## Appendix 3

## Please describe the overall aim and purpose of the proposed activities.

The overarching and principle objective of the Bond Scheme is to alleviate homelessness in Ceredigion through the provision of a service that increases the availability of suitable and affordable private rented accommodation. The Bond Scheme has been established to prevent homelessness by working with private landlords to promote good practice, improve property standards and meet the shortfall from existing, private rented sector, registered social housing and statutory housing provision.

The percentage of people living in Private Rented Accommodation within Ceredigion is higher than the Welsh National average and This Scheme (which originated in 1999 & supported by the Local Authority) was established to meet the increasing demand for affordable private sector accommodation.

The Care Society Bond Scheme aims to deliver some of the strategic housing objectives of the Welsh Government to prevent homelessness (as detailed in the Housing Act 2014) to complement existing provision within Ceredigion as part of the local Housing Strategy and to work with partner agencies to ensure positive social impact.

## What is your proposed model of service to tackle and prevent homelessness?

Bond Guarantee Schemes are established national models used to prevent homelessness and to increase the number of people entering the private rented sector. The Care Society Bond Scheme model works with people who through circumstance are in housing need and are unable to secure a suitable or affordable tenancy with either —

- a registered social landlord
- a private sector landlord (who isn't engaged with the Bond scheme)

The Care Society Bond Scheme provides:-

- A Bond Guarantee Certificate against loss or damage for each tenancy.
  The provision of a 'paper' bond as opposed to providing cash bonds is a cost-effective method of generating more tenancies;
- Tenancy advice to the tenant- The scheme provides information, assistance and advice to support clients in obtaining and sustaining accommodation; The scheme promotes awareness of all housing options available and how to access them, including awareness of affordability when entering into a tenancy, Housing and Welfare Benefit implications, rent 'top up's', budgeting, responsibilities associated with holding a tenancy, e.g. conforming to tenancy conditions, acceptable behaviour etc.

- Tenancy advice to the landlord For example, promoting Best Practice through the use of inventories (tenancy agreements and the use of tenancy deposit schemes etc.), improved standards of accommodation (health and safety, licensing conditions, landlord responsibilities, etc.) benefits advice and mediation facilities;
- Sourcing and negotiating services to landlords with a view to securing additional private rented sector accommodation;
- A coordinated approach to working with referral agencies and service users with a view to sustaining/maintaining the tenancy, and best addressing the personal circumstances surrounding each bond scheme tenant;
- Services to close tenancies and associated paperwork (negotiating claims against loss or damage, etc.);
- Support and assistance where there is no bond requirement.
- Signposting services and works with Registered Social Landlords to secure move on accommodation
- A County wide facility We can facilitate bonds throughout Ceredigion and also provide cross border bonds facilitating tenancies 'out of county' into Pembrokeshire or Carmarthenshire for work, education or other needs;