There are various websites advertising properties, for example:

www.zoopla.co.uk www.rightmove.co.uk www.dssmove.co.uk www.gumtree.com/flats-houses www.primelocation.com/to-rent www.spareroom.co.uk

Local estate agents and letting agents can provide assistance in finding a property. They are no longer allowed to charge **certain fees** connected to finding a property. Some estate and letting agents may need you to have a **guarantor** to rent a property, especially if you are on a low income.

Shop windows and notice boards are also a good place to find vacancies, especially rooms to rent. Local newspapers are also good places to search for properties.

# St Albans City and District Council

Housing Options Team

Self Referral: www.stalbans.gov.uk/housing/homelessness

housing.options@stalbans.gov.uk

01727 819355

Review Date: September 2019









Housing

If you're in housing need, you will need to try and access private rented accommodation.

#### Affordability

If you are on a low income you may be able to get help with your rent from benefits. Most people will need to claim the housing element of Universal Credit. Some people will need to claim housing benefit, for example pensioners and people with 3 or more children.

### What financial help is there?

The Local Housing Allowance (LHA) shows the maximum amount of benefit you can receive, but you may receive less dependent on your income. The LHA for this area can be found on the **St Albans website**. You can find out the LHA for anywhere in the country by going to **www.gov.uk**.

**St Albans Credit Union** may be able to assist with a low-cost loan for a deposit or rent in advance. A Credit Union representative is in the hub at the civic centre every Wednesday, between 10.00am and 1.00pm. Alternatively, you can contact the Credit Union by phone on 01727 859135.

### Types of accommodation

## Shared accommodation

If you are a single person under the age of 35, then benefits will generally only cover the shared accommodation rate. In shared accommodation you usually have your own room and share the rest of the property with other tenants or the landlord. This could be a room in the landlords property, a house or flat share, or a bedsit.

**Self Contained Accommodation** is accommodation that is not shared with anyone outside your household. This accommodation is usually more expensive, and may require additional background checks prior to you renting the property.

### Finding private rented accommodation

Private rented accommodation in this area is expensive and can be difficult to find, particularly if you will need help from benefits. You may find it easier to look for accommodation in surrounding areas such as Hatfield, Hemel Hempstead, Luton and Dunstable. There are several different ways of finding private rented accommodation.