

Dartford Deposit Guarantee Scheme

A Guide for Applicants

DARTFORD
BOROUGH COUNCIL

This pack provides information about Dartford Borough Council's Deposit Guarantee Scheme for potential applicants.

What is the Deposit Guarantee Scheme?

Each year Dartford Borough Council receives a large number of applications from people who wish to be rehoused within the borough. Unfortunately, we cannot immediately rehouse everyone who applies and waiting lists can be very long. The Deposit Guarantee Scheme is aimed at assisting people who are homeless or threatened with homelessness to find suitable private rented accommodation. The Deposit Guarantee Scheme was introduced to meet the needs of both landlords and tenants in the private sector.

What is a deposit guarantee?

A deposit guarantee offers a written guarantee between the landlord or agent and the Council. In return for the Council's guarantee, the landlord or agent must agree not to ask you for a cash deposit.

What doesn't the Deposit Guarantee cover?

Dartford Borough Council will not cover the cost of the first month's rent in advance that the landlord or agent would usually require. In addition the Council would not bear the costs relating to any administration or referencing fees. It may be that you would be entitled to some financial assistance from the Department of Work and Pensions (DWP) by way of a Crisis Loan. For more information on this you should contact the Job Centre.

Who can apply to go on the Deposit Guarantee Scheme?

To qualify for the scheme you must:

- ✓ Be homeless or threatened with homelessness
- ✓ Be on a low income (gross income of £276 a week or less)
- ✓ Be over the age of 18
- ✓ Have a local connection to the Dartford Borough
- ✓ No known history of intentional rent arrears, anti-social behaviour or damage to property
- ✓ No alternative means of finding a deposit
- ✓ Have a live application on the Kent Home Choice

How do I apply for the Deposit Guarantee Scheme?

If you are interested in the Deposit Guarantee Scheme you will need to make an appointment with a Housing Advisor. If the Advisor thinks that you meet the criteria, they will complete an application with you but you will need to supply proof of identification for all members of your household and proof of income for all adult members of the household. You will also need to complete the budget sheet that you can find at the back of this guide and bring this with you.

If your application is successful, you will be sent an 'Entitlement to the Deposit Guarantee Scheme' document. This will state that you have been accepted onto the scheme and other details relating to your potential tenancy such as Housing Benefit entitlement and you will be able to show this to prospective landlords and agents so that they know that you have been accepted onto the scheme. Eligibility will remain for 6 weeks and if no property is found, it may be that you need to reapply.

How do I find a suitable property?

It is down to you to find a suitable property within the Dartford borough. It is at Dartford Borough Council's discretion to accept properties outside of the borough under certain circumstances.

Which kinds of properties can I look for?

The following types of properties can be considered for the scheme:

- ✓ All sizes of accommodation from bedsits to family sized units
- ✓ Flats, maisonettes, bungalows and houses
- ✓ Furnished, unfurnished and partly furnished
- ✓ Shared accommodation or a room in a house

Dartford Borough Council reserves the right to refuse a property onto the scheme.

If the property is a room within a House of Multiple Occupation or a room in a shared house, in some circumstances this may require a visit from the Council in order to ensure that it complies with certain things such as fire regulations. Dartford Borough Council would not be able to accept a property onto the scheme if it did not meet these regulations.

What will happen once I have found a property?

Someone from Dartford Borough Council's Housing Options & Advice Team will inspect the property, take photographs and note the condition in yours and the landlord or agents presence. In addition the landlord or agent will be asked to provide a copy of the inventory and will also need to provide a copy of the gas safety certificate.

Once all of this is received, the Housing Options & Advice Team will arrange for the sign up to take place at the Civic Centre. All parties will be expected a copy of the Deposit Guarantee Agreement and both you and the landlord or agent would also have to sign the tenancy agreement. By doing this, the following conditions are being agreed to (this list is not exhaustive):

- ✓ That the Assured Shorthold Tenancy agreement is for an initial period of 12 months
- ✓ That notice of termination must be given to you and to the landlord or under the tenancy agreement
- ✓ That you must pay all of the charges that are not covered by the Local Housing Allowance (Housing Benefit) to the landlord or agent on time.
- ✓ To abide by the terms and condition of the tenancy agreement
- ✓ To keep Dartford Borough Council informed of any changes in circumstances
- ✓ To repay Dartford Borough Council any money paid out in respect of the guarantee
- ✓ To notify Dartford Borough Council immediately if the tenant leaves the property or if there are any disputes between the landlord and tenant.

Can I get help with moving costs?

Moving costs are not covered under the Deposit Guarantee Scheme and the you would need to bear the cost of this. It may be that you would be entitled to some financial assistance from the Department of Work and Pensions (DWP) by way of a Crisis Loan. For more information on this you should contact the Job Centre.

What if happen I can not afford the rent?

If you're on a low income, whether you're working or not, and need financial help to pay all or part of your rent, you may be able to get Housing Benefit (Local Housing Allowance).

When you apply for the Deposit Guarantee Scheme, you will be advised approximately how much Housing Benefit you would be entitled to. Anything above this amount you would have to cover yourself. However, Dartford Borough Council will not accept you if it felt that they would not be able to make up the shortfall between Housing Benefit and the rent. Housing Benefit does not cover utility bills such as gas, electricity and water rate etc but you may be entitled to Council Tax benefit which is covered with the same application as Housing Benefit.

At the sign up for the property, an applicant is expected to bring all of the proofs required to make a Housing Benefit application.

If you are aged 25 or under your Housing Benefit entitlement is restricted to a single room rent. You will therefore only be entitled to shared accommodation through the scheme.

Will I have on going support?

Once you have moved into the property, Housing Options & Advice can continue to offer support to both you and landlord in order to ensure that you can succeed in your tenancy.

However, if you breach your tenancy agreement or cause persistent problems for the landlord, Housing Options & Advice will withdraw support from you but will continue to support the landlord in resolving the issues.

What happens if the landlord wants me out?

If the landlord wishes to end the tenancy, they must serve you with the appropriate notice to do so and provide a copy of this to Dartford Borough Council.

If you fail to leave after the notice has expired the landlord must apply to the court for a Possession Order. Dartford Borough Council accepts no responsibility for this.

What happens if the landlord or agent makes a claim?

If the landlord or agents makes a claim to Dartford Borough Council for any damage, loss or rent arrears, the Housing Options & Advice Team will investigate the claim and where appropriate make a payment to the landlord.

An invoice will be raised to you and you will be expected to reimburse the costs in full. Failure to do so may result in legal action to be taken to recover the costs and any additional court costs that may incur.

In addition your waiting list application will be suspended until all of the costs are recovered in full and you will not be eligible for a further Deposit Guarantee.

Important notice for applicants

The Council cannot take responsibility for the suitability, general safety or state of repair of the properties under the scheme. You are advised to satisfy yourself on the suitability of the prospective landlord and property as the Council can accept no responsibility for this.

Should you have any concerns about the condition of the property, you may wish to consider raising your concerns with the Private Sector Team on 01322 343674

Further information

If you would like to discuss the scheme further please contact the Housing Options & Advice Team

Dartford Borough Council

Civic Centre
Home Gardens
Dartford
Kent
DA1 1XR

☎ 01322 343114

☎ 01322 343619 (fax)

✉ Housing.advice@dartford.gov.uk

Financial Statement

Please complete this and bring it with you if you have an appointment with a member of the Housing Options & Advice Team to complete a Deposit Guarantee Scheme Application. If you are making a joint application, you should include your partners income with your own.

Name	
Address	

Income	Monthly	Expenditure (non priority)	Monthly
Take home pay (App 1)		Food, toiletries, cleaning	
Take home pay (App 2)		Clothing & footwear	
Pension received		Telephone	
Income Support		Motor insurance	
Jobseekers Allowance		Road Tax	
Employment and Support Allowance		Fuel & Parking	
Disability Living Allowance		Public transport	
Working Tax Credit		Satellite/cable TV	
Child Tax Credit		Tobacco	
Child Maintenance received		Insurance	
Child Benefit		Hire Purchase	
Any other benefit received		Loan from family friends	
Total		Total	
Priority outgoings	Monthly	Credit Cards, Non secured loans, Store Cards or overdraft (please list)	Monthly
Rent			
Mortgage			
Council Tax			
TV Licence			
Water			
Electricity			
Gas			
Other fuel		Secured Debt including Council Tax Arrears (please list)	Monthly
Magistrates fines			
CCJ's Decrees			
Child Maintenance			
Total		Total	

I agree that the above state is a true account of my income and expenditure details

Signed (Applicant 1): _____ Date: _____

Signed (Applicant 2): _____ Date: _____