

## Staff Guidance for KCC Care Leaver Rent Guarantor Scheme

In certain circumstances, KCC can act as a corporate rent guarantor on behalf of a young person, where there is no family member willing/able to do so. This can only be used for young people aged over 18.

The process should be as follows:

1. The Personal Advisor identifies a young person who is suitable for the scheme (see below)

Financially Stable	Currently managing finances well
	No prohibitive levels of debt
	Regular legal income from source other than benefits
Coping Well Emotionally / Psychologically	No issues managing emotional / psychological wellbeing independently
	Receiving adequate support and avoiding significant prohibitive difficulties with related issues
	Utilising and able to evidence successful strategies for managing difficulties as/when they arise.
Has Necessary Independent Living Skills to Maintain Tenancy	Will seek support from support network if required
	Has practical day-to-day skills such as cooking, cleaning and basic maintenance abilities
	Understands the need for routine, understanding legal / tenancy commitments and sense of responsibility

2. The Personal Advisor will complete a Guarantor application form with the young person.
3. The Personal Advisor will also need to provide a summary as to why they feel that the young person can hold a tenancy both emotionally, financially and has the skills to meet the requirements (as above). In most cases the young person will have identified a possible property and be aware of the main costs, including rent, rent in advance and deposit.
4. The summary application form and documents relating to the tenancy should be checked by the respective Team Manager. The Team Manager will need to agree that the young person is able to meet the requirements to oversee their own accommodation.

5. The Team Manager will then forward all the documents to the Head of Care Leavers 18 Plus Service. The Head of Service will check and assess as to whether it seems an appropriate agreement.
6. Each agreement may be different, for many it will be for student accommodation, for others long-term private rental agreements. The Personal Advisor, Team Manager and Head of Service will ensure that the risk is minimal for the young person.
7. Once the Head of Service assesses the application, a letter will be given to the PA, to give to the young person confirming the outcome.
8. If the young person is accepted onto the scheme, they will receive an 'Acceptance in Principal' letter, which confirms KCC are prepared to stand as a Corporate Guarantor for their tenancy.
9. The YP can use this letter when speaking to Letting Agencies as evidence that they have a guarantor in place. However, it must be pointed out to the Letting Agent/Landlord that we are offering a Corporate Guarantee. Neither KCC, nor any individual within the 18+ Service can stand as a personal guarantor for a tenancy. This is a challenge for some Letting Agencies/Landlords.
10. Only if the Letting Agent/Landlord is prepared to accept a Corporate Guarantor can we move forward.

#### Next steps

It is important that KCC have the appropriate paperwork on file for any corporate guarantee we agree to, as if the young person defaults on their rent, KCC are obligated to step in and pay it on their behalf.

Most Letting Agents/Landlords will want to include information about the Guarantor either within the Tenancy Agreement or by completing a separate Deed of Guarantee.

1. Please obtain a copy of the Tenancy Agreement and Deed of Guarantee from the Letting Agency/Landlord. These documents should reflect that KCC will stand as Corporate Guarantor for the tenancy for a period of 12 months.
2. Email the documents to Head of Service and his PA for agreement and signature.
3. Signed copies of the documents will be returned to the Letting Agent/Landlord. The Personal Advisor must save the information to the Liberi case record and update a case note.