

Housing Options Handbook



The information in this leaflet can be made available in other formats. If you require a copy in large print, on tape or e-mail, please contact
01727 819463

Contents

<i>Introduction</i>	<i>P.3</i>
<i>Information Services</i>	<i>P.3</i>
<i>Night shelters</i>	<i>P.7</i>
<i>Day Centres</i>	<i>P.8</i>
<i>Hostels</i>	<i>P.10</i>
<i>Services for Young People</i>	<i>P.13</i>
<i>Health Services for Homeless People</i>	<i>P.17</i>
<i>Supported Housing & Resettlement Workers</i>	<i>P.19</i>
<i>Relationship Counselling</i>	<i>P.21</i>
<i>Private Rented Accommodation</i>	<i>P.22</i>
<i>Rent Deposit Guarantee scheme</i>	<i>P.23</i>
<i>Shared Ownership Schemes</i>	<i>P.23</i>
<i>Buying Your Own Home</i>	<i>P.24</i>
<i>Housing Benefit</i>	<i>P.25</i>
<i>Tax Credits</i>	<i>P.26</i>
<i>Department for Work and Pensions</i>	<i>P.26</i>
<i>Useful telephone numbers & websites</i>	<i>P.27</i>

Introduction

This booklet provides housing advice and information on finding a place to live and renting privately in and near St Albans District. It also provides information on housing advice services and organisations that can provide accommodation.

Information Services

There are a number of organisations that can help you with information and advice relating to housing issues and options available. The organisations listed can provide help with a number of housing related problems and can often advise you of the next step. Housing professionals are available to help with any query.

St Albans District Council Housing Department

A Housing Advice service is operated by the Housing Department where you can speak to a Housing Advice Officer who can discuss your housing options with you. If you are at risk of losing your home the Housing Options Team can provide advice and assistance to try and help prevent you from losing your home. They can also give advice and help you consider your options for finding alternative accommodation. They may also be able to make a referral for you to a hostel or support group. Advice Officers can help with many different matters and could also recommend other agencies and organisations.

Please be aware that Housing Advice Officers are available to see **by appointment only**. For housing advice and to discuss your housing options please call: 01727 819413, 819449, 819410 or 819271

Opening times: Monday-Thursday: 9.00am – 4.30pm
Friday: 9.00am – 4.00pm.

The Housing Department also employs a Housing & Communities Advisory Officer to support and advise tenants/residents on housing issues and health & welfare support services and you can contact the officer for impartial advice on 01727 819463.

Shelter

Shelter is a national charity. They give free, confidential, impartial & independent housing advice, assistance and advocacy to anyone in Hertfordshire who is homeless, or has a housing related problem. You can contact them via telephone, fax, District Council, post or face to face. Whatever your housing problem Shelter can tell you your rights, explain what options you have and help you take any action. Shelter will see anyone who is homeless or who has a housing related problem. The service is free.

Contact: Shelter Hertfordshire, Queensway House,
Queensway, Hatfield, AL10 0LS
Tel: 0844 5151944 or 0808 8004444
Fax: 01707 263 255
Email: hertfordshire@shelter.org.uk
www.shelter.org.uk

By Telephone

Monday-Friday 9am-5pm for appointments only. Shelter has a free phone advice line: 0808 800 4444. This can be used in an emergency outside office hours from 8am-8pm.

Face to Face (at St Albans)

St Albans County Court Sessions:

Mortgage arrears /Repossession-2nd Tues of the month-10am-1pm.

Rented property-1st Tues of the month-10am-1pm

Also Every Tuesday 10.00am – 1.00pm St Albans District Council Offices – Drop in Service
Every other Thursday 10.00am – 1.00pm Citizens Advice Bureau, London Road. Tel 01727 811118 for appointment. The team will provide an advice service to any agency in St Albans by appointment, telephone or via the public line.

Citizens Advice Bureau

The Citizens Advice Bureau can offer free advice on a variety of issues. These include; money advice, benefits, court procedures, housing and employment rights. The Citizens Advice Bureau helps people resolve legal, money and other problems by providing information and advice and by influencing policy makers. If there is not anyone on site to help immediately they can book appointments to see a specialist.

Contact: 64 London Road, St Albans, Herts. AL1 1NG

Tel: 01727 855269 (Advice)

01727 811118 (Appointments)

www.stalbans-cab.org

Appointments are available during opening hours or on Thursday evenings only, from 5pm-7pm

There are no costs involved, disabled access is also available

Outreach services:

* London Colney: Every Tuesday 10.00am-12.00noon (appointments available) at the Community Centre,

Caledon Road, London Colney-either call in or make an appointment to see the adviser Tel: 01727 811118

* Wheathampstead: Every Thursday from 10am-12noon at the Memorial Hall, Marford Road-either call in or make an appointment to see the adviser-Tel: 01727 811118

* County Court, St Albans.

* St Albans District Council Offices:
Every Thursday from 10am-5pm

Home visits: They can visit your home to give advice if you are housebound. Please ring 01727 811118 to arrange this.

Citizens Advice Bureau (Harpenden).

Opening Hours: Monday-Friday: 10.00am - 1.00pm;

Call in for advice or there is a telephone advice line in Harpenden Tel 01582 769387

Contact: Town Hall, Leyton road, Harpenden, AL5 2LX

Tel: 01582 769387 Fax: 01582 767458

Also organised from the main bureau:

* Debt line - 01727 833855 - advice on finance from specialist debt advisers on Wednesdays 9.00am-12.00noon only;

* Legal Advice Service - Thursday evenings, by appointment only.

St Albans Possession Hearing Advice Desk

An appointment can be made via the CAB. A service is available to offer advice, negotiation and advocacy at a court hearing including applications to suspend warrants. They can help with rent arrears in both the private and social sector including applications to suspend warrants. Disrepair and counter claims are also included in this service.

For help outside of court times contact the CAB
Session times are on a Tuesday with rent and mortgage
cases dealt with once a month.

Nightshelters

Nightshelters can provide a roof over your head for the night. These are only available as a temporary measure whilst you look elsewhere for other accommodation. Staff can often help with referrals and help with advice on other matters.

Open Door is a direct access emergency hostel for single homeless people aged over 18 and has spaces for 12 people. It provides overnight accommodation as well as a cooked meal. Maximum stay is 28 nights and return is not permitted within 28 days. Minimum age is 18, pets not permitted. Cost per night is £31.28 to be paid in cash, housing benefit may be claimed for those on benefits. Drink, drugs, abuse and violence are not permitted.

Accessing the service:

- Self referrals (present to Drop in Service)
- Police referral up to 12 midnight
- Agency referral from 9am to 5pm Monday to Friday (CDAT, CMHT, HYHG, SADC, Shelter and other agencies).

Opening Times:

The night shelter will be open at 6pm each evening and close at 8.15am the following morning. The Drop in Service will open from 1pm until 2.30pm Monday to Friday only.

Contact: 8 Bricket Road, St Albans AL1 3JX
Tel: 01727 859113

DENS (Dacorum Emergency Night Shelter)

Contact

C/o DCVS

48 High Street, Hemel Hempstead

Phone: 01442 262274

Fax: 01442 240496

Email:dens@waitrose.com

Referral via Police or Dacorum Council Housing Advice Centre

The Sanctuary, Watford

8 rooms-catering for single people

Contact Watford Police after 6pm for a referral

Day Centres

Day centres are available to homeless people and services are either free of charge or available at a very low cost. You can get a meal and a drink and there are sometimes other services available such as clothing and bedding stores as well as some staff being able to give advice. Health professionals may also be available.

Open Door

Open Door operates some facilities during the day that are open for people to attend who have accessed the Nightshelter. Opening hours are as follows:

Monday to Friday: Drop in service 1pm-2.30pm

Sessions run include: Counselling, Clothing Store and resettlement advice. Lunch is also available.

Centre 33 (St Albans)

Centre 33 is a day/evening drop-in centre for the socially and materially disadvantaged aged over 18. It aims to provide a warm, friendly and caring environment to the people who visit and use the facilities.

The centre provides free food (usually toast accompanied with something such as baked beans, hot dogs, jam, marmalade etc) and a nominal charge is made for drinks such as tea, coffee and soup.

Bathing facilities and towels are provided free. Clothing, footwear, bedding etc are distributed to those in need. The centre does not directly provide advice, counselling or accommodation but has close links with organisations that do.

Opening times:

Mondays to Thursdays 10.30am - Noon and 8pm - 9.30pm

Fridays 10.30am - Noon

Saturdays 12.30pm - 2pm

It opens with extended hours over the Christmas, New Year and Easter periods

No alcohol or other dangerous substances are allowed on the premises.

Contact: 2a Spicer Street, St Albans, Herts. AL3 4PQ
Tel: 01727 830901 (limited hours)

Hostels

Hostels can provide a more stable environment than nightshelters and can often help with support needs. Referrals are usually through a separate body such as the council but each hostel is different. Although they are usually meant to be a short to medium term solution some hostels have had residents for many years. The staff are all fully trained and can help with a variety of issues, including benefits, and will help with move on accommodation.

Kent House is a 20-bed hostel with 16 single rooms and two double rooms for couples with a shared kitchen between four flats. There are also communal bathrooms and a lounge. Five staff provide general housing management and non-specialist support. The ethos is to develop people's independent living skills to enable a move to fully independent accommodation.

The main target group for Kent House is single homeless men and women with low to medium support needs. The minimum age is 18 up to a maximum of 65.

There is a weekly charge (currently £161.41 for a single room and £227.80 for a double) but persons eligible for Job Seekers Allowance/ income support are eligible for full housing benefit and will only have to pay a personal charge of £9.30 per single room and £18.60 for a double. Self-referrals are not accepted and you would need to be referred by a professional service such as the probation service, housing advice centre, council housing department and Open door. You will be required to attend an interview and the outcome will be sent to you via post.

Kent House, 1 New Kent Road, St Albans, Herts. AL1 3XF
Tel: 01727 838250 Fax: 01727 837470
Email: kenthouse@hpcha.org.uk

Martin House can offer a home to men aged over 25 who are in need. The main requirements are that they pay their rent (Housing Benefit is accepted) and that they can fit in with the other residents. There is no limit on length of stay.

Contact: Housing Options Department, St Albans Council for referral. Tel 01727 819413, 819410, 819271.

Life Hostel Provides supported housing for homeless pregnant women or mothers with a small child in need of support until ready to live independently. Application is through a regional housing manager, housing advice officer or support worker who will arrange an interview to assess the individual's level of need.

Contact: Life Housing, 1 Mill Street,
Leamington Spa, Warwickshire. CB 31 1ES
Tel: 01926 421587
Fax: 01926 431939
Email: info@lifehousing.co.uk
Website: www.lifehousing.co.uk

Emmaus-St Albans

Emmaus Communities enable people to move on from homelessness, providing work and a home in a supportive, family environment. Companions, as residents are known, work full time collecting renovating and reselling donated furniture. This work supports the Community financially and enables residents to develop skills and rebuild their self-respect. People become homeless for many different reasons but relationship breakdown, bereavement, addiction or abuse have often played a part. Emmaus Companions come from many different backgrounds but share a commitment to rebuilding their lives and participating in the life and work of Communities. Tel 01727 817294 for further information.

YMCA

Most YMCAs provide hostel accommodation for 16-59-year-olds who are in housing need. YMCAs also provide accommodation for young people who may not have additional support needs - for example, students or young workers away from home for the first time. Each YMCA has its own procedures for selection and allocation of accommodation for young people and all YMCAs have on-site support staff available to provide advice and who provide security.

To find out about room rates and facilities, and also to apply for accommodation, you will need to get in touch with the particular YMCA at which you would like to stay

YMCA Watford-

Charter House, Charter Place, Watford WD1 2RT

Tel 01923 353600 Email admin@watfordYMCA.com

YMCA Welwyn Garden City-

Peartree Lane, Welwyn Garden City AL7 3UL

Tel 01707 351400 Email admin@welwynYMCA.com

London Strategic Housing

Shared apartments with private bedrooms. Rent includes all gas, electricity and council tax. Available to working people and students only over the age of 18.

Please contact customer services on 0208 7824880 and advise that you have been given their details by St Albans District Council, or visit their website;

www.londonstrategichousing.com or email customerservices@londonstrategichousing.com

Services for Young People

Young people are often particularly vulnerable and can have little or no knowledge about what to do if faced with homelessness or indeed become homeless. There are a number of organisations that deal specifically with young people and can provide help and advice covering a variety of issues including homelessness, benefits, work and college courses and permanent accommodation. Many young people have never had a tenancy before and can receive support to help keep this tenancy so that repeat homelessness does not occur.

Connexions Hertfordshire provides counselling and information for young people. Information can be provided for almost anything including leaving home and there is internet access and a computer is available for typing letters and CV's.

Connexions can help with all sorts of housing related issues such as housing benefit, tenancy agreements – everything to do with finding and maintaining your own accommodation.

If you would like to talk to a counsellor they will listen to you and support you. You can have a regular appointment each week and the service is free and confidential. You can drop in or phone the centre for an appointment.

Contact: 1st Floor BA Block, Oaklands College City Campus, St Peters Street, St Albans. Open Mon-Fri 1-5pm or tel 01442 261511 for an appointment.

Connexions Direct provides 13-19 year olds with direct access to expert advice on a whole range of issues including drug misuse, pregnancy and housing. They use phone, text messaging, web chat and email. It is open 7 days a week between 8am and 2am and is confidential.

Tel: 0808 0013219 Text: 0776643219

www.connexions-direct.com

Herts Young Homeless Group (HYHG) is an independent charity that works with young people aged 16-25 to help secure and maintain appropriate accommodation. This can be through prevention, crisis intervention and resettlement. HYHG projects across the county of Hertfordshire work with young people to provide information, advice, advocacy and support. HYHG also provide a crashpad and mediation scheme as well as preventative workshops in schools, youth groups and other similar places. Their target group is homeless young people.

The projects that HYHG work through aim to help plug gaps in the provision for young homeless people in Hertfordshire. They work in collaboration with others groups and aim to empower young homeless people by giving advice and information, which will help them make their own choices.

HYHG projects are young-person friendly and provide:

- ◆ Information, advocacy and advice
- ◆ Floating Support
- ◆ Crashpad schemes
- ◆ Statistics on local needs & work to improve local provision
- ◆ Preventative work with local schools and youth groups

The Crashpad mediation scheme is a project run by HYHG. The scheme could help you if you are age 16 or 17 and are homeless (or threatened with homelessness) as a result of family dispute.

Contact: **HYHG** at **The Gateway Tel 08448 330933**
email: advice@hyhg.org

Aldwyck Housing Association

The Young Persons Services Management Team provides a wealth of experience and specialist knowledge for the delivery of an effective service throughout Aldwyck's operational area.

Aldwyck Housing Association Ltd
6 Houghton Hall Business Park
Porz Avenue, Houghton Regis
Beds. LU5 5UZ
Tel: 01582 869350

Artisan Crescent is based on the Oysterfields Estate in St Albans. It has 8 purpose built self-contained flats and bedsits attached to communal facilities. The scheme is primarily focused on meeting the needs of young people leaving care and other young people who need support in order to develop independent living skills. Accommodation is offered as an assured shorthold tenancy. Tenants are encouraged to accept responsibility for managing their own accommodation.

A small team of staff are available at appointed times in order to offer advice and assistance on a range of topics including benefits advice, budgeting, access to employment and training, as well as practical support with day to day living skills. The staff team will also provide an effective resettlement & outreach service to enable young people to receive a continuity of support when moving on from the scheme to secure independent accommodation.

There are six bedsits and two one-bedroom flats, all with their own front door, kitchen area and bathroom. The flats are basically furnished with carpets, curtains, cooker, fridge, bed, table and chairs. There are communal patio and garden area, laundry facilities, pay phone and lounge area.

Applications will be accepted from young people (age 16-18) who have a connection with the St Albans District. They must be in housing need and would benefit from the support that is available. They should also be able to manage self-contained flats on a day-to-day basis. Any person under the age of 18 would need a guarantor. There is also a new project in **High Oaks** which has 8 bedsits for young people. Applications will be considered for those between 16-17.

A young person may be referred by either social services, St Albans District Council (Housing Department) or Aldwyck Housing Association.

Contact: The Project Manager, Aldwyck Housing Association Ltd, 66 Artisan Crescent, St Albans, Herts, AL3 5UL
Tel: 01727 843393
Fax: 01727 843393
www.aldwyck.co.uk

Youth Talk is a free and confidential counselling service that is based in St Albans available to anyone who lives in the St Albans and Harpenden area aged between 14 and 25. You can speak to a trained person about anything that may be troubling you and be assured it is confidential. There is no fee but if you are able to contribute toward your counselling then it is greatly appreciated. You can use this service once or you can use it as often as you wish.

Contact: 28 Spencer Street, St Albans, Herts, AL3 5EG
Tel: 01727 868684
Email: info@youthtalk.org.uk
www.youthtalk.org.uk

Health services for homeless people

It can often be extremely difficult to get healthcare when you have no permanent address. Decent healthcare can also help prevent homelessness especially concerning drug and alcohol issues as well as mental health. These factors can often be a strain on relationships and family life and can lead to homelessness. Preventing homelessness in these cases through medical help is something this booklet hopes to promote. However, people who are already homeless need medical assistance as well. There are a number of agencies who can help and provide medical assistance.

Hertsreach

Turning Point Hertsreach in St Albans provides advice, information and support, structured day programmes, one-to-one keyworking, a counselling service, a friends and family support group, needle exchange and complementary therapies.

Turning Point Hertsreach St Albans
Vickers House
222 London Road
St Albans
Hertfordshire
AL1 1PN

TEL: 01727 893 344

FAX: 01727 842 919

EMAIL: hertsreachstalbans@turning-point.co.uk

WEB: www.turning-point.co.uk

Edinburgh House

The Mental Health Centre is the gateway to the range of mental health services for people living in the St Albans and district communities. The centre is part of a statutory network of services for people with mental health

problems, whose staff aim to work with service users, carers, GPs and the voluntary sector.

The team consists of community psychiatric nurses, mental health social workers, occupational therapist, psychologists, psychotherapists, admin staff, receptionist, placement advisor, link worker. Also based at the centre is the local community drug and alcohol team, and psychiatric out patients.

Opening times:

Monday to Thursday from 9.00am to 5.00pm.

Friday from 9.00am to 4.15pm.

The Duty Worker will see people who walk in for advice between the hours of 10.00am-4.00pm. This service is dependent on availability and whenever possible an appointment should be booked. Referrals are mainly via GPs, health visitors or other professional agency. Self referrals and those by concerned family members will be received.

Help offered includes, individual work, treatment of service users at home, monitoring medication, assessment for hospitals, access to residential services, practical help, support for carers and a range of therapeutic work.

Contact Duty Worker

82-90 London Road

St Albans, Herts

AL1 1NG

Phone: 01727 830031

01438 737400 (for access to Adult Social Care Out of hours)

Fax: 01727 832237

email: edinburgh.house@hpft.nhs.uk

or Out of hours Helpline for mental health

Phone: 01438 843322

Local GP Surgeries

For further information about local GP Surgeries in and around the town centre of St Albans, please contact reception at the Principal Health Centre, Civic Close, St Albans, Herts (Telephone 01727 830130 / Fax: 01727 811365). If you are on regular medication or are concerned about your health and wellbeing it is important that you register with a GP as soon as possible.

Minor Injuries Unit, St Albans City Hospital, Waverley Road, St Albans

A nurse led service is available for injuries incurred during the past 24 hours such as cuts, burns and sprains - 9.00am – 8.00pm, 7 days a week.

NHS Direct – Health Information and Advice

For health advice and information 24 hours a day, 365 days a year, NHS Direct is available by telephoning 0845 4647 or online via www.nhsdirect.nhs.uk. You can check symptoms, find local NHS services and get answers to common health questions.

Supported Housing and Resettlement Workers

Supported housing helps people who have some form of support needs. These may be a wide range of issues from needing help with drug and alcohol issues or with helping to maintain a tenancy for a variety of reasons. There are a wide range of support needs, which can be met.

Stonham Housing Association is committed to reducing the impact of homelessness and social disadvantage, through its provision of specialist housing with support. The association is committed to providing its service through individually tailored support plans. The project is

for ex-offenders only and is in partnership with Hertfordshire Probation Service.

The key aims and objectives are to provide:-

Accommodation: Providing good quality accommodation

Support: An individual link worker is assigned to each individual resident.

Move-on: Assisting residents in finding more appropriate long-term accommodation.

The South West Herts service comprises three projects based in Watford and Borehamwood.

The **Borehamwood** service consists of a main building and annexe on the same site. There are 7 single rooms with shared facilities. The annexe operates as second stage accommodation & comprises of 8 bedsits with self-contained kitchens. Bathrooms and toilets are shared. Accommodation for over those age 18 and over.

The **Watford** service has 17 single rooms, on 3 floors, arranged around a central courtyard. The rooms are in 5 cluster flats with shared facilities. One flat is female only. Staff offices are on the ground floor and all residents have access to a meeting room/ lounge. The project is based in the town centre close to all amenities. Accommodation is for those who are 18 and over.

All residents will be referred by a probation worker, social worker or non-statutory worker. Self-referrals are not accepted.

Who do they house?

- ◆ Men or women ex-offenders aged between 18 & 60
- ◆ Single people without dependant children living with them
- ◆ Anyone committed to using support from staff
- ◆ Anyone committed to non-offending

- ◆ People who can manage for periods of time when the project is not staffed
- ◆ People who have the resources to meet the rental payment i.e. be eligible to claim housing benefit.

They cannot accept people with a pattern of drug dealing, suffering severe mental illness, sex offenders, a history of aggression toward support workers or an un-addressed current drug or alcohol misuse problem.

Contact: Stonham Housing Association Ltd, Elstree House, 39 Theobald Street, Borehamwood, Herts, WD6 4RT

Tel: 020 8905 1210 Fax: 020 8905 2346

Email: stonhambwood@hotmail.com

Hightown Praetorian and Churches Housing

Association have a resettlement team who can help to manage and maintain a tenancy. They also provide support for a variety of needs such as medical & mental health, drug and alcohol problems.

Contact: Hightown House, Maylands Avenue

Hemel Hempstead. HP2 4XH

Tel: 01442 292300

Fax: 01442 215978

Relationship Counselling

Relationship breakdown is a big contributor towards homelessness. Many people are homeless after relationship breakdowns and this can be prevented with the help of a professional. Homelessness itself is very distressing and this in turn can lead to relationship breakdown. If there are children involved this can also be very distressing for them and in some cases can be avoided.

Relate Herts Central

Relationship breakdown can often lead to homelessness and helping couples maintain their relationship is an important element in the prevention of homelessness. Couples coping with homelessness and housing problems are often under huge stress, which in turn can lead to relationship breakdown.

Relate Herts Central offers confidential relationship counselling and psychosexual therapy to individuals and couples at a number of venues around St Albans. Relate is a member of the British Association of Counselling & Psychotherapy and the British Association for Sexual and Relationship Therapy.

There is a charge for the service and clients are asked to meet this charge, or as much of it as they can afford. However, the service is available to all, regardless of their ability to pay.

Contact: Relate Herts Central, 16 Marlborough Road, St Albans, Herts, AL1 3XQ

Tel: 01727 858126 Fax: 01727 860868

www.relate.org.uk

Or contact Head Office: 0845 456 1310

Private Rented Accommodation

There are several different ways of finding private rented accommodation.

Local newspapers will have a property section with houses, flats and rooms to rent. Copies of some of these are available at the council offices but most are delivered free to your house and can be purchased in a newsagent.

Estate agencies often have a **lettings section** and many of these are also available on the Internet. There may be a

charge from the agency which you may have to pay, it is worth checking as they may charge the landlord instead. **Flatshares** can often be a more affordable option, details of these are often in local newspapers.

Shop windows and notice boards are also a good place to find vacancies, especially rooms to rent.

Place adverts_yourself in shop windows or anywhere else you think it might get noticed. Detail what type of accommodation you are after and how much you can afford to pay.

-If you can't afford to pay rent in advance there are 2 types of loan that you may be able to get from the **Social Fund-Budgeting Loans or Crisis Loans**. If you get one (which isn't guaranteed) you will have to pay it back.

Contact Department for Work & Pensions-see page 26

Rent Deposit Guarantee Scheme

St Albans District Council currently operates a Rent Deposit Guarantee Scheme. The scheme aims to help people who are on low incomes access private accommodation, it provides a guaranteed deposit of up to one months rent to cover damage and/or rent arrears on a property.

For further details & eligibility criteria please call the Rent Deposit Coordinator on 01727 819382 or 819608.

Shared Ownership Schemes

These schemes enable you to buy part of a property and pay rent on the part you do not own. Your local authority should be able to tell you who operates a scheme in your area or you could contact the address below. There is an advantage to this in that you can apply to own a home with one more bedroom than you would need. However, you will be responsible for your own repairs and decorations. You can normally increase your share of the property after a year.

Contact: Hightown Praetorian & Churches HA
Hightown House, Maylands Avenue
Hemel Hempstead HP2 4XH
Tel: 01442 292300 Fax: 01442 215978

Lea Valley Homes
6 Houghton Hall Business Park
Porz Avenue, Houghton Regis
Bedfordshire. LU5 5UZ
Tel: 01582 869440 Fax: 01582 869159
Email leavalleyhomes@aldwyck.co.uk
Website www.leavalleyhomes.co.uk

Buying your own home

Owning your own home is advantageous in many ways. You have more security and depending on your earnings, can own a property of any size you wish. It is worth speaking to a mortgage adviser to see if you are able to get a mortgage and if so, how much this would be. House prices are very expensive in the St Albans District so it may be worth considering a move to a slightly cheaper area.

Lea Valley Homes also run Homebuy schemes helping those on a low income to own their own property. For further information please contact;

Lea Valley Homes
6 Houghton Hall Business Park
Porz Avenue, Houghton Regis
Bedfordshire. LU5 5UZ
Tel: 01582 869440 Fax: 01582 869159
Email leavalleyhomes@aldwyck.co.uk
Website www.leavalleyhomes.co.uk

Housing Benefit

You can claim this benefit from the council to help pay the rent if you are on a low income or getting state benefit. Whether you are eligible and how much you can claim will depend on a variety of different things including your income, accommodation size and your age. For people under 25, the amount of housing benefit paid is limited to the general amount of rent charged locally for a room with shared facilities. From the 7th April 08 the Local Housing Allowance came into effect for tenants renting accommodation from a private landlord.

The Local Housing Allowance rates for South West Hertfordshire are updated on a monthly basis, the amounts are available on the St Albans council website. Information on how many bedrooms your household is entitled to is also on this website. www.stalbans.gov.uk

In some circumstances Housing Benefit can be backdated. In any case it is always worth applying for Housing benefit and speaking to someone from that department.

If you are successful, your first payment should reach you within 14 days.

The St Albans District Council Housing Benefit helpdesk is open five days a week

Opening Hours:

Monday to Thursday: 8.45am – 5pm

Friday: 8.45am – 4.30pm

You may also call 01727 866100 and ask to speak to the Housing Benefit department.

Tax Credits

A new system is in place so as to help low earners with no children as well as those with children. **Child Tax Credits** will be paid to parents and **Working Tax Credit** will be paid to those on low incomes. It replaces the child elements of income support, job seekers allowance, the working families' tax credit and children's tax credit.

The **working tax credit** (WTC) will top up the earnings of low paid working households, whether they have children or not, and provides extra support to disabled people in work. It replaces working families' tax credit and disabled person's tax credit. As part of WTC some people may qualify for extra help towards the cost of registered or approved childcare.

To make an application or query please visit the Inland Revenue website www.inlandrevenue.gov.uk or call 0845 3003900

Department for Work and Pensions

The department for work and pensions delivers advice and support through a variety of sources for people of a working age, employers, pensioners, families and children and disabled people. They aim to keep people in work but also to support those who cannot work. The office can help you with any queries relating to benefits and can advise you where to go for the correct information. Members of the public can visit the St Albans office and make enquiries and collect or return application forms. Benefits are not administered from this office but at the Watford office.

The St Albans office covers postal code areas AL1 - AL5. Postal enquiries should be made to: Exchange House, 60 Exchange Road, Watford, Herts. WD18 0JJ.

Opening Hours:
Monday, Tuesday, Thursday 8.45am-4.15pm;
Wednesday 10.00am-4.15pm; Friday 8.45am-3.30pm.
Contact; Beauver House, 6 Bricket Road, St Albans,
Herts, AL1 3JU Tel: 01923 208200 Fax: 01923 208321
www.dwp.gov.uk

Useful telephone helplines & Websites

Alcoholics Anonymous:
0845 769 7555
www.alcoholicsanonymous.org.uk

Childline:
0800 1111
www.childline.org

Drugs Helpline:
0800 776 6000
www.talktofrank.com

Mental Health helpline (MIND):
08457 660163
www.mind.org.uk

National Women's Aid Helpline:
0808 8088088
www.womensaid.org.uk

NHS Direct:
0845 4647
www.nhsdirect.nhs.uk

Samaritans:
0845 790 9090
www.samaritans.org.uk

Herts County Council Gypsy Section-01707 897367

If you would like any part of this document interpreted into your own language please phone 01727 819463

Punjabi

ਜੇ ਤੁਸੀਂ ਇਸ ਦਸਤਾਵੇਜ਼ ਦੇ ਕਿਸੇ ਭਾਗ ਦਾ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਅਨੁਵਾਦ ਚਾਹੁੰਦੇ ਹੋ, ਕ੍ਰਿਪਾ ਕਰਕੇ 01727 819463 'ਤੇ ਟੈਲੀਫ਼ੋਨ ਕਰਨਾ।

Arabic

إذا أردت الحصول على أي جزء من هذه الوثيقة مترجم بلغتك
الرجاء الاتصال على رقم الهاتف 01727 819463.

Urdu

اگر آپ کو اس دستاویز کے کسی بھی حصے کا ترجمہ اپنی زبان میں درکار ہو تو برائے مہربانی اس نمبر پر
رابطہ کریں۔ 01727 819463

Italian

Se desiderate fare tradurre qualsiasi parte di questo documento nella vostra lingua, per favore telefonate al 01727 819463.

Chinese

如你欲將此文件之任何部份翻譯成你的國家語言，請致電01727 819463.

Polish

Zamierzającym otrzymać tłumaczenie na własny język jakiegokolwiek części tego dokumentu poleca się kontakt telefoniczny pod 01727 819463

Bengali

এই লেখার কোনও অংশ যদি আপনি আপনার নিজের ভাষায় অনুবাদ করতে চান, তাহলে অনুগ্রহ করে 01727 819463 নাম্বারে টেলিফোন করবেন।

Hindi

यदि इस दस्तावेज के कसी भी भाग का अनुवाद आपको अपनी भाषा में चाहिये तो कृपया 01727 819463 पर सम्पर्क कीजिये।