

Rent & Deposit Guarantee Scheme

Information for applicants

midland heart
housing, care and opportunity



Are you homeless/threatened with homelessness?

Want to access private rented accommodation but can't afford a deposit?

The Rent & Deposit Guarantee Scheme may be able to help.

How does the Rent & Deposit Guarantee Scheme work?

The scheme issues a guarantee (also known as a bond) to landlords that undertakes to reimburse them for any damage or loss to the property (above fair wear and tear) caused by the tenant. This is in place of a cash deposit and is effective for a 2 year period. We can also guarantee the first months Rent in Advance if this is required. The maximum amount guaranteed is equivalent to your relevant Local Housing Allowance, or the actual monthly rent if this is lower.

Who can the scheme help?

Single people over 18, and families, who are homeless or threatened with homelessness and who are on state benefits; or, where working, on a low income (eligible to receive Working Tax Credit).

You must have a local connection with Newcastle-under-Lyme. You have a local connection if you have lived in Newcastle-under-Lyme for 3 years out of the last 5 years; 6 months out of the last 12 months; or you have stable employment in Newcastle; or you have close relatives who have lived in Newcastle for the last 5 years; or any special circumstances that would make you an exception to these rules. You must have no savings with which you could pay for a deposit yourself.

Who can't the scheme help?

The scheme reserves the right to refuse help to any applicant where there are doubts about their ability to manage a tenancy successfully. We cannot help if the

property has a resident landlord. We reserve the right to refuse you from the scheme if it becomes evident that you have supplied false information. We cannot help if you have already signed a tenancy.

The scheme may refuse to help you if you fail to repay any monies paid out by the scheme under a previous guarantee. The scheme reserves the right to refuse to help you if the property you find is too expensive for you to afford; or if the property is in a poor state of repair.

What does the scheme require of applicants?

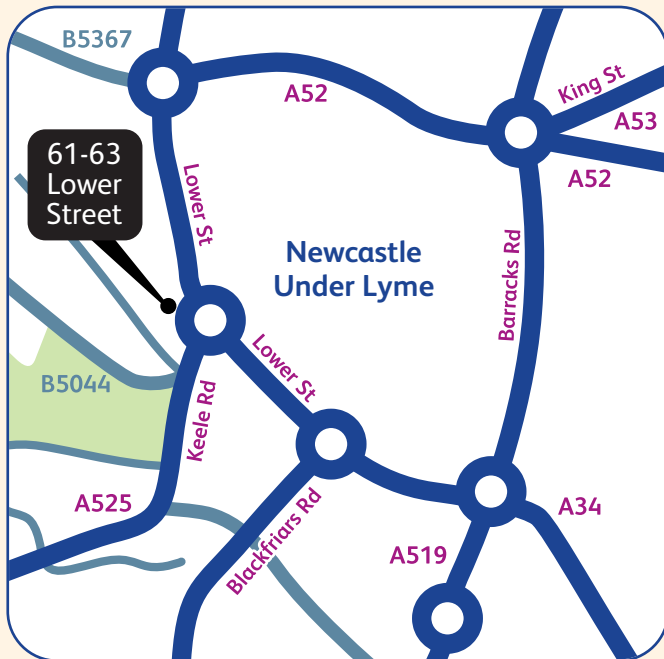
You must supply all details requested by the scheme, you must be willing to look for accommodation yourself, you must conduct any tenancy you secure in a responsible manner.

How do I access the scheme?

For further information contact NHA on **0345 850 9698**, who will send an application form to you and arrange a convenient appointment with you to discuss the scheme in more detail.

Please note that the Deposit Guarantee Scheme cannot help you where you have already taken on a tenancy as guarantees cannot be issued retrospectively. The scheme will refuse to help successful applicants where they sign for a tenancy without allowing the scheme to assess the property condition or affordability.

How to contact us



The Newcastle Housing Advice Centre is located at
61-63 Lower Street,
Newcastle-under-Lyme.
Staffs, ST5 2RS

Tel: **0345 850 9698**

email nha@midlandheart.org.uk

www.nhaoptions.co.uk

Our opening hours:

Monday to Friday 9am until 5pm

For homelessness emergencies out of
the normal office hours, you can call

01782 615 599

Appointments can be made by telephone or in
person by calling into the reception at
Lower Street, Newcastle.

www.nhaoptions.co.uk