

A guide to finding accommodation



Introduction

This booklet contains advice and information to help you find suitable accommodation within the Tunbridge Wells Borough Council area. It provides a brief overview of the various housing options that are available in the area, aiming to cover both short-term and long-term accommodation.

If you require further information or have any queries regarding information mentioned in this booklet, call our Housing Advice team on 01892 526121. If appropriate, an appointment can be made with a Housing Options Adviser to discuss your housing situation further or alternatively you can contact us via e-mail on housingadvice@tunbridgewells.gov.uk



Privately renting a home

Renting accommodation from a letting agent or a private landlord is a suitable option for many people.

- It is a flexible option as you are able to choose a property that is most suited to your housing needs, family size and financial budget.
- There are various types of rented accommodation:
 - A room in a shared house (generally cheaper than renting a studio or bedsit flat)
 - Lodging (finding someone looking for a lodger)
 - Renting a larger property and sharing rent costs with someone who is also looking for accommodation. (If you do choose this option, carefully pick someone to share with ensuring they will also maintain the tenancy).

Where can I find private rented accommodation?

The Internet

The internet is a good place to look for accommodation. If you don't have access to the internet, visit your local library or the Gateway where the staff will be able to help you. To find your local library, look on the Kent County Council website:-

webapps.kent.gov.uk/KCC.Libraries.Web.Sites.Public/Default.aspx

Kent County Council libraries have computers with internet access. They are free for library members to use but anyone under 16 will need permission from a parent or carer to use the internet.

To avoid disappointment, book a computer or contact your local library before you visit. You'll need your library card number and PIN.

You can use the computer for up to 1 hour initially, but this can be extended at quieter times. If more time is needed, for example to complete an online application, please ask a member of staff at the start of your session.

kent.gov.uk/leisure-and-community/libraries/computer-and-internet-access

There are various ways to look for accommodation on the internet:

- Search engines: simply use a search engine, like Google by entering searches for properties or rooms to rent in your desired areas.
- Local letting agents: Most local letting agents have websites advertising properties. Letting agents in this borough include the following but there are many others:-

www.ashtonburkinshaw.co.uk

www.doorknobs.co.uk

www.tw-lettings.co.uk

www.martinco.com/estate-agents-and-letting-agents/branch/tunbridge-wells

www.andrewsonline.co.uk/branches/sales/Tunbridge-Wells/property

www.wardandpartners.co.uk/estate-agent-in-tunbridge-wells

www.brettsletts.co.uk

www.lloydmartin365.co.uk

www.peterbuswell.co.uk

www.belvoir.co.uk

- Other websites: There are many websites available which advertise properties to rent whether you are looking for a flat, house or room share. You can search within your preferred area. Some sites include:

www.rightmove.co.uk

www.zoopla.co.uk

www.primelocation.com

www.friday-ad.co.uk/uk/property/for-rent

www.spareroom.co.uk

www.houseshare.com

www.flatmaterooms.co.uk

www.roombuddies.co.uk

www.gumtree.com

www.kentlive.news/property

Newspapers:

- Properties are also advertised in local newspapers. Some newspapers can be viewed online.
 - Kent & Sussex Courier
www.kentonline.co.uk
- Noticeboards at newsagents, supermarkets etc: Some private landlords tend to put up adverts for properties on shop noticeboards.

It can be hard trying to find somewhere to rent, particularly in this area because of the high cost of rented accommodation and the increasing number of people looking for accommodation. However, it's important that you don't give up too easily. Be persistent with your search. Get friends and family to keep an eye out for anyone looking for a lodger/roommate.

Be prepared when you contact a new landlord by having a reference from a previous landlord to hand. Also, remember that this area can be very expensive so it may be worth looking for a property/room in a cheaper area.

Remember – be safe

- When viewing properties for the first time, take someone with you or let someone know where you are going.
- If you enquire about any potential properties to rent (e.g. on social media) do not give out any personal details about yourself or your situation that can make you vulnerable.

Advice on tenancy agreements

There are many different types of tenancies and tenancy agreements. The most common type of tenancy used for privately rented accommodation is an Assured Shorthold Tenancy. Your prospective landlord should provide you with a written agreement when you decide to rent a property or you may have a verbal agreement between you. Both are legally binding. However, you do have the right to the basic terms and conditions of your tenancy in writing. If you ask for this, the landlord must supply it. You will need this statement if you are applying for Housing Benefit and do not have a tenancy agreement.

For Assured Shorthold Tenancies, your landlord will need to provide the following documents at the start of each fixed term tenancy:-

Gas Safety Certificate

Energy Performance Certificate



The Government's document called 'How to rent. The checklist for renting in England'.

www.gov.uk/government/publications/how-to-rent/how-to-rent-the-checklist-for-renting-in-england

If you have any queries about your proposed tenancy agreement, seek help from either the Citizens Advice Bureau or the Council's Housing Advice Team.

Tenancy Deposit Protection Schemes

- If you have a tenancy with a private landlord, your deposit has to be protected. This means that your landlord has to pay it into one of three government authorised tenancy deposit schemes and provide the tenant with information of how the deposit has been protected within 14 days of the tenancy starting. The schemes are The Deposit Protection Service, My Deposits and the Tenancy Deposit Scheme.
- This safeguards a tenant's deposit and makes it easier to resolve disputes between landlords and tenants.
- The tenant has the responsibility of looking after the landlord's property and returning it in the same condition it was let (with fair wear and tear).

For more information, visit the following website

www.gov.uk/tenancy-deposit-protection/overview or alternatively visit your local Citizens Advice Bureau or contact Shelter.

I've found somewhere to rent – can I get help with the finances?

Both private landlords and letting agents usually ask for a deposit (equivalent to 6 weeks rent), 1 month's rent in advance plus referencing and administration fees to secure the property. If you are on a low income, letting agents may also require that you have a guarantor.

The guarantor may need to have an annual income of 30 times the monthly rent and also be a home owner. Please check with individual agents. If you are facing financial difficulties, there are various ways of getting help.

- Budgeting loan: if you are already receiving benefit, you may be able to get a Budgeting Loan from the government (Department of Work and Pensions) to help pay for the first month's rent. To check your eligibility and/or apply for the loan, visit the website at www.gov.uk/budgeting-loans or call the Jobcentre Plus on 0345 603 6967.
- Rent Deposit Scheme: The Council may be able to assist with an interest free loan for rent in advance and/or a deposit. Please see the Rent Deposit Loan and Deposit Bond Application Form which outlines who can apply. This can be found at the end of this booklet. You can also contact the Housing Advice Team for more information.
- Local Housing Allowance (LHA):
 - LHA is the current method of working out claims for Housing Benefit for private rented tenants.
 - The benefit is based on your income, savings and household size.
 - The entitlement of LHA can be affected by other things such as the amount of rent you have to pay and whether someone living with you will contribute to the rent.

- LHA will usually be paid directly into your bank or building society account. It will be up to you to pay it to your landlord. Failure to pay your rent could result in you being taken to court and evicted from the property.
- LHA may not cover your full rent.; if this is the case you will have to pay the remaining amount (difference between your rent and the LHA you receive)
- If you are single with no children and under 35, you will only be able to receive LHA at the Shared Accommodation Rate. This means that your LHA entitlement will be at a fixed rate calculated by the Housing Benefit department. There are some exceptions in certain cases.

For further information on the current LHA rates or to print a claim form please go to the Housing Benefit pages on the Council's website. tunbridgewells.gov.uk/residents/housing/housing-benefit

Council Tax Support

You may be entitled to Council Tax support if you are on a low income, or are in full time or part-time work and on benefits. It may be paid in addition to other benefits.

To check whether you are eligible, use the benefits calculator on the Tunbridge Wells Borough Council website. www.kent.entitledto.co.uk

Tax Credits

Tax credits are payments made by the H.M Revenues and Customs for people who are in work and/or are looking after children. The payments are made directly into the bank account of the applicant. Working Tax Credit is for people in work and Child Tax Credit is for people with children (you do not need to be working to claim this). For more information or to apply for Tax Credits visit the government website

www.gov.uk/topic/benefits-credits/tax-credits.

Can anyone help with furnishing my home?

You can contact various charitable organisations in the area who sell furniture at a reasonable price, such as:-

British Heart Foundation, 18 Mount Pleasant Road, Tunbridge Wells, Kent, UK, TN1 1QU 01892 518587

Hospice in the Weald Furniture Store, 6 Tunbridge Wells Trade Park, Longfield Road, Tunbridge Wells, Kent TN2 3QF 01892 536442

YMCA Furniture Warehouse, 14-18 Goods Station Rd, Tunbridge Wells TN1 2BL 01892 615 612

Kent Support and Assistance Service

KSAS is a service provided by Kent County Council.

KSAS may be able to help you if you are having serious difficulties managing your income due to a crisis or if you are facing exceptional pressures because of an emergency.

They offer help for a short time only if you have no other means of support. They can provide essential home items such as:

- groceries (for up to 7 days)
- clothing
- baby food, milk and nappies
- furniture
- crockery
- bedding
- essential electrical appliances and help with:
- utilities (gas and electric, for up to 7 days)
- emergency travel arrangements via public transport (for example to flee a crisis)

Most of the home items they provide will be secondhand.

Before you apply you will need to claim any national benefits, grants and loans which are appropriate to your situation.

You must have spoken to a benefits or Job Centre Plus advisor about the following before applying to KSAS for help:

- Budgeting Loan/Budgeting Advance
- Short Term Benefits Advance
- Hardship payments

To apply you can contact KSAS by email at ksas@kent.gov.uk or complete the online form on the website www.kent.gov.uk

If you are leaving care you may be entitled to a Leaving Care Grant to help with essential household items. You will need to contact the Social Services department that assisted you.



Who is responsible for repairs in my privately rented accommodation?

The tenant is responsible for repairing any damage that they cause, therefore, it is sensible and recommended that an inventory of the property is carried out with the landlord when you move in.

- List the furniture and fittings, if any are provided.
- State what condition each room is in (take photos if possible for a more detailed inventory)

This helps avoid disputes with your landlord in the future when you move out and will ensure that you won't be held responsible for any damage that you have not caused.

For most tenancies, the landlord is responsible for any repairs to the property that they rent out. This includes repairs to the structure, outside of the property and essentials such as the heating system and plumbing. The tenant should notify their landlord in writing of any defect and keep a copy of the letter.

If, after you have reported them, your landlord does not carry out essential repairs; contact the Private Sector Housing Team on 01892 526161, who can:

- Advise the landlord of the legal implications of not carrying out essential repairs. Statutory notices can be served if repairs are required and works may be undertaken if the owner of the property does not comply.
- Prosecute the landlords who do not carry out the works ordered.



Hostels

Sometimes it can be hard to find suitable accommodation. There are many hostels that can be contacted but most of them are not in the local area. However, they can offer support.

<p>Y.M.C.A Ryder House Supported Housing & Youth Inclusion, 1-23 Belgrave Road, Tunbridge Wells, Kent TN1 2BP 01892 518505 www.westkentymca.org.uk/projects</p>	<p>Provides safe, welcoming and supportive housing for 37 homeless young men and women, aged 16 to 26 [age 16-24 on arrival and can stay up to 2 years] in high quality self-contained flats in central Tunbridge Wells - helping young people find their foothold in life, by support, training, empowerment, inclusion and housing.</p>
<p>Chapter 1 6 Clarence Road Tunbridge Wells TN1 1HE Tel: 01892 530 676</p>	<p>They offer 24 hour accommodation and support for Young People at Risk (16-25 years), Teenage Parents, male or female (16-21 years), and Vulnerable Teenage Couples (16-21 years).</p> <p>The hostel has 17 bedrooms all of which are fully furnished and all service users have access to the main lounge and an activity room. The hostel also provides laundry facilities, bathrooms and showers, and has a large rear garden with patio/barbeque area with a fenced-off play area for children. Each floor has its own fitted kitchen and there are wash basins and fridges in every room. The expected length of stay is for a maximum of 2 years.</p>
<p>New Wharf New Wharf Rd, Tonbridge, Kent TN9 1DS www.porchlight.org.uk Run by Porchlight 0800 5677699</p>	<p>Staff provides cover 24/7, sleep-in overnight staff. Keyworker system with meetings weekly or more frequently as needed. Staff provide housing and generic support, and run service user training, job clubs and activities for all residents.</p>
<p>Simon Mead House, Simon's Avenue, Ashford, Kent, TN23 5BH 01233 645151 Run by Porchlight</p>	<p>Single homeless support needs aged 18+.</p>

<p>Whitstable Road Adult Hostel, 106 Whitstable Rd, Canterbury, Kent, CT2 8ED 0800 567 7699 Run by Porchlight</p>	<p>Single homeless 18+ including ex offenders and people with current/past substance misuse and mental health issues.</p>
<p>Craddock House, Craddock Rd, Canterbury, Kent CT1 1YR 01227 788544 Run by Porchlight</p>	<p>Single homeless people aged 18+ with low/medium support needs.</p>
<p>Guildford Lodge, 41-42 Nunnery Fields, Canterbury, Kent CT1 3JT 01227 464905 Run by Porchlight</p>	<p>Single people aged 18+</p>
<p>113 King Street, Ramsgate, Kent, CT11 8PH Run by Porchlight</p>	<p>Single homeless people aged 18+ with support needs.</p>
<p>Trinity Foyer 20 Church Street, Maidstone, Kent ME14 1LY 01892 664446</p>	<p>Young single homeless people aged 16-24 with low to medium support needs. No local connection required. All applicants must be seeking or engaged in work, education or training Self refer or by agency.</p>
<p>Ashdown Medway Accommodation Project 10 Chelmer Road Chatham ME4 4PB E mail: services@amatuk.org Website: www.amatuk.org 0800 698 1000</p>	<p>Single homeless people aged 25 or over. May occasionally accept people aged 18+ if they have additional support in place. Can accept people with addiction, offending and mental health issues. Can accept couples. Can accept restricted number of people with pets. Accept self referrals and referrals from any agency. Referral procedure Phone daily 9am-8.30pm - may accept referrals later in emergency.</p>



<p>Bridge Trust Accommodation in Tonbridge and Tunbridge Wells E Mail: info@thebridgetrust.org.uk Website: www.thebridgetrust.org.uk 01732 368363</p>	<p>Accommodation for up to 24 months with the security of a bedroom with own washing facilities, although from time to time residents may have to share. They also have access to other facilities in the houses, including the lounge, kitchen, showers, bathrooms, washer/dryers etc, which are shared by all the residents in the property. Support provided to move-on accommodation Online referral form or referral from agencies.</p>
<p>Colebrook Rd Hostel 83 Colebrook Rd, Tunbridge Wells, Kent 01892 525888</p>	<p>Single homeless people aged 16 to 59.</p>
<p>The Quays Sittingbourne 01795 471376</p>	<p>Single homeless people aged 18 to 64. The Quays provides 64 rooms and 20 flats to homeless adults with low to medium support needs, with stays being up to two years</p>
<p>Lily Smith House 15 Knighttrider Street, Maidstone, Kent 01622 621210</p>	<p>Self referral and agency referral. Accommodation for single people aged 18 to 65. Limited accommodation for families.</p>
<p>Langley House Trust www.langleyhousetrust.org 03330 035 025</p>	<p>For male and female offenders. Referrals required with reports from Probation. The accommodation is throughout the country.</p>
<p>Bridge House Bridge Rd Sheerness Kent ME12 1RH 01795 661325</p>	<p>Young single people aged 16 to 24 with support needs. Must be willing to engage with help to return to education, training or employment. Self or agency referral.</p>
<p>The Office Fairview Rd Sittingbourne Kent ME10 4TF 01795 429294</p>	<p>Couples or families with support needs. Self or agency referral.</p>
<p>Emmaus Dover 01304 204550 www.emmaus.org.uk</p>	<p>Single homeless aged 18+ with support needs including those with alcohol issues.</p>

<p>Emmaus Medway 215-217 High Street Rochester Kent ME1 1HG 01634 814195</p>	<p>Single homeless. Will consider ex offenders and those with mild mental health issues.</p>
<p>House of Mercy 1 Edwin Street Gravesend Kent DA12 1EH 01474 329514</p>	<p>Single homeless with support needs.</p>
<p>The Pilsdon at Malling Community 01732 870279</p>	<p>Pilsdon provides accommodation for people who would benefit from living in a community setting.</p>
<p>Crawley Openhouse Riverside House Stephenson Way Three Bridges Crawley West Sussex RH10 1TN 01293 447702</p>	<p>Provides both a direct access hostel and a day centre for adults in need.</p> <p>There are 24 beds for homeless men and women, available to those in need regardless of their issues, needs and history. Issues such as alcohol and substance misuse, mental health problems, severe relationship breakdowns, recent release from hospital or prison, etc., can be addressed and supported by a team of experienced project workers. Residents can stay for up to 28 days and pets can stay with them wherever possible. A team of specialist workers are available during the day to offer further support to residents and day centre visitors.</p> <p>Please note that Crawley Openhouse will accommodate people with a connection to Crawley, Sussex, West Sussex before offering any vacant places to people from other areas.</p>



There are organisations that can provide supported accommodation if you have mental health issues.

<p>Greensands, Richmond Fellowship Oak Lane Sevenoaks Kent TN13 1UH 01732 743392</p>	<p>Open to individuals aged 18 and over who have a local connection with Kent. You must have a mental health diagnosis and substance misuse and/or alcohol support need, be under a Care Programme Approach CPA and be in treatment, be linked in with a specialist substance misuse provider, and be willing to engage with the services necessary to help support your recovery.</p> <p>Greensands comprises of 15 rooms with shared kitchen, bathroom and communal facilities, five of which are en-suite. The accommodation is short-stay (up to two years) offering a period of stability and adjustment to single adults with a diagnosed mental health problem and with a substance and/or alcohol misuse need, who are also deemed homeless.</p>
<p>Culverdale, 5 Culverden Park Road, Tunbridge Wells, Kent TN4 9QX Tel: 01892 516552</p>	<p>Crossways Community is a Christian charity that provides residential care and support for adults aged 18-65 with acute mental health issues.</p>
<p>Look Ahead Chestnut Close Tunbridge Wells Kent TN4 0BX 01892 525888</p>	<p>Chestnut Close provides seven furnished one bedroom flats for single vulnerable people with low to medium mental health support needs.</p> <p>The aim of the scheme is to support and empower customers to fulfil their aspirations in life and reach their personal goals. Dynamic and innovative support is provided to each customer, at locations and times agreed with the individual.</p>
<p>West Kent Mind 01732 744950</p>	<p>Freshfields and The Drive are situated in Sevenoaks. There are communal lounge and dining areas and fourteen individual rooms with shared kitchen, bathroom and laundry facilities. There is also a self-contained flat.</p> <p>The houses offer a safe and secure environment in which people who have had or who are recovering from mental health problems can work, with support staff and at their own pace, towards increasing levels of independence prior to moving on.</p>
<p>Rethink Vine Court Road, Sevenoaks, Kent. Tel:01732 742351 vinecourt@rethink.org.uk www.rethink.org</p>	<p>7 units of supported housing for people with enduring mental health problems provided by Rethink. The scheme consists of 5 bedsits and 2 self contained flats adjacent to the main house.</p> <p>The scheme aims to promote life skills such as budgeting, education, leisure and social activities in order to prepare for moving on to either independent living or long term supported housing. The service is short stay for a maximum of two years and those who successfully move out into the community will continue to receive floating support which allows weekly contact with a support worker.</p>

The Housing Register

Tunbridge Wells Borough Council has a waiting list for people who would like rented or low cost housing.

Who can apply?

Anyone can approach Tunbridge Wells Borough Council for housing advice and assistance. However, as social housing in the Borough is limited, the Council does not hold an open housing register. To apply for housing, an applicant must be eligible, meet the qualification rules, have a local connection to the Tunbridge Wells Borough and have a housing need. The rules for all of these are explained in the Housing Register and Housing Allocation Policy or on the Council's website.

Homeseekers are only able to include direct family members, dependents, spouses or people they are in a relationship with on their application.

Local Connection

Applicants must have a local connection to Tunbridge Wells Borough in order to be able to apply for housing. A local connection is gained through either the main or joint applicant meeting one of the following:

Have been living in settled accommodation in the Borough for the last 3 years (definition of settled accommodation is detailed in the full policy)

Have previously lived in settled accommodation in the Borough for 5 out of the last 10 years.

Have immediate family (Mother, Father, Brother, Sister, children aged over 18) who have lived in the Borough continuously for the last 5 years.

Be employed in the Borough, with a permanent contract of paid employment that has been continuous for the last six months, or self employed for the last six months where there is evidence that the main area of work is in the Borough.

Serving or former members of the armed forces (honourably discharged within the past 5 years), injured members of the Reserved Forces or bereaved spouses/civil partners of the armed forces who lost their partner due to military service and have to leave Ministry of Defence family accommodation.

Housing Need

Only applicants who have a housing need will be able to apply for housing.

You will be placed into Bands A, B, C or D according to your housing situation.

For full details of the banding system can be found in The Tunbridge Wells Housing Register and Housing Allocation Policy or on the Councils website. www.tunbridgewells.gov.uk

How to apply?

You will need to complete the online register form at www.kenthomechoice.org.uk.

At the end of the form will be a list of the documents you will need to supply for your application.

If you need advice on completing the form, please contact the Housing Needs Team or visit us at the Gateway.

What happens next?

We aim to complete the assessment within 15 working days of receiving the relevant identification for the application. We will write to you with details of your assessment and your unique reference number. If you have been accepted onto the housing register, you will then be able to place bids on available homes through Kent Homechoice.

When will I get an offer of accommodation?

When a property is ready to advertise, it will be shown on the Kent Homechoice website. You will be able to place bids on up to three properties at a time. As soon as the bidding closes for one property you will then be able to bid for another. Each property will be advertised for a minimum of five days, and will close at midnight on the date shown on the advert.

A shortlist of applicants whose needs match the accommodation will be available to the Housing Association when the bidding closes. They will then contact the highest priority applicant directly when the property is ready in order to make arrangements for viewing. This may not happen straight away as some properties may have void works to complete.

We recommend that you check the advertised properties each weekend to make sure that you see everything available. If you are unable to look at the weekend, it is recommended to try and look twice during the week. For further information and frequently asked questions please visit the Kent Homechoice website.

What happens once I receive an offer?

There are different timescales for viewing, accepting or refusing an offer, dependent on the Housing Association making the offer. They will advise you of these when they first make contact, so it is important that you keep to these timescales. Failure to do so may lead to losing the offer.

When you are made an offer, we would recommend that you view the property if you are given the chance, even if you think you may refuse it.

What happens if I refuse an offer?

If you choose to refuse an offer of accommodation, you will need to let the Housing Association know, and then send the reasons for the refusal to the Council, either by post, email to allocations@tunbridgewells.gov.uk or at the Tunbridge Wells Gateway. Once you have turned it down, the property would then normally be offered to the next suitable bidder.

If you refuse three properties that were felt to be suitable for you, your application will go to the bottom of your current band and priority date will change to match this. Therefore, you will have much longer to wait for another offer.

If you turn down a property, and based on the reasons you give the Council are in agreement that it was not suitable for you, this would not be counted as a refusal.

The exceptions to this are applicants the Council owe a main housing duty and who currently in temporary accommodation provided by the Council and those who have an urgent housing need. These applicants would be expected to accept the first reasonable offer of accommodation or else the homelessness duty and temporary accommodation may be ended or the urgent housing need will be reviewed. .



Help to Buy, Shared Ownership and Intermediate Rent

Help to Buy is a government initiative providing a 'one stop shop' service to assist eligible families and individuals to help them buy a home when they cannot afford to buy a property on the open market. There are various types of Help to Buy options available, whether it is a shared ownership, an equity loan or intermediate rent. For more information, visit the government backed website. Help to Buy East and South East at

www.helptobuyese.org.uk or

www.bphaoptions.org.uk/

Links to websites that advertise shared ownership properties:-

www.helptobuyese.org.uk/property-search

www.amicushorizon.org.uk/Property-home/Homes-for-sale.aspx

www.shareto-buy.com/sharedownershipproperties

www.moathomes.co.uk

If you think you are eligible for shared ownership housing then you will need to be assessed by the shared ownership 'zone agent' Bedford Pilgrims Housing Association (BPHA). They can be contacted on 0845 456 6757 or visit their website at

www.bpha.org.uk/low-cost-home-ownership

Rent Deposit Loan and Deposit Bond Information Sheet



What are they?

The **Rent Deposit Loan** is an interest free loan to cover a deposit and for rent in advance to help you secure a private rental. The loan can be repaid in either weekly or monthly instalments over a maximum of three years. Please note: payment can only be made to a letting agent or landlord. It cannot be used to repay a family member or friend who may have helped you out financially. The Council will make payment directly to a landlord or letting agent, not to tenants.

The **Deposit Bond** is an alternative to a cash deposit and is set up between Tunbridge Wells Borough Council, the landlord or letting agent and the tenant. If the application for the bond is accepted, the Council will enter into an undertaking to guarantee a deposit of up to six week's rent. This bond will cover both rent arrears and damage to the property, other than wear and tear, in exactly the same way as a cash deposit. Any claim made by the landlord at the end of the tenancy will be recovered from the tenant by Tunbridge Wells Borough Council.

These schemes are designed to help families move into private rented properties that are the correct size for their family and where the rent is no more than the current local housing allowance. Information on local housing allowance is enclosed in this pack.

Who can apply for the Rent Deposit Loan?

You can apply if:

- You are **homeless** or threatened with homelessness
- You have a **local connection** to this borough
- You are considered to be a **priority need** in accordance with the homelessness legislation

To see if you are eligible to apply for the rent deposit loan please complete the income and expenditure statement and application form. You must provide all of the information requested on the application form. Your application will be assessed and we will let you know if you are eligible and have been successful. We will confirm this in writing.

If you have not been successful in your application for the rent deposit loan, we can still consider an application for the deposit bond.

Who can apply for a Deposit Bond?

You can apply if:

- You are **homeless** or threatened with homelessness
- You have a **local connection** to this borough

To apply for the deposit bond please complete the income and expenditure statement and application form. Your application will be assessed and we will let you know if you are eligible and have been successful.

If you are successful in applying for a rent deposit loan and/or deposit bond, please contact Tunbridge Wells Borough Council when you find a property to rent. We will arrange for a Housing Renewal Officer to inspect the property to ensure it meets the minimum standards required of a private rental property. We will ask to see the Energy Performance Certificate (EPC) and Gas Safety Certificate (if applicable).

We will try to make a payment to your new landlord/letting agent as soon as we can, but it is likely to take around three weeks between you finding a property and us making payment to your new landlord/letting agent.

What you need to do

- 1 Read the information leaflet to see if this scheme is for you.
- 2 Complete and return the income and expenditure statement and application form and provide the information requested to Tunbridge Wells Gateway or the Housing Needs Team.
- 3 If you are successful with your application, you need to find a landlord who has a property they are willing to rent to you. You then need to complete a Property Details form, included in this pack.
- 4 If the property passes its inspection you will be asked to complete paperwork agreeing to the terms and conditions of the loan or deposit bond.
- 5 You will make your loan repayments for the agreed amount and will contact the Housing Needs Team if you have any problems with making these payments.

You can look for private rented properties in local papers, via the internet and by asking local letting agents. You can also ask around friends or work colleagues, or you could place your own ad in a local paper or shop window, with your accommodation requirements. Remember you are looking to rent someone else's property and you need to make a good impression.

We may be able to help you obtain a property in another area, but please be aware a different local Housing Allowance is likely to apply. You must check this first.

What we need to do

- 1 If your application is successful we will contact you to let you know.
- 2 When you find a property to rent let us know and we will contact the prospective landlord to arrange a property inspection by a qualified Housing Renewal Officer.
- 3 We will ask you to sign an agreement for your loan or deposit bond.
- 4 We will arrange for the loan to be paid directly into your landlord's bank account.
- 5 We will provide support to both the landlord and the tenant during the tenancy.

What we ask from the landlord

- 1 You agree to the property inspection being carried out by a qualified Housing Renewal Officer.
- 2 You will provide an Energy Performance Certificate (EPC), a gas safety certificate (if applicable) and ensure that electrical equipment provided in the property meets the requirements of regulations 5 and 7 of the Electrical Equipment (Safety) Inspection.
- 3 You will provide us with a sample copy of the tenancy agreement you will ask your tenant to sign.
- 4 You will ensure that any cash deposit paid will be protected in a Tenancy Deposit Protection scheme and name Tunbridge Wells Borough Council as the lead tenant.

Important Information

please read before completing this application form.

- 1 Please note completion of the income and expenditure statement and application form does not mean you have been accepted for a rent deposit loan or bond, as this is dependent on your individual circumstances. You will be notified by the housing options team if you have been successful.
- 2 The Council cannot pay a deposit or rent in advance after a tenancy has been created. Please do not commit yourself to a tenancy before your application for the rent deposit loan and/or deposit bond has been accepted.
- 3 The amount of rent deposit loan and/or deposit bond we can assist with is limited to the Local Housing Allowance rate applicable to your household.
- 4 Please answer all the questions on the form so that we can decide whether you are eligible for the scheme. Failure to do so will delay a decision being made.
- 5 Where a joint application is being made, all information should be provided for both parties.
- 6 You will not be eligible for the scheme if:
- 7 You are not threatened with homelessness
- 8 The Council considers the property you wish to rent is unaffordable to you.
- 9 You do not have a local connection to this borough.
- 10 You may not be eligible if you have outstanding debts or arrears with Tunbridge Wells Borough Council, which you are not addressing.
- 11 Applicants will be responsible to repay, to Tunbridge Wells Borough Council, any money paid by the Council to a landlord through a rent deposit loan and/or deposit bond.
- 12 Tunbridge Wells Borough Council may use an independent debt recovery company, to take action through the County Court and/or employ bailiffs to assist in recovering debts arising from non-payment of the rent deposit loan and/or deposit bond.

Please note completion of the income and expenditure statement and application form does not mean you have been accepted for the rent deposit loan or deposit bond. It is dependent on your individual circumstances. You will be notified if you have been successful. You must not hand any money over to a landlord or letting agent for a holding deposit or administration fees until the property has been inspected and approved by a Housing Renewal Officer.

Completed income and expenditure and application forms can be handed into the Gateway or posted to:

Housing Needs Team
Town Hall
Royal Tunbridge Wells
Kent
TN1 1RS

If you are not successful with your application, you may, depending on your circumstances be eligible for help with the following:

- budgeting loan – an interest free loan from the social fund to help with an emergency

Further information can be obtained from www.gov.uk or by contacting your local Jobcentre Plus on 0845 604 3719.

Income and Expenditure Statement

Completion of this form does not mean you have been accepted for the schemes.



Name:
Address:

Income	Weekly/ Monthly	General Expenditure	Weekly/ Monthly
Your wages	£	Mortgage (1st & 2nd)	£
Your partners wages	£	Rent	£
Company / State pension	£	Council Tax	£
Income support	£	Gas	£
Job seekers allowance	£	Electric	£
Child benefit	£	Water	£
Carers allowance	£	Maintenance	£
Employment Support Allowance	£	Phone	£
Working tax/child tax credit	£	Insurances	£
Incapacity benefit	£	Groceries/Toiletries	£
Pension credit	£	Clothing	£
Maintenance	£	Pension Payment	£
Housing benefit	£	Car/Travel expenses	£
Student loan grant	£	TV Licence	£
Disability Living Allowance	£	Childminding	£
Other	£	School/ Work Meals	£
Other	£	Prescriptions	£
Other	£	Dentist/Opticians	£
Other	£	Court Fines/County Court Judgements	£
Other	£	Socialising	£
Other	£	Other – please specify	£
Total income	£	Total Expenditure	£

Bank/Finance Debt		Payments	
Name	Outstanding Balance	Weekly	
	£		£
	£		£
	£		£
	£		£
	£		£
	£		£
	£		£
Total Debt	£	Total	£

Overall View	£
Total Income	
Total Expenditure	
Debt Payments	
Total Income Left	

Please sign and date the declaration below and send or hand it in to, Housing Needs, Gateway, 8 Grosvenor Road, Tunbridge Wells, Kent TN1 2AB or Housing Needs, Town Hall, Tunbridge Wells, Kent, TN1 1RS.

Declaration: The information I/we have given is true and complete and I/we understand that you may check the information I/we have given on this form.

Applicant 1 Signature: _____ Date: _____

Applicant 1 Signature: _____ Date: _____

Application for rent deposit loan or a deposit bond

About you

Applicant 1 : Name

Applicant 2 : Name

Applicant 1 : Telephone number

Applicant 2 : Telephone number

Applicant 1 : Date of birth

Applicant 2 : Date of birth

Current Address

Details of anyone else included in your application

Name	Date of Birth	Relationship to you

- If you are you pregnant – please provide proof of pregnancy.
- Do you have any children who live with you on a permanent basis? If so please provide proof of your Child Benefit and Child Tax Credit award letters.
- Do you have any medical issues? If so please provide details of diagnosis and prescriptions.

Are you working or in receipt of benefits?

If so, please provide three months bank statements, three-monthly or five-weekly payslips and full benefit details (this must be the most recent information).

Have you supplied the following information? Your application will not be accepted without it.

- ID for everybody who is included in the application eg passport, drivers licence, birth certificate.
- Proof of homelessness eg Notice to Quit, letter from family/friends asking you to leave and the reason why.
- Proof of income
- Proof of pregnancy
- Details of medical issues



Local connection –

- Address details for the last five years
- Copy of your contract of employment if employed in this borough.
- Address details for your parents, brothers/sisters, grown up children over the age of 18 if they have lived in this borough for the last five years.
- Do you have a guarantor? If you are on a low income or benefits, some letting agents and landlords will ask you for a guarantor. This is somebody with a good credit rating, and who on average earns around 30 times the monthly rent. They will be expected to pay the rent for you if you fail to do so.

Please state in the box below the reason why you believe you are homeless or threatened with homelessness

I/We declare that to the best of my/our knowledge the information provided is accurate and correct

Applicant 1 Signature: _____ Date: _____

Applicant 1 Signature: _____ Date: _____