

If possible, an applicant should either call the duty line at HAC or come into HAC to discuss the full range of options available. This is a condensed version of how the various services HAC provides works.

Joining the Housing Register

- Complete a Choice Homes form and return to HAC.
- Applicant may be asked to provide documents proving medical/social need and/or eligibility.
- Case will be assessed and given a level of priority and bedroom size.
- Applicant can then bid for accommodation advertised in the Redbridge section of the Choice Homes magazine and website.
- If the applicant is top for a property; LBR will confirm that the accommodation is suitable for the applicant. If it is suitable, the applicant will need to fulfill certain criteria before an offer is made:
 - They have local connection. This means they either live or work in the borough, or have family that has resided in the borough for more than five years. Usually only father, mother, siblings or children are considered to be "family" for these purposes.
 - They are still eligible for assistance
 - They are suitable to be a tenant: No history of rent arrears and/or evictions and/or ASB.
 - They do not have sufficient resources available for them to be housed in the private sector.
 - This does NOT mean they can afford to buy; they may just be considered to have enough income to rent in the private sector comfortably. Owner occupiers and applicants that own property will be allowed to join the register, but are unlikely to receive an offer under these grounds
 - They will also need to provide ID for all members of the household, proof of residence for five years and proof of any income they may receive.
- If the applicant fulfills the above criteria, an offer will be made.

If an applicant is already an LBR tenant, the process is the same.

Applying as homeless

- Applicant approaches HAC as homeless. In order to make an application, the following documents will be required:
 - Passport/Drivers license/Birth certificate for everyone applying as part of the household
 - Proof of residence for the past five years.
 - Proof of income.
 - Evidence they are homeless. This may be a license termination from family or friends they are staying with or a formal notice from the landlord or court.
 - Proof of priority need. This will usually have to be medial evidence or proof of vulnerability. Applicants over 60 or that are pregnant or have children are automatically considered to be in priority need.
- A decision will be made as to whether the applicant has a connection to LBR; if not they will be referred to the correct borough.
- The Homeless Prevention Team (HPT) will attempt to negotiate with the excluding party or landlord to allow the applicant to remain in the property.
- If HPT are unsuccessful, the Rent Deposit Scheme (RDS) may be offered. HPT will pay the deposit and first month's rent on a property in the private sector. This is usually more affordable than temporary accommodation provided by the council.
- The Homeless Assessment Team will make a decision on the case as to whether LBR could consider accepting the household as homeless. An applicant may be accommodated in B&B or Nightly Let accommodation whilst a decision is made. They will consider whether-
 - The applicant is in priority need. It may be decided that the applicant is not in priority need.
 - The applicant is homeless. The applicant may have accommodation available to them elsewhere; this can be anywhere in the world.
 - The applicant is not intentionally homeless. This is whether an applicant is homeless due to their own actions; not paying rent, ASB etc.
 - If the applicant disagrees with this decision, they may request a review.
 - The applicant will be accommodated in leased accommodation. This accommodation belongs to private landlords and is rented via managing agents. The rent on these properties is above market rent.
 - The applicant will be assessed on the Choice Homes scheme and may bid for advertised properties as above.

Shared Ownership

Shared Ownership refers to a variety of schemes that allow applicants to buy their own home rather than rent in the private sector or from a council or RSL. There are a variety of schemes; an outline of the main schemes available is below.

Newbuild Homebuy

New Build HomeBuy is the scheme formally known as Shared Ownership.

It is:

- A part-buy, part-rent scheme;
- A way to buy what you can afford now so you don't overstretch yourself financially; and:
- A way to buy either a brand newly build home or occasionally a newly refurbished home

Who can buy?

Anyone who cannot afford to buy a suitable home on the open market can apply.

However we will give priority to council and housing association tenants who will move out of their rented homes if they get a New Build HomeBuy home. Or to eligible key workers who meet the key worker eligibility rules for Key Worker Living funded sites.

MyChoiceHomeBuy

What is it?

MyChoiceHomeBuy is a government funded, low-cost-homeownership product that enables eligible applicants to choose and purchase a home of their own on the open market with the help of a flexible equity loan:

You are free to raise your mortgage with any high street bank or building society (we will not allow adverse credit lenders)

On top of your mortgage you will receive a government equity loan for up to 50% of the purchase price. Any savings or contribution from family/friends above £10,000 can be used to "top up" your purchase price without affecting your government equity loan.

There is a low monthly charge on the MyChoiceHomeBuy of 1.75% which will increase by RPI plus 1% annually.

You will need to repay all equity loans if you sell the property.

Note - applicants will be set individual maximum price limits based on their own financial status.

What type of home can I buy?

You are free to find a home of your own choice on the open market but you must make sure that the home is in a reasonable condition. As a general rule we ask people to avoid properties that have serious faults which will cost over £3500 to repair. If you are a key worker, you also must make sure that you choose a property that is no more than 90 minutes travelling distance from your place of work.

Why do it?

The main benefits of this scheme are as follows:

It allows you to move out of rented accommodation and own a home of your own

You do not need to have a 5% deposit like most people buying on the open market

In most cases, buying on the scheme is more affordable than buying a home without the scheme's help.

Ownhome

What is it?

Ownhome is provided by a partnership between Places for People and The Co-operative Bank. With Ownhome home buyers will need to buy a minimum of a 60% share in the value of their property with a mortgage from The Co-operative Bank a 40% share coming as an Ownhome equity loan from Places for People.

After the first 5 years of ownership a fee will be payable on the Ownhome loan - starting at a fixed rate of just 1.75% interest per year for the next five years, and then increasing to 3.75% interest per year from year eleven. Buying the remainder would not incur any premium or extra charges on the mortgage, and customers can choose from a range of competitive deals including fixed rate and tracker options.

Customers can apply for Ownhome directly or through Housing Options.

There are other schemes available, including the First Time Buyers Initiative which enables aspiring first time buyers, who cannot otherwise afford to buy a new home, to purchase a new property with an affordable mortgage and with Government assistance (min £25,001) on a designated FTBI development. The Government then has an entitlement to a share of the future sale proceeds which will be equal to the initial percentage contribution required to assist the buyer. This enables a FTBI buyer to take out an affordable mortgage (minimum 50% of the total purchase price) on which they make repayments.

Who do I contact?

Metropolitan Home Ownership

Telephone Number: +44 (0)20 8920 7777

Facsimile Number: +44 (0)20 8920 7776

Email Address: housingoptions@mht.co.uk

Website: www.housingoptions.co.uk

Postal Address: Application and Enquiries team
Metropolitan Home Ownership
The Grange,
Southgate
London, N14 6PW

choice Homes FAQ

What is Choice Homes?

Choice Homes is the process used to let vacant council properties and the properties given to Redbridge to let on behalf of housing associations. It allows applicants choice in where they want to live.

Who are the East London Lettings Company (ELLC)?

ELLC are a group of East London boroughs that have pooled their resources to run a Choice Homes Scheme together. Each Local authority is a separate entity with it's own policies, but shares a common advertising and bidding system. As local authorities that are not part of East London have joined, ELLC will shortly be rebranded Choice Homes UK (CHUK).

Why do I have to bid for properties? Why doesn't the council directly allocate properties anymore?

The 1996 Housing Act stated that local authorities had to move to the Choice Homes scheme to allow applicants choice in where they live. The bidding scheme enables people to bid for any properties advertised by the London Borough of Redbridge, including some that are out of the borough, helping cross-borough mobility.

The London Borough of Redbridge does make a limited number of direct offers to applicants who have very severe needs, need an emergency move or moving on from some form of supported housing. It is unusual for an applicant to be made a direct offer unless it is felt that it is impossible for that person to remain in the property they are currently residing in.

How does it work?

Each week, a magazine is published listing all the properties that have been made available for letting each week; these properties are also advertised on the East London Lettings Company website. Applicants can "bid" for these advertised properties. A bid shows that they are interested in this property, it does not involve them spending any money. At the end of the bidding cycle, the bids for each property are automatically ranked by level of preference and waiting time. The allocations section will then look at this list, starting at the top and decide whether this is a suitable offer of accommodation. If it is, a formal offer will be made. Should the first applicant not be able to take the property for whatever reason, the allocations team will move to the next on the list. This will continue until an applicant accepts the property.

When is this bidding cycle?

The cycle opens on Friday morning each week and closes on the following Monday night.

Why are so few properties advertised?

The London Borough of Redbridge has one of the smallest stocks of council property in London. Even with the additional properties supplied by Housing Associations, the supply of properties is far lower than the demand on the service.

Why have you not had any (type of property) in (area)?

The London Borough of Redbridge has one of the smallest stocks of council property in London. It is possible that the borough does not possess, or has not had become available, the size of accommodation you require in the area you wish to live in. You may wish to consider more areas in the borough or contact the Housing Advice Centre for more options.

Where do I get the magazine from?

The magazine is available from a variety of locations:

The Housing Advice Centre
17-23 Clements Road
Ilford
IG1 1AG

First Stop Shop
255-259 High Road
Ilford
IG1 1NY

West Neighbourhood Office
152 Broadmead Road
Woodford Green
IG8 0AG

North Neighbourhood Office
113 Manford Way
Chigwell
IG7 4BX

Tiptree Housing Office
1-2 Tiptree Crescent
Clayhall
IG5 0SZ

Children & Families Advice Centre
499 Ley Street
Ilford
IG2 7QX

Aldersbrook Library
2a Park Road
E12 5HQ

Wanstead Library
Spratt Hall Road
E11 2RQ

Fullwell Cross Library
140 High Street
Barkingside
IG6 2EA

Gants Hill Library
490 Cranbrook Road
IG2 6LA

Goodmayes Library
76 Goodmayes Lane
IG3 9QB

Hainault Library
100 Manford Way
IG7 4DD

South Woodford Library
116 High Road
E18 2QS

Wanstead Library
Spratt Hall Road
E11 2RQ

Woodford Green Library
Snakes Lane
IG8 0DX

How do I contact the Housing Advice Centre?

You can contact the Housing Advice Centre via one of the duty telephone lines which are open from 9:00am until 4:45pm Monday to Friday. The numbers are: 020 8708 4002 or 020 8708 4003. You can also attend the Housing Advice Centre in person or write to us. The centre is open from 9:00am to 1:00pm, Monday to Friday and the address is:

The Housing Advice Centre
17-23 Clements Road
Ilford
Essex
IG1 1AG

I'm not happy with my assessment, who do I contact?

If you would like your case reviewed, please write to:

The Choice Homes Team Manager
17-23 Clements Road
Ilford
Essex
IG1 1AG

You may also enclose a request for a review with your review form.

Where can I find out more about the scheme?

You may request a copy of the London Borough of Redbridge Allocations Policy from the Housing Advice Centre. Copies of the legislation governing Choice Homes can be obtained from the Office of Public Sector Information (OPSI) at www.opsi.gov.uk.