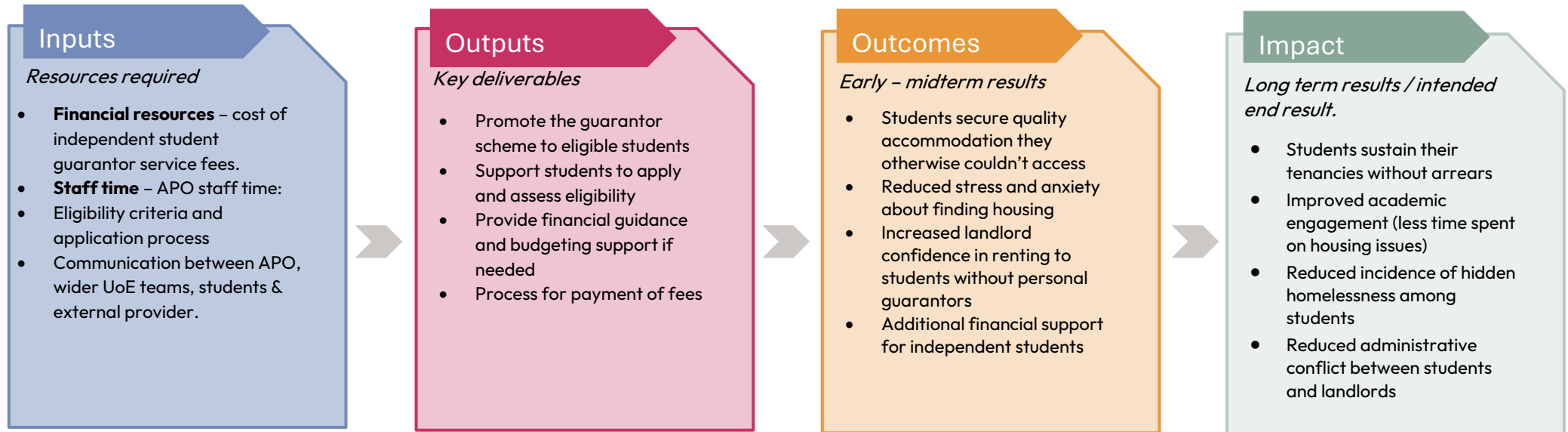


Theory of Change: Rent Guarantor Scheme



Assumptions *(related to individuals who take up the activity)*

Students who need the scheme will find out about it through university communications or referrals.
 Eligible students will apply in a timely manner with accurate information.
 Housing security has a positive effect on wellbeing

Assumptions *(related to early changes in attitude or behaviour by activity)*

Landlords and agents will accept Housing Hand as a guarantor

Assumptions *(related to benefits and possible unintended consequences)*