

Housing Options for Homeseekers and Tenants



We are committed to helping you to find safe and secure accommodation, but the reality is that there are not enough council or housing association properties for everyone who wants to live in social housing in the London Borough of Ealing.

There are over 20,000 households waiting to be housed and for most people, a council house will simply not be an option. As a result, you are likely to find that you are not rehoused unless you are banded A as an emergency or band B in urgent need of a move.

We assess applications for housing according to your housing need using a band system and once your application has been processed you will be informed in writing of your band, priority date and band reason in writing.

The bands are:

Band A - Emergency and top priority members

Band B - Members with an urgent need to move

Band C - Members with an identified housing need - reasonable preference

Band D - All other members

The majority of customers are in Band D and there is hardly any rehousing. The only rehousing from Band D is for Sheltered Accommodation.

This guide will help you to decide which of the many housing options is best for you, and give you information about how to access the services you need to find a home.

Our Housing Choice Team is available to advise and help you to choose the right option for you. The following schemes are provided as alternative rehousing options and split into two sections:

Schemes to help you buy your own home and Schemes about renting property.

Schemes to help you buy your own home

HomeBuy (more commonly known as shared ownership or shared equity)

It gives you help to buy a share of a home and pay a fee for the remainder, giving you a chance to get onto the property ladder. Your monthly outgoings will include repayments on any mortgage you have taken out plus a monthly charge on the part of the property kept by the landlord. Later, when you can afford it you can increase your share until you own the whole property. The price of further shares is based on the current value of the property, whether it has gone up or down. There are two shared equity HomeBuy schemes:

Open Market HomeBuy scheme

To qualify you must be an existing council or housing association tenant renting a two or more bed rooms property. Due to limited availability of places not everyone who qualifies will be accepted onto the scheme

This enable council tenants and high priority housing register applicants to buy a home outright on the open market anywhere in England. If you are eligible you will be given an 'interest free equity loan' of up to 25% of the purchase price of a qualifying home. The balance must be met by the applicant through savings or mortgage.

If you are eligible you do not have to pay back the money provided by the HomeBuy Agent until you sell your home. You will have to pay back the money lent by the lender once you have paid off the mortgage, although you do not pay any interest for the first 5 years.

Social HomeBuy

This scheme offers council tenants the chance to buy a share of the market value of their current home as well as benefit from a council discount. Tenants must buy at least 25% of the value of the property and pay a rental charge for the remaining equity owned by the landlord.

The amount of discount you receive will be in proportion to the share of the property you buy.

Keyworker Housing Schemes

There are different schemes for NHS staff, Teachers, Metropolitan Police, British Transport, Prison Service, Probation Service, Fire and Rescue Service and Local Authority Staff.

To check your eligibility for a key worker scheme you would need to contact your employer or Metropolitan Housing Options Team.

There are 3 different kinds of help in the form of:

Open Market HomeBuy A loan to help buy a home on the open market Key workers are expected to raise a mortgage of around 75% of the property value.

New Build Homebuy If you are eligible you can buy at least 25% of the cost of your home and pay a reduced rent on the remaining share.

Intermediate Renting Rent is set at a level between that charged by social and private landlords and the accommodation is provided by a landlord registered with the Housing Corporation.

If you are interested in any of the options above please contact at Metropolitan Housing Options Team:

Email Address: housingoptions@mht.co.uk

Telephone Number. 020 8920 7777 or 0845 230 8099

Address: Application and Enquiries Team

Metropolitan Home Ownership The Grange

Southgate

London N14 6PW

You can also view all the schemes online and apply on line on

www.housingoptions.co.uk

Schemes for Renting Properties

Rent Deposit Scheme

This scheme assists homeless families and those threatened with homelessness with the financial support to move into privately rented accommodation. The financial assistance would be given to the landlord directly in the form of a finder's fee ranging from £750 to £2000 dependant on the size of the property.

In order to qualify for the scheme you must satisfy the following criteria:

- Be homeless or threatened with homeless
- In priority need this includes having dependant children, or a pregnant family member, or a member of your household is vulnerable e.g. old age, physical or medical condition
- Local connection with the London Borough of Ealing,
- Not have been evicted for rent arrears or any other problem
- Be eligible to claim part Housing. Benefit or able to pay your rent if you are not claiming housing benefit
- Be able to assume responsibility of becoming a tenant and pay for utility bills where they are not included in the rent

In order to apply and get more information contact the Housing Advisory Service on 020 8825 7860.

Clients that are eligible for the scheme and are accepted they can either find the properties themselves or the council will give you details of properties with landlords who are willing to enter the scheme.

Out of London Scheme

The Out of London Scheme encourages applicants to move to areas outside London where there is lower demand for housing for council and housing association properties. These properties tend to be in the north of England, Wales or Scotland in areas of low demand.

The scheme can also help you to move into an area of your choice out side London into privately rented accommodation and make a contribution to the private landlord or agent to allow you to move into the property.

Costs for travelling to the area and viewing the property will be paid for. Financial assistance for moving will also be provided up to an agreed level

If you are interested in this, you can request the special leaflet which gives further information on this scheme or, if you wish to discuss this further, please contact the Out of London Officer on 020 8825 7381.