

5. If the income-check indicates you may be entitled to claim housing benefit, we will carry out a calculation to estimate the amount.
Please note: the income check is only a guide and it does not guarantee that all or any of your rent will be met from housing benefit. This can only be decided when a valid housing benefit claim has been determined after you have taken up the tenancy.
6. The loan budget is limited and may need to be closed from time to time if funds run out. For this reason if you qualify this is not necessarily a guarantee that a loan will be made, but we will always let you know the position at the earliest stage.
7. The grant of a loan is subject to demand and priorities therefore, we cannot guarantee that you will be successful in your application. The fact that you have found a property and paid a holding fee does not guarantee that HDC will agree to provide you with a loan for the rent and or deposit.
8. We are not able to process the loan immediately. We will aim to process the loan within 10 working days on receipt of all the required documentation.
9. You do not own a property.

Checklist:

Before signing and handing in your application for a loan, please take the time to check that you have provided the following information:

- A fully completed form. Do not leave anything blank. If you are unsure please contact Housing Services for assistance on: 01480 388218
- Proof of all household income.
Wage slips should be as follows: weekly paid x 8; fortnightly paid x 4; monthly paid x 2. If you are in receipt of any benefits, we will require a current benefit award letter. This also includes Child Tax Credits, Working Tax Credits and Child Benefit.
- Your last two months bank statements for each adult applicant on the application form
- Proof of identity for each adult applicant on the application form e.g. passport/driving licence
- Proof of eligibility if you are a person from abroad
- Proof of homelessness or the threat of homelessness.

For further information contact:

Customer Service Centre
Pathfinder House
St Mary's Street
Huntingdon
PE29 3TN

Telephone: 01480 388218

Rent in Advance/Rent Deposit Loan Scheme

Are you homeless, or under the threat of homelessness?

Have you found a place to rent but can't afford the rent in advance and/or the deposit?

Maybe we can help...

If you are homeless, or under the threat of homelessness and you...

- Live in Huntingdonshire District, or need to move here to start a job, or care for a relative, or be cared for by a relative or friend
- Have a low income
- Have no unaddressed debts with the Council
- Have not been declared bankrupt
- Do not own a property

If you can answer 'yes' to the above, please read on to find out how the scheme works and how to make an application.

If you are not sure whether you qualify or if you have yet to find somewhere to rent and want help with that please contact Housing Services:

In person:
Customer Service Centre
Pathfinder House
St Mary's Street
Huntingdon
PE29 3TN

Telephone: 01480 388218

About the loan scheme

You **should not** move into a property before a loan is agreed. Loans cannot be made retrospectively.

Good quality privately-rented accommodation is available throughout the Huntingdonshire district. We want to help more low-income individuals and families to take up private sector tenancies, but landlords will normally want to be paid one month's rent in advance plus a deposit against breakage and damage, and we know that this kind of money is often difficult to find. This is why we have introduced the loan scheme.

If you qualify under the scheme, you may borrow an amount to cover the rent in advance and/or the rent deposit. The loan is made interest free and can be paid back over 12 -24 months. Alternatively your landlord may agree to take a BOND from the council which guarantees a payment up to the sum of a deposit, should a claim be necessary at the end of the tenancy. You remain liable for this amount and would be invoiced for any payment that is needed to be made. The advantage to you of the bond is that it keeps down the amount you need to borrow.

We want you to be able to take on a tenancy you can afford to maintain, and we want you to be able to pay the loan back without stretching your budget too far. We also want the people we help with a loan to be seen by landlords as good tenants. This way landlords will be encouraged to make more property available to low income households.

For these reasons not all people who want a loan will qualify for one.

These are our rules

1. The scheme is open to any Huntingdonshire resident who is homeless or under the threat of homelessness, on a low income and does not own a property.
2. You should have found accommodation before you apply for a loan. If you have not yet found a place to rent, you are advised to speak first to a Housing Advice and Options Officer. A few words of advice before you go looking could save you a lot of time later! They can be contacted on:
01480 388218
3. You should intend to live in the accommodation as your only home. It must be suitable for your needs, and, it should be of reasonable condition and quality and not have too many or too few rooms.
4. The rent should be reasonable (We will want to check on this). If you need to claim Housing Benefit to help pay for your accommodation, the size and cost of the property must also be in line with the Local Housing Allowance to ensure it is affordable. Details can be found on the HDC website, www.huntingdonshire.gov.uk under "Benefits". Alternatively, contact a Housing Advice and Options Officer for current rates and further information.

