



# Housing Options Leaflet

## Advice & Guidance for finding accommodation in London

Waiting times for social housing in Central London are extremely long and it is likely to be a number of years before people in housing need are rehoused. In certain situations, you may be expected to wait over 10 years.

It is with regret that Social Housing is not available to everyone. This is mainly due to the low supply and very high demand of social housing in any London Borough. There is no short cut to the waiting list which means you need to make informed choices about your current accommodation.

If you are unable to sustain your current accommodation for the foreseeable future, you may need to consider alternative accommodation whilst you wait for social housing or even as a permanent alternative.

There are many ways you can look for accommodation; how and what will depend on your circumstances, your age and size of your family etc.

We will provide a few basic options in the lists below that are relevant to your family composition and or age. Go to the section relevant to your situation:

- 1. Single/couple under 25 years of age (no dependants)**
- 2. Single/couple people between 25 and 60 years of age (no dependants)**
- 3. Single / couple / families with children**
- 4. Single/couple over 60 years of age (no dependants)**

You can also approach your local Citizens Advice or other independent advice agencies for support.

The national Homeless Charity **Shelter** can provide you with independent advice about what to do if you are homeless or having problems with your accommodation and may become homeless: 24 hour helpline: **0808 800 4444 / [www.shelter.org.uk](http://www.shelter.org.uk)**

There is a detailed list of other associations and advice services in this section. Some are within the relevant advice sections below:

- 5. Renting privately**
- 6. Renting outside of London**
- 7. House Share / Flat Share**
- 8. Tenancy Deposit Protection**
- 9. Housing Benefit**
- 10. Emergency Accommodation**
- 11. Housing and support web links**

If you are registered on the City of London waiting list and you would like us to expand on these issues and provide housing options advice relevant to your personal situation, please contact a member of the Housing Needs Team: 0207 332 1237 / 3452 to make an appointment. If you do not make an appointment a member of staff may not be available to see you.

### **1. Single/couple under 25 years of age – no dependants:**

Leaving home is difficult for lots of reasons but especially so for young people under the age of 25 who are usually on a low income or benefits.

Not all of you can stay at home or need to move due to overcrowding and pressure from your parents or family and friends so finding out what your options are before you leave is really important.

Living in London is tough at the best of times so finding out what is available to you will help you make the best choices.

It is important to remember that your ideal or preferred options may not be accessible to you straight away (such as council flats or living on your own) but these options can be something to work towards in your future so you need to be open minded and set realistic goals.

## Types of housing for under 25's:

**Flat-share** – This is the most popular and available source of independent living. You have your own bedroom but share the kitchen, bathroom and lounge with other people. They can be found online (search House or Flat share – or see the **House/Flat Share section of this website**) or in local newspapers and shop windows. You often need to pay a deposit and sometimes a month's rent in advance.

Your options are unfortunately limited in regard to self-contained accommodation. It is not very common for anyone under the age of 30, working in London to be able to afford a self-contained property on their own and if you are claiming Benefits, under 25's\* only qualify for the Shared Room rate.

\*Recent changes to Government policy may mean that anyone claiming Housing Benefit under the age of **35** will only qualify for the room share rate after 2012. Seek advice and details on [www.direct.gov.uk](http://www.direct.gov.uk).

Not all benefit entitlement will cover rents charged so you will need to know the maximum benefit you can be paid under what is known as an LHA rate (Local Housing Allowance). This varies by postcode. Visit: [www.direct.gov.uk](http://www.direct.gov.uk) for a self-calculator and LHA rate finder.

**Foyers** – these are hostels which support you to move towards living independently. They can help with finding employment, training or education. Only certain people qualify, this can depend on where you were previously living and the resources in your area. To find out more, contact the Housing needs Team or approach your local youth advice service – see below for a list of relevant contacts.

**Supported Accommodation** – supported accommodation is used to support single parents, care leavers or people that have had dependency problems, learning difficulties or mental health issues. Approach your local council or see below for a list of relevant contacts.

**Councils and Housing Associations** - This is the ideal for everyone however, high demand and low supply means that not everyone can access council rents and waiting times are in excess of 5 years and more – even if you are homeless. For young people it is extremely unlikely you will be offered a property quickly and it is better to look for alternatives whilst you wait. Register if you are eligible as soon as you turn 18 for your long term future. You can usually only apply to councils where you currently live and work as they require you to have a local connection. If you apply on the City of London register, also apply to the borough that you live in and if different, the borough that you work in

## Support you can get:

There are agencies all over London which support young people with a range of issues including housing, jobs and career advice, finances, drug and alcohol issues, personal health and safety and much more.

## A list of agencies to try for help:

- **Alone in London** - support young people who are homeless or at risk of homelessness, providing a range of services such as mediation, advice and support/refer in to accommodation. Call the helpline **020 7278 4224** or visit [www.aloneinlondon.org](http://www.aloneinlondon.org)
- **New Horizon Youth Centre:** Enables under 21's to gain skills to improve life. Open 7 days - 10.30am to 4pm. Free services inc: Accommodation advice, Education & Training, Health & Counselling. Activities like Sport, Music & Art and Drama. Visit: 68 Chalton Street, NW1 1JR (by Kings Cross Station), call **020 7388 5580** or go online: [www.nhyouthcentre.org.uk](http://www.nhyouthcentre.org.uk)
- **The Foyer Federation:** Offer supported accommodation in foyers all over London combined with education/training and support. To find out if you qualify to be nominated and where your nearest foyer is call: **020 7430 2212** or visit [www.foyer.net](http://www.foyer.net)
- **Centrepoint** - (each area has their own office) a national Young Person Charity providing a provide a range of services including mentoring and supported housing for homeless young people. You may need to be referred by your local council or other organisation but can visit their website for information: [www.centrepoint.org.uk](http://www.centrepoint.org.uk)
- **Nightstop UK** - helps some young people who are homeless, aged between 16 and 25. To find out if you can access their services you will need to contact your local council or other youth organisation. You can call Nightstop direct and they will give you advice: **020 7939 1237**
- **TheSite.org** - is an online youth charity provided by **Youthnet.com**. They provide emotional support, advice and opportunities to young people through online advice and guidance forums. <http://www.thesite.org> and [www.youthnet.org](http://www.youthnet.org)
- **Get Connected** A free, confidential helpline that gives young people in difficult situations the support and information they need to decide what they want to happen next. Anything from someone to talk to,

or somewhere safe to stay for the night. Call the free confidential helpline on **0808 808 4994** / [www.getconnected.org.uk](http://www.getconnected.org.uk)

- **www.homelessuk.org** this website provides information on over 9,000 homeless services, including hostels, day centres and other advice and support services. They have a special section for under 25's so use the search function to find what you need.
- **Shelter:** Shelter offer advice and guidance for people of all ages. They have a section on their website for young people. Whether you need emergency help and accommodation or need advice on rent repayments and landlords, they will be able to help. Call the 24 hour Helpline **0808 800 4444** / or go online [www.shelter.org.uk](http://www.shelter.org.uk)
- **Connexions** (each area has their own office) provide education, employment, training and specialist advice (including housing issues) for 16-19 years of age or up to 25 with disabilities. [www.centrallondonconnexions.org.uk](http://www.centrallondonconnexions.org.uk)

The above contacts are specific for under 25's however, please also check the general listings at the end of this document for other information and support services to help you when you are in need.

## **2. Over 25 single/couple – no dependants:**

Social housing is unfortunately unable to support everyone and those that do apply wait a number of years before they are assisted. This means that people that are in housing need like yourselves must consider their short term housing options even if their aim is living in social or 'affordable' housing.

Waiting times are at present 5 years or more for those with a similar point's level. If your current accommodation cannot be maintained for the foreseeable future, you may need to look at renting in self-contained or shared accommodation in the private sector whilst you are waiting in line for social housing, or as a permanent alternative.

Rooms can be found in London from around £80-150 per week and are advertised in many ways; some with relatively small deposits paid in advance. This is by far the most affordable option and common option. There are many different websites to search – search room / flat / house share online or see below listings for suggested websites.

Properties can also be found asking friends and family, advertised in local and London wide newspapers such as the Islington Gazette or Loot and shop windows etc.

Self-contained accommodation can be found at varying rates – Central London being the most expensive. For those that work in the City it is not unusual to have to travel to work as there is limited accommodation here and what is available will be at a premium rate.

Therefore the further away from central London you go, the cheaper the monthly rent. Even with travel costs your monthly outgoings will likely be less than local rents.

Self-contained properties usually require a substantial advance of 1 month rent and up to 6 weeks rent as a deposit. Agencies have the largest choice of properties but also have additional fees for credit checks and admin. Local newspapers are a good source for private landlords seeking tenants direct.

We recommend that you also apply to the council local to where you live as you are a resident in their borough and this will increase your rehousing opportunities. They will also have a long waiting list therefore the same facts are likely to apply in regard to your more immediate housing needs.

First Steps London is a pan-London affordable housing provider. They have options to help people in full time employment access affordable accommodation such as intermediate rent or shared ownership in new build properties in London. Priority is given to keyworkers. Register online and search for properties via their website: [www.firststepslondon.org](http://www.firststepslondon.org)

If you are single and work in the City square mile you may qualify to be nominated to Nile Street. These are Studio flats near Old Street, EC1 at £700pcm. See below listing for further details or contact the Housing Needs Team for more information

### **If you are out of work and on benefits please note:**

To work out how much benefit you might get you need to find out what Local Housing Allowance rate your benefit will be based on:

If you are 25\*\* or over, single and do not live with any dependants, your benefit will be based on the **one\*\* bedroom Local Housing Allowance rate** if you live in or want to move to a self-contained property.

OR

If you are 25 or over, single and do not live with any dependants, your benefit will be based on the **Local Housing Allowance shared room rate** if you live in or move to shared accommodation.

\*\* Please note that due to changes to Housing Benefit announced in the Government's 2010 Budget and Comprehensive Spending Review, as of April 2012 the threshold for the shared-room rate will rise from 25 to 35 years of age.

This means that single adults claiming Housing Benefit up to the age of 35 will only qualify for the shared room rate.

If you are single and currently live in a self-contained property and claim Housing Benefit you should urgently seek advice from your local Benefits Office, Housing Department and independent advice agency as you will be affected at your next tenancy renewal date (in certain cases you may get longer) and it is likely you will need to move if you are unable to make up the shortfall through other benefits or income.

### **3. Single/couple / families with children:**

Social housing is unfortunately unable to support everyone and those that do apply wait a number of years before they are assisted. This means that people that are in housing need like yourselves must to consider their short term housing options even if their aim is living in social or 'affordable' housing.

Waiting times are at present 5 years or more for City of London properties and family sized accommodation the waiting time increases considerably. If your current accommodation cannot be maintained for the foreseeable future, you may need to look at renting in self-contained or shared accommodation in the private sector whilst you are waiting in line for social housing, or as a permanent alternative.

If you require a 2 bedroom property or larger it is likely you will not be rehoused in social housing for a very long time due to very high demand and low supply.

The main option for families is private renting in self-contained accommodation.

Self-contained accommodation can be found at varying rates – Central London being the most expensive. For those that work in the City it is not unusual to have to travel to work as there is limited accommodation here and what is available will be at a premium rate.

Therefore the further away from central London you go, the cheaper the monthly rent will be. Even with travel costs your monthly outgoings will likely be less than local rents and you will have more access to family sized accommodation.

Self-contained properties usually require a substantial advance of 1 month rent and up to 6 weeks rent as a deposit. Agencies have the largest choice of properties but also have additional fees for credit checks and admin.

Local newspapers are also a source for private landlords seeking tenants direct.

We recommend that you also apply to the council local to where you live as a local resident in their borough and this will increase your rehousing opportunities. They will also have a long waiting list therefore the same facts are likely to apply in regard to your more immediate housing needs.

If you are on a low income or are not working you may qualify for Housing Benefit to help contribute towards your rent. You can do a self-calculation on: [www.direct.gov.uk](http://www.direct.gov.uk) using the Housing Benefit search options. Or contact the local benefits office for the area you are looking to move to, to give you some advice.

First Steps London is a pan-London affordable housing provider. They have options to help people in full time employment access affordable accommodation such as intermediate rent or shared ownership in new build properties in London. Priority is given to keyworkers. Register online and search for properties via their website: [www.firststepslondon.org](http://www.firststepslondon.org)

**See section 11 of this document for listings of advice centres and places to try for more information, advice and support.**

#### **4. Single/couple over 60 years of age.**

If you are an existing council tenant – see information for Alternative Housing Options for Tenants.

If you are over 60 years of age and in need of accommodation, you may wish to apply for our Sheltered Housing Scheme. These are studio flats for single people and 1 beds for couples. All our sheltered units are on general housing estates but have specific blocks for over the over 60's. Waiting times are usually shorter than for our general housing.

We have three sites: Mais House, SE26. Harman Close, SE1 and Isleden House, N1. To apply please contact the Housing needs Team for an application form.

If you are over 60 and have disabilities, special needs or issues that need extra care, you should contact your local Social Services department for an assessment and/or referral to services that may be able to help you.

If you are elderly and think you may be in danger of losing your home, you should contact your local Housing Office for advice and support.

#### **5. Renting Privately**

**ESTATE AGENTS / LETTING AGENTS & ACCOMMODATION AGENCIES** act as go-betweens for landlords and those searching for accommodation. They advertise and maintain lists of properties available to rent in particular areas.

You can find the majority of these companies online. Some are online only but the majority also have a chain of shops or are privately owned small businesses operating in a local area. Addresses and contact details for agents in your local area or the area you are looking to move to can be found in the relevant sections of the Yellow Pages or similar directories or online.

Reputable agents will be members of the National Association of Estate Agents or accredited landlords scheme. If you would like to find names of registered estate agents, search the NAEA's website: [www.naea.co.uk](http://www.naea.co.uk)

Self-contained properties usually require a substantial advance of 1 month rent and between 4 and 6 weeks rent as a deposit. See below for information on Deposit Protection (DPS)

Agencies have the largest choice of properties and carry benefits such as a standard of upkeep, maintenance and repairs level of service but the majority have additional fees for credit checks and administration.

Please note that it is unlawful for a lettings agency to make you pay registration fees before they find you accommodation, however some may still try and do this.

It is common to pay a 'holding fee' once a property is located and you wish to accept it to prevent other applicants viewing the property. This fee should form part of the credit checks and administration charge so always ask before you proceed. This fee is usually non-refundable.

Some landlords offer their properties direct to tenants to avoid the fees that are charged by an agency. You can find advertised properties Local newspapers again are a good source for private landlords seeking tenants direct.

Before signing any tenancy agreement or paying any fees you should be aware of your rights and how this may affect you.

**A tenancy agreement is a legally binding document.**

[www.direct.gov.uk](http://www.direct.gov.uk) and [www.Shelter.org.uk](http://www.Shelter.org.uk) both have booklets and information available to help tenants understand their rights and the law with regard to tenancies.

#### **6. Renting outside of London**

London is known for being very expensive for renting accommodation; you may wish to consider living outside the London boroughs, where accommodation is considerably cheaper with much more access to family sized accommodation, gardens, schools and community living which is limited in City areas. Many towns are purpose built for workers commuting to London and offer good transport links.

You can find these areas in outer zones of 4-6 in London (Watford, Enfield, Redbridge, Newham, Bromley, Croydon, Bexley, Kingston upon Thames and Hounslow) but also beyond in Essex, Surrey, Sussex, Hertfordshire and Kent etc.

There are many towns to choose. Examples are: Southend-on-Sea to East London into Fenchurch Street operated by **c2c**, Colchester to East London and Harlow to North London both into Liverpool Street operated by **National Express East Anglia**. **Southern Railways** covers most of South London out to Kent and beyond and **Midland Railways** and **First Capital Connect** operate from Hertfordshire in to London Euston.

These train lines offer cheaper annual fares as buying a season ticket is much cheaper than weekly/monthly tickets. Your employer may offer season ticket loans which are deducted from your monthly wages tax free.

**For information on Public Transport Links:**

London Transport, trains, tubes, trams and buses  
National Train timetables and ticket information  
National Express East Anglia  
C2C  
South Eastern  
South Western  
First Capital Connect

[www.tfl.gov.uk](http://www.tfl.gov.uk)  
[www.networkrail.co.uk](http://www.networkrail.co.uk)  
[www.nationalexpresseastanglia.com](http://www.nationalexpresseastanglia.com)  
[www.c2c-online.co.uk](http://www.c2c-online.co.uk)  
[www.southeasternrailway.co.uk](http://www.southeasternrailway.co.uk)  
[www.southwesttrains.co.uk](http://www.southwesttrains.co.uk)  
[www.firstcapitalconnect.co.uk](http://www.firstcapitalconnect.co.uk)

## 7. House Share / Flat Share

For most people who are single and living in London the most popular and affordable housing option is house share.

Rooms can be found to rent in London from around £80-150 per week and are advertised in many ways dependant on the type and cost and target tenant.

Some have relatively small deposits paid in advance such as 4 weeks rent or a small deposit. Some of the more expensive rooms ask for a month in advance and a deposit.

Rooms can be found fairly quickly or arranged in advance.

Majority of rooms to rent are advertised online but you can also find them in local and London wide newspapers such as the Islington Gazette, South London Press (most local areas have their own local newspaper and most have online versions). Loot is a London wide newspaper and can be purchased in most outlets and also found online.

Shop windows and family and friends are community centres may also lead to finding available accommodation to rent long term.

Online use search functions to locate providers but here is an example of the most popular:

<a href="http://www.flatshare.com">www.flatshare.com</a>	<a href="http://www.flatmateclick.co.uk">www.flatmateclick.co.uk</a>
<a href="http://www.spareroom.co.uk">www.spareroom.co.uk</a>	<a href="http://www.flatmaterooms.co.uk">www.flatmaterooms.co.uk</a>
<a href="http://www.easyroommate.com">www.easyroommate.com</a>	<a href="http://www.houseshare.com">www.houseshare.com</a>
<a href="http://www.gumtree.com">www.gumtree.com</a>	<a href="http://www.timeout.com/london/accom">www.timeout.com/london/accom</a>
<a href="http://www.property.loot.com">www.property.loot.com</a>	<a href="http://www.flatland-london.com">www.flatland-london.com</a>
<a href="http://www.moveflat.com">www.moveflat.com</a>	<a href="http://www.renting.co.uk">www.renting.co.uk</a>
<a href="http://www.hallolondon.co.uk">www.hallolondon.co.uk</a>	<a href="http://www.cheapestroomslondon.co.uk">www.cheapestroomslondon.co.uk</a>
<a href="http://www.christianflatshare.org">www.christianflatshare.org</a>	<a href="http://www.muslimhouseshare.com">www.muslimhouseshare.com</a>

Housing Benefit can be claimed for house share. This is referred to as 'single room rate'.

For information see Section 9 of this document (Housing Benefit). You can also go to [www.direct.gov](http://www.direct.gov) for information about entitlement, your local council and LHA rates etc.

Not all benefit entitlement will cover rents charged so you will need to know the maximum benefit you can be paid under what is known as an LHA rate (Local Housing Allowance). This varies by postcode. Visit: [www.direct.gov.uk](http://www.direct.gov.uk) for a self-calculator and LHA rate finder.

## 8. Tenancy Deposit Protection

### What is Tenancy Deposit Protection?

From 6 April 2007, all Landlords were required to join a statutory tenancy deposit scheme when they take deposits on a property they let to a third party.

This will mean that deposits are safeguarded, protecting both the tenant and the landlord.

Tenants will get all or part of their deposit back, if they have kept the property in good condition and are entitled to get their deposit back.

The scheme offers alternative ways of resolving disputes which aims to be faster and cheaper than taking court action.

Landlords will be able to choose between two types of scheme: a single custodial scheme and two insurance-based schemes.

More information can be found by visiting:

[www.depositprotection.com](http://www.depositprotection.com)

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

[www.direct.gov.uk](http://www.direct.gov.uk)

## 9. Housing Benefit

For information on Housing Benefit, including how to claim, what the maximum amount of benefit that you will be paid and anything related to your personal circumstances, please contact your Local Authority (this is where you currently live or wish to move to)

To find the contact details of your local council and to find out the maximum LHA (Local Housing Allowance) rates which is the maximum Housing Benefit that is paid to a particular area or postcode for where you wish to move to please visit **[www.direct.gov.uk](http://www.direct.gov.uk)** and use the relevant search functions.

**It is important to remember that not all benefit entitlement will cover rents charged so you must check before you accept or sign for a property as you will be liable for any shortfall.**

Recent Government changes to Housing Benefit means that property in Central London (predominantly: zones 1 & 2) are now rarely affordable for Housing Benefit claimants as they fall under the maximum amount paid (this is also known as the LHA rate / Local Housing Allowance)

Information on the new rules, the maximum LHA paid in any area, a self-calculator for benefit entitlement or to find a local council can be found by visiting: **[www.direct.gov.uk](http://www.direct.gov.uk)** and using the relevant search functions.

If you receive Housing Benefit you need to check that any agent or landlord you approach will accept you as a tenant before you view any properties to avoid disappointment.

There are more and more agencies that specialise in Housing Benefit for private lettings or are starting to allow those on benefits to access properties on their lists (much of this depends on the landlord, not the agency). Agencies that do this can be found online, via a local Housing Offices who may have lists or by approaching individual agency direct to ask. In person is usually more successful than over the phone.

## 10. Emergency Accommodation

If you have nowhere to stay, you should contact Shelter's free housing advice helpline: 0808 800 4444, a night shelter or any other advice centre for Homelessness (such as Homelesslink/Crisis etc – see listings below) and/or your local council. They should be able to give you advice on where, and how to find somewhere to stay.

Not everyone who is homeless is eligible for accommodation assistance from their local council but everyone is entitled to advice about how they can find accommodation on their own. Nobody should have to sleep on the streets, so as soon as you are threatened with homelessness, make sure you seek advice so you can make alternative plans as quickly as possible.

Emergency housing options usually consist of:

- Staying with friends or family
- Hostels, night shelters and winter shelters
- Domestic violence and women's refuges
- Bed and breakfast hotels

The right option for you will depend on how much money you have to pay for accommodation, how big your family is and whether you have any special needs.

## Hostels

There are a variety of different types and sizes of hostels run by public and private sector landlords and voluntary organisations. Hostels are usually only a short term solution. Therefore if you are seeking more permanent or longer stay accommodation (ie: over 2/3 months) it may be easier, cheaper and more secure to find a room to rent. (See section 7 of this document flatshare/house share)

Hostel can be found by asking your local Council, calling Shelter or contacting your local Citizens Advice Bureau for lists and contact details. You can also search online for public access/short stay hostels providers such as:

- [www.hostellondon.com](http://www.hostellondon.com)
- [www.hostelworld.com](http://www.hostelworld.com)
- [www.hostelbookers.com](http://www.hostelbookers.com)
- [www.ymca.org.uk](http://www.ymca.org.uk)

Many public/direct access hostels will not accept benefits or require an advance deposit. You may need a referral from your local authority or Homeless Advice Centre (if you are between 18 & 25 years of age, see the relevant sections of this website as there are specialist centers available to you.

Alternatively if you are already homeless and/or need emergency accommodation you can try specialist homeless hostel providers such as:

[www.homelessuk.org](http://www.homelessuk.org)  
[www.refuge.org.uk](http://www.refuge.org.uk) (for people fleeing Domestic Violence)

Direct access hostels are designed to offer easily accessible accommodation, and many are open 24 hours a day. There may be certain entry criteria or restrictions, for example:

- Some hostels will only accept referrals from day centers and outreach teams.
- Some have entry criteria based on age and gender.
- Some will ask you to produce proof of benefits and a form of ID before you can stay. If you do not have either, the staff should be able to help you get them, but you might not be able to stay until you have them.

Although some hostels will accept direct approaches from homeless people, they fill up very quickly, so you'll need to contact them early in the day to get yourself a place.

## Bed & Breakfasts

Try searching Bed & Breakfast online as there are hundreds in and around London offering short and long stay accommodation (not permanent but can be up to 6 months. These are mainly targeted at people with no dependant's examples:

- [www.bedandbreakfasts.co.uk](http://www.bedandbreakfasts.co.uk)
- [www.londonbb.com](http://www.londonbb.com)
- [www.lhslondon.com](http://www.lhslondon.com)

### 11. **Housing and support web links / helplines**

(This is not an exhaustive list but may help guide you to services and information for care, support and housing)

#### **Renting and Buying**

Guide to London Property - renting and buying  
Areas checks, house prices, schools and facilities  
List of Regulated Lettings Agencies  
Unfair Tenancy Terms  
Deposit Protection Advice  
Guides for Tenants/Landlords  
Land Registry

[www.homesandproperty.co.uk](http://www.homesandproperty.co.uk)  
[www.upmystreet.co.uk](http://www.upmystreet.co.uk)  
[www.arla.co.uk](http://www.arla.co.uk)  
[www.oft.gov.uk](http://www.oft.gov.uk)  
[www.depositprotection.com](http://www.depositprotection.com)  
[www.shelter.org.uk](http://www.shelter.org.uk) / [www.direct.gov.uk](http://www.direct.gov.uk)  
[www.landreg.gov.uk](http://www.landreg.gov.uk)

#### **Homelessness Resources & Charities**

Shelter  
Homeless Link  
St Mungos  
Crisis  
Emmaus

0808 800 4444 / [www.shelter.org.uk](http://www.shelter.org.uk)  
[www.homelesslondon.org](http://www.homelesslondon.org) / [www.homeless.org.uk/advice](http://www.homeless.org.uk/advice)  
[www.mungos.org](http://www.mungos.org)  
[www.crisis.org.uk](http://www.crisis.org.uk)  
[www.emmaus.org.uk](http://www.emmaus.org.uk)

#### **Welfare / Benefits / Money**

Government website for all benefits, tax, council info  
Child Poverty Action Group  
Welfare Rights - For Advice Workers  
The Money Advice Service

[www.direct.gov.uk](http://www.direct.gov.uk)  
[www.cpag.org.uk](http://www.cpag.org.uk)  
[www.rightsnet.org.uk](http://www.rightsnet.org.uk)  
[www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk)

Debt  
Department of Work and Pensions  
Child Support Agency

0808 808 4000 / [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)  
0800 882 200 / [www.dwp.gov.uk](http://www.dwp.gov.uk)  
08457 133 133 / [www.csa.gov.uk](http://www.csa.gov.uk)

### Specialist Support

Childline  
Domestic Violence  
National Domestic Violence Hotline  
National Centre for Domestic Violence  
Rape and sexual abuse  
Personal Safety  
Victim Support  
Women's Services in London  
Rights of Women  
Gingerbread  
Immigration  
Refugees and Asylum Seekers  
National Family Mediation  
Relationship Problems  
Lesbian and Gay Equality and Services  
London Lesbian & Gay Foundation (LGF)  
Bereavement  
Counselling  
Relate  
Self-help advice website  
Self Help Database  
Support Line  
Samaritans  
The Salvation Army  
Prisoners  
Ex-servicemen & Women  
Help the Aged

0800 1111 / [www.childline.org.uk](http://www.childline.org.uk)  
0808 2000 247 / [www.refuge.org.uk](http://www.refuge.org.uk)  
0808 2000 247  
020 70961041 / [www.ncdv.org.uk](http://www.ncdv.org.uk)  
[www.rasasc.org.uk](http://www.rasasc.org.uk)  
[www.suzylamplugh.org](http://www.suzylamplugh.org)  
0845 30 30 900 / [www.victimsupport.org.uk](http://www.victimsupport.org.uk)  
[www.womeninlondon.org.uk](http://www.womeninlondon.org.uk)  
020 7251 6575 / Text 020 7490 2562 / [www.rightsofwomen.org.uk](http://www.rightsofwomen.org.uk)  
0800 018 5026 / [www.oneparentfamilies.org.uk](http://www.oneparentfamilies.org.uk)  
[www.iasuk.org](http://www.iasuk.org)  
[www.refugeecouncil.org.uk](http://www.refugeecouncil.org.uk)  
0300 4000 636 / [www.nfm.org.uk](http://www.nfm.org.uk)  
[www.relate.org.uk](http://www.relate.org.uk)  
[www.stonewall.org.uk](http://www.stonewall.org.uk)  
0845 3 30 30 30 / [www.lgf.org.uk](http://www.lgf.org.uk)  
[www.crusebereavementcare.org.uk](http://www.crusebereavementcare.org.uk)  
[www.bac.co.uk](http://www.bac.co.uk)  
0845 130 40 16 / [www.relate.org.uk](http://www.relate.org.uk)  
[advice4me.org.uk](http://advice4me.org.uk)  
[www.ukselfhelp.info](http://www.ukselfhelp.info)  
01708 765200 / [www.supportline.org.uk](http://www.supportline.org.uk)  
08457 90 90 90 / [www.samaritans.org](http://www.samaritans.org)  
0845 634 0101 / [www.salvationarmy.org.uk](http://www.salvationarmy.org.uk)  
[www.nacro.org.uk](http://www.nacro.org.uk) / [www.womeninprison.org.uk](http://www.womeninprison.org.uk)  
08457 725 725 / [www.civvystreet.org](http://www.civvystreet.org) / [www.soldieron.org.uk](http://www.soldieron.org.uk)  
020 7278 1114 / [www.helptheaged.org.uk](http://www.helptheaged.org.uk)

### Health

Health Advice - NHS Direct advice  
Well Women's Clinics  
Young Women's Sexual Health and Contraception  
Mental Illness - including self-harm  
Alcohol Dependency  
Drink Line  
Drug Dependency  
Frank: Drugs helpline  
Eating Disorders

0845 4647 / [www.nhsdirect.nhs.uk](http://www.nhsdirect.nhs.uk)  
[www.fpa.org.uk](http://www.fpa.org.uk)  
[www.brook.org.uk](http://www.brook.org.uk)  
[www.mind.org.uk](http://www.mind.org.uk)  
[www.alcoholics-anonymous.org.uk](http://www.alcoholics-anonymous.org.uk)  
0800 917 8282  
[www.drugscope.org.uk](http://www.drugscope.org.uk)  
0800 77 66 00 / [www.talktofrank.com](http://www.talktofrank.com)  
[www.edauk.com](http://www.edauk.com)

### Housing providers for long term disabilities:

Habinteg H.A.  
John Grooms H.A.

[www.habinteg.org.uk](http://www.habinteg.org.uk)  
0845 300 1551 / [www.johngrooms.org.uk](http://www.johngrooms.org.uk)

### General Advice, Mediation and Support

#### City of London Residents and workers:

City Advice

Tel: 0207 392 2919 / Text: 07432 658 083

Email: [city.advice@toynbeehall.org.uk](mailto:city.advice@toynbeehall.org.uk) / [www.toynbeehall.org.uk/cityadvice](http://www.toynbeehall.org.uk/cityadvice)

#### Advice Centres: Non City Resident:

Citizens Advice UK:  
Telephone Help lines Directory

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)  
[www.helplines.org.uk](http://www.helplines.org.uk)

### Legal Advice

Community Legal Service  
Law Centres  
Legal Rights  
Collaborative Family Law Group  
Resolution

0845 345 4345 / [www.communitylegaladvice.org.uk](http://www.communitylegaladvice.org.uk)  
[www.lawcentres.org.uk](http://www.lawcentres.org.uk)  
[www.adviceguide.org.uk](http://www.adviceguide.org.uk)  
[www.collablaw.org.uk](http://www.collablaw.org.uk)  
01689 820 272 / [www.resolution.org.uk](http://www.resolution.org.uk)

### Travel

National rail enquiries  
London Transport Network

08457 48 49 50 / [www.nationalrail.co.uk](http://www.nationalrail.co.uk)  
[www.tfl.gov.uk](http://www.tfl.gov.uk)

*This information has been sourced from the internet, local directories and other public sources.  
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*Last updated August 2011*