

# Rent Deposit Scheme Information Guide and Application Form

## Details of the loan scheme

Good quality accommodation is available throughout the Huntingdonshire district within the private rented sector. However, most landlords or letting agents will require the first months' rent upfront and a deposit against any breakages, damage or rent arrears at the end of the tenancy<sup>1</sup>. At HDC we understand the funds for private rented properties can be difficult to find, particularly if you are facing Housing related struggles. As such, we introduced the Rental Deposit Scheme to assist those who meet the criteria below.

You are currently homeless or under the threat of homelessness and:

- You live in Huntingdonshire District, or have a local connection to the area.
- Have a low income and insufficient savings.
- Do not have any unaddressed debt with the Council (including, but not exclusive to: council tax arrears, fines or housing debt).
- Have not been declared bankrupt.
- Do not own a property anywhere in the world.

If you qualify for the scheme we may be able to assist you with a loan towards the deposit and the rent required for your chosen property.

The loan is interest free and is payable in instalments over 12, 18 or 24 months dependant on your financial circumstances.

Any deposit paid to the Landlord must be secured in a government approved Deposit Scheme. Alternatively, some landlords may accept a Council Bond in place of the cash deposit. A Council Bond guarantees a payment up to the agreed sum should a claim be necessary at the end of the tenancy. If a claim is approved, you will then be liable for this amount and will be invoiced for any payment that is made. However, the advantage of a bond is that it only becomes payable at the end of the tenancy if claimed against, this therefore reduces your loan and repayments up front.

When processing your application, we will be looking at your financial situation and whether the tenancy AND loan are affordable. We may run a benefit calculation if we feel this is needed. The results of this calculation are purely an estimate and it does not guarantee that you will be entitled to that amount.

We will also complete a credit check to understand your financial commitments. Please be advised, if you are subject to an Individual Voluntary Arrangement (IVA), you will be required to seek permission (in writing) from your Insolvency Practitioner before we can process the application. We will need a copy of this for our records.

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<sup>1</sup> The Tenant Fees Act 2019 has now restricted the deposit to 5 weeks rent (for properties with an annual rent below £50,000).

Unfortunately, not everyone who applies to the scheme will be approved for a loan. This could be because the tenancy has been deemed unaffordable following the financial assessment, you have not provided the information required or contact has been lost. In some cases, our budget may be running low, which means we will have to prioritise applications received and may have to close the scheme from time to time. If this is likely to happen, we will always let you know at the earliest possible stage.

## Things you need to know

1. The scheme is open to anyone with a Local Connection to Huntingdonshire District Council and who is homeless or under the threat of homelessness.
2. This application form is solely for Private Rented properties. We will be unable to help with properties secured through Home-Link using this application.
3. You must find accommodation prior to applying for the loan. You should also register your interest with the Landlord/Letting Agents and confirm whether they accept the Rental Deposit Scheme.
4. Please answer **ALL** the questions in this form and provide the required documents when applying. **Failure to do so will delay a decision being made and your application form will be returned to you to complete.**
5. Where a joint application for a loan is being made, **ALL** relevant information (such as income and expenditure) should be given for both applicants.
6. You will **NOT** qualify for a loan if you have already moved into the property. You should not make arrangements to move until the loan is agreed. **Loans cannot be made retrospectively.** Any arrangements made to move in to the property must include Huntingdonshire District Council.
7. Applying for a loan will include us looking at your income and outgoings and will include a credit reference, housing benefit and council tax debt checks. If you have an IVA, you will need permission from your Insolvency Practitioner prior to applying for the loan.
8. You may **NOT** qualify for a loan if you if you have outstanding debts or arrears with Huntingdonshire District Council which are not being addressed.
9. You will **NOT** qualify for a loan if you own a property.
10. You must intend to live in the property as your only home.
11. The property should be suitable for your households needs. If you will be applying for Housing Benefit/Housing Element of Universal Credit, then the size and rent of the property should also be in line with the Local Housing Allowance to ensure it is affordable. Details of this can be found on the HDC website, [huntingdonshire.gov.uk](http://huntingdonshire.gov.uk) under the "Benefits" Section.
12. Please be aware that any loan amount agreed may be **restricted** as a result of the [Local Housing Allowance](#).
13. **We aim to make a decision on your application within 10 working days of receiving all the information required.** Due to the nature of the process, we will be unable to process the application immediately. In some cases, we made need to contact you for further information. Please ensure you are contactable on the details you have provided. If we are unable to contact you, we will have no option but to close your application.

**Please also note:** All tenancies signed on or after the 1<sup>st</sup> June 2019 are subject to The Tenants Fees Act 2019 which prohibits Admin Fees (bar a few exceptions) and

restricts the amount Landlords can request for a deposit. You may still be asked to place a holding fee, this is capped at 1 weeks rent and should be deducted from the Rent In Advance/Deposit required if your application is successful. For further information on the Tenant Fees Act 2019, please see [gov.uk](http://gov.uk)

### **Your Rental Deposit Application Checklist:**

Before signing and returning your application for a loan, please take your time to check that you have prepared the following information to submit with your form:

- A fully completed form. Please do not leave anything blank as this will cause significant delays. If you are unsure, please contact Housing Services on 01480 388218.
- Proof of identity for every person on the application form, including children. If you are not a UK National, we will also require proof of your eligibility.
- Proof of pregnancy if applicable.
- Proof of your current residency.
- Proof of homelessness or the threat of homelessness (i.e. a copy of your Notice to leave from your landlord, a letter from family/friends asking you to leave).
- The last two months bank statements for all bank accounts held for ALL APPLICANTS.
- Proof of all household income. We will require 8x weekly wage slips, 4x fortnightly wage slips or 2x monthly wage slips. We will also require any current benefit entitlement letters or a printout of your Universal Credit Statement.

|  |
|--|
| <b>Current details for applicant 1</b>   |
| First name:  |
| Surname:   |
| Have you ever been known by another name?  |
| Current address:   |
| Postcode:  |
| Telephone:   |
| Email:   |
| Date of birth:   |
| National Insurance number:   |
| Date moved into property:  |
| Current landlord name and address:   |
| Postcode:  |
| Telephone:   |
| Are you related to current landlord?<br>Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |
| Have you been asked to leave your current accommodation?<br>Yes <input type="checkbox"/> No <input type="checkbox"/><br>If so, when? |

|   |
|---|
| <b>Current details for applicant 2</b>    |
| First name:                               |
| Surname:                                  |
| Have you ever been known by another name? |

|  |
|--|
| <b>Current details for applicant 2</b>   |
| Current address:   |
| Postcode:  |
| Telephone:   |
| Email:   |
| Date of birth:   |
| National Insurance number:   |
| Date moved into property:  |
| Current landlord name and address:   |
| Postcode:  |
| Telephone:   |
| Are you related to current landlord?<br>Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |
| Have you been asked to leave your current accommodation?<br>Yes <input type="checkbox"/> No <input type="checkbox"/><br>If so, when? |

### Other members of your household moving with you

Please provide details of everyone to be housed with you, including details of expected due dates if a member of the household is pregnant (use a separate sheet if necessary)

| Full name                 | Relationship              | Date of birth             |
|---------------------------|---------------------------|---------------------------|
| Click here to enter text. | Click here to enter text. | Click here to enter text. |
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Are you on the Housing Register? Yes  No

If yes, please give application number:

Please state reasons why you wish to move:

Have you had a Rent In Advance / Rent Deposit Loan from the council before?

Yes  No

If so, please provide the address:

Postcode:

### Details of the property you are proposing to rent

Please complete details below in full, failure to do so may delay you application being processed.

|  |
|--|
| <b>Details of property</b>   |
| Property address (proposed property):  |
| Postcode:  |
| Property type:<br>House <input type="checkbox"/><br>Flat <input type="checkbox"/><br>Room <input type="checkbox"/><br>Bungalow <input type="checkbox"/><br>Maisonette <input type="checkbox"/><br>Other: |
| Floor level:   |
| Number of bedrooms:  |
| Number of living rooms:  |
| Furnished? Yes <input type="checkbox"/> No <input type="checkbox"/> Part <input type="checkbox"/>  |
| Available from date:   |

|  |
|--|
| <b>Details of property</b>   |
| Type of tenancy:   |
| Fixed term: Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Rent required? £   |
| Bond/deposit required? £   |
| Total loan amount requested? £                                       |
| Landlord or letting agents name:                                     |
| Landlord or letting agents address and postcode:                     |
| Landlord or letting agents telephone number:                         |

### Current Income and Assets

Please complete details below in full and provide evidence of all income with your loan application. Failure to do so may delay your application being processed. Please let us know and provide evidence if your income is likely to change significantly over the next few weeks as this information may be more relevant in determining if you can afford the loan.

| Monthly Income              | Applicant 1 | Applicant 2 | Other members of household |
|-----------------------------|-------------|-------------|----------------------------|
| Wages                       | £           | £           | £                          |
| Bonuses                     | £           | £           | £                          |
| Commission                  | £           | £           | £                          |
| Expenses                    | £           | £           | £                          |
| Job Seekers Allowance       | £           | £           | £                          |
| Disability Living Allowance | £           | £           | £                          |
| Carers/attendance allowance | £           | £           | £                          |
| Income support              | £           | £           | £                          |
| Working tax credits         | £           | £           | £                          |

| Monthly Income     | Applicant 1 | Applicant 2 | Other members of household |
|--------------------|-------------|-------------|----------------------------|
| Child tax credits  | £           | £           | £                          |
| Universal credits  | £           | £           | £                          |
| CSA payments       | £           | £           | £                          |
| Housing benefit    | £           | £           | £                          |
| Child benefit      | £           | £           | £                          |
| Retirement pension | £           | £           | £                          |
| Other (specify)    | £           | £           | £                          |
| Total              | £           | £           | £                          |

**Overall total: £**

| Value of Assets | Applicant 1 | Applicant 2 | Other members of household |
|-----------------|-------------|-------------|----------------------------|
| Home            | £           | £           | £                          |
| Property        | £           | £           | £                          |
| Cars            | £           | £           | £                          |
| Other assets    | £           | £           | £                          |
| Savings         | £           | £           | £                          |
| Shares          | £           | £           | £                          |
| Total           | £           | £           | £                          |

**Overall total: £**

### **Predicted expenditure in the property you are proposing to rent**

We need to calculate how much it is going to cost you to live in the property you are proposing to rent. Please complete the details in the following table in full, paying particular attention to the priority bills marked with \*. While we appreciate it may be difficult to provide an exact figure, you must at least estimate an expected amount. Please contact our offices on [01480 388218](tel:01480388218) if you require further advice and assistance on this. Failure to do so may delay your application being processed.



| <b>Predicted monthly expenditure</b>             | <b>Applicant 1</b> | <b>Applicant 2</b> | <b>Other members of household</b> |
|--|--------------------|--------------------|-----------------------------------|
| Rent*  | £                  | £                  | £                                 |
| Council Tax*                                     | £                  | £                  | £                                 |
| Water charges*                                   | £                  | £                  | £                                 |
| Gas*   | £                  | £                  | £                                 |
| Electricity*                                     | £                  | £                  | £                                 |
| Food/cleaning/toiletries/pet food/prescriptions* | £                  | £                  | £                                 |
| Child maintenance or CSA payments*               | £                  | £                  | £                                 |
| House contents insurance                         | £                  | £                  | £                                 |
| Telephone/mobile*                                | £                  | £                  | £                                 |
| Television licence                               | £                  | £                  | £                                 |
| Road tax   | £                  | £                  | £                                 |
| Car insurance                                    | £                  | £                  | £                                 |
| Petrol   | £                  | £                  | £                                 |
| Public transport                                 | £                  | £                  | £                                 |
| Clothing*  | £                  | £                  | £                                 |
| Life assurance                                   | £                  | £                  | £                                 |
| Health insurance                                 | £                  | £                  | £                                 |
| Bank overdraft                                   | £                  | £                  | £                                 |
| Television rental                                | £                  | £                  | £                                 |
| Satellite and cable television                   | £                  | £                  | £                                 |
| Childminder and nursery                          | £                  | £                  | £                                 |
| School meals*                                    | £                  | £                  | £                                 |
| Educational books                                | £                  | £                  | £                                 |

| <b>Predicted monthly expenditure</b>                   | <b>Applicant 1</b> | <b>Applicant 2</b> | <b>Other members of household</b> |
|--|--------------------|--------------------|-----------------------------------|
| School outings   | £                  | £                  | £                                 |
| Other (entertainment, hairdresser, subscriptions, etc) | £                  | £                  | £                                 |
| <b>Total</b>   | £                  | £                  | £                                 |

**Overall total priority bills only: £**

### **Arrears/Debt**

| <b>Monthly arrears/debt on priority bills</b> | <b>Total outstanding</b> | <b>Applicant 1 (monthly payment)</b> | <b>Applicant 2 (Monthly payment)</b> | <b>Other members of household (monthly payment)</b> |
|---|--------------------------|--------------------------------------|--------------------------------------|---|
| Mortgage/Former Rent Arrears                  | £                        | £                                    | £                                    | £   |
| Secured loan                                  | £                        | £                                    | £                                    | £   |
| Council Tax                                   | £                        | £                                    | £                                    | £   |
| Utilities (Gas, Electric, Water)              | £                        | £                                    | £                                    | £   |
| VAT/Income Tax                                | £                        | £                                    | £                                    | £   |
| Court fines/judgements                        | £                        | £                                    | £                                    | £   |
| Child support order                           | £                        | £                                    | £                                    | £   |
| Credit card (Visa, MasterCard)                | £                        | £                                    | £                                    | £   |
| Catalogue arrears or Store Cards              | £                        | £                                    | £                                    | £   |
| Money lenders                                 | £                        | £                                    | £                                    | £   |
| Money owed to                                 | £                        | £                                    | £                                    | £   |

| Monthly arrears/debt on priority bills | Total outstanding | Applicant 1 (monthly payment) | Applicant 2 (Monthly payment) | Other members of household (monthly payment) |
|--|-------------------|-------------------------------|-------------------------------|--|
| family/friends                         |                   |                               |                               |  |
| Overdraft                              | £                 | £                             | £                             | £  |
| Other                                  | £                 | £                             | £                             | £  |
| Total                                  | £                 | £                             | £                             | £  |

If you are subject to an IVA, we will need written permission from your insolvency practitioner that you can take out further credit before we can process your application.

**Do any of the applicants currently have an active IVA?**  Yes  No

**Have you contacted the Insolvency Practitioner?**  Yes  No

**Do you have written permission to get further credit?**  Yes  No

### Employment details

Please provide employment details in full (if applicable). Failure to do so may delay your application being processed.

|  | Applicant 1                       | Applicant 2                       | Other members of household        |
|--|-----------------------------------|-----------------------------------|-----------------------------------|
| Employer's name and address                  |                                   |                                   |                                   |
| Position held                                |                                   |                                   |                                   |
| Date employment began                        |                                   |                                   |                                   |
| Number of hours worked (on average) per week |                                   |                                   |                                   |
| Any regular overtime?                        |                                   |                                   |                                   |
| Frequency of payment                         | Week/fortnightly/4 weekly/monthly | Week/fortnightly/4 weekly/monthly | Week/fortnightly/4 weekly/monthly |

|   | <b>Applicant 1</b>                                   | <b>Applicant 2</b>                                   | <b>Other members of household</b>                    |
|---|--|--|--|
| Type of Employment  | Full time/Part Time/Temporary/Permanent              | Full time/Part Time/Temporary/Permanent              | Full time/Part Time/Temporary/Permanent              |
| Are your working hours due to change?   | Yes / No<br>(If yes, please give details on page 13) | Yes / No<br>(If yes, please give details on page 13) | Yes / No<br>(If yes, please give details on page 13) |
| Are you receiving or expecting to receive any Statutory Pay (Maternity, Sick, Paternity, Adoption etc.) | Yes / No<br>(If yes, please give details on page 13) | Yes / No<br>(If yes, please give details on page 13) | Yes / No<br>(If yes, please give details on page 13) |

## Address History

Please give addresses for each applicant over the last three years.

If there is not enough room on the form, please attach an additional sheet.

| <b>Applicant 1 – Address</b> | <b>Dates</b>              | <b>Landlord</b>           | <b>Reason for leaving</b> |
|------------------------------|---------------------------|---------------------------|---------------------------|
| Click here to enter text.    | Click here to enter text. | Click here to enter text. | Click here to enter text. |
| Click here to enter text.    | Click here to enter text. | Click here to enter text. | Click here to enter text. |
| Click here to enter text.    | Click here to enter text. | Click here to enter text. | Click here to enter text. |
| Click here to enter text.    | Click here to enter text. | Click here to enter text. | Click here to enter text. |

| <b>Applicant 2 – Address</b> | <b>Dates</b>              | <b>Landlord</b>           | <b>Reason for leaving</b> |
|------------------------------|---------------------------|---------------------------|---------------------------|
| Click here to enter text.    | Click here to enter text. | Click here to enter text. | Click here to enter text. |

| Applicant 2 – Address     | Dates                     | Landlord                  | Reason for leaving        |
|---------------------------|---------------------------|---------------------------|---------------------------|
| Click here to enter text. | Click here to enter text. | Click here to enter text. | Click here to enter text. |
| Click here to enter text. | Click here to enter text. | Click here to enter text. | Click here to enter text. |
| Click here to enter text. | Click here to enter text. | Click here to enter text. | Click here to enter text. |

**Please give any additional information that you think should be taken into account on this page:** (Please include detail of any changes of income/circumstances you may be facing within 6 months from the Tenancy Start Date)

## Declaration

All the information given in this application is true to the best of my/our knowledge. This is an accurate record of my/our financial position and I/we authorise Huntingdonshire District Council to use this information in connection with my/our application for a loan under the Rent in Advance/Rent Deposit scheme.

I/we understand that Huntingdonshire District Council may carry out an investigation into my/our credit worthiness. The Council will use the credit report obtained to confirm my/our residency address and to determine whether my/our income is eligible to support my/our loan application.

It is an offence under the Fraud Act 2006 to provide information to the Council about your circumstances for this application if you know that information is incorrect or false.

## Privacy Notice

### Why are we asking for your personal information?

We require your personal data to provide you with a Housing Advice and Options Service and will use it to process your Rent in Advance/Rent Deposit Loan Application.

This is necessary for a contract or to take steps at your request prior to entering into a contract. Without your personal information we will not be able to process your application which may result in you losing the accommodation you have applied for assistance with.

We may automate decisions and will inform you if we have done this as soon as reasonably practicable and provide you with access to our Data Protection Policy.

You hold the following rights with regard to the personal data you provide us:

- Right to Access – You have the right to access (receive a copy) of your personal data and supplementary information.
- Right to Rectification – You have the right to have any inaccurate or incomplete personal data rectified.
- Right to Erasure – You have the right to request the erasure of your personal data so long as it's processing is no longer necessary for the purposes for which it was obtained or unlawfully obtained (non-exhaustive) or the information is required for a legal obligation or if it is needed to defend a legal claim.
- Right to Data Portability - You have the right to request your personal data which you have provided to us to be supplied in a 'structured, commonly used and machine readable format (e.g. CSV). You may request that this information is supplied directly to another data controller on your behalf.

- Right to Restriction – You have the right to request a restriction of the processing of your personal data in situations where it is inaccurate, unlawful, and no longer needed for the purposes for which it was originally collected, or if a withdrawal of consent has been made.

### **Sharing your information**

We may share your personal data with the following external agencies in order to assess affordability, safeguarding concerns, support needs and the suitability of the accommodation:

- Housing Providers (Private landlords, property agents and registered social landlords)
- Support Providers (Axiom Floating support, Inclusion)
- Department of Work and Pensions
- Hospitals, Doctors and other Medical Professionals
- County Council
- Social Services
- Probation
- Police
- Cambridge Home Improvement Agency
- Courts

We may process the information you provide to prevent and detect fraud in any of our systems and may supply information to government agencies, credit reference agencies, audit or other external bodies for such purposes. We participate in the government's National Fraud Initiative.

If any of the information we have about you is incorrect, please tell us, we are reliant on you assisting us to keep your information accurate and up to date.

### **Retention of your personal information**

We will only keep your information as long as necessary, for some items this will be dictated by law and it will only be kept for a maximum of six years. You can find out more by looking at the Council's Retention Policy on the web site.

We do not routinely process any information about you outside the UK. We will not transfer your personal data outside of the EU.

Huntingdonshire District Council is a registered Data Controller with the Information Commissioners Office.

You can find out more about how we handle your data by visiting the Council's [Privacy Notice page](#). If you have a query regarding your rights please contact the Data Protection Officer who can be contacted by emailing [infogov@3csharedservices.org](mailto:infogov@3csharedservices.org) or you can write to the Council and mark your letter

for the attention of the Data Protection Officer. Alternatively you can call 07864 604221 or 01954 713318.

You have the right to lodge a complaint with the Information Commissioner's Office (ICO) should you believe any part of this statement to be unlawful. Cheshire, SK9 5AF.

**Applicant 1**

Signed:

Date:

**Applicant 2**

Signed:

Date:

Please give any additional information that you think should be taken into account. Use a separate sheet if necessary.



## Equal Opportunities Monitoring

Please describe the ethnic origin of your household using the tick boxes provided.

We monitor the ethnic origin, age, sex and disability of housing applications to ensure that we deal fairly with all applicants regardless of background. The information you provide will be in confidence and will give no advantage or disadvantage. You may refuse to answer if you wish.

I do not wish to answer

Ethnic Origin

White:

British  White Other  Irish

Mixed:

White and Black Caribbean  White and Black African  White and Asian  Other Mixed

Asian or Asian British:

Indian  Bangladeshi  Pakistani  Other Asian or Asian British

Black and Black British:

Caribbean  African  Other Black and Black British

Chinese or Other Ethnic Group:

Chinese  Other  Gypsy/Traveller

If you are a Gypsy or Traveller, please indicate which type (Tick all that apply):

Romany  Welsh  English  Irish  Scottish  Gypsy  Traveller

New Age

Religion:

None  Baha'i  Buddhist  Christian  Hindu  Muslim  Jain  Jewish   
Sikh  Zoroastrian

Other

Sexual Orientation

Heterosexual  Bi-Sexual  Homosexual  Other