

Discretionary Rent/Bond Loan Scheme

Homelessness Prevention Service

Herefordshire Council
Housing Solutions Team
Blueschool House
Blueschool Street
Hereford
HR1 2LX
Feb 2020

It is vital that you do not sign for any property until you have received confirmation that you will be awarded rent and bond assistance, we will not provide this service if a tenancy agreement has been signed prior to application.

Scheme Criteria

In order to qualify for financial assistance you **must** satisfy the following criteria:

- You **must** be currently homeless, or threatened with homelessness within 56 days.
- You **must** have completed a Housing Needs Assessment with Housing Solutions Team.
- You **must** have no available accommodation elsewhere.
- You **must** not have savings in excess of £1,000.
- You **must** not owe any monies to Herefordshire Council or other local authority
- This scheme will be offered at the **discretion** of the Housing Solutions team manager.
- It is recommended that you register with Home Point.

The Council has to be satisfied that you are able to maintain any tenancy which we assist you into.

This means that:

- You will be asked to demonstrate that you have sufficient financial resources from paid employment or income benefits in order to pay the rent and associated household costs.
- We may ask for proof that you do not have a history of non-payment of rent, in either a social housing or a private rented tenancy.
- We may ask for proof that you do not have a history of failing to maintain the condition of any property where you have lived.
- We may ask for proof that you do not have a history of anti-social behaviour.

We can only assist you if you are moving into accommodation, which is available to you for least six months:

- For this reason we would normally expect you to apply for an Assured Short-hold Tenancy.
- We may also assist with Lodging or other Licence arrangements. However more careful safeguards concerning the length of the arrangements will have to be provided.
- In exceptional circumstances we may assist with a deposit loan; however this is at the manager's discretion.
- **If you are in receipt of Housing Benefit or UC Housing Element you can apply for Discretionary Housing Payment (this is a payment made through the housing benefit team, you will not be required to pay this back) Please see details at the end of this application.**

Discretionary Rent/Bond Loan Scheme Application Form

HOUSING SOLUTIONS TEAM, BLUESCHOOL HOUSE, BLUESCHOOL STREET, HEREFORD, HR1 2LX

APPLICANT DETAILS:		JOINT APPLICANT:	
Name:		Name:	
Address:		Address:	
Tel. No:		Tel. No:	
National Insurance No: (if known)		National Insurance No: (if known)	
Are you Working?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Are you Working?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Claiming Benefit?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Claiming Benefit?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Date of Birth:		Date of Birth:	
Age:		Age:	
Home Point Application No:		Home Point Application No.	
Home Point Banding		Home Point Banding	

BEDROOM ELIGIBILITY	
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FAMILY MEMBERS TO BE HOUSED WITH YOU:			
Name:	Gender:	Relationship: to you	Date of Birth:

CURRENT TENURE:
Private Rent <input type="checkbox"/> Owner-Occupier <input type="checkbox"/> Family <input type="checkbox"/> Friend <input type="checkbox"/> RSL <input type="checkbox"/>

Reason for seeking First Month's Rent/Bond?

Details of your previous addresses for the past six years (continue on a separate sheet if necessary):

Address	Dates		Name & Address of Landlord	Reason for leaving
	From	To		

In order for us to be able to determine your application we need you to supply us with the following information, if you have registered with Home Point we may have these on file.

Checklist

- Application form completed
- Financial Statement completed (housekeeping means food and cleaning materials)
- ID: Passport, Birth certificate, Driving License
- Your last four wage slips or proof of benefit
- Recent bank statement or similar – for last two months (not a mini statement)
- Details and proof of any child benefit; child tax credits; working family credits
- Proof of loans; direct debits and or credit/debit card payments, or any other regular payments that you make (these should relate to the bank statements that you are supplying as above)

Financial Statement

Name:

Address:

Post Code:

Telephone Number:

Please provide details of your income/expenditure ensuring the information is consistent for monthly payment receipts.

INCOME		
Item	APPLICANT	PARTNER
Net Wage	£	£
Maternity/Paternity Pay	£	£
Working Family Tax Credit	£	£
Child Tax Credit	£	£
Child Benefit	£	£
Maintenance	£	£
State Pension	£	£
Other Pension	£	£
Income Support	£	£
Job Seekers Allowance	£	£
Incapacity/ESA	£	£
Attendance/Mobility Allowance	£	£
DLA/PIP	£	£
Universal Credit	£	£
Housing Benefit	£	£
Total	£	£
Details of loans, credit cards, debts i.e. HP, Catalogues	Total outstanding	Payments
1.		
2.		
3.		
4.		
5.		
6.		
7.		
TOTAL (INCOME MINUS DEBT REPAYMENTS)	£	£

EXPENDITURE (for new property)		
Item	APPLICANT	PARTNER
Housekeeping	£	£
Heating	£	£
Lighting	£	£
Water	£	£
Council Tax	£	£
Rent/Mortgage	£	£
Insurances	£	£
Home Maintenance	£	£
Vehicle Costs	£	£
Travel Costs	£	£
Maintenance	£	£
Court Orders	£	£
Medical	£	£
TV/Video	£	£
Telephone/Mobile	£	£
Nursery/School Fees	£	£
Clothing/Hair etc.	£	£
Birthdays/Christmas	£	£
Smoke/Drinks	£	£
Leisure	£	£
Pocket Money.	£	£
Pets	£	£
Holidays	£	£
Other		
TOTALS	£	£

Signature: _____

Date: _____

Proposed tenancy details

Address:			
Type of Property:			
Detached house <input type="checkbox"/>	Detached bungalow <input type="checkbox"/>	Semi-detached House <input type="checkbox"/>	Semi detached bungalow <input type="checkbox"/>
Terraced house <input type="checkbox"/>	Terraced bungalow <input type="checkbox"/>	Flat in block <input type="checkbox"/>	Flat in a house <input type="checkbox"/>
Flat over shop <input type="checkbox"/>	Maisonette <input type="checkbox"/>	*Bedsit <input type="checkbox"/>	Hostel <input type="checkbox"/>
Please indicate the NUMBER of rooms in the property. do not tick			
Living rooms		Dining rooms	
Bedrooms		Kitchens	
Toilets		Bathrooms	
Other (please specify)			
Rent:	Per week/per month		
Landlord's/Agent Name & Address:			
Telephone No:			
Bond Required:	Yes <input type="checkbox"/>	£	
First Month's Rent:	Yes <input type="checkbox"/>	£	
Type of Tenancy			
Shorthold <input type="checkbox"/>	Assured <input type="checkbox"/>	Licence <input type="checkbox"/>	Other <input type="checkbox"/>
Length of tenancy:			

Please ask Landlord or Property Agent to sign here

I am considering granting a tenancy of the above dwelling and give my consent for an inspection of the premises to be carried out by the Council.

Landlord's/Agent's signature: _____ Date: _____

Please sign this declaration yourself

I am considering renting the property described above.

Your signature: _____ Date: _____

HERE ARE SOME SUGGESTIONS TO HELP YOUR PROPERTY SEARCH:

Online property sites:

zoopla.co.uk	gumtree.com
rightmove.co.uk	nestoria.co.uk
onthemarket.com	glasshouseproperties.com
spareroom.co.uk	haystackproperty.co.uk
openrent.co.uk	relocation-pa.co.uk
herefordlettings.com	maintenance management lettings(Facebook only)

Social media sites:

A number of agents advertise on social media sites such as Facebook and Twitter, follow their pages to get regular updates of available properties. Some landlords will post their properties on the local chat pages and car boot pages.

Local papers:

Hereford Times (herefordtimes.com/homes/)
Ledbury Reporter (ledburyreporter.co.uk)
Ludlow Advertiser (ludlowadvertiser.co.uk)
Ross Gazette (rossgazette.com)

Local shops/newsagents/advertisement boards:

Look out for advertisements by private landlords in local stores.

Word of mouth:

Talk to friends/family/neighbours, they may be aware of properties available to rent.

Hereford Agents

Chancellors

20 King Street
Hereford, HR4 9DB
01432 267200)

www.chancellors.co.uk/branches/hereford-property

hereford.lettings@chancellors.co.uk

(Will consider rent and bond, housing benefit/element dependent on landlord)

**Diamond Lettings Hereford Ltd**

18 King Street,
Hereford HR4 9BX
(01432 342882)
(07888 983973)

www.diamondlettingshereford.co.uk

Diamondlettings@hotmail.com

(Will not accept bond only cash deposits)

Flint & Cook

22 Broad Street
Hereford
HR4 9AP
(01432) 355455

www.flintandcook.co.uk

je@flintandcook.co.uk

(Will accept rent and bond, housing benefit/element dependent on landlord, register with agent first)

Jacksons Property

45 Bridge Street
Hereford, HR4 9DG
(01432) 344779

www.bill-jackson.co.uk

hereford@bill-jackson.co.uk

(Will consider rent and bond, housing benefit/element dependent on landlord)

Sunderlands

Offa House, St Peters Square
Hereford, HR1 2PQ
(01432) 356161

www.sunderlands.co.uk

(Will accept rent and bond, housing benefit/element dependent on landlord)

Trivett Hicks

18 King Street,
Hereford, HR4 9BX
(01432) 274300

www.trivett-hicks.com

hereford@trivett-hicks.com

(Prefer applicants in employment but will consider rent and bond. Housing benefit/element dependent on landlord)

Leominster Agents

Caldicott Lettings

19 School Lane

Leominster

HR6 8AA

(01568 616004)

www.caldicottlettings.co.uk

info@caldicottlettings.co.uk

(Will consider rent and bond applicants, contact agent for viewing and application. Applicants under 25 will generally be asked to provide a guarantor)

Jackson Property

3 Broad Street

Leominster

HR6 8BT

(01568 610600)

www.bill-jackson.co.uk

leominster@bill-jackson.co.uk

(Will consider rent and bond applicants, referrals through Housing Solutions Team)

Nock Deighton

19 Broad Street

Leominster

HR6 8BT

01568 611661

www.nockdeighton.co.uk

leominster@nockdeighton.co.uk

Ross on Wye Agents

Parrys Lettings

52a Broad St

Ross on Wye

HR9 7TS

01989 764050

www.parrys.com

Flint and Cook

51 Broad Street

Ross on Wye

HR9 7DY

01989 562009

www.flintandcook.co.uk

rossonwye@flintandcook.co.uk

Trivett Hicks

53 Broad Street
Ross on Wye
Herefordshire
HR9 7DY
01989 768666
www.trivet-hicks.com
ross@trivet-hicks.com

Other agents to consider**Barry Bufton**

27 High Street
Bromyard
HR7 4AA
01885 482171
www.barrybufton.co.uk
bb@barrybufton.co.uk

Flint and Cook

37 High Street
Bromyard
HR7 4AE
01885 488166
www.flintandcook.co.uk
bromyard@flintandcook.co.uk

Nigel Ward

The Border Property Centre
Pontrilas
Hereford
HR2 0ES
01981 240140
www.nigel-ward.co.uk

Stooke Hill & Walsh

14 The Homend
Ledbury
HR8 1BT
01531 631177
www.stookehillandwalshe.co.uk
ledbury@stookehillandwalshe.co.uk

Guide to applying for a property using Discretionary Rent/Bond loan scheme

1. Register with local agents, complete application forms
2. Select suitable properties for your household size, ensuring the property will be affordable, discuss with Agent if rent and bond/housing benefit will be accepted for the property.
3. Arrange viewing of the property asap.
4. Agent will carry out credit checks and referencing.
5. Agent will discuss applicants with the landlord and will advise you accordingly.
6. Housing Solutions will liaise with agent regarding availability of property, amounts required for first month's rent and bond.
7. Complete the Rent and Bond Application pack and return to Housing Solutions Team
8. Housing Solutions will contact you and make an appointment to complete the loan agreement.
9. The Agent will arrange tenancy sign up following completion of loan.

Other information:

All agents will require you to register with them by completing an application form. You can do this online through their website or by visiting their offices direct.

Some agents prefer an element of work, if you will be claiming housing benefit/element, check this with the agent as some landlords may not accept.

Some agents may also ask for a guarantor. Generally this will be someone earning 2.5 to 3 times the monthly rent of the property.

It is vital that you do not sign for any property until you have received confirmation that you will be awarded rent and bond assistance, we will not provide this service if a tenancy agreement has been signed.

Do you currently receive housing benefit or housing element?

You may be eligible for Discretionary Housing Payment (DHP) which can assist with First Months Rent/ Rent Deposit / Removal costs and weekly rent top up.

DHP is not a loan and you will not need to pay back any award made.

DHP is available through the housing benefit department and must be applied for using the DHP application form.

You can request an application form via Housing Solutions Team, alternatively you can download a copy of the application from Herefordshire Council's website by typing "discretionary housing payment" into the search bar or if you are viewing this application online through the following link.

https://www.herefordshire.gov.uk/info/200207/family_support/54/housing_benefit/3

You can contact the Housing Benefit Team on 01432 260333 if you require further information regarding this award.

If you are experiencing hardship you may wish to consider applying for charity grants to help you, you can do this by looking at a grant finding site. **Turn2us.org.uk** has advice regarding benefits and charities that may be able to assist.