Example 3.6 – Rent Guarantee information sheet

*Note: This is a real example of a document that describes the rent guarantee scheme offered by the Luxembourg Red Cross. Translated from Luxembourg Red Cross document using DeepL*

# The Red Cross Guarantee: Promoting access to housing for people in precarious situations

The Red Cross Guarantee is a scheme that enables the Luxembourg Red Cross to help people in precarious social situations to access the private rental market by acting as guarantor for the duration of the loan. It supports beneficiaries in precarious social situations to gain access to the private rental market by acting as guarantor for the first year of the lease.

## What are the conditions of access?

* Modest income - Have a precarious income (Revis exit point +10%)
* Open-ended contract - You must have an open-ended contract of employment (only for BPTs).
* Savings budget - Have sufficient savings for a deposit equivalent to 1 month's rent
* (3 months' rent for BPT) and agency fees
* Furniture - Provide the furniture
* Social Office - Submit a document from the Social Office to cover all or part of the costs
* or all of the costs when savings are insufficient (not applicable for BPT)
* Social follow-up - Work with the CLES department or any other department responsible for social follow-up.
* Workshop - Participate in the "Housing Education" workshop run by the CLES department
* Budget management - Sign a voluntary budget management form to be used in the event of
* in the event of non-payment

## What are the benefits for landlords?

* Educational and technical monitoring of tenants by the Red Cross during the first year of the lease, renewable once if necessary
* Payment of damage not covered by the deposit up to €3,000
* Payment of 2 months' rent in the event of non-payment.
* Worth knowing
* Lease agreement between landlords and Red Cross beneficiaries
* Search for accommodation by the beneficiary in all regions of Luxembourg
* Rent must not exceed approximately 33% of household income
* Presence of the CLES advisor when the property is inspected
* People can only benefit from the Red Cross Guarantee once.

What is the procedure for applying for a Red Cross Guarantee?

Please send your request by email to the CLES department at REMOVED. You will receive a leaflet presenting the Red Cross Guarantee for Landlords, which you can pass on to your beneficiary to help them find private landlords or estate agents.