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Sourcing privately rented accommodation

Last Modified November 17, 2022



Factsheet

It is important that you read this fact sheet to the end.

To find and secure suitable, affordable, private rented accommodation we recommend you take the following steps:

You will likely need to fund a bond and/or rent in advance. You may be able to do this by:

- Saving from your income (<u>see budget sheet</u>): consider your essential and non-essential expenditure when you work out how much you can save
- Family/friends helping you financially
- Applying for a budgeting loan
- Setting up a savings account with CLEVR Money Credit Union. Telephone: 01253 478827 email: hello@clevr.money

To find a private rented property you can search these useful Websites:

- Rightmove
- Gumtree
- Zoopla
- Open Rent

If you have no access to the internet you can attend:

• Blackpool Central Library

The <u>budget sheet below</u> will also help you work out how much rent you can afford to pay. If you are on a low income you may qualify for help with your rent through <u>Universal Credit</u> (<u>Housing Element</u>) or <u>Housing Benefit</u>.

- To find out what benefits you may be entitled to
- For information on your Local Housing Allowance

It is advisable to stay close to your Local Housing Allowance limit to ensure the property is affordable.

You may also wish to apply for social housing

For further information please contact housing options:

Telephone: 01253 477760 Monday, Tuesday, Wednesday and Thursday 1.00pm to 5.00pm or Friday 9.00am to 4.30pm

Email: housing.options@blackpool.gov.uk

Financial statement

Weekly Monthly

For week to month: multiply by 52, divide by 12 For month to week: multiply by 12, divide by 52

Income

Description	£
Earnings	
Partner's earnings	
Universal Credit	
Income Support	
ESA	
Working Tax Credit	
Child Tax Credit	
Child Benefit	
State retirement pension	
Occupational pension	
Pension credit	
DLA/PIP	
Housing Benefit	
Other income	
Expenditure	
Description	£
Rent/mortgage	
Buildings/content insurance	
Council Tax	
Gas	
Electricity	
Water	

Childcare costs

Mobile phone

Public transport

Car running costs

Food and groceries

Clothing/footwear

Pet food/insurance

Cigarettes/tobacco

Memberships/subscriptions etc

Baby items

Landline/TV/Internet

State retirement pension	
Occupational pension	
Pension credit	
DLA/PIP	
Housing Benefit	
Other income	
Expenditure	
Description	£
Description Rent/mortgage	£
	£
Rent/mortgage	£
Rent/mortgage Buildings/content insurance	£
Rent/mortgage Buildings/content insurance Council Tax	£
Rent/mortgage Buildings/content insurance Council Tax Gas	£

Christmas/birthday savings	
Repayments to benefits	
Child maintenance	
Other expenditure	

Totals

Description	£
Income	
Expenditure	
Available income	

Priority debt repayments

Debt	£
Mortgage arrears	
Rent arrears	
Council Tax arrears	
Magistrates court fines	
TV licence arrears	
Gas and electric arrears	
Child maintenance arrears	
Total	

Non-priority debt repayments/loans

Debt	
Personal loans: e.g. Greenwoods/Bank/Provident/friends and family	
Goods on HP: e.g. Car, furniture (BrightHouse repayments)	
Store cards	
Credit cards	
Catalogue	
Secure loans	
Water arrears	
Other	

Debt advice

Debt advice is available at:

• Blackpool Citizens Advice: 01253 308401

• Fylde Coast Advice & Legal Centre 01253 584811

* Da. J. L. L.

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Blackpool Council

Municipal Buildings Corporation Street Blackpool FY1 1NF

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