

Rent Deposit Loan Scheme

Information booklet



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TestValleyBC



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A step-by-step guide on what you should do for the rent deposit loan scheme (RDLS) following your Housing Options appointment and confirmation regarding your eligibility for the scheme. You have been advised to seek private rented accommodation, and have agreed this with your Personalised Housing Plan. Only a housing options officer at Test Valley Borough Council can confirm your eligibility.

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Please note the rent deposit loan scheme is a loan to you that must be paid back to Test Valley Borough Council in full.

What do I do now?

- 1 Search for a new property**
Visit letting agents, look on property internet sites, look in the newspaper etc.
- 2 Gather together all identification (id) and information required**
Please see the list of what you must provide. Ask for duplicates from relevant benefit departments/banks etc now to save time at a later date
- 3 Landlord agreement**
Once you have found a property get your NEW Landlord to complete the 'Landlord Confirmation Form' [FORM A] and you should complete the 'RDLS Application Form' [FORM B].
- 4 Ring to arrange an appointment**
Please call the Lettings Team on 01264 368611. Bring all ID and information listed to your appointment ~ delay in providing it will delay the administration of your file
- 5 Review RDLS process**
Please read the RDLS procedure notes attached to the back of the Application Form [FORM B]
- 6 File authorisation**
Your RDLS application will take a minimum of two weeks to administer. Please ensure your new Landlord or Letting Agent is aware of the timescales involved
- 7 Payment request**
When your file has been verified and authorised by Senior Management, the RDLS paperwork will be submitted for processing. The Lettings Officer will make you aware of when the RDLS sign up appointment will be.
- 8 Sign up appointment**
You will sign your RDLS contract, set up a direct debit and pay your 1st initial RDLS repayment
- 9 Payment to landlord / letting agent**
Test Valley Borough Council will make the rent deposit loan scheme payment direct to the landlord or letting agent.
- 10 Move into your new home**
If you move in to your home before Step 9 has been completed you may no longer be eligible for the loan scheme. If you obtain funds from elsewhere, we cannot reimburse this payment.

Residential Letting Agents

Here is a list of the letting agents in Andover and Romsey.

This is not a definitive list of agents that will accept the RDLs and/or tenants in receipt of universal credit housing element / housing benefit.

Remember there are many Landlords and Agents out there who are not included on this list, so it's a good idea to complete your own property search as well.

Please note that most letting agents will charge administration/referencing/holding fees which Test Valley Borough Council do not pay and you will be liable to pay at your own risk.

Andover

Belvoir Lettings

18 Bridge Street, Andover
Tel: 01264 366611

Your Move Lettings

23-25 London Street,
Andover
Tel: 01264 338299

Castles Properties

8A High Street,
Ludgershall
Tel: 01264 792793

Ashwells Estate Agents

520 Andover House,
George Yard
Tel: 01264 726054

Connells

23-25 Winchester Street,
Andover
Tel: 01264 726031

Swattons Properties Ltd.

Central Way,
Walworth Ind Estate,
Tel: 01264 313989

Langdown Properties

8 The Mall, Bridge Street,
Andover
Tel: 01264 337305

Pearsons

17-21 London Street,
Andover
Tel: 01264 353356

Brockenhurst

1-3 London Street,
Andover
Tel: 01264 350350

Graham & Co

13 London Street, Andover
Tel: 01264 356500

Karen Sykes

29 London Street, Andover
Tel: 01264 332000

Austin Hawk

1-2 Swan Court, Andover
Tel: 01264 350508

Bournes Lettings

8 Swan Court, East Street.
Andover
Tel: 01264 333222

Romsey

Charters

37 The Hundred, Romsey
01794 511107

Taylor Hill & Bond

86 The Hundred, Romsey
01794 516613

Pearsons

44 The Hundred, Romsey
SO51 8BX
Tel: 01794 521841

Morris Dibben

25 Latimer St, Romsey
SO51 8DF
Tel: 01794 230115

Buckingham Lettings

Unit 5, Tanners Court,
Tanners Lane, Romsey,
SO51 6DP
Tel: 01794 230100

Winkworth

18 Market Place, Romsey
SO51 8NA
Tel: 01794 511911

Hamilton Parkers

Basepoint Business
Centre, Premier Way,
Abbey Park Industrial
Estates, Romsey, SO51

9AQ

Tel: 01794 878115

Woolley & Wallis

4-6 Bell Street, Romsey,
SO51 8ZN
Tel: 01794 512129

Your Move

28 London Road,
Southampton, SO15 2AG
Tel: 02380 635444

Alexander Keen

3 The Central Precinct,
Winchester Road,
Chandler's Ford, SO53
2GA
Tel: 02380 270558

Henshaw Fox

1 Middlebridge Street,
Romsey SO51 8HJ
Tel: 01794 521339

Northwood

1 Bellevue Road,
Southampton, SO15 2AW
Tel: 02380 337775

Pococks

Marchwood Village
Centre, Marchwood,

Southampton

Tel: 02380 860555

Marques Property

48 London Road,
Southampton, SO15
2AH
Tel: 02380 577777

Churchills

67 Leigh Road
Eastleigh SO50 9DF
Tel: 02380 653333

Chapplins

66 Station Road, Liss,
GU33 7AA
Tel: 01730 774200

Romans

27 Jewry Street,
Winchester, SO23 8RY
Tel: 01962 867415

Connells Lettings

82 High Street
Winchester SO23 9AP
Tel: 01962 864444

Fox and Sons

70 High Street,
Winchester, SO23 9DA
Tel: 01962 862121

Other useful sources to find properties

- Shop windows/Customer notice boards
- Friends, acquaintances, colleagues etc
- Yellow Pages (contains list of Estate/Letting Agents)
- Thompson Local (contains list of Estate/Letting Agents)
- Social Media

Websites

www.rightmove.co.uk

www.gumtree.com

www.flatmaterooms.co.uk
(chargeable service)

www.primelocation.com

www.spareroom.co.uk

www.zoopla.co.uk

Useful newspapers

Andover Advertiser ~ Friday

Romsey Advertiser ~ Friday

Southern Daily Echo ~ Thursday

Local Authorities

Other local authorities may have information on local agents in their area or please check local press for further details:

Eastleigh Borough Council 02380 688000

Basingstoke & Deane Council 01256 844844

Southampton City Council 02380 833000

New Forest District Council 02380 285000

Salisbury City Council 01722 342860

Wiltshire Council 0300 456 0100

West Berkshire Council 01635 551111

Property Checklist

Here are a few things for you to consider when looking around properties – it may help you to decide whether or not the property is right for you.

Structural Stability Does the property appear to be in good structural order? Are the fixtures of the building in good repair?	YES	NO	N/A
Damp Is the property free from any damp?			
Electrical mains supply Is there a sufficient amount of sockets? Is all the wiring safe, no loose open wires? Is there an Electricity Testing Certificate?			
Gas Safety Are there any gas appliances in the property? Is the Gas Safety Certificate up to date?			
Ventilation Does the property have suitable ventilation? Are there enough windows?			
Heating Is the property provided with adequate heating for your needs?			
Lighting Are the rooms provided with enough lighting?			
Water Supply Are both the hot and cold water supplies to the kitchen and bathroom amenities suitably provided?			
Facilities for cooking & food preparation Is the kitchen safe? Is there a cooker, fridge, washing machine provided?			
Bathroom facilities Are there adequate facilities for washing, including a bath or shower and a wash hand basin? Is the toilet in good working order?			
Fire precautions Are smoke alarms provided?			
Furnished lettings Is the property let furnished or unfurnished?			
Security Do all the doors and windows close / lock properly? Is it safe?			
Decoration Is the property to a good standard of decoration?			
Location Are you happy with the location of the property for work / school / family / friends / bus route etc?			

Preparation for your RDLS appointment

Before Test Valley Borough Council proceed further with your application, the following identification and information is required.

We must see original and most up to date documents and not copies. Photocopies will be taken and held by Test Valley Borough Council.

Failure to provide any of the requested information will result in the Council being unable to proceed with your application.

☐ **Two Forms Of Identification Per Person**

Please provide two of the following: • Passport • Birth Certificate • NHS Medical Card • Driving Licence • Confirmation of registration with a GP Practice

☐ **Evidence of your Current Address** Please provide one of the following:-

- Utility Bill
- Council Tax Bill
- Phone Bill
- Official Letters
- NHS Medical Card

☐ **Evidence of National Insurance Number** Please provide one of the following:-

- National Insurance card
- Payslips
- Official Letters

☐ **Evidence of all Earnings**

- Wage Slips*
 - * If paid monthly, we require the last three months
 - * If paid weekly, we require the last five weeks

☐ **Evidence of all other Income**

Please provide one of the following: • Bank Statement • Wage Slips • P45

☐ **Evidence of Benefits, Allowances and Pensions**

Official Letters ~ must be up to date.

☐ **Evidence of Household Expenditure**

Bank Statements – at least the last two full months of all bank accounts you have

Please complete the income expenditure form enclosed in your housing options pack

☐ **Evidence of Children**

Please provide one of the following for each child:-

- Birth Certificate
- Passport

FAILURE TO PROVIDE ANY OF THE INFORMATION WILL RESULT IN THE COUNCIL BEING UNABLE TO PURSUE YOUR RENT DEPOSIT LOAN APPLICATION ANY FURTHER.

Help to Pay Your Rent (Universal Credit or Housing Benefit)

You can use the benefit calculators on-line at **www.gov.uk** to see how much help with housing costs you may be entitled to.

If you are already in receipt of Universal Credit:

Any help with your rent will be included with your Universal Credit payments. You must contact the Universal Credit helpline to notify them of your change of address. You can do this by adding the details to your Universal Credit online journal.

If you are already in receipt of Housing Benefit at your current address:

You will need to complete a Change of Address Form which you can download from the Council's website at **www.testvalley.gov.uk**. Please contact the benefits team on **01264 368000** if you need assistance with completing an online change of address form.

As soon as you know when you will be moving please complete the form and return to the Benefits Team. You will need to provide your new Tenancy Agreement with this form as evidence.

If you do not have a tenancy you will need your landlord to confirm in writing your tenancy start date and rent liability detailing any services included with the rent.

If you are NOT in receipt of Universal Credit or Housing Benefit:

In most cases you will need to complete a New Claim form Universal Credit as soon as you know you are moving. You must complete this online at **www.gov.uk**

Please ensure you have the following information available:

- National Insurance number for you and your partner
- Your rent details including amount of rent, your landlord and any charges included in your rent, e.g. water or electricity. This information should be on your tenancy agreement
- Your household income, savings, investments and expenses, e.g. childcare costs, private pension contributions
- The full names and date of birth for all household members

If you are unable to complete an on-line form please telephone the Benefits Team on **01264 368000** to arrange a home visit.

Any delay in making your claim may result in a loss of benefits.

Help to Pay your Council Tax

If you are not already in receipt of Council Tax Support you can make a new claim at **www.testvalley.gov.uk**

If you are currently in receipt of Council Tax Support you can transfer this to your new address by completing a Change of Address Form which you can download from the Council's website at **www.testvalley.gov.uk**

Please contact the benefits team **on 01264 368000** if you need assistance with completing an online change of address form.

Important Information

You may no longer be eligible for the Rent Deposit Loan Scheme (RDLS) if you move in to the property prior to your application being authorised and you have received confirmation. Please ensure you do not move in or store any personal items whatsoever before receiving confirmation to proceed.

Please also note that if you obtain funds from elsewhere, Test Valley Borough Council will not reimburse this payment.

Please note that the Rent Deposit Loan Scheme (RDLS) is a loan to you that must be paid back in full.

During your RDLS application process we will discuss with you how much you will repay each month by direct debit.

If repayment in full is not made the Council will take such action as it deems appropriate to recover the amount due. If court proceedings are taken against you, you may be liable to all Legal and Court fees incurred as well as the amount due.

Failure to repay the loan could result in Test Valley Borough Council being unable to help with any future housing.

Notes

Test Valley Borough Council
Housing, Health & Communities Service

Beech Hurst, Weyhill Road, Andover, Hampshire, SP10 3AJ
Tel: 01264 368000

Former Magistrates Court, Romsey, Hampshire, SO51 8AQ
Tel: 01794 527700

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