

# Homeless to Home

## The Rent Deposit Guarantee Scheme

The Rent Deposit Guarantee Scheme has been set up by Wolverhampton City Council to help people with a housing need to rent a home from a private landlord.

You can choose a home you want to rent or you could be offered a property that a private landlord has offered to the scheme.

The Rent Deposit Guarantee Scheme is in the form of a bond or guarantee. You will not need to place a deposit with the Tenancy Protection Scheme, the bond replaces that.

You need to ask the landlord if he or she would be willing to accept a bond instead of a cash deposit up to the value of up to £600 which would cover them against damage to the property and/or its contents. If the rent deposit required is more than the amount of the bond then you will have to pay the difference.

**If what you get in Housing Benefit is less than the rent being charged, you will need to be able to show that you can pay the difference or the bond will be refused.**

Please note that it may take a little while time to process your application so remember, ***this is not an answer to an emergency.***

## How the Scheme works

We will:

- Help you to make a claim for Housing Benefit
- Advise you on any other welfare benefit that you may be entitled to
- Advise you of any difference between the required rent and your Local Housing Allowance (Local Housing Allowance is a way of calculating Housing Benefit based on where you live and how many people are in your household)
- Offer you advice on how to make your money go Further
- Support you in your tenancy
- Offer you advice and mediation if you have problems with your landlord or property
- Check your tenancy agreement and explain your responsibilities as a tenant
- Supply a list of things in the property and take photographs as a record of the property's condition before you moved in.
- Safety check your property
- encourage you to save for your next deposit

The deposit **will** cover any uninsured loss or damage to the property and its contents for which you are responsible during your tenancy up to the value of the bond.

The deposit **will not** cover

- Non payment of Gas, Electric, Telephone, Water Rates, TV licence, Council Tax etc.
- Rent arrears
- Wear and tear
- Deliberate damage or theft not caused by you unless you reported it to the police within 48hrs of discovering the damage

- The costs of repairing any items which the Landlord is required by law to maintain
- Damage by another resident or visitor
- Damage in another tenant's property
- Damage in communal areas
- Any property that is not listed on the agreed or later added to the inventory.

## To qualify for the scheme you must

- Be homeless, threatened with homelessness through no fault of your own or can demonstrate a housing need. The scheme welcomes singles, couples and families.
- Be between 18 and 59 years old.
- Have a local connection to Wolverhampton.
- Be on Income Support, Jobseekers Allowance or on a low income and receipt of Working Families Tax Credit.
- Be unable to afford a rent deposit or rent in advance

*Please note that if you have to pay four weeks rent in advance and are in receipt of benefits you may be able to apply for a crisis loan from the Department of Works and Pensions.*

You can find out more about crisis loans by clicking here [http://www.direct.gov.uk/en/Dio11/DoItOnline/DG\\_4017683](http://www.direct.gov.uk/en/Dio11/DoItOnline/DG_4017683)

- Be willing to accept a tenancy for 12 months
- Be willing and able to maintain a tenancy
- Be willing to save towards your next deposit and sign a repayment agreement
- Agree to inform the scheme of any changes in your circumstances.
- Agree to inform us of any problems arising in your tenancy or property
- Agree to your housing benefit being paid direct to the Landlord
- Agree to repay any money due from a claim made against the bond scheme by your landlord
- Not be in arrears to any housing provider
- Not be subject to an Anti Social Behaviour Order
- Not owe monies to the scheme

## What to do now

Now you've read about the scheme and if you feel that you qualify, contact the Rent Deposit Guarantee Scheme Officer to make an application.

If your application is accepted you will either need to find your own accommodation or, if there's something available, you may be offered a property that is suitable for your needs.

Once you have found the place you want to rent, and the landlord has agreed to receive a Rent Deposit Guarantee Bond instead of cash, you will need to contact us again. We will tell you what Local Housing Allowance you may be entitled to (click for more details <http://www.dwp.gov.uk/housingbenefit/claims-processing/lha/> )

You can then work out if you can afford the tenancy. If you need to find any shortfall then you may not be eligible for a bond unless you can prove to us that you can afford to make the rent payments. You will also be required to sign a repayment agreement.

**Any rent payable is the your responsibility, you must ensure that you meet this cost. The rent is not the responsibility of Wolverhampton City Council.**

We will meet up at the property with yourself and your landlord and checks will be made to ensure the property is fit and safe.

If it's not fit or up to the safety standard we require, your landlord will be asked to put things right and the bond will not be issued until he has done so.

We will then complete an inventory and take photographs to prove the condition of the property and contents which will be signed by all parties and it will be used as evidence should a claim being made against the bond.

You and your landlord will complete the tenancy agreement and go through your responsibilities as the tenant. The bond will be signed by all parties, a claim for housing benefits made will be completed and you will need to agree that the rent is paid directly to the landlord.

You will then be able to move into your property.

An appointment will be made for you with housing benefits as soon as possible.

**The bond will become void if you move into the property before it is agreed and issued**

### **The Saver Scheme**

During your tenancy you will be encouraged to save £5 per week so that if your tenancy ends, you will have a deposit to use for a new tenancy instead of applying for a further bond. We'll give you an application to join Wolverhampton Credit Union

These savings could also be used if a claim is made at the end of your tenancy and the claim is agreed by the Rent Deposit Scheme Officer.

Visit the Credit Union website by clicking this link  
<http://www.wolfsavingsandloans.co.uk/>