

Your chances of being housed:

Fact:

- There are approximately 7800¹ households on the Housing Register.
- Approximately 400 households were housed last year.

That means that if you qualify to join the Housing Register then you are likely to wait a very long time before receiving an offer of housing. If you are considered to be adequately housed in the private sector then you won't be able to join the Housing Register.

There are not enough council or housing association homes to go around.

If you are already adequately housed your application will not be registered on the waiting list. Please see below for information and advice about how to find your own home in the private sector.

If you currently live in council housing

If you are a current council tenant and considered to be adequately housed but you want to move to another council property then you are likely to wait a very long time. The council has a very limited number of properties. The section below on 'Social Housing Transfers' explains your options. You may also want to consider finding accommodation in the private sector.

Finding your own accommodation

If you want to move but are not able to join Redbridge's Housing Register there are alternative ways that you can find a home.

Private rented

Rented flats, houses and rooms are advertised by estate agents and private owners in local newspapers, online and in advertisement cards in local supermarkets, shop windows and newsagents' windows.

Options include:

- renting a room in a family home
- renting a room where you share the bathroom and / or kitchen
- renting a flat or house on your own or with friends / family.

¹ Figure from April 2014.

You can get advice on private renting and some key things to consider from the following sites:-

www.shelter.org.uk - a charity working to deal with homelessness and your housing rights .

www.gov.uk - guide to private renting.

There is a range of websites where you can search for a rented house, flat or room:

<u>www.zoopla.co.uk</u> - Flats and houses offered by estate agents.

www.flatmaterooms.co.uk - Find rooms to rent in a shared house or flat.

www.gumtree.com - Flats and houses available to rent.

www.loot.com - Flats and houses available to rent.

www.rightmove.co.uk - Flats and houses offered by estate agents.

www.propertywide.co.uk - Flats and houses offered by estate agents.

Buying a home

If you are a first time buyer, getting onto the housing ladder can be difficult and expensive, particularly if you do not have a big income.

If you cannot afford to buy a home outright there are a number of options, outlined below.

<u>Shared ownership</u> - Instead of buying a property all at once, some housing associations allow you to part buy, part rent a property. At first, you might only be able to afford to buy a quarter or half of your home and pay rent to the housing association for the remainder. But 'staircasing' allows you to buy more and more of the property as you become more financially secure.

<u>Rent to Homebuy</u> - This option enables you to rent a new build home at a discounted price of 80% of Market Rent, on a tenancy up to 5 years. At the end of your tenancy you can apply to buy your home on a shared ownership basis with a purchase of an initial share set by the Housing Association.

<u>FIRST STEPS</u> - FIRST STEPS is the official intermediate housing programme from the Mayor of London helping low and modest income Londoners to buy or rent at a price they can afford. Housing Associations place their properties on this website to advertise properties for Shared Ownership, Shared Ownership Resales and Intermediate Rent. FIRST STEPS properties are

advertised in partnership with affordable homes property portal at https://www.sharetobuy.com/firststeps

<u>Homematch</u> - Homematch is a free to use service from Metropolitan's home ownership team provided to help priced-out Londoners find out about and apply for low cost home ownership and less than market rent homes. Homematch work with a range of partner housing providers including housing associations, councils and private developers so that home buyers and renters only have to complete one application form to be able to access hundreds of homes. Visit www.homematch.org.uk, email homematchinfo@metropolitan.org.uk or call the Homematch enquiries team on 0845 230 8099.

Social Housing Transfers

If you are a social housing tenant and want to move there are options available to you:

<u>Housing moves scheme</u> - Housing Moves is the Mayor of London's housing mobility scheme that allows tenants of London boroughs or housing associations to move outside their existing borough to a different part of London. It is run by the Greater London Authority and the majority of London boroughs and Housing Associations participate, including Redbridge. For more information please visit www.housingmoves.org

<u>Retire to the seaside or the countryside</u> - The Seaside and Country Homes scheme provides bungalows and flats for older tenants who want to move out of the city to a seaside or country location. Priority is given to tenants vacating larger properties. In order to qualify, you must be an existing council or housing association tenant and be aged 60 years or above. For more information please visit <u>www.seaside.housingmoves.org</u>

<u>Mutual exchange</u> - If you are a council or housing association tenant you can arrange to swap your house or flat with another tenant, provided your landlord agrees, through our mutual exchange scheme. Please visit <u>www.homeswapper.co.uk</u>