



# RENTAL GUARANTOR FOR INTERNATIONAL STUDENTS AND RESEARCHERS

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**As an international student or researcher, one of the major difficulties that you might encounter when looking for housing in France is the guarantor. But what is a guarantor? Why is it necessary to find a guarantor to rent an apartment? How can you find one? And what if you don't know anyone in France who can act as a guarantor for you? This mini-guide aims to answer your questions.**

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## **WHAT DOES THE TERM "GUARANTOR" MEAN AND WHY A GUARANTOR IS NEEDED FOR RENTING AN APARTMENT?**

A guarantor is someone who can commit to pay the rent and charges of your accommodation in case you are not able to pay them. You can look for a natural person or a legal person (usually an organization) as your guarantor. As a matter of fact, it is not mandatory for tenants to have a guarantor, but lessors can request it in order to protect themselves from the risk of not receiving the payments owed to them. Today, this practice is more and more common, especially if the tenant does not have enough financial resources to cover the rents and charges of the rented property – that is to say, the tenant should justify that his revenues can reach at least 3 times the amount of the rent.

And how does the mechanism of guarantor work? Imagine that the tenant is unable to pay the amount owed to the lessor, the lessor can request the engaged rental guarantor to pay it after contacting the tenant. To assure the function of this mechanism, it is necessary that the guarantor be able to financially cover the rent amounts, in addition to other housing expenses.

Many lessors may ask the tenant for a guarantor of type "natural person". In principle, the person acting as guarantor should live in France and have sufficient financial resources. However, as many international students or researchers do not have family ties in France, it seems difficult to overcome this issue.

## **SO HOW CAN WE FIND A GUARANTOR IF WE DO NOT KNOW ANYONE IN FRANCE?**

There is no need to worry, because it is also possible to turn to guarantor services provided by several organizations. Here we give you an overview of Visale and Garantme.



## I. VISALE

The Visale guarantee is a service granted by the French group "Action Logement" to students or young people enrolled in work-study programs in need of renting accommodation. This service is free. To benefit from it, you need to apply for a certificate Visale from Action Logement. If the beneficiary fails to pay the rent or charges, Action Logement will pay the sums due to the lessor, and then the tenant will need to reimburse Action Logement in a determined delay. A foreign student can also benefit from it, under the following conditions:

- Be between 18 and 30 years old.
- For a student from a country outside the European Union, a long-stay visa equivalent to a residence permit (VLS-TS) for students or a "Passport Talent" is required. If the student comes from a member country of the European Union, it is needed to hold a valid student card and passport.

Even if you have not started looking for accommodation in France yet, you can begin to apply for a Visale Eligibility Certificate. You will usually need to wait a few days to receive this document. Be careful, although your Visale Eligibility Certificate can apply to private accommodation as well as to university residences, the amount of rent for your accommodation (charges included) should not exceed the ceiling of € 800 per month in the Île-de-France region, if you do not justify your resources; but the ceiling of rent can rise if you justify that your monthly resources are above 1600 €. Moreover, **since the acceptance of this certificate of guarantor is not an obligation for lessors**, it is recommended to ask for their opinion first when applying for apartment reservation.

In addition, it should be noted that even though the certificate issued by Visale is called "Visa", it is different from the VLS-TS visa issued by the consulate. If you come from a country outside the European Union, since an accommodation certificate is required for the VLS-TS visa application, it is recommended that you do this procedure in advance. Please note that this Visa has a fixed period of validity (6 months since the date of your request), and your lease must be signed within the validity of your Visa. Then you do not have to renew your visa when it expires unless you change accommodation.

### It is easy to apply for a Visale Eligibility Certificate, here are the steps of application:

1. Log on to [visale.fr](http://visale.fr), choose the section "Visale pour les locataires" (Visale for tenants), click on "Je demande Visale" (I apply for Visale) and start your applying procedure. (This site is in French)
2. Fill out a questionnaire, upload your supporting documents and validate your request.
3. Within 2 to 15 days, you can download your Visale Eligibility Certificate.

After receiving your certificate, you just need to show it to the lessor. Then the lessor can log on to the website of Visale to obtain the certificate required. Once this process is done, you will be notified by email.

Please note that private lessors are still very cautious about VISALE because they do not know this type of guarantee.

### Here is a list of the required supporting documents:

Civil status	<ul style="list-style-type: none"> <li>• <b>For UE student/researcher:</b> Valid identity card or Passport or Renewal request receipt</li> <li>• <b>For Student/researcher from a country outside the EU:</b> Valid Long stay visa as residence permit for students or Researcher-Talent Passport or Residence permit for students or Passport with Receipt of application (or renewal) for residence permit for students accompanied by the previously expired visa or residence permit.</li> </ul>
Current situation	Student card or School certificate (or certificate of enrollment) which is valid for the current year issued by an establishment located on French territory. An admission letter from your school can also be accepted.
Income	For students, no proof of resources is required.

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## II. GARANTME

Garantme offers to students a paid rental guarantor service. The fee of this service is fixed at 3.5% of the total rent (all charges included). Unless the lease is signed, no payment is required.

Compared to Visale, this service is more complete: if you have not yet started searching for your accommodation, Garantme can help you with it through its partnership network. This network is remarkably large: you can find a number of available apartments that can be reserved with the rental guarantor service of Garantme on several housing platforms such as Adele, Location Etudiant, Flatlooker, LocService, Studylease, Immojeune, etc. In addition, if you have difficulty in understanding French, you will like the Garantme's website as it is available in English, Spanish, Italian and Chinese. In addition, you will be accompanied throughout your application process by an advisor who speaks English.

Good news for international researchers: Garantme guarantor service does not impose age limit on beneficiaries.

### How can we obtain the Garantme Eligibility Certificate? Here are some steps to follow:

1. Fill in your application form and upload the supporting documents. These documents are:

Identity proof	National Identity Card or Passeport or visa
Proof of resources in any currency (several documents are possible)	Work contract or Internship contract or Traineeship contract or Scholarship agreement or Welfare benefits or Tax return or Last two payslips or Retirement pension or Bank statement (money or liquid assets)
Proof of schooling	Education Certificate or Student Card or Admission Letter
For your Responsible Party (if you do not have enough resources):	Identity proof and Proof of resources in any currency (as the documents mentioned above)

Even if your supporting documents are neither in French nor in English, you will not need to translate them, because Garantme accepts documents in all languages.

2. Once your file is complete, you will receive a Garantme Eligibility Certificate within 24 hours. Until this step, you do not need to pay anything.
3. Present your Garantme Eligibility Certificate to the lessor; in case your certificate is accepted, inform Garantme of the agreement of your lessor.
4. You will receive a secured payment link to pay the fee of service. Once your payment is realized, the lessor will receive the guarantee document by email.

The eligibility certificates issued by Visale and Garantme do not ensure your success in securing accommodation. Remember to communicate well with the lessor, do not hesitate to send to the lessor information about these two guarantor services (too many people still have not heard about them), send many housing applications, and it will be easier for you to succeed!

### Any questions?

Please reach out to PSL Welcome Desk :

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