

Rent In Advance / Rent Deposit Loan Application Form

Important Information

1. Only apply if you are homeless or threatened with homelessness.
2. Please answer **ALL** the questions in this form so that we can decide whether you are eligible for a loan under the Rent in Advance/Rent Deposit scheme. **Failure to do so will delay a decision being made and your application form will be returned to you to complete.**
3. Please provide **ALL** information and evidence requested at the end of this form so that we can decide whether you are eligible for a loan under the Rent in Advance/Rent Deposit scheme. **Failure to do so will delay a decision being made.**
4. Where a Joint application for loan is being made, **ALL** relevant information (e.g. income, expenditure) should be given for both applicants.
5. You will **NOT** be eligible for a loan if you have already moved into the property. You should not make arrangements to move until the loan is agreed.
6. This will include looking at your income and outgoings and may include a credit reference check.
7. You will **NOT** be eligible for a loan if you have outstanding debts or arrears with Huntingdonshire District Council which are not being addressed.
8. You will **NOT** be eligible for the loan if the Council decides that the property is unaffordable for you or that your income is sufficient not to require the loan.
9. You will NOT be eligible for a loan if you own a property.
10. Please be aware that any loan amount may be **RESTRICTED** as a result of the Local Housing Allowance. The **maximum loan allowed** will be no more than twice the Local Housing Allowance you are entitled to.
11. The Council aims to make a decision on your application within **10 working days of receiving ALL** the information requested.
12. The information you give will only be used in connection with your application for this loan.
13. Please also be aware of **legislation in respect of Rental Deposits** which came into effect on 06th April 2007 requiring new tenancy deposits to be protected in a government-authorised scheme where the tenancy held is an assured shorthold tenancy. If you require further information on this please call housing services on 01480 388218.

Current details for applicant 1

Surname:

First name:

Applicant Address (Current):

..... Post code:

Tel: Mobile:

Date of Birth:

Date moved into current property:

Current Landlord Name & Address:

..... Post code:

Tel:

Are you related to current landlord? Yes No

Have you been asked to leave your current accommodation: Yes No

If so, when?:

Current details for applicant 2

Surname:

First name:

Applicant Address (Current):

..... Post code:

Tel: Mobile:

Date of Birth:

Date moved into current property:

Current Landlord Name & Address:

..... Post code:

Tel:

Are you related to current landlord? Yes No

Have you been asked to leave your current accommodation: Yes No

If so, when?:

Other members of you household moving with you

Please provide details of everyone to be housed with you, including details of expected due dates if a member of the household is pregnant (use a separate sheet if/as necessary)

Name	Relationship	Date of Birth
1.		
2.		
3.		
4.		

Are you on the Housing Register? Yes No

If 'yes', please give application number:

Please state reasons why you wish to move:

.....

.....

Details of the property you are proposing to rent

Please complete details below in full, failure to do so may delay you application being processed.

Property Address (proposed property):

..... Post code:

Property type: Terraced House Terraced Bungalow
 Detached House Detached Bungalow
 Semi House Semi Bungalow
 Room Maisonette Flat
 Other (please specify):

Floor lever (if applicable): Number of bedrooms:

Number of living rooms: Furnished Yes No

Available From Date:

Type of Tenancy: Fixed Term Yes No

Date Renewable:

Rent Required: £.....

Bond / Deposit Required: £.....

Total Loan Amount Requested: £.....

Landlord or Letting Agents Name:

Landlord or Letting Agent Address:

..... Post code:

Landlord or Letting Agent Telephone Number:

Current income

Please complete details below in full and provide evidence of all income with your loan application. Failure to do so may delay you application being processed. Please advise and provide evidence if your income is likely to change significantly over the next few weeks as this information may be more relevant in determining the affordability of the loan.

Monthly Income	Applicant 1	Applicant 2	Other Members Of Household
Wages	£	£	£
Bonuses	£	£	£
Commission	£	£	£
Expenses	£	£	£
Job Seekers Allowance	£	£	£
Disability Living Allowance	£	£	£
Carers/Attendance Allowance	£	£	£
Incapacity Benefit	£	£	£
Income Support	£	£	£
Working Tax Credits	£	£	£
Child Tax Credits	£	£	£

CSA Payments	£	£	£
Housing Benefit	£	£	£
Child Benefit	£	£	£
Retirement Pension	£	£	£
Other (specify):	£	£	£
Mortgage Interest from DSS	£	£	£
TOTAL	£	£	£
OVERALL TOTAL	£		

Assets

Value of Assets	Applicant 1	Applicant 2	Other Members Of Household
Home	£	£	£
Property	£	£	£
Car 1	£	£	£
Car 2	£	£	£
Other Assets	£	£	£
Savings	£	£	£
Shares	£	£	£
TOTAL	£	£	£
OVERALL TOTAL	£		

Predicted expenditure in the property you are proposing to rent

We need to calculate how much it is going to cost you to live in the property you are proposing to rent. Please complete the details in the following table in full, paying particular attention to the priority bills marked with *. Whilst we appreciate it may be difficult to provide an exact figure you must at least estimate an expected amount. Please contact our offices on 01480 388218 if you require further advice and assistance on this. Failure to do so may delay your application being processed.

Monthly Expenditure	Applicant 1	Applicant 2	Other Members Of Household
Rent *	£	£	£
Council Tax *	£	£	£
Water Rates *	£	£	£
Gas *	£	£	£
Electricity *	£	£	£
Food/Cleaning/Toiletries/Pet Food/ Prescription *	£	£	£
Child Maintenance or CSA payments *	£	£	£
House Contents Insurance	£	£	£
Telephone/Mobile *	£	£	£
Television Licence	£	£	£
Road Tax	£	£	£
Car insurance	£	£	£
Petrol	£	£	£
Public Transport	£	£	£
Clothing *	£	£	£
Life Assurance	£	£	£
Health Insurance	£	£	£
Bank Overdraft	£	£	£
Television Rental	£	£	£
Satellite and Cable Television	£	£	£
Child minder and nursery	£	£	£
School Meals *	£	£	£
Educational Books	£	£	£
School Outings	£	£	£
Children's Pocket-Money	£	£	£
Entertainment (e.g. pubs, cinema, sport etc)	£	£	£
Other (e.g. Hairdresser, subscriptions, etc.)	£	£	£
TOTAL	£	£	£
OVERALL TOTAL PRIORITY BILLS ONLY	£		
OVERALL TOTAL	£		

Arrears / Debt

Monthly Arrears/ Debt on Priority Bills	Total Outstanding	Applicant 1 (Monthly Payment)	Applicant 2 (Monthly Payment)	Other Members Of Household (Monthly Payment)
Mortgage	£	£	£	£
Secured Loan	£	£	£	£
Council Tax	£	£	£	£
Water Rates	£	£	£	£
Gas	£	£	£	£
Electricity	£	£	£	£
Vat	£	£	£	£
Court Fines / Judgements	£	£	£	£
Child Support Order	£	£	£	£
Income Tax	£	£	£	£
TOTAL	£	£	£	£
TOTAL PRIORITY BILLS	£			

Monthly Arrears/ Debt on Non- Priority Bills	Total Outstanding	Applicant 1 (Monthly Payment)	Applicant 2 (Monthly Payment)	Other Members Of Household (Monthly Payment)
Credit Card (Visa, MasterCard)	£	£	£	£
Catalogue Arrears	£	£	£	£
Store Cards	£	£	£	£
Money Lenders	£	£	£	£
Former Tenant Arrears	£	£	£	£
Money owed to family / friends	£	£	£	£
Overdraft	£	£	£	£
Other	£	£	£	£
TOTAL	£	£	£	£
TOTAL NON- PRIORITY BILLS	£	£		

Employment details

Please provide employment details in full (if applicable), failure to do so may delay your application being processed.

	Applicant 1	Applicant 2	Other Members Of Household
Employer's Name			
Employer's Address			
Employer's Telephone			
Position Held			
Date Employment Began			
No. of hours worked (on average) per week			
Any regular overtime?			
Frequency of payment	Week/fortnightly/ 4-weekly/ monthly	Week/fortnightly/ 4-weekly/ monthly	Week/fortnightly/ 4-weekly/ monthly

Have you had a Rent In Advance / Rent Deposit Loan from the Council before?

If so, for where:

.....

.....

Please give addresses for EACH applicant over the last 3 years.
If there is not enough room on the form, please attach an additional sheet.

Applicant 1 - Address	Dates	Landlord	Reason for leaving

Applicant 2 - Address	Dates	Landlord	Reason for leaving

Declaration

All the information given in this application is true to the best of my/our knowledge. This is an accurate record of my/our financial position and I/ we authorise Huntingdonshire District Council to use this information in connection with my/our application for a loan under the Rent in Advance/Rent Deposit scheme.

I/we hereby consent to and authorise Huntingdonshire District Council to carry out an investigation into my/our credit worthiness. The Council will use the credit report obtained to confirm my/our residency address and to determine whether my/our income is eligible to support my/our loan application. I/we understand that the full wording of this notice is available to view online at www.huntingdonshire.gov.uk/privacy and will also be supplied upon request

It is an offence under the Fraud Act 2006 to provide information to the Council about your circumstances for this application if you know that information is incorrect or false.

Data Protection Act 1998

Privacy Notice - Fair Processing - How we use your information

Huntingdonshire District Council is registered under the Data Protection Act 1998. This allows it to process personal data in performing its lawful business. Information held by the Council, including personal data you provide now or in the future, will be processed in compliance with data protection principles. Your personal data may be used to manage, monitor, improve, deliver and promote the Council's services. Where delivery of services or actions is in partnership with others, or dependent on the actions of others, it may also be shared with other persons or bodies in accordance with, and restricted to the terms of information sharing agreements and protocols. To protect public funds it may also be shared with other persons or bodies to prevent and detect fraud. Further details are available on the Council's website www.huntingdonshire.gov.uk. If you have concerns about the processing of your personal data by the Council you may contact the Data Protection Officer at Pathfinder House, St Mary's Street, Huntingdon, PE29 3TN or the Office of the Information Commissioner at Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.

Applicant 1

Signed: Date:

Applicant 2

Signed: Date:

Please give any additional information that you think should be taken into account. Use a separate sheet if necessary.

Checklist

Before signing and handing in your application for a loan, please take the time to check that you have provided the following information:

- Financial statement
(i.e. Previous 2 months bank statements for ALL APPLICANTS).
- Proof of income and/or benefits (i.e. 2 months worth of wage slips and/or current benefit entitlement confirmation letters for ALL APPLICANTS).
- A valid gas certificate for the property (if applicable). If you are not renting through a letting agent you must ask your Landlord to supply a copy of a current Corgi registered gas certificate for the loan to be approved.
- Proof that you are homeless or threatened with homelessness (e.g. letter from parents, notice to quit from landlord, etc.)

Equal Opportunities Monitoring

Please describe the ethnic origin of your household using the tick boxes provided.

We monitor the ethnic origin, age, sex and disability of housing applications to ensure that we deal fairly with all applicants regardless of background. The information you provide will be in confidence and will give no advantage or disadvantage. You may refuse to answer if you wish.

I do not wish to answer

Ethnic Origin

White:

British

White other

Irish

Mixed:

White and Black Caribbean

White and Black African

White and Asian

Other Mixed

Asian or Asian British:

Indian

Bangladeshi

Pakistani

Other Asian or Asian British

Black and Black British:

Caribbean

African

Other Black and Black British

Chinese or Other Ethnic Group:

Chinese

Other

Gypsy / Traveller

If you are a gypsy or traveller, please indicate which type (tick all that apply):

Romany

Welsh

English

Irish

Scottish

Gypsy

Traveller

New Age

Religion

None

Baha'l

Buddhist

Christian

Hindu

Muslim

Jain

Jewish

Sikh

Zoroastrian

Other

Sexual Orientation

Heterosexual

Bi-sexual

Homosexual



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