



## **The Keele University Rent Guarantor Scheme 2020-21 Information and Guidance for Students**

### **What is a guarantor?**

A guarantor is someone who undertakes to pay rent on your behalf if you don't pay it. Landlords can take legal action to recover unpaid rent from a guarantor. Landlords typically require a guarantor who is an adult and resident in the UK, as it is easier for them to take legal action if required. Students who don't have a UK based guarantor may be asked to pay rent in advance which is typically between 6-12 months.

### **What is the Keele University Rent Guarantor Scheme?**

For the 2020/21 academic year Keele University Rent Guarantor Scheme is offering up to 25 places to Keele students who meet the relevant eligibility criteria. The scheme has been developed in partnership with Keele Students' Union to help students who are unable to secure private rented accommodation because they do not have access to a UK based guarantor. Where a student is unable to find a guarantor Keele University may be able to act as a guarantor in terms of rent payments up to a specified amount and time period.

### **Are there any limitations on what the University will guarantee?**

This guarantee is limited to payment of rent arrears for the individually named student within the dates of a fixed term tenancy for a maximum of 12 months and up to a limit of £400 per calendar month. In the case of 'joint and several' tenancies, we will only guarantee a pre-agreed amount. This will usually be the individually named student's 'share' of the rent up to the above maximum.

The University will not under any circumstances be liable for payment of monies for:

- Default interest for non-payment
- Any other or subsequent loss or damage
- Loss of profit or opportunity
- Legal costs, costs of damage to the property;
- Costs associated with possession/eviction proceedings
- Unpaid utility bills

### **What should I do before I apply for the Keele University Rent Guarantor Scheme?**

If you are struggling to find a guarantor the University would expect you to do the following before you consider applying for a place on the University Guarantor Scheme:

- Try and search for an alternative property/landlord on Student Pad who may have different terms and conditions.
- Consider living in halls of residence where a guarantor is not required
- Consider whether they are able to find the money to fund an extended deposit
- Speak to the Student Support team in Student Services or ASK in the Students Union for advice.



### **Is there a cost?**

Keele University will charge an administration fee of £30. This fee is only payable if a student is accepted on to the scheme.

### **Who can apply?**

The scheme is open to Home and International/EU students and places will be allocated on a needs basis. Students who meet the following criteria will be eligible to apply:

- Must not have access to a UK based guarantor.
- Undergraduate or Postgraduate returning students or postgraduates who have just completed their undergraduate degree at Keele University. (First year or direct entrant students are not eligible)
- Students must be studying on a full time basis and enrolled with the university for the duration of the tenancy.
- Students must have no debt to the university
- Must be able to provide a satisfactory accommodation reference record either from the University accommodation services or from current landlord. (An Accommodation Reference Request Form can be downloaded on the Rent Guarantor Scheme webpages)
- Must be able to provide evidence of funding that is in place to maintain the rent payments during the tenancy
- Must have satisfactory academic standing and engagement with the course and be able to provide a reference from your personal tutor. (An Academic Reference Request Form can be downloaded on the Rent Guarantor Scheme webpages)

### **Priority Groups**

The scheme will prioritise students from backgrounds where no UK guarantors are available and exceptional circumstances mean that they are unable to pursue other options. The following groups will be prioritised as part of the scheme:

- care leavers
- students who are estranged from their families
- students with caring responsibilities
- students from low income backgrounds where parents may be ineligible to act as guarantor
- international students where exceptional circumstances have had an impact on their ability to sufficiently fund their living costs (evidence of exceptional circumstances will be required)

If you are not in one of the priority groups you can still apply, but you must provide as much evidence as possible to show why you have a particular need for the University to act as your guarantor.

### **Supporting Statement**

You need to submit a supporting statement explaining your situation and why you are unable to access a UK Guarantor. You will also need to include details of the steps you have taken to consider other options prior to applying to the scheme and why these options are not suitable for you. This information will be treated in the strictest confidence and will be used only for the purposes of assessing your eligibility for the Rent Guarantor Scheme.



### **How to apply**

Students should find a room or flat before applying to the University Guarantor Scheme. Students will also be required to have their tenancy agreement checked by the ASK department in the Students Union prior to applying.

Applications for the scheme will open in March 2020. Students who wish to be considered for the scheme must complete the application form. An application form and guidance notes on how to complete it, can be obtained from: -

### **Student Services**

Tawney Building  
Keele University  
Tel: 01782 734481  
Email: [student.services@keele.ac.uk](mailto:student.services@keele.ac.uk)

They can also be found on our webpages at: -

[www.keele.ac.uk/guarantor](http://www.keele.ac.uk/guarantor)

You can also email for advice on completing your application form to the above email address. Applications can be accepted throughout the academic year up until all the available places on the scheme are filled.

### **Supporting Evidence**

If you decide to apply to the scheme, you will need to provide supporting evidence. Legible copies or scanned originals are acceptable and should be emailed to [student.services@keele.ac.uk](mailto:student.services@keele.ac.uk). If for any reason we need to see original documents, we will contact you via your student email account.

Applications that do not have the correct supporting evidence cannot be processed. You will be asked to provide evidence, which could delay your application.

The 'Evidence Checklist' section of the application form will tell you what documents we need to see. We ask to see statements covering the most recent 3 months for **all** bank and building society accounts you hold. If you think you may need to apply for help from the scheme, it is a good idea to keep these, if you do not have internet banking. Don't worry if you have not got them as your bank should be able to give you duplicate copies and you may be able to print them off if you have an online account.

### **How we assess your application**

Once an application has been received it will be reviewed by the Student Support team to check that it meets the eligibility criteria, you would then be invited to a 1-2-1 meeting with a member of the Student Support team to discuss the application further. Following this meeting the Student Support team will notify you to let you know if you have been accepted on to the scheme. Places on the scheme will be allocated on a needs basis.



### **How long will it take before you get an outcome from your application?**

Depending on when you apply and your particular situation, you should receive notification within 2 weeks of us receiving a completed application from you to let you know if your application will proceed to the next stage. If your application is incomplete, it could take longer than this. If you are invited to a 1-2-1 meeting to discuss your application you should receive an outcome within 2 weeks of this meeting if all relevant information has been provided. You will receive an email from us, to your Keele email address, explaining the decision we have made on your application. If you do not understand this or you want feedback on how our decision was made, please ask us for an explanation.

### **If you want to appeal**

If you are not satisfied with the decision of your application, you may, in the first instance discuss it with a member of the Student Support Team. If the situation cannot be resolved, then you can appeal in writing to the Head of Student Inclusion and Wellbeing in the Student Services Centre located in the Tawney Building, Keele University. Any appeal must be made, in writing, within 4 weeks from the date of the original decision.

### **Is there a deadline?**

There is no set deadline to apply for the scheme however there are a limited number of places. Once all of the places on the scheme are filled we will not be able to accept any further applications.

### **What do I do if I am accepted on to the scheme?**

Successful students will be sent the link to pay the £30 administration fee for the scheme and you will be required to sign a Student Agreement to show that you understand your responsibilities and the responsibilities of the University under the terms of the scheme.

You will be required to pay rent directly to the landlord or agent and we would expect you to get in touch with the Student Support team promptly for advice and support if you feel you are struggling to pay your rent.

### **Will you sign my tenancy agreement?**

The University will not sign individual tenancy agreements. With your permission, the University will contact your landlord/agent to provide a signed copy of the Keele University Rent Guarantee. This agreement must be signed by the Landlord and returned to Keele University.

### **What do I do if my landlord will not sign the guarantee agreement?**

If the landlord is not willing to accept the terms and conditions of the University Guarantor Scheme then the University will be unable to act as a guarantor. You can contact the Student Services Centre or ASK to discuss alternative options.

### **What do I do if I am struggling to pay my rent?**

If you are unable to meet your rent payments you must contact Student Services as soon as possible and within 72 hours of an actual default to discuss options.



**How can my Landlord notify the university of any rent arrears?**

If a student has defaulted on their rent payments landlords must notify Student Services by email within 14 days after the date on which the rent becomes overdue. The University would expect the landlord to have first approached the student for the rent before contacting the University.

**What happens if the University is required to pay rent on my behalf as part of the agreement?**

If the University is required to make a payment under the guarantor scheme, the amount spent will be added to your student account as a debt to Keele University. The debt will be subject to the University debt recovery procedure and debt policy.

**What happens at the end of my tenancy agreement?**

The Keele University Rent Guarantor Agreement will only be provided for a maximum of 12 months. You will need to apply again for the scheme before signing a new tenancy agreement if you wish for the University to continue acting as your guarantor. Any payments that we have to make on your behalf as part of the scheme will be taken into consideration if you choose to re-apply.

