How to navigate the UK rent guarantor conundrum

Written by Peter Bates, peter.bates96@outlook.com

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1. Introduction

When people with limited finances are looking for a home to rent, the landlord often asks for a rent guarantor. This system does not work for people on low incomes - unemployed people, refugees, ex-offenders and others. I am looking for examples of schemes that use microfinance or similar community approaches to solve this problem – or someone who has thought about it and would be willing to share a few ideas.

None of the mechanisms in this paper are explicitly matched to these groups. The Guarantor Club is framed around a church congregation, RDS is refugee-specific, and the institutional-guarantee/reserve-fund ideas are pitched generically so it is unclear whether any of these mechanisms is especially suitable for a particular group and whether any group is left without an answer.

2. What is wrong with the present system

Demand outstrips supply in the rental housing market, driving prices beyond the reach of people on low income. In 2026, more landlords left the sector than entered it[1] and one estimate[2] suggested that 200,000 properties were moved out of the rental sector between Q4 2024 and 2026. The market is also consolidating. In June 2026, landlords bought more homes than they sold for the first time since 2019, and a record 23% of those purchases were previously-rented homes changing hands between landlords rather than leaving the sector[3]. Consolidation of the market means that landlords with large portfolios are more likely to have rigid policies in contrast to the flexibility of small renters, potentially excluding the more vulnerable applicant from acquiring a property to rent.

Landlords often want to see six months' payslips to prove earnings. Applicants who cannot offer this are either rejected out of hand or asked for a rent guarantor since the guarantor is legally obliged to pay if the tenant does not. Those who have no access to wealthy family members or affluent friends are usually unable to find a guarantor. Even those who do have a wealthy relative or friend may find that the potential guarantor is reluctant to sign a blank cheque. There is no way for a guarantor to release themselves from the commitment, as this can only be done by the landlord, so the guarantor is indefinitely exposed and tied into the obligation in perpetuity. This is unjust and unacceptably risky for most potential guarantors.

The scale of this barrier is significant and appears to be worsening. Landlord requests for a guarantor rose by 36% over the four years to 2023, and tenants receiving housing benefit are around four times more likely to be rejected from a tenancy for lacking one[4]. Migrants are especially exposed, partly because they are so much more reliant on the private rented sector in the first place: roughly 80% of people resident in the UK for under five years live in private rented housing, compared with about 20% of the UK-born population[5]. A survey of 126 migrant renters in Greater London and the South East found that 42% struggled to find a landlord willing to rent to them at all and 40% could not afford the deposit[6]. Care leavers face a parallel version of the same barrier: without a family member able to stand as guarantor, one in three become homeless within two years of leaving care, and 40% cite insufficient savings for a deposit as the obstacle[7].

Qualitative research with low-income private renters in England and Scotland found that struggling to secure a guarantor was itself experienced as a form of discrimination and a source of anxiety, often overlapping with 'No DSS' advertising that excluded renters on Housing Benefit; some tenants said they concealed their receipt of state support to avoid being screened out[8]. The uncertainty a guarantor requirement adds to an already precarious search was captured by one 21-year-old renter, for whom it featured alongside rent and deposits as a recurring worry: 'I'm always thinking about where I'm going to live next, how I'm going to earn money for my next deposit, who's going to be my next guarantor and that kind of thing.'

It is worth setting the landlord side of this against the tenant side. The National Residential Landlords Association argues that a guarantor is a legitimate way of managing risk rather than an arbitrary barrier, and that restricting the tools landlords use to assess risk does not remove the underlying risk itself – landlords may simply decline harder-to-assess applicants outright instead[9]. In a survey it commissioned, 78% of landlords said they expected to become more selective in response to the Renters' Rights Act 2025[10].

In the UK, landlords might ask for a guarantor if the potential tenant is a student, new to the country, self-employed or unemployed[11], has a low credit score or lacks the usual means of confirming their identity[12]. They use a guarantor to reduce the risk of missed rent. In shared housing, care is needed to ensure that the guarantor does not become responsible for the rent of the whole property. A commercial guarantor service can take responsibility for acting as guarantor and then will recover the money from the tenant, along with the fee they charge for the service. Examples include Housing Hand[13], RentGuarantor[14] and UK Guarantor[15], which typically charge in the region of £249 a year or £36 a month. Shelter[16] identifies these commercial guarantor companies and council or charity rent guarantee schemes as the two established alternatives to a personal guarantor.

3. Deposit-replacement insurance

A related but distinct option is deposit-replacement insurance (for example Reposit[17], Flatfair[18] and Zero Deposit[19]), which reduces the upfront cost to the tenant rather than replacing the guarantor; landlords can separately buy rent-guarantee insurance[20] (roughly £100–£300 a tenancy per year) to protect themselves against arrears, which removes their need for a guarantor at all.

These products are not without critics. Steve Harriott, chief executive of the traditional deposit scheme provider The Dispute Service, has argued that deposit-replacement schemes can cost tenants more over a long tenancy than a refundable cash deposit would, and that removing the returnable deposit weakens a tenant's incentive to look after the property[21]. The Competition and Markets Authority has also opened a review into the sector over concerns about how some of these schemes are sold.

4. Bond schemes

Some Councils attempt to solve the problem with a bond scheme, so that they in effect become the guarantor. The process is administratively complicated and insufficiently agile to support people effectively. Recipients commonly end up in the poorest quality of accommodation and in houses in multiple occupation (HMOs), while the Council commonly writes off the funds they have offered, adding to the cost to the Exchequer and denying the tenant the dignity of self-sufficiency.

5. Charitable gift

The Vicar's Relief Fund[22] offers a charitable donation towards the cost of rent to help homeless people acquire a tenancy. Conditions apply.

RefuAid[23] offers equal access loans at 0% interest for white goods, flooring, rental deposit and initial months' rent, alongside loans to help with family reunification and vocational re-accreditation. They consider loans to people across England of up to a maximum of £10,000 and the repayment terms are worked out with each applicant. By February 2025, they had made 670 loans worth in excess of £2.5m and their repayment rate was over 98%.

6. Refugee Deposit Scheme

RDS[24] is a pilot project running for three years from August 2023. Around 125 (since revised upward to at least 135) eligible refugees will be provided with a rental deposit drawn from a pot donated by the Tenancy Deposit Scheme.[25] The majority of deposits will then be recycled back into the scheme at the close of the tenancies, enabling further refugees to be assisted. There is currently no other national rental deposit scheme aimed at refugees in the country. It is a partnership led by LandAid and the Tenancy Deposit Scheme, with the MTVH Migration Foundation[26], the British Red Cross[27] and City Bridge Foundation[28] as partners.

Whilst this scheme would make sense for landlords who demand an upfront payment of several months' worth of rent in advance, this practice is banned by the Renters' Rights Act 2025 (the rent-in-advance cap takes effect from 1 May 2026), which caps rent in advance payments to one month only.

This fact about the Renters' Rights Act cap on rent-in-advance sits oddly here: RDS is about deposits, not rent paid in advance, so it isn't obvious why the ban on multi-month advance rent is relevant to RDS's case at all. As written, this reads as a fact included because it's true and topical rather than because it changes the argument – worth either spelling out the connection to RDS specifically, or moving/cutting it if it's really a general aside about landlord practice.

There is a risk that this reform displaces the problem rather than solving it. One report states that the TDS Charitable Foundation has warned that banning rent in advance could make landlords rely on guarantors even more heavily as the substitute safeguard, which would deepen rather than ease the barrier this paper is concerned with[29]. I have not been able to verify this specific finding against the Foundation's own published research, so it is included here as a caveat worth chasing rather than a settled fact.

7. A Guarantor Club

A member of the church has proposed the formation of a guarantor cohort at St Nic's church, Nottingham. Such a guarantor cohort would be made up of ten persons who will share financial liabilities, with one member fulfilling the legal requirements as the formal guarantor. The formal guarantor will typically be required to co-sign the tenancy agreement, commit to cover rent defaults if they occur and provide proof of identity, financial evidence of income sufficient to cover the rent, residency details and consent to credit checks. If the tenant defaults, then each member of the guarantor cohort will pay one tenth of the rent each month through the formal guarantor until the tenant resumes, or they leave the property.

The strong relationships between the members of the cohort, and with the beneficiary, who will also be an established and trusted member of the church, will underpin and stabilise these arrangements, while church staff will oversee the management of the funds and the selection of the beneficiary. Any member of the guarantor cohort who wishes to leave the scheme would be expected to find their replacement. The scheme could grow by finding another ten people willing to form a guarantor cohort and adopting a second beneficiary. The problems with this approach include:

- If the tenant defaults, the cohort loses its funds.

- There is no standard mechanism to escape from the guarantor arrangement, so in the event of a default on rent payments, neither tenant nor landlord has any incentive to bring the matter to a head and shut down the tenancy.
- A member of the guarantor cohort may leave, but only by finding a replacement. This would be especially arduous if the member wishes to leave because they have lost money.

A potential solution here would be for the guarantor to draft the formal guarantor document and include a cut-off process. This would work if the resulting document was compliant with the law and acceptable to landlords. An acceptable example has not yet been found.

The closest evaluated precedent for a peer-based housing model is Commonweal Housing[30]'s Peer Landlord pilot (2012–2018), in which one tenant in a shared house took on a light-touch coordinating role for the household. It was not a guarantor scheme, but its evaluation (44 bed spaces across 13 London properties) found positive outcomes on tenancy stability and engagement with employment, education and training, and may be worth reviewing for lessons on how peer arrangements are best supported and managed.

8. Could Credit Unions solve the problem?

Credit Unions invite people to save with them and then offer loans to their members as required at low interest rates. Asylum seekers placed in UK hotels by the Home Office[31] receive less than £10 per week, so their potential for saving is extremely limited and the idea of loaning them six months' rent would make the savings/loan ratio untenable even for a Credit Union, one imagines. Since people must leave Home Office accommodation 28 days after being granted the Right to Remain (56 days for pregnant women, people aged 65 or over, people with a disability, and families), the guarantor, loan or gift arrangements must be activated promptly and at exactly the right time. This is not merely a theoretical risk: a 2024 study of refugee move-on support in Oxford found that Universal Credit claims typically take around five weeks to be paid – longer than the entire move-on window – and recommended extending the standard move-on period from 28 to at least 56 days to close this gap[32].

Further success factors include replacing the individual guarantor with a time-limited institutional guarantee, provided by a credit union, charity, or dedicated guarantee fund, which automatically expires after a defined period such as 12 months, and thus reduces the risk progressively over that time. In this way, the guarantor serves as a temporary bridge while the tenant establishes employment, financial history, and a track record within the rental system. Once that stability is in place, the guarantee would naturally fall away. Offering a time-limited institutional guarantee was proposed above in the Guarantor Club model as a solution to the problem that there is no standard mechanism for a guarantor to exit the arrangement.

A working precedent for a genuinely institutional, time-limited guarantee already exists in the university sector: LSE[33], the University of Edinburgh[34], LSHTM[35] and the University of York[36] each act as guarantor in their own right (rather than referring students to a commercial provider), typically for a flat administration fee and capped to the length of the tenancy. This suggests the credit union or charity model proposed above is operationally achievable, not just theoretical.

There is a directly comparable precedent among care leavers: Kent County Council's local authority guarantor and deposit scheme, launched in 2018, achieved a 0% default rate on guaranteed tenancies through close partnership between the council, care leavers and landlords. Barnardo's has since called for this to become a mandatory national scheme for all care leavers aged 18–24, estimating a one-off setup cost of £30 million and annual running costs of £6.4 million – a modest outlay set against the £6.5 billion a year that youth homelessness is estimated to cost the UK state[37].

Two objections to this model are worth setting out. First, the Renters' Rights Act 2025 moves most tenancies onto an open-ended basis rather than a fixed term, and the National Residential Landlords Association has argued this could make guarantors harder to secure, not easier, since people are far more reluctant to guarantee rent indefinitely than for a defined period – the reverse of what a genuinely time-limited guarantee requires[38]. Second, guarantee schemes more generally carry a documented risk of moral hazard: research on credit guarantee schemes has found that when a guarantor absorbs the full loss, both the party being guaranteed and the party extending credit have less incentive to act carefully, an effect that eases once the guaranteed party retains some 'skin in the game' rather than a full guarantee[39].

However, full or partial loss guarantees would need to be compliant with regulations or the loan effectively becomes a grant.

9. What about microfinance organisations?

Microfinance arrangements create a relationship-based solution where borrowers can see the merit of repaying a loan and so are less likely to default. This is better than the donor version adopted by some Councils.

Microfinance organisations provide funds to people who would be unable to get credit from a traditional bank, and yet they achieve excellent repayment rates. For example, Lendwithcare[40] achieves 99% repayment, despite lending to entrepreneurs who live in unstable parts of the world. They offer a mechanism for donors to get their money back out of the system as and when they wish to, and encourage wealthier people to help with providing funds without the need to apologise that joining in will cost them money.

10. An inter-agency reserve fund

Partnership across a number of organisations could enable pooled asset and risk sharing by establishing a reserve fund. This would not fall to any single organisation but could be built across a variety of philanthropic foundations, credit union participation, local authority homelessness prevention funding, and potentially social investment. Because the fund would only need to cover the (possibly) small proportion of tenancies that encounter difficulty, a modest reserve could safely underpin a much larger number of households through risk pooling.

The reserve fund and institutional-guarantee proposals aren't tested against a downside case: what happens if defaults run higher than assumed, or several tenancies fail at once and the 'modest reserve' is exhausted? Given the fairly high default/homelessness rates for some of the groups involved, a reader sympathetic to the idea would still want to know what happens to the fund, the guarantor organisation, and the remaining guaranteed tenants when the pooling assumption is wrong – not just that pooling reduces risk when it works.

Might this structure also enable churches and community organisations already supporting refugees to participate safely and constructively? I suspect that many are willing to help but cannot reasonably assume open-ended guarantor liability. However, the pooled guarantee fund would allow them instead to contribute in a bounded and collective way, whether financially or through their relational support, so that their willingness to help becomes part of a sustainable institutional mechanism rather than an individual burden. In this way, existing goodwill could be translated into a practical and financially responsible structure. A reserve fund could align the appropriate organisations whose existing purposes already converge around financial inclusion, housing stability, and refugee integration.

This convergence of thinking is echoed elsewhere. Centrepoint and Step by Step have each separately called for local authorities to be required to offer a rent deposit and guarantor scheme to care leavers and other young people leaving supported accommodation, rather than leaving provision to vary by area as it currently does[41] [42]. The proposals in this paper sit within a wider and growing consensus that guarantor and deposit support should be treated as a structural entitlement, not a matter of local discretion or individual luck.

Conclusion

This survey of mechanisms to address the rent guarantor conundrum does not resolve easily into a simple recommendation for the way forward. Would a single solution be better than a diverse market of options? We do not yet know.

11. Organisations that might be able to help

My opening inquiry reads as follows:

> I have been musing on our experience with supporting refugees get their first UK home. At the point in time that the Home Office grants *Leave to Remain*, they have just 28 days to find somewhere to live and local Councils are already overwhelmed. They have been subsisting on 60% of the welfare benefit levels everyone else gets, so do not have savings. They need a rental property quickly but have been denied the opportunity to work, so do not have six months' payslips to hand. Landlords ask for a third party to act as guarantor, but the law provides no means by which the guarantor can end the obligation, so few will commit to do this for anyone beyond their immediate family.
>
> I am seeking creative solutions that provide dignity for the refugee, confidence for the landlord and limited liability for the guarantor. Findings are written up at https://peterbates.org.uk/wp-content/uploads/2026/02/How-to-navigate-the-UK-Rent-Guarantor-conundrum.pdf[43] and changing every time I learn something new. Might you be willing to make a few suggestions for who to contact or things to consider?

The following organisations have been approached for advice:

- Acts 435[44]
- Citizen Network[45]
- Common Change UK[46]
- Fair4All Finance[47]
- Green Pastures[48]
- Just Money Movement[49]
- Kingdom Bank[50]
- LandAid[51]
- People Focused Group[52]
- Stewardship[53]
- The National Development Team for Inclusion[54]
- The Pickwell Foundation[55]
- Welcome Churches[56]

The following individuals and organisations have not yet been contacted

- **Credit unions**, such as London Mutual Credit Union[57] and other community-based lenders, could be natural partners, given their foundational purpose of extending trust responsibly.
- **Housing and refugee organisations** such as the Refugee Council[58], Housing Justice[59], and local authority resettlement teams could bring operational insight and referral pathways. There are lists of refugee organisations at Search results | Stewardship[60], housing organisations at Search results | Stewardship[61] and finance organisations at Search results | Stewardship[62].
- **Charitable Foundations:** Trust for London[63], the Joseph Rowntree Foundation[64], and City Bridge Foundation might be open to supporting the initial reserve layer, particularly where the model demonstrates scalability and the prevention of homelessness. I think this would finally create a tangible solution rather than the same ongoing, never-completely-tackled matter.
- **Local organisations**, such as NNRF[65], could play an important role as local referral and support partners, helping identify suitable tenants and providing the relational continuity that strengthens tenancy stability and builds confidence among landlords and financial partners.
- **Nacro**[66], a national charity providing housing and resettlement support for people leaving prison, could advise on how guarantor and deposit requirements act as a barrier specifically for ex-offenders (contactus@nacro.org.uk).
- **St Giles Trust**[67] similarly supports people with convictions into stable housing and could bring a service-user perspective on what a workable guarantor alternative would need to look like (info@stgilestrust.org.uk).
- **Unlock**[68], the national charity for people with criminal records, campaigns on exactly this kind of structural barrier and could be a natural policy partner (policy@unlock.org.uk).
- **All Together Money**[69] (formerly the Association of British Credit Unions Limited, ABCUL), the credit union movement's umbrella body, could advise on whether a guarantor or deposit fund is something its member credit unions could realistically operate at scale (members@alltogethermoney.coop).
- **Homeless Link**[70], the umbrella body for homelessness charities in England, could help identify which of its members already run guarantor or deposit schemes and where the gaps are (info@homelesslink.org.uk).
- **Crisis**[71], the national homelessness charity, has research and policy teams working on private renting and could advise on the evidence base for the models proposed here (enquiries@crisis.org.uk).
- **Become**[72], the charity for children in care and young care leavers, could speak to how the guarantor barrier lands on care leavers specifically. No general enquiries email could be confirmed (its contact addresses are obfuscated on the website); phone 020 7251 3117.

- **Responsible Finance**[73], the trade body for the UK's community development finance institutions, could advise on whether a guarantor or micro-loan fund of the kind proposed here fits within the responsible-finance sector's existing infrastructure. No general enquiries email could be confirmed; use the contact form on its website.

How this paper is being written

The investigation that generated this paper is driven by simple curiosity. The work is unfunded and is conducted as a piece of citizen science rather than under the control of any organisation. Accountability is achieved by following the *Writing in Public* framework[74]. Many people have been approached for advice, and I am grateful to the people who have contributed to this evolving resource[75]. Please send me your suggestions for further improvements.

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[75] With grateful thanks to the following people who have responded to my inquiry: Vince Cox at Fair4allfinance, Nic Crosby at NDTi, Philippe Granger, Charity Trustee, Katie Greene at Acts435, Kelly Hicks at People Focused Group, Samuel Luak at Welcome Churches, Alison Maiden at Kingdom Bank and Rosie Venner at Just Money. All errors and omissions are the sole responsibility of the author. The information is provided in good faith, and so readers engage with the contents at their own risk and undertake not to hold the author liable for any injury, loss, or damage arising through reading or acting on its contents.