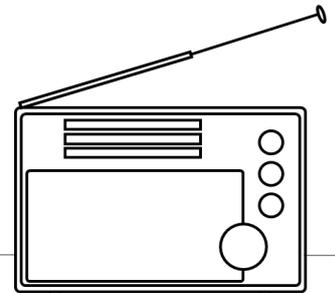
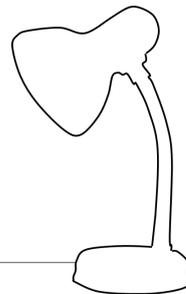
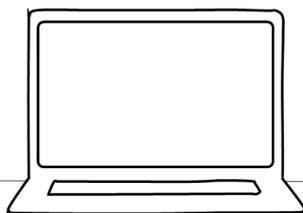
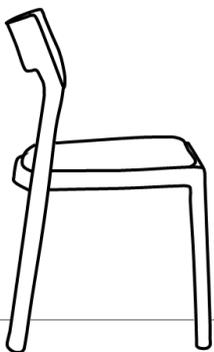


TOWNHALL LETTINGS ACCESS SCHEME



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CONTACT INFORMATION:

01223 457920 / townhall.lettings@cambridge.gov.uk

IMPORTANT NOTE: This leaflet is intended as a guide to assist you with your choice in finding suitable accommodation. Whilst Townhall Lettings will provide advice and guidance to you in relation to your search, a grant from the Access Scheme should not be taken as an endorsement of the standard of accommodation.

INTRODUCTION

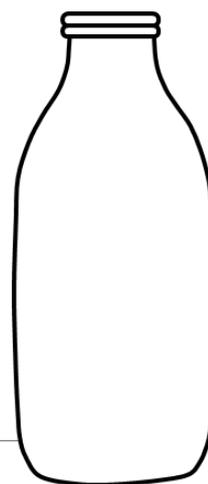
The Townhall Lettings Access Scheme assists you with the cost of moving into privately-rented accommodation. We can provide a grant payment to cover the rent deposit and (if necessary) the first month's rent.

Who can apply?

In order to be able to apply for an Access Scheme grant, you need to be:

- Homeless or threatened with homelessness;
- Locally connected to Cambridge City (such as: resident in the city for six of the last twelve months or three of the last five years; currently employed in Cambridge City; close relatives such as parents or children who have lived in the city for more than five years).

You should also be prepared to find your own privately-rented accommodation.

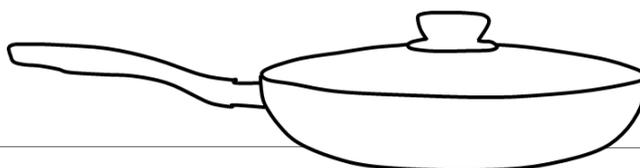


What can't we cover?

We can't help you if:

- You do not have a local connection to Cambridge City (although other local authorities may also run private rented sector access schemes);
- You have an existing debt to the Access Scheme that you are not repaying. (If this applies to you, please contact us to set up an affordable repayment plan);
- You need the deposit / first month's rent to be paid directly to yourself.

We also cannot act as a guarantor for the property. Organisations such as Housing Hand may be able to help with this.



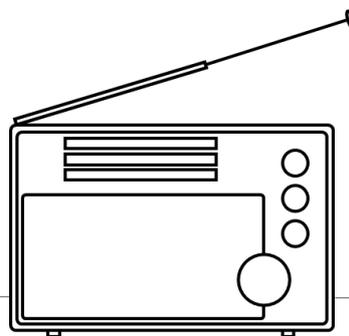
How does it work?

STAGE ONE: Seek housing advice

If you've not been referred to the Access Scheme by one of our housing advisers, we would recommend that you seek advice first, as there may be other options for dealing with your case, such as a referral to our partner scheme, the Single Homelessness Service.

You can speak to a housing adviser by calling our Customer Service Centre on 01223 457918.

If you have no choice but to sleep rough, you should present yourself to Jimmy's Cambridge (1 East Road, adjacent to Zion Baptist Church) or call them on 01223 576085.



STAGE TWO: Find a property that suits you.

Once you've decided that the Access Scheme is the best option for you, your next step is to look for a property that you'd be happy to rent.

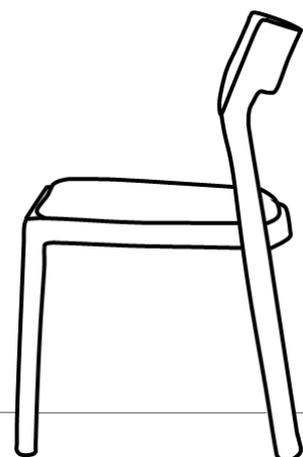
Where to look

- Property websites such as Rightmove, Zoopla, Prime Location etc;
- Online advertising forums such as Gumtree, Facebook marketplace etc;
- House sharing websites such as Spare Room; and
- Classified adverts in local newspapers.

What to look for

The accommodation should be:

- Affordable;
- Available;
- Safe; and
- Genuine.



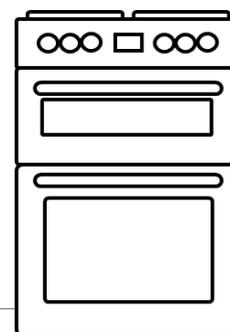
AFFORDABLE

Cambridge is home to some of the most expensive privately-rented accommodation in the country. However, the Access Scheme has a track record of helping people into accommodation, both in Cambridge and further afield.

Where can I find affordable accommodation?

If you are able to be flexible – in terms of the type, and location, of the accommodation you live in – you stand a better chance of finding somewhere to live. Here are some tips:

- Prepare to share: if you are single, you should consider living in a room in a shared house. House-shares allow you to save money on rent and bills, and can be a good ‘stepping stone’ on the way to finding self-contained property.
- Look out of area: The Access Scheme is able to help people into accommodation anywhere in the country – we regularly place people in locations outside of Cambridge such as Ely, Newmarket and Huntingdon. We have even placed people as far afield as Stoke and Newcastle.

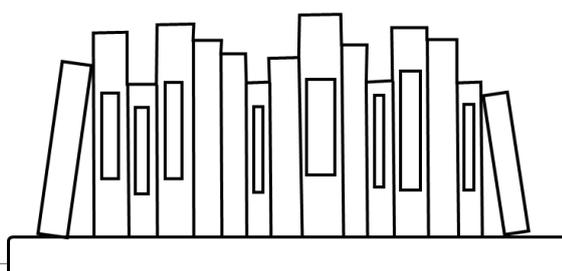


- Consider lodgings: Rents in lodgings (in someone else's house) vary but are often affordable. Arrangements can be flexible especially if you need a short-term let. You should make sure that your landlord has permission from their landlord or lender to sublet a room. You should also be aware that as a lodger you have fewer rights than as a tenant, particularly in terms of ending the arrangement.

What counts as affordable?

We would expect your monthly rent to be no more than 40% (two-fifths) of your total monthly income – we may accept a higher proportion if your rent includes bills. So, if your household income is £2,000 per month, you should look for properties with a monthly rent (excluding bills) of no more than £800.

If you have debts or other major commitments (such as child maintenance) then please tell us as this may affect your ability to pay your ongoing rent.

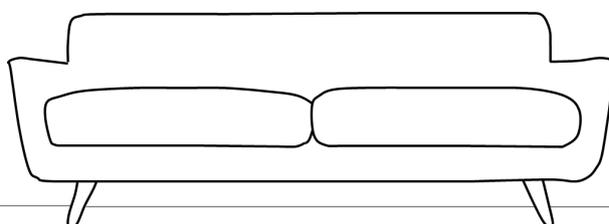


AVAILABLE

It's important to check that the property is available to you if you are receiving Access Scheme assistance, as we have found that some landlords / agents refuse to accept Access Scheme payments.

If your application for a tenancy is successful, we will pay the deposit and/or first month's rent directly to the landlord or agent. You should explain to the landlord / agent that you are receiving help with the cost of moving in, and that we will pay money directly to them. It is essential to make it clear that you will be responsible for paying the on-going rent. If necessary, we can talk to the landlord / agent to explain how the scheme works.

You should give us as much notice as possible so we can arrange to make the payment on time. Ideally, we need a week's notice to get paperwork completed and the payment made. (We can't do overnight / same day payments!)



SAFE

It's important to have a chance to view the property you're looking to rent, and to ensure that it's of a good, safe standard. Here are some things to look out for:

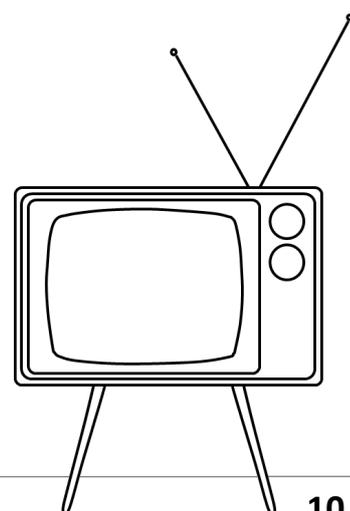
Fire Safety and Carbon Monoxide Alarms

By law, your accommodation should have at least one smoke detector installed on each storey of the property (excluding mezzanines), and a carbon monoxide alarm in any room containing a solid-fuel burning appliance (such as a coal fire or wood-burning stove).

In a shared property, the standards are stricter still – there should be hard-wired, interconnected smoke detectors, and a heat detector in the kitchen. There should also be fire doors to reduce the risk of a fire spreading, and keyless exits from the property.

Energy Performance Certificate (EPC)

An EPC gives information about the energy efficiency of a property. Your landlord should provide you with an EPC before the tenancy agreement is signed.



Gas Safety

If the property has a gas supply, your landlord should provide you with a copy of the Landlords' Gas Safety Certificate for the property. These are renewed annually.

Electrical Safety

Your landlord should provide you with a copy of the Electrical Safety Certificate for the property.

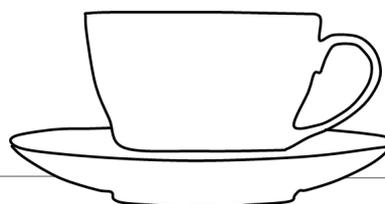
Damp and condensation

Your property should be free from damp and mould – one of the most common health hazards in rented accommodation. There should be adequate and safe means to ventilate your room, dry clothes and so on.

Heat and cold

You should be able to keep your property warm in the winter and cool in the summer. The Energy Performance Certificate (EPC) should give you an idea of how energy-efficient the property is.

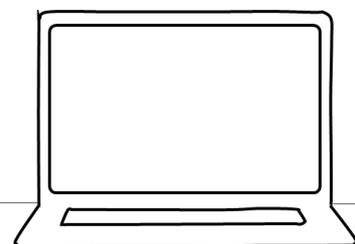
If you have any concerns about the conditions of a property before you rent it out, then please contact us.



GENUINE

You should make sure that the offer that you've been made is genuine. Scammers use property and classifieds websites to defraud tenants – here are some tips to avoid getting caught out:

- **Viewing** – do not pay any holding fees before viewing a property. You should never be charged to view a property.
- **Subletting** – if someone is letting a room out in a house that they rent from another landlord, this is called 'subletting'. You should check that they have permission to do this before signing an agreement.
- **Deposits** – if a landlord asks for a deposit, make sure that it will be registered in a government-approved Deposit Protection Scheme.
- **Tenancy Agreements** – make sure you are provided with a written tenancy agreement and read it carefully. If you're unsure about any of the terms of the agreement, seek advice before you sign it.
- **Inventory** – agree an inventory with your landlord. You may also wish to take photos of the property at the start of the tenancy in case of dispute.



STAGE THREE: Come back to us and complete paperwork

You should come back to us once you've found a property that is:

- Affordable for you (and your family);
- Available (to you as an Access Scheme applicant);
- Safe (and in good, lettable condition); and
- Genuine (and properly managed).

We will arrange to send you an Access Scheme grant document which you must sign and return in order for us to make a payment.

Paying your landlord / agent

We will pay your landlord / agent by BACS. At present, payments are made:

- Wednesdays (deadline for submission 10am Monday)
- Fridays (deadline for submission 10am Wednesday)

You will need to provide us with your landlord / agent's details, including bank details and a reference for the property.



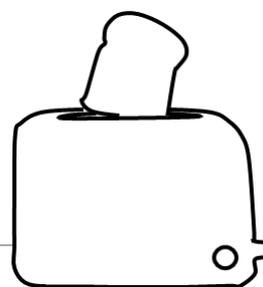
STAGE FOUR: Move in!

When you move in, it's worth making sure that the landlord provides you with everything you need to get your tenancy off to a good start.

They should provide:

- A copy of your tenancy agreement;
- An inventory or check-in report
- Contact details in the event of an emergency or query;
- A copy of the How To Rent government booklet;
- A copy of the gas safety certificate for the property (if there is a gas installation);
- A copy of the electrical safety certificate for the property;
- A copy of the Energy Performance Certificate (EPC);
- (Within 30 days) confirmation that your deposit has been protected in a government-approved scheme.

If there's anything that you're unsure about when you move in, talk to us, or alternatively contact your local Citizens Advice Bureau or the housing charity Shelter.



USEFUL LINKS

Cambridge & District Citizens Advice

www.cambridgecab.org.uk/

0808 278 7808

Shelter

www.shelter.org.uk/

0808 800 4444

Gov.uk – How To Rent

www.gov.uk/government/publications/how-to-rent

Money Advice Service

www.moneyadviceservice.org.uk

Eastern Savings and Loans Credit Union

www.eslcu.co.uk/Home/

