

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 we can decide if you qualify 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 we can decide if you qualify 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 a loan is being made, **ALL** relevant information (such as income and expenditure) should be given for both applicants.
5. You will **NOT** qualify for a loan if you have already moved into the property. You should not make arrangements to move until the loan is agreed.
6. Applying for a loan will include us looking at your income and outgoings and will include a credit reference, housing benefit and council tax debt checks.
7. You will **NOT** qualify for a loan if you if you have outstanding debts or arrears with Huntingdonshire District Council which are not being addressed.
8. You will **NOT** qualify for the loan if we decide that the property is unaffordable for you or that your income is sufficient not to require the loan.
9. You will NOT qualify 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](#).
11. We aim 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** that requires 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](tel:01480388218).

Current details for applicant 1

First name:

Surname:

Have you ever been known by another name?:

Applicant address (current):

..... Postcode:

Tel: Email:.....

Date of birth: NI Number:

Date moved into current property:

Current landlord name & address:

..... Postcode:

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

First name:

Surname:

Have you ever been known by another name?:

Applicant address (current):

..... Postcode:

Tel: Email:.....

Date of birth: NI Number:

Date moved into current property:

Current landlord name & address:

..... Postcode:

Tel:

Are you related to current landlord? Yes No

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

If so, when?:

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):

..... Postcode:

Property type:

- House
- Flat
- Room
- Bungalow
- Maisonette
- Other:

Floor level (if applicable): Number of bedrooms:

Number of living rooms: Furnished: Yes No Part

Available from date:

Type of tenancy:

Fixed Term: Yes No

Rent required: £.....

Bond / deposit required: £.....

Total loan amount requested: £.....

Landlord or letting agent's name:

Landlord or letting agent's address:

..... Postcode:

Landlord or letting agent's telephone number:

Current income & Assets

Please complete details below in full and provide evidence of all income with your loan application. Failure to do so may delay your application being processed. Please let us know 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 if you can afford the loan.

Monthly Income	Applicant 1	Applicant 2	Other Members of Household
Wages	£	£	£
Bonuses	£	£	£
Commission	£	£	£
Expenses	£	£	£
Job Seeker's Allowance	£	£	£
Disability Living Allowance	£	£	£
Carer's/Attendance Allowance	£	£	£
Employment Support Allowance	£	£	£
Income Support	£	£	£
Working Tax Credits	£	£	£
Child Tax Credits	£	£	£
Universal Credits	£	£	£
CSA Payments	£	£	£
Housing Benefit	£	£	£
Child Benefit	£	£	£
Retirement Pension	£	£	£
Other (specify):	£	£	£
TOTAL	£	£	£
OVERALL TOTAL	£		

Value of Assets	Applicant 1	Applicant 2	Other Members of Household
Home	£	£	£
Property	£	£	£
Cars	£	£	£
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 *. While 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](tel:01480388218) if you require further advice and assistance on this. Failure to do so may delay your application being processed.

Predicted Monthly Expenditure	Applicant 1	Applicant 2	Other Members of Household
Rent *	£	£	£
Council Tax *	£	£	£
Water charges*	£	£	£
Gas *	£	£	£
Electricity *	£	£	£
Food/cleaning/toiletries/pet food/ prescriptions *	£	£	£
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	£	£	£
Childminder and nursery	£	£	£
School meals *	£	£	£
Educational books	£	£	£
School outings	£	£	£
Other (entertainment, 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 charges	£	£	£	£
Gas	£	£	£	£
Electricity	£	£	£	£
VAT	£	£	£	£
Court fines / judgments	£	£	£	£
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 what address:

.....

.....

Address History

Please give addresses for each applicant over the last three 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 understand that Huntingdonshire District Council may 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.

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.

Privacy Notice

Why are we asking for your personal information?

We require your personal data to provide you with a Housing Advice and Options Service and will use it to process your Rent in Advance/Rent Deposit Loan Application.

This is necessary for a contract or to take steps at your request prior to entering into a contract. Without your personal information we will not be able to process your application which may result in you losing the accommodation you have applied for assistance with.

We may automate decisions and will inform you if we have done this as soon as reasonably practicable and provide you with access to our Data Protection Policy.

You hold the following rights with regard to the personal data you provide us:

- Right to Access – You have the right to access (receive a copy) of your personal data and supplementary information.
- Right to Rectification – You have the right to have any inaccurate or incomplete personal data rectified.
- Right to Erasure – You have the right to request the erasure of your personal data so long as it's processing is no longer necessary for the purposes for which it was obtained or unlawfully obtained (non-exhaustive) or the information is required for a legal obligation or if it is needed to defend a legal claim.
- Right to Data Portability – You have the right to request your personal data which you have provided to us to be supplied in a 'structured, commonly used and machine readable format (e.g. CSV). You may request that this information is supplied directly to another data controller on your behalf.
- Right to Restriction – You have the right to request a restriction of the processing of your personal data in situations where it is inaccurate, unlawful, and no longer needed for the purposes for which it was originally collected, or if a withdrawal of consent has been made.

Sharing your information

We may share your personal data with the following externally agencies in order to assess affordability, safeguarding concerns, support needs and the suitability of the accommodation:

- Housing Providers (Private landlords, property agents and registered social landlords)
- Support Providers (Axiom Floating support, Inclusion)
- Department of Work and Pensions

- Hospitals, Doctors and other Medical Professionals
- County Council
- Social Services
- Probation
- Police
- Cambridge Home Improvement Agency
- Courts

We may process the information you provide to prevent and detect fraud in any of our systems and may supply information to government agencies, credit reference agencies, audit or other external bodies for such purposes. We participate in the government's National Fraud Initiative.

If any of the information we have about you is incorrect, please tell us, we are reliant on you assisting us to keep your information accurate and up to date.

Retention of your personal information

We will only keep your information as long as necessary, for some items this will be dictated by law and it will only be kept for a maximum of six years. You can find out more by looking at the Council's Retention Policy on the web site.

We do not routinely process any information about you outside the UK. We will not transfer your personal data outside of the EU.

Huntingdonshire District Council is a registered Data Controller with the Information Commissioners Office.

You can find out more about how we handle your data by visiting the Council's [Privacy Notice page](#). If you have a query regarding your rights please contact the Data Protection Officer who can be contacted by emailing infogov@3csharedservices.org or you can write to the Council and mark your letter for the attention of the Data Protection Officer. Alternatively you can call 07864 604221 or 01954 713318.

You have the right to lodge a complaint with the Information Commissioner's Office (ICO) should you believe any part of this statement to be unlawful. 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
(ie previous two months bank statements for ALL APPLICANTS).

- Proof of income and/or benefits (ie two months' worth of wage slips and/ or current benefit entitlement confirmation letters for ALL APPLICANTS).

- Valid Gas and Energy Performance certificates 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 Gas Safe registered gas certificate for the loan to be approved.

- Proof that you are homeless or threatened with homelessness (such as a letter from parents, notice to quit from landlord, etc)

- Proof of Identity for every person on the application, including children.

- Proof of residency for every person on the application, including children.

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'i

Buddhist

Christian

Hindu

Muslim

Jain

Jewish

Sikh

Zoroastrian

Other

Sexual Orientation

Heterosexual

Bi-Sexual

Homosexual

Other



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