

INFORMATION

HELP WITH RENTING AN APARTMENT

An apartment in Austria costs rent and a security deposit.

Rent

The rent is the money you pay to rent the apartment.
You must pay the rent each month.
The rent is the same each month.

Security deposit

The security deposit can be up to three months' rent.
You only have to pay the security deposit once: before the start of the rental.
The deposit is a security amount for the landlord.
It is used for necessary repairs
or if you do not pay the rent.

Security deposit loan

Do you have enough money for the security deposit?
If not, the State of Lower Austria can help you.
The State of Lower Austria can lend you money for the security deposit.
This is called a "security deposit loan".
You have to repay this money, but you do not have to pay interest on the loan.

Who can have a security deposit loan?

- ▶ People with Austrian citizenship.
- ▶ People who have been granted asylum.

Other people should contact the authorities.

A security deposit loan is not possible

- ▶ For asylum applicants.
- ▶ For persons entitled to subsidiary protection.
These are people who have not been granted asylum but who have not been deported.

How do you obtain a security deposit loan?

You must submit an **application**.

You can find the application form on the Internet at:

http://www.noel.gv.at/Gesellschaft-Soziales/Sozialhilfe/Sozialleistungen/Sozialhilfe_Hilfe_in_besonderen_Lebenslagen.html

Note: You must make the application IN ADVANCE and wait for approval. You can only sign the rental contract AFTER that.

You cannot get a security deposit loan if you sign the rental contract first.

Fill out the form.

Send the application to the correct authority, that is:

- ▶ the district administrative authority, which is the district authority, municipal authority, or
- ▶ the municipality of residence, which is the local authority

The authority decides whether or not you will receive a security deposit loan.

You receive the loan only

if you need help **just once**.

This means: you must be able to **pay your living costs yourself** after that.

You must have enough money for rent, utilities, food, clothing and so on.

The security deposit loan is only the amount of money you actually need.

It is only issued in **emergency situations**.

There is **no automatic right** to a security deposit loan.

The authority may require various things from you.

What do you have to do to get a security deposit loan?

- ▶ You must **answer all questions**.
- ▶ You must provide all **important documents**.
- ▶ You must **tell** the authority about your **assets** and your **income**.
Your assets are everything you own.
Your income is everything you earn and receive.
The authority will draw up a household budget with you.
The authority will prepare a social report with you.
The authority will visit you at home.
- ▶ You must **yourself help** to improve your situation.
You can pay part of the security deposit yourself, for example.
You can help with the move.
You can talk to the landlord if necessary.
- ▶ If you have money later,
you must **inform the authority**.
- ▶ You must claim all **other forms of financial aid and support**, to which you are entitled, e.g., housing allowance, housing assistance, etc.

Who gets the money?

- ▶ The money for the security deposit loan always goes **DIRECTLY to the landlord.**
- ▶ You must sign a **promissory note.**
This declares that you have to repay the money to the State of Lower Austria.
- ▶ You must sign a **declaration of assignment.**
This declares that the landlord will repay the money back to the State of Lower Austria when you leave the apartment.

How do you repay the security deposit?

- ▶ You have to repay the State of Lower Austria the money for the security deposit loan if the landlord does not do this.
The promissory note explains:
when and how much you have to pay.
When you leave the apartment,
you must repay the entire amount.
- ▶ The declaration of assignment explains:
that the landlord will repay the security deposit when you move.
The landlord pays the security deposit directly to the authority.
- ▶ The landlord will **NOT** repay the security deposit:
 - * if you have not paid the rent
 - * if repairs are necessary
 - * if you have broken something.Then, you must repay the **security deposit to the State of Lower Austria yourself.**

Warning! It is important:

- ▶ only to rent an apartment if you can pay the rent each month
- ▶ only to rent an apartment if there is a rental agreement.
If there is no rental agreement, there can be problems with the guaranteed minimum income.
- ▶ Take note of the instalments for insurance policies, TV, Internet, mobile phone and purchases. You have to pay for this each month.
- ▶ Do not spend more money than you have in your account.
- ▶ Keep an eye on prices when buying things.
Use second-hand shops:
most things there are not new but they are inexpensive.
- ▶ **Each month, be sure to pay for the rent, power and heating first.**