

## *Rent Guarantee Scheme*

The Rent Guarantee Scheme is a way of helping people who can't afford a deposit access private rented accommodation.

- We provide a written guarantee to cover the cost of repairing any damage in place of a cash deposit. You are still liable for the deposit and we expect you to save towards the deposit while you are on the scheme
- We will pay your rent directly to your landlord in advance and you pay us. This guarantees that your landlord will be paid even if you fail to pay your rent to us. However, if you continually miss your rent payments we will ask your landlord to serve a notice to end your tenancy.

### *Who can apply?*

To be eligible you must:

- have a local connection\* to Reading
- be homeless or threatened with homelessness
- be receiving benefits or on a low income;
- have no other way of finding the deposit (we expect you to have exhausted all other means of securing a deposit)
- have a good tenancy history



*To have a local connection you MUST have lived in Reading for 6 out of the last 12 months or 3 of the last 5 years or work in Reading or have immediate family who have lived in Reading for over 5 years.*

### *How do I apply?*

If you are homeless or at risk of homelessness please contact the Homeless Prevention Service.

We will assess your housing situation and your entitlement to Housing Benefit/Universal Credit. We will ask you to provide:

- proof of identity for all members of your household
- recent bank statements for 3 months for all bank accounts
- proof of income (benefits confirmation letter and/or wage slips)

We will also ask your most recent landlord to provide a reference. If you don't have a recent landlord we may ask for references from other sources.

### *What happens if I am accepted onto the scheme*

You will be required to attend a two hour workshop which covers:

- how the RGS works and its benefits to landlords
- how to find private rented accommodation and the do's and don'ts when attending viewings
- information on benefits and income including money management and debt advice

At the end of the session you will have the information and skills you need to be able to source your own accommodation.

If/when we have any suitable properties we will invite you to view them – in the meantime we expect you to be actively looking for your own property

**Please note:**

- RGS does not pay letting agent fees.
- you should be aware that the Local Housing Allowance (LHA) limits the amount of Housing Benefit/Universal credit you can get to help towards your rent. The maximum LHA rates for private rented accommodation in Reading per week are:  

<i>Shared housing: £81.14</i>	<i>1 bedroom: £153.02</i>	<i>2 bedrooms: £193.98</i>
<i>3 bedroom: £221.79</i>	<i>4 bedrooms: £315.12</i>	

*Single people under 35 years can only claim the shared accommodation rate.*
- If you find a property outside the Reading Borough please contact the Homeless Prevention Service. You may be eligible for assistance with the deposit and rent in advance outside of the RGS.

### ***What are the benefits of RSG for landlords?***

The scheme offers:

- a deposit guarantee (equivalent to 6 weeks rent) and guaranteed rent in advance
- a week's rent if the property becomes empty
- FREE deposit protection
- regular tenancy visits and updates from the DGS Team
- no fees for finding tenants and fast turnaround

### ***What does the RSG do?***

We will:

- check properties to make sure they are safe and take a video inventory of their condition at the start of a tenancy
- arrange for you to view suitable properties when they become available
- help you set up a Direct Debit to pay your rent and affordable regular payments to save for your own deposit when your tenancy begins
- provide tenancy support including visiting you during your tenancy to make sure everything is going smoothly

### ***Contact the Homeless Prevention Service***

We are open Monday to Friday from 9am to 5pm. You will initially be seen by a Housing Advice Support Officer who will then allocate your case to either:

- a Homeless Prevention Officer if you are threatened with homelessness within 56 days or are immediately homeless
- or a Homeless Resolution and Enablement Officer if you are still in accommodation but you are worried about becoming homeless in the future

Call: 0118 937 2165 (office hours)

Email: [Housingadvice@reading.gov.uk](mailto:Housingadvice@reading.gov.uk)

Drop-in Civic Offices, Bridge Street, Reading RG1 2LU

This information can be provided in alternative formats (Braille, audio, large print) and other languages on request