoing fraud investigation by the Council

### **HOW DOES IT WORK?**

The scheme is made up of two parts - a rent in advance loan and a deposit guarantee agreement (paper bond). On occasion, the Council may be able to provide a deposit advance loan, instead of a paper bond.

The rent in advance is paid directly to your new landlord to cover the cost of the first month's rent. You will need to repay the Council and affordable repayments will be arranged for this. The bond is a written agreement that the Council makes with your landlord, to reimburse them for any agreed costs (up to the maximum value of the bond) for rent arrears or damage, beyond normal wear and tear, to the property. If the Council has to make any payments, you will need to pay the Council back.

### **HOW DO I APPLY?**

You need to complete our Housing Assistance online form <https://hpa2.org/referral/FormPage.aspx>. You will then be assessed by a Homelessness Prevention Assistant who will confirm whether you are eligible to apply for the scheme (and what information you must provide so that we can process your application).

If you have located a suitable property, your application will be processed and we will advise you if your application has been successful.

## FINDING A SUITABLE PROPERTY

There are various places you can look for private rental accommodation – e.g. local letting agents; local newspapers; social media sites e.g. Facebook; websites e.g. Gumtree, Upad; supermarket noticeboards; shop windows.

Please read the 'How to Rent' checklist available online at <https://www.gov.uk/government/publications/how-to-rent> which provides useful information for tenants seeking a private rental property.

The Local Housing Allowance rate is the maximum Housing Benefit/Universal Credit you would receive, if you were entitled to full Housing Benefit/Universal Credit (housing cost element). The actual amount you would receive is based on your individual circumstances - the Housing Benefit department/Universal Credit team can do a trial calculation to see how much you might get.

You must be able to demonstrate that you can afford the rental cost for any property you are seeking our assistance with.

## WHAT HAPPENS NEXT?

Once a suitable property has been found, we will contact the landlord/letting agent and confirm whether they are happy to accept our Rent Deposit Scheme. If everyone is satisfied, the Council will prepare the necessary paperwork for you and the landlord/letting agent to sign. We then send a payment to your landlord for the rent in advance (and deposit advance, if applicable).

Once the tenancy has commenced, we will send you an invoice and repayment plan.

## ONGOING SUPPORT

The Housing Options team will have contact with both the landlord and you whilst processing the Rent Deposit Scheme application. Whilst our service is purely to find suitable properties for people and prospective tenants for landlords, we are happy to give advice during the tenancy.

If you would like to find out more, please contact the Housing Options team.

**T:** 01476 40 60 80

**E:** [housingadvice@southkesteven.gov.uk](mailto:housingadvice@southkesteven.gov.uk)

**W:** [www.southkesteven.gov.uk](http://www.southkesteven.gov.uk)

or visit us at our offices at  
St Peter's Hill, Grantham, Lincs NG31 6PZ.

**Remember, it is important to keep up with your loan repayments.**

**Failure to do so may result in any housing register application being cancelled or refused.**

## ALTERNATIVE FORMATS AND LANGUAGES

South Kesteven has a rich and diverse culture - a community made up of people from different cultures, with differing backgrounds, beliefs or experiences. This diversity is one of the things that make South Kesteven such a great place to live and work.

To ensure all residents of South Kesteven have access to our information material, our information is available in a range of different languages and formats, including large print, Braille, audio tape and computer disc.

To request a document in a specific language or format, you can ring us or email us on: 01476 40 60 80 - [communications@southkesteven.gov.uk](mailto:communications@southkesteven.gov.uk)

### **Large print, Braille, audio tape or computer disc**

This information can be made available in large print, Braille, on audio tape or computer disc. If you, or someone you know, might benefit from this service, please contact us.

### **Latviski / Latvian**

Šo informāciju var iegūt arī latviešu valodā. Ja Jums vai kādai no Jūsu paziņai šādi pakalpojumi nāktu par labu, lūdzu kontaktēties mūs.

### **Lietuviškai / Lithuanian**

Šią informaciją galite gauti lietuvių kalba. Prašome kreiptis į mus, jei jums arba jūsų pažįstamiems ši paslauga galėtų būti naudinga.

### **Polski / Polish**

Informacja ta może być dostępna w języku polskim. Jeżeli Państwo albo ktoś kogo Państwo znają, może z tej usługi skorzystać, proszę nas kontaktować.

### **Português / Portuguese**

Esta informação pode ser disponibilizada em português. Se você, ou alguém que conhecer, beneficiar com este serviço, por favor contacte-nos.

### **繁體中文 / Cantonese**

本資料有繁體中文版，若你本人或你認識的甚麼人會受益於此版本，敬請聯絡我們。