

Rent guarantors for care experienced and estranged students

NNECL webinar

14 June 2022

Webinar Etiquette

NNECL

*working together to empower
care experienced learners*

- ▶ For all attendees to have equal access to our slides and speakers please ensure that all videos and microphones are off and muted throughout the webinar.
- ▶ Please be aware that we will be recording this webinar and sharing the recording on our website following the event.
- ▶ There will be time at the end of today's webinar for questions so please use the chat function to ask your questions as they arise. We kindly ask that you do not respond to questions within the chat function.
- ▶ We will be sending out slides, along with any questions and answers following the webinar.

Programme

- ▶ Welcome & overview: Patricia Ambrose, NNECL Director
- ▶ Working towards a Scotland-wide institutional rent guarantor scheme: Liam McCabe, Policy Officer (Scotland), Stand Alone Charity.
- ▶ University audit & This is Us student action: Ezra Bernico, This is Us Community
- ▶ Commercial and university provision: Helen Arber, Unite Foundation
- ▶ Q & A

Patricia Ambrose, NNECL Director



Welcome and Overview

Liam McCabe, Policy Officer (Scotland) Stand Alone

Working towards a Scotland-wide
institutional rent guarantor scheme

Ezra Bernico, This is Us Community

University audit & This is Us student action

This is

invisible

An audit of university websites for
guarantor information

This

is us

14 June 2022
Presentation To NNECL
Presentation By Ezra Bernico

Background

- + on becoming a student, housing – halls and/or private let – can be first time a young person is directly responsible for sorting out own tenancy and lots to learn/discover in that process including deposits, contracts and existence of rent guarantors
- + perennial challenge for care experienced / estranged students (+ others) that don't have UK family to step into the role of rent guarantor
- + discovery of a requirement for rent guarantor and efforts to overcome it may affect personal choices from accommodation, location of study and sharing of intimate personal information
- + requirements for a rent guarantor can be a 'landmine' uncovered late and adding stress load
- + having experienced it – many students in the developing 'This is Us' Community keen to see issue addressed for existing and future students

This is Us student-led Community – a snapshot

- + for students by students from a care experienced and estranged background
- + any age and any location
- + a free online space to meet virtually, share ideas, create events and activities
- + facilitated by student –led community manager Dot (previously involved in EaCes)
- + guided by a ‘sounding board’ of care experienced/estranged students & recent graduates
- + being promoted gradually across universities in UK

Audit of university websites

- + undertaken in December 2021 through to January 2022
- + a search of websites using standard search tool and entering 'guarantor'
- + completed by scholarship students + Mary Ann Hodd.
- + Mary Ann is a care leaver that successfully persuaded her County Council to develop a rent guarantor scheme for care leavers in county so that they could take up ordinary house shares with non care leavers for example rather than be housed in a hostel or council flat.
- + captured content on sites and undertook some additional conversation to better understand provision
- + was a bit piecemeal as done in between other commitments

Key Finding

64%

of university websites returned nothing
when searching for guarantors

Key action

To ensure students of any background know about rent guarantors well in advance of needing to provide one.

First 'day of action' – Thursday June 16th

- + to share a simple, standard paragraph explaining what a rent guarantor is
- + to promote material via social channels, asking students to encourage their university to add to accommodation AND other website pages for specific student groups eg international, care experienced, estranged and promote as part of 2022 intake communications
- + for universities to incorporate material into student-facing onboarding (social and personalised communications)

Next actions – June to September 2022

- + TikTok, Instagram & Facebook content raising awareness of what a rent guarantor is by students for students
- + other language (inc BSL) material as a resource for universities (also on social)
- + live audit 'counter' thanking universities for adding rent guarantor information to websites

How you can help

- + sign up at end of this session to receive the day of action materials for your own institution
- + share and amplify social messaging from @thisisusatuni

Thank you

This is Us
+
The Unite Foundation
South Quay House
Bristol
BS1 6FL

0117 302 7073

info@unitefoundation.org.uk
www.thisisusatuni.org

Registered charity number:
1147344 in England and
Wales, and in Scotland:
SC043324.

Helen Arber, Unite Foundation

NNECL
*working together to empower
care experienced learners*

Commercial and university provision

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Celebrating

Foundation

10 Years

Commercial and university in-house guarantor service provision

14/06/2022

Helen Arber

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10 Years

Commercial

- + limited choice of providers undermines choice/price value
- + average 6.6% uplift to term time rent
- + co-signatory oft required
- + limited basis for student 'connection'
- + ease of administration
- + option/opportunity for offset/incentive products
- + universality

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10 Years

Commercial - leverage

- + university with contractual relationship to PBSA
- + ad hoc or clause-based conditions on guarantor requirement eg waiver, shared financial risk
- + variable opportunity for student 'connection'
- + ease of administration
- + compromised universality in context of range of providers
- + variable leverage opportunities

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10 Years

In house

They exist!

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10 Years

In house

- + often wider than care experience and estranged student groups as drivers eg international
- + strong opportunity for student 'connection'
- + 'burden' of administration and student engagement
- + challenge of working across university departmental boundaries eg WP and legal
- + limited evidence of financial loss

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10 Years

Next steps

- + NNECL regional groupings for development parties
- + peer learning visits (funded by Unite Foundation)
- + This is Us Community constructive campaign

Q & A

Patricia Ambrose, NNECL Director.

Liam McCabe, Policy Officer (Scotland), Stand Alone Charity.

Ezra Bernico, This is Us Community.

Helen Arber, Unite Foundation.