

# How to find accommodation



## Lodgings

Lodgings are likely to be the cheapest accommodation and will typically be a room in your landlord's home with you sharing some accommodation with them such as the kitchen or bathroom. Lodgers generally pay a charge that covers rent and bills and in some cases other services, such as meals and cleaning, may be provided too.

Look at adverts in the local papers, in shop windows and noticeboards of local newsagents and supermarkets. Properties are not always advertised, so also ask around and spread the word amongst friends and colleagues that you are looking for accommodation.

Lodgers do not have as many rights as a tenant and can be evicted easily. For this reason, it is important that you obtain a written agreement if possible and keep proof of all your rent payments. Please speak to the Housing Options team for advice if you have any concerns.

Remember, you should be able to use the internet for free in your local library.

## Private rented accommodation

You can rent privately direct from a landlord - look in local papers and shops and ask around. See also websites such as:

[www.spareroom.co.uk](http://www.spareroom.co.uk)

[www.gumtree.co.uk](http://www.gumtree.co.uk)

[www.openrent.co.uk](http://www.openrent.co.uk)

[www.rightmove.co.uk](http://www.rightmove.co.uk)

[www.zoopla.co.uk](http://www.zoopla.co.uk)

[www.dssmove.co.uk](http://www.dssmove.co.uk)

[www.openrent.co.uk](http://www.openrent.co.uk)

[www.homes24.co.uk](http://www.homes24.co.uk)

**⚠ Never pay any money without seeing the property first. If possible, take someone with you when visiting properties.**

You can also use a letting agency to help you find a home to rent – see the Yellow Pages for local agents ([www.yell.com](http://www.yell.com)). You will usually have to register with a letting agent if you want to rent through them; they must not charge you for registering or giving you information on properties. Letting agents will normally however charge fees – a breakdown of all fees should be clearly visible in the agent's office and on their website.

For more information on renting privately, including information on tenancies, your rights and what to do if things go wrong, see the government guide “**How to rent**” [www.gov.uk/government/publications/how-to-rent/how-to-rent-the-checklist-for-renting-in-england](http://www.gov.uk/government/publications/how-to-rent/how-to-rent-the-checklist-for-renting-in-england)

### Help with paying the rent

You may be able to claim housing benefit or universal credit housing costs to help you pay the rent. You will usually need to pay the first month’s rent yourself though because these benefits are paid in arrears. Make sure you ask the landlord or letting agent if they will accept tenants who receive benefits before you pay any fees or sign any agreements as not all landlords do.

Check the current [local housing allowance](http://lha-direct.voa.gov.uk/search.aspx) (LHA) rates for North Hertfordshire to see the maximum benefit that you could receive (<http://lha-direct.voa.gov.uk/search.aspx>)

If your rent is higher than the LHA you are entitled to, you will be responsible for paying the shortfall. Note that most single people under the age of 35 (there are some exceptions) are currently only entitled to the shared accommodation rate.

Depending on your circumstances, the Council may also be able to offer you assistance to secure a private tenancy by arranging a small loan for a deposit or rent in advance or negotiating with a landlord on your behalf.

You may alternatively be able to obtain a small loan from the **Black Squirrel Credit Union**, a local savings and loans co-operative – see the separate leaflet about this.

### Hostels and night shelters

There are local hostels and night shelters which provide accommodation in an emergency. Spaces are extremely limited however so most of these need you to be referred by your local council, or a supporting agency or charity. Please contact the Housing Options team for more information via our online [Housing Assistance Referral Portal](http://www.north-herts.gov.uk/home/housing/homelessness-advice) (www.north-herts.gov.uk/home/housing/homelessness-advice).

**Remember, talk to the Housing Options team as early as possible – don’t leave it until you reach crisis point – so that we can explore all the options available to you.**

## Social housing

Social housing is set at low rents for those who are in most need. In North Herts, social housing is no longer owned by the Council, instead it is owned and managed by registered providers (also known as housing associations). These are independent not-for-profit organisations.

If you wish to apply for social housing in North Herts, you will need to join the waiting list known as the [Common Housing Register](http://www.north-herts.gov.uk/home/housing/apply-housing) (www.north-herts.gov.uk/home/housing/apply-housing). Note that you will not be able to join the Common Housing Register if:

- you do not have a housing need
- you do not have a local connection to the district
- you or a member of your household has engaged in anti-social behaviour or certain types of crime
- you have outstanding housing debts
- you or a member of your household has been evicted from social housing
- you have sufficient resources to buy your own property
- you have made a fraudulent application to the Common Housing Register
- your household has a gross income of over £60,000 per annum.

Full details are contained in the [Common Housing Allocation Scheme](http://www.north-herts.gov.uk/home/housing/common-housing-register) (www.north-herts.gov.uk/home/housing/common-housing-register).

Please be aware that demand for social housing in the district is always high. There are usually around 2,000 households on the Common Housing Register at any point in time so it may be many years before you are successful in obtaining a property, depending on the type of property you need.

### HomeSwapper

If you are already a social housing tenant, you may be able to exchange your home with another tenant who is also looking to exchange. HomeSwapper is a national scheme which helps to facilitate such moves. For more information or to register, go to [www.homeswapper.co.uk](http://www.homeswapper.co.uk)

## Affordable home ownership schemes

Under the government's Help to Buy scheme, there are several different products which may mean that you can afford to buy your own home.

**Shared ownership:** this allows you to buy an initial share of your home (between 25% and 75% of the property value) and pay rent on the remaining share. You will need to take out a mortgage to pay for your share of the property's purchase price. The combined monthly cost of the mortgage and rent will normally be substantially less than if you were buying the property outright. When/if you can afford to do so in future, you can purchase an increased share in your home. This is not available to existing home owners.

**Equity loan:** the government will lend you up to 20% of the full purchase price of a property; you will need to find a minimum deposit of 5% and be able to secure a mortgage of up to 75%. This is available to first time buyers and existing home owners.

**Help to Buy ISA:** first time buyers saving money into a Help to Buy ISA will benefit from a government boost to their savings of 25%. So for every £200 saved, the government contributes £50, up to a maximum contribution of £3,000.

For more information or to apply for a scheme contact [Help to Buy East & South East](#) via email [helptobuyeastandsoutheast@bpha.org.uk](mailto:helptobuyeastandsoutheast@bpha.org.uk) or phone 03333 214044