

Runnymede Borough Council Private Sector Resettlement Scheme

Information for Prospective Tenants

What is the Bond Deposit Scheme?

This scheme aims to prevent homelessness by helping those at risk of homelessness to obtain a home in the Private Rented Sector. It aims to do this by assisting in the process of finding accommodation, providing a Security Deposit or Bond for rented accommodation where it is required (subject to certain terms and conditions), and providing advice and assistance to landlords and tenants to ensure tenancies are conducted satisfactorily.

We aim to give as much assistance in finding accommodation as possible; however, you should not rely on us finding a property for you and should actively search yourself. You may contact James Hunt, Private Rented Sector Management Officer on 01932 425870 for advice or an appointment to discuss this.

Who is eligible?

This scheme is intended for people with dependent children or those expecting children who are homeless or could be at risk of becoming homeless and who have a local connection with the Borough of Runnymede. A separate scheme exists for single people without children which is called Runnymede Rentstart. To see if you are eligible for assistance, you must first have a housing options interview with one of the Housing Options team.

What financial help is available?

If you are eligible for the scheme and we are satisfied that you do not have your own resources to meet the cost of the deposit, we are able to offer the following;

A Security Bond or Deposit

The bond is a letter of promise to a landlord from Runnymede Borough Council on behalf of the tenant. This is instead of providing the landlord with a monetary amount. The landlord will have to agree to this, and sign an agreement with us. We are also able to offer a landlord, who will not accept our Bond, a cash deposit.

The Bond and Deposit will cover any damages to the property known to have been caused during the tenancy or any rent arrears.

Rent in advance

In most cases, Landlords require one month's rent in advance.

Agent Administration fee

We are able to pay Estate Agency fees up to £150. If the fee is more than this, you will be expected to pay the difference.

The cash security deposit, rent in advance and any agency fees are a loan and must be paid back to Runnymede Borough Council over time. A monthly or 4 weekly pay back amount can be decided with the Sundry Debt department. A minimum amount is £20 month.

What happens next?

Once you have been advised by a Housing Officer that you are likely to be eligible for this scheme, in some circumstances we may have a suitable property available that we can offer or you may have found a property to privately rent yourself. Do not rely on us having a suitable property available, you will need to search yourself.

The next steps;

- Complete an affordability check by providing copies of your bank statements for the last two months. If you do not have a bank account proof of any income and benefits will need to be provided. If needed, we will help you to open a bank account. When the rent is paid, from housing benefit into your bank account you will be able to set up a Standing Order, so the rent can be paid straight to your landlord.
- Local Housing Allowance determines the maximum amount of rent that Housing Benefit will pay for a property. As you will be on the council's Rent Deposit Scheme you may have the option of having the rent paid directly to your landlord. LHA will be calculated on the basis of how much rent you can pay towards your rent. Make sure you bear in mind the affordability of any potential property. Please look on the Runnymede Borough Council website under "housing benefit" and you will find a website calculator where you can input your details and the calculator will tell you how much benefit you may be entitled to.
- If we have found the property we will make arrangements for you to meet your landlord before moving in and you can both discuss any questions you may have. If you want an officer at the meeting we can usually be available during the day to accompany you. If you think that you would benefit from using a key meter please mention this. You can discuss if any furniture will be left in the house and if any animals are allowed. Please make sure you ask before decorating. It is best to get permission in writing.
- If a property is found through us, we provide an inventory when you move in, noting the condition of the property and any furniture. We take photographs to support this evidence and do another inventory on check out at the end of your tenancy, so you need to inform us of when you are leaving the property. If you find through an agent, please ensure that you have an inventory check in/out, as this is done to protect your bond or deposit and will be the evidence used to support any claim.
- On our scheme we do not ask for references, however some landlords may ask you for a character reference. This could be from a former landlord or an employer perhaps. A landlord may ask you how long you intend to stay and may discuss how the rent will be paid to them.
- When all the above steps have been taken and your case has been fully assessed and approved, the Housing Needs Department will authorise the guarantee of the Bond Deposit/Rent in Advance. You will need to sign a Tenancy Agreement with the landlord and we can help in providing one. It is usually for 12 months.
- Provide a copy of the Gas Safety Certificate from the landlord/estate agent. This must be from an inspection within the last year. If there is no gas in the property a signed statement from the landlord to this effect must be provided. Usually we will be liaising with the landlord and he will already have shown us the certificate.
- An Energy Performance Certificate needs to be provided by the landlord/estate agent which must be valid. This gives an indication of the energy efficiency of the property. It is rated in a similar way to electrical items. We will ask the landlord to get this.

- Once all of the above information is in place a three-way Bond agreement will be drawn up. This agreement has to be signed by the **Landlord (or Estate Agent), Tenant and Runnymede Borough Council**. Each party will keep a copy of this agreement.
- You will need to make sure that the Housing Benefit Form is then filled in. We will give assistance if it is required. Remember to fill in a new Housing Form to remain on the council's housing list.
- You will set up a direct debit to pay your rent and potentially any loans that Runnymede Borough Council has paid.

Once you move in to a property

In some cases, we will carry out property inspections throughout the tenancy. This is very important and is often a condition set by the landlord. This is a great opportunity to address any issues, raise any questions you may have and spot potential problems early before things get out of hand. You must co-operate with us and be as flexible as possible. Remember, your bond or deposit could be affected in the long run.

You are responsible for paying all the bills, unless otherwise stated. This means that you must budget accordingly and be fully aware of when they need to be paid. This includes council tax, electricity, water and gas if applicable. You also need to be mindful of TV license and remember that things like internet and Sky TV are a luxury and should only be signed up to if you know you can afford them.

You are responsible for acting in a reasonable 'tenant like manner' and must look after the property. You will be expected to return the property in the same condition as it was when you moved in allowing for fair wear and tear. When you are thinking of leaving the property, you will need to give the relevant written notice. Please also inform us, as we will need to complete a check out on your exit. Remember, any damage or outstanding arrears will have to be paid by you.

For any questions or problems that may arise we offer a single point of contact and a direct dial number so that you can speak to the same person each time you call. James Hunt can be contacted at the address and phone number below;

James Hunt
Private Rented Sector Management Officer
Runnymede Borough Council
Direct Dial: 01932 425870
Email: james.hunt@runnymede.gov.uk