



Newham London

# Bond scheme A guide for tenants

# Bond scheme for tenants

## 1 What is the Bond scheme?

The Bond scheme has been set up by Newham Council's Housing Options Centre (HOC) to help you find suitable, affordable accommodation in the private sector. You can be assisted under the Bond scheme if you are threatened with homelessness, unable to remain in your home and there are no other housing options available to you. You must however be eligible for assistance under the Housing Act 1996 part VII and satisfy certain other criteria to be assisted under the scheme.

Under the Bond scheme the council enters into written agreements with accredited private sector landlords and letting agents. This agreement is called a bond and is a guarantee which enables the landlords to be reimbursed up to the value of the bond if tenants leave their accommodation having caused damage to it. The bond replaces the traditional cash deposit which is usually paid to obtain a tenancy in the private sector.

The council enters into bonds with those landlords and letting agents who make private sector accommodation available to tenants for a minimum period of 12 months and agree not to charge above certain rent levels. The rent levels which are acceptable to the council are those determined by the Local Housing Allowance (LHA) which is explained below.

The council will not allow any landlord, or agent of the landlord to claim against the bond if the landlord or agent harasses or illegally evicts a tenant.

## 2 The advantages of the Bond scheme

The Bond scheme offers you

- the opportunity to obtain accommodation in the area you would like to live
- accommodation which is affordable
- stability. The vast majority of landlords who participate in the scheme extend the tenancies beyond the initial 12 months.
- Good quality accommodation. The council ensures that properties which become available under the scheme meet certain standards.

### **3 How can I be considered for accommodation under the Bond scheme?**

If you approach the council because you are threatened with homelessness, and satisfy certain criteria you will be referred to the HOC. A housing advisor at the HOC will interview you to confirm your circumstances and try to prevent you becoming homeless from your current address. If this is not possible the housing advisor will explore the most appropriate housing options available to you and will consider whether the council has an obligation to help you.

If it appears that the council does have an obligation to help you and there are no other housing options available to you the housing adviser will suggest to you that you may wish to take advantage of the Bond scheme. The housing advisor will provide you with a full explanation of how the scheme works. If you indicate that you wish to take advantage of the scheme the housing advisor will carry out certain enquiries to establish whether you can be assisted under the scheme and your details will be passed to a senior housing advisor who will consider whether it is appropriate for you to be offered the opportunity of taking advantage of the Bond scheme.

If the senior housing advisor considers that you can be assisted under the Bond scheme you will be invited to attend another appointment with a housing advisor at the Housing Options Centre to complete the necessary forms. Should you wish to find a property yourself the advisor will give you a list of accredited landlords your details will also however be referred to the Housing Initiatives Team. An officer within this team will contact you and offer you a property which has already been accepted onto the Bond scheme. If you do not accept this property the officer from the Initiatives Team will continue to provide you with assistance to find a property and continue to offer you suitable properties that have been acquired by the council under the Bond scheme.

If you wish to find a property yourself you may contact landlords and letting agents who do not appear on accredited landlord list. However should you find a property with a landlord or agent who is not accredited with the council we will insist that the landlord or agent joins the Accredited Landlord scheme before we can consider accepting the property on to the Bond scheme.

The landlord or agent will also have to comply with the the terms the council requires relating to the rent that can be charged and condition of the property.

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## 4 Is there a limit to the amount of rent a landlord or letting agent can charge for the council to accept a property on to the Bond scheme?

The council will only accept properties on to the Bond scheme if the landlord or letting agent is prepared to accept the rent levels in accordance with the the Local Housing Allowance.

The Local Housing Allowance which was introduced on 7 April 2008 requires the council to apply a maximum rent level to properties when assessing a person's entitlement to housing benefit. The maximum rent levels are determined by the number of family members intending to occupy the property and the area in which the property is situated. The maximum rent level is applied to similar properties within the same area.

## 5 Can I look for a property outside of Newham?

There is no restriction on you looking for a property outside of Newham, however if you do so we will only accept a property on to the Bond scheme if the landlord or letting agent is willing to join our Accredited Landlord scheme and prepared to ensure that the property meets the standards we expect.

The maximum rent level that we can accept will be determined by the Local Housing Allowance applicable in the borough in which the property is situated.

If you need further information about this scheme, please contact the HOC between 9am and 5pm Monday to Friday on 020 8430 2000. Alternatively, you can contact any of the Local Service Centres in the borough for advice on whether you meet the criteria to be referred to the HOC.

## List of Local Service Centres

We have eight Local Service Centres. For opening times call us on 020 430 2000 or visit Newham's website at [www.newham.gov.uk](http://www.newham.gov.uk)

Beckton: 1 Kingsford Way, Beckton, London E6 5JQ

Canning Town: 3 Beckton Road, Canning Town, London E16 4DT

Docklands: 4 Pier Parade, Pier Road, North Woolwich, London E16 2LJ

East Ham: Town Hall Annexe, 330-354 Barking Rd, East Ham, London E6 2RT

Forest Gate: 4-20 Woodgrange Road, Forest Gate, London E7 0QH

Green Street: 403-405 Green Street, Upton Park, London E13 9AU

Manor Park: 685-689 Romford Road, Manor Park, London E12 5AD

Stratford: 112-118 The Grove, Stratford, London E15 1NS

Monday - Friday  
9.00am - 5.00pm



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