

# Fact Sheet

Ideas to help raise a deposit and/or  
rent in advance and removal costs

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## What is a bond scheme?

The Conwy & Denbighshire Bond Scheme, aims to help people who are homeless or at risk of being homeless to secure private sector accommodation via a deposit guarantee in place of a cash deposit payment to a private landlord. Not all landlords accept the bond, so you will need to check with them first. The bond is normally given for twelve months; to give you more time to raise the deposit yourself (see ideas for this below, e.g. credit union, charity organizations).

Tel: 07717790194 or 01745 369508

Please note: By law, all landlords in Wales must register with Rent Smart Wales, and if they manage their own properties they must also have a licence from Rent Smart Wales. The registration and licensing scheme has been introduced by the Welsh Government to help ensure good standards of management for private rented properties. You should ask the landlord if they are licenced when viewing a property.

If a landlord is NOT registered no funding can be released.

You can verify if the landlord is licensed, or the property you wish to rent is listed and the landlord is registered, via an on-line check on the website: [www.rentsmart.gov.wales](http://www.rentsmart.gov.wales)

## What is the Credit Union and how can they help me?

Credit Union is a community bank that is able to consider lending to those who have an account with them, have a regular payment in to that account and who do not already have a loan with them. They may be able to lend you up to £500 with very reasonable repayments. You can find your nearest Cambrian Credit Union branch on Conway Road, Llandudno Junction, Tel: (01492) 580028. An account can be opened in 7 days.

## Are there any charities that could help?

If you or a member of your family have/had a profession which has set up a benevolent fund, you may be able to get help from them. To find out, you need to access the internet, which you can do at your local library for free. You can get help from the librarian. The website you require is [www.joblinks.org.uk](http://www.joblinks.org.uk) – ACO (The Association of Charity Officers), or call Turn2Us on 0808 802 2000.

## Are there any other ways of raising funds to move?

- If you are in a trade union or are a retired member, they may be able to help if you are in financial hardship and/or are going to become homeless. Contact your union for more information.
- If you are employed, your employer may give you an advance on your wages.
- Can you borrow from friends/family?
- Sell unwanted belongings: ebay, social media, marketplace
- Consider advice on our budgeting factsheet to reduce your outgoings to help you save
- If you are already receiving Housing Benefit for your current home, you may be eligible to apply for the Discretionary Housing Payment either for advanced rent or deposit, or to help top-up your rent if your Housing Benefit does not completely cover all of it. To apply, contact (01492) 576491 or apply online on the website below.
- You may be eligible for financial help from the Discretionary Assistance fund.



 the Money  
Advice Service  
<https://www.moneyadvice.org.uk>



<https://beta.gov.wales/discretionary-assistance-fund>



Dewis Cymru is a place for information about well-being in Wales. If you would like information that can help you think what matters to you, along with information about local organisations and services that can help, you can visit the Dewis Cymru website at [www.dewis.wales](http://www.dewis.wales). This website will help you access local support services and find information and advice. It is a single, clear and reliable point of access.

Mae'r ddogfen hon ar gael yn Gymraeg hefyd.

