

Housing Advice Leaflet

Homelessness Prevention Fund (HPF) for Private Renting

How we can help

Guide for Tenants

How can we help?

What is the Homelessness Prevention Fund Scheme?

This is a scheme set up by the Council to help households who are threatened with homelessness secure a home in the private rented sector by paying the deposit and holding fee.

Who can use the scheme? Any person or family with a local connection to Stroud District who is threatened with homelessness and unable to afford the deposit on a private rented home. A local connection would be if you have lived in the District for the last 6 months, 3 out of the last 5 years as an adult; have an immediate relative who has lived here for a minimum of 5 years or you are currently employed in the District.

What does the Council provide? We pay the deposit and holding fees charged by the landlord or agent. We do not generally provide rent in advance – you would need to fund this. You may be able to access the Local Welfare Fund or a Budgeting Loan from Universal Credit.

Can I choose any property? You can find a property with any landlord or agent - but they need to agree to use our scheme and to offer a minimum 6 month tenancy but a 12 month tenancy is preferred. In addition, the number of bedrooms in the property must match the number of bedrooms that you qualify for e.g. a couple would qualify for a 1-bed, a family with 2 children would qualify for a 2 or 3 bed depending on the age and gender of the children.

To make sure you can afford the property in the longer term there are also limits on the rent levels. The limits are based on current Local Housing Allowance (LHA) rates (the maximum amount of housing benefit/Universal Credit that would be paid depending on income).

You would need to find a property within the following rent limits:

Property size	Maximum monthly rent
Room/studio flat	£400.00
1 bed	£500.00
2 bed	£650.00
3 bed	£800.00
4 bed	£1,000.00

How does it work? We arrange an interview with you and, once we've agreed we can help, it would be up to you to find a property within the size and rent limits. We then discuss the scheme with the landlord or agent and if they are happy to accept it we can go ahead. The landlord / agent may require you to have a guarantor and they will usually do reference and/or credit checks.

DISCLAIMER: The Council can take no responsibility for checking on the safety and security of the property. ***IT IS YOUR RESPONSIBILITY TO MAKE SURE THE PROPERTY & LANDLORD MEET ALL LEGAL REQUIREMENTS.*** We will however provide you with a checklist of what to look for and advice as to what should be provided by the landlord when renting a property.

What happens next? We ask you to sign our Agreement, which the landlord / agent also signs. Once we have this, we provide the deposit to the landlord or agent via electronic banking. We also ask for a copy of the signed tenancy agreement.

At the end of the tenancy the landlord or agent will return the deposit to the Council. If any money has been taken from the deposit (e.g. for repairs, cleaning or damage) *you will be required to pay this back direct to the Council.* This would be classed as a housing debt and as such any new or existing GlosHomeseecker application would be suspended.

How long does it take? Once you have been accepted for the scheme and found a suitable property the process is usually completed within 2 weeks. This depends on how quickly the landlord can process references and checks, whether you need to provide a guarantor to the landlord or agent and how quickly the agreements can be signed. We understand the urgency of needing to move and wherever possible we would telephone rather than write letters to keep the process moving.

When the tenancy ends can I apply for another deposit? We only provide one deposit per household. However, if your deposit is returned in full we may be able to transfer it to another private rented property when you move.

I am renting with the Council / Housing association now, can I still apply? Yes, you can. However, we will talk to your landlord about why you are becoming homeless and in some cases we will instead provide support to enable you to remain in your current home. This is because Council and Housing Association tenancies are more secure in the long term and rents are lower than in the private sector which means it is usually a better option. We look at each case individually and will talk to you about the best way to proceed.

What do I do next? If you haven't already, contact the Homelessness Prevention Team who can talk through your options and check you qualify for the scheme: **Tel: 01453 754078** or email homelessness.prevention@stroud.gov.uk.