

Relocation options

As there is a shortage of properties in Harrow, and you are unlikely to find what you are looking for in the borough, you should consider whether you want to move to another part of the UK. Most of the available homes to rent are in the North and Midlands.

Fresh Start Scheme

Our Fresh Start Scheme links with housing associations and councils in areas such as the Midlands, North, Northeast and Northwest England, which have either vacant properties or shorter waiting lists than Harrow. Often family-sized houses have a garden as well, which is almost impossible to offer people in Harrow. The accommodation is of a high quality, rents are cheap and the locations often offer good employment opportunities. There are some excellent areas in which to live, offering you a chance to achieve a better quality of life for yourself and your children.

We can talk to you about where accommodation is available and may pay for your travel costs so that you can visit a particular area to look for a home.

You have no obligation to accept any accommodation, and any initial interview would be to tell you how the scheme works and about the areas where houses are available.

**For more advice or information
Housing Assessment Team, General Enquiries
020 8424 1093**

This publication is also available in Arabic, Bengali, Farsi, Gujarati, Hindi, Somali, Tamil, Urdu, Punjabi and Chinese. Large print, Braille and tape versions in English are also available.

يتوفر هذا المستند أيضاً في اللغة العربية.
এই দলিলটি বাংলাভাষায়ও পাওয়া যায়।
ترجمہ شدہ این اوراق
(داکیومنٹ ها) به زبان فارسی موجود میباشد.
આ દસ્તાવેજ ગુજરાતીમાં પણ મળી શકે છે.
यह दस्तावेज़ हिंदी में भी मिल सकती है।

Dhokomantigan waxaad heli kartaa
isagoo af-soomaali ah.
இந்த ஆவணம் (பத்திரம்) தமிழ்
மொழியிலும் உள்ளது.
یہ دستاویز اردو میں بھی دستیاب ہے۔
ਇਹ ਦਸਤਾਵੇਜ਼ ਪੰਜਾਬੀ ਵਿਚ ਵੀ ਉਪਲਬਧ ਹੈ
這份文件也備有中文翻譯

Please call Housing Services on:

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Options

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The London Borough of Harrow is committed to helping you find safe and secure accommodation that is the right choice for you.

Anyone aged 18 or over who wishes to apply for a council or housing association property in Harrow can join the housing register and Locata, our new scheme for housing applicants (see the Locata section for further details). However, as you may be aware, there is a shortage of properties in the borough and a huge demand for accommodation. This means that council and housing association properties normally go to people in the most need.

We cannot offer accommodation to most of the people applying to us each year, so we have brought together a wide range of housing options for you to explore.



Preventing homelessness in the private sector

The earlier you let us know about your housing problem, the more we can do to help.

Our Housing Advice Centre and Housing Outreach Workers (HAC/HOW) offer a free and confidential advice service for people who live in the private sector. Our aims are to prevent homelessness and to improve housing conditions in the private sector.

How we can help

The HAC/HOW offer a specialist casework service, and can advise on and help with:

- notices to leave and possession action by landlords or lenders
- legal rights and responsibilities
- repairing obligations
- checking that rent increases are carried out correctly
- rent arrears, rent account problems and claiming benefits
- deposit (bond money) returns.

Most homelessness is preventable and we aim to act as early as possible before a problem worsens. We can give you a personal service with options and advice to suit you.

Housing Outreach Workers

Our housing outreach workers offer practical help for private tenants, particularly those whose tenancies are at risk of failing.

Disrepair

If you have problems with the condition of your rented home, the council's environmental health and technical officers can help with disrepair, fire safety in flats and bedsits, overcrowding and inadequate cooking, washing or toilet facilities.

Our Private Sector Housing Enforcement Team is responsible for inspecting conditions in private rented accommodation. It targets unfit properties, overcrowding and poor maintenance through education and enforcement (including legal action).

The Enforcement Team aims to improve the poorest housing in the private rented sector by tackling issues that affect the health, safety and wellbeing of families and individuals who have least control over the standard of their living accommodation.

To achieve this aim, the team will:

1. inspect privately rented properties to ensure they meet the relevant legislation
2. offer advice and if necessary enforce regulations
3. hold awareness-raising events, such as the landlords and tenants forum
4. register houses in multiple occupation to ensure standards are met and improved.



Moving Home

If you are already a council or housing association tenant, and you are looking to move, you can wait a long time for a transfer. Unfortunately, we cannot transfer most of the tenants who want to move. But we are committed to helping you, so please read on to find out how.

HomeSwap

HomeSwap is for council and housing association tenants who want to swap with other tenants, either here or in other parts of the country. The HomeSwap scheme is proving to be popular, particularly now that it is available on the Internet (www.availablehomes.org.uk). As a result the number of registration forms being sent to the Housing Mobility and Exchange Services (H.O.M.E.S) regarding HomeSwap is increasing each day.

Register on the HomeSwap scheme today to get your personal registration number!

Tenants Incentive Scheme

The Tenants Incentive Scheme can give you cash to move into a smaller home. If you're renting a council property and have spare bedrooms, we can pay you £1,500 for each bedroom you give up, to a maximum of £4,500.

We will also pay for your move if you use the Council's removal contractor.

We have very few homes large enough for families with children, and this scheme encourages tenants who don't use all their rooms to move into smaller properties. This means we can give larger homes to the families who need more bedrooms.

Options

Locata

What is Locata?

Locata gives you more choice. It's a new way for you to find a new home in the West London area.

Harrow, Ealing, Brent, Hillingdon and Hounslow Councils have set up Locata with a number of housing associations that have homes in these areas.

Every fortnight Locata produces a free magazine, Locata Home, listing all the empty homes available for letting.

Who can use Locata?

Existing council and housing association tenants who would like to transfer to a new home can use Locata to find a new home, as well as Home Seekers – people who are on their council's housing register or who are homeless.

How do I use Locata to get a new home?

To get a new home through Locata, you will have to apply for properties advertised in the free magazine – this is known as bidding. The councils in the scheme will now allocate empty properties only to people who have bid through Locata.

Why change from the housing register to the Locata scheme?

Locata gives you more choice, and also a better idea of how long it might take you to get a new home. Future editions of Locata Home will tell you about how homes in previous editions have been let.

Where can I find out more about Locata?

For more details about Locata, or about how to use Locata to bid for a new home, you should contact your existing landlord or the housing department of your local council.

Or visit the Locata website, www.locata.org, for more information.



Private Rented Accommodation

The amount of accommodation let by private landlords in Britain has been falling. In London accommodation is now difficult to find, often expensive and often let on a short-term basis only. Nevertheless, private rented accommodation is probably your only option if you need somewhere to live and you are not in 'priority need', as you are unlikely to be housed via the housing register.

You can use the following to look for accommodation:

1. **Newspapers** All the London papers and some national ones carry advertisements for flats. The Evening Standard is the best known, and many people read it, so there is a lot of competition. It is a good idea to buy the early edition of the paper, which appears at about 11.30am, as most of the flats will have been taken by the time the evening edition comes out.
2. **Local papers** Usually published on Thursday or Friday, these are a better bet than the main newspapers, as fewer people read them. Also, the flats they advertise will be concentrated in a fairly small area, so it is much easier to go and see them.
3. **Loot** published daily, with a large 'property to let' section.
4. **City Limits, Time Out, Daltons Weekly** Published Thursdays, also carrying advertisements for flats and flat-shares.
5. **Notice-boards** Cards placed in newsagents' windows advertise flats or rooms at the cheaper end of the market. You should go round the area you are interested in as regularly as you can.
6. **Students' union or college** If you are a student, your college may be able to help you find somewhere to stay. You should contact your students' union or college.
7. **Accommodation (letting) agencies** Accommodation agencies let and manage rooms, flats and houses on behalf of private landlords. Most agencies advertise in the local press, Yellow Pages and the Thomson Directory.

Be prepared to go to several agencies and look at different rooms and flats. Finding a flat through an agency is expensive, as they will always expect rent in advance, usually with a deposit as well, and an agency fee.

Always telephone an agent before visiting to find out if they have property available.

If you are not working, ask whether they accept people receiving benefits, the rent and type of accommodation available and the fee they charge.

An accommodation agent can only charge you a fee for its services if you accept accommodation it has found for you. The House of Lords has ruled that it is lawful for an agency to charge if a person actually finds accommodation through the agency. Under the Accommodation Agencies Act (1953), it is illegal for an agency to charge just for registering a person's details ('going on their books') or supplying addresses of accommodation to people. If an agent asks for money in advance, seek advice before paying.

However, you may be asked to pay a returnable deposit and one month's rent in advance – this is quite normal. Deposits (also called 'bond money') are usually one month's rent. You may also be asked to supply references from your employer or last landlord.

An agency may charge for drawing up a tenancy agreement and an inventory (a list) of the contents.

Still no luck?

There is no guarantee that you will find somewhere quickly, even after trying all these methods. Many people hear of flats by word of mouth from friends or work-mates, so it is a good idea to let everyone know that you are looking. It can take a long time to find what you want; so you have to be prepared to keep looking.

Hostels

Emergency accommodation

If all else fails and you don't have a bed to sleep in for the night, you may find that hostel accommodation is your only option.

A hostel is a building in which homeless people may seek emergency or temporary accommodation for a short period if they agree to keep to its rules.

Hostels can come in all shapes and sizes offering a wide range of support, including emergency nightshelters, low-support hostels, semi-supportive hostels and supportive projects.

Emergency nightshelters provide accommodation for one night at a time. All accept people without money, although you may need to be eligible for benefits or wages.

Low-support hostels offer accommodation to people in housing need, but for only a limited time. In most cases resident wardens, with catering and maintenance support only, staff the projects.

Semi-supportive hostels provide accommodation for people wanting to live fairly independently with some personal support.

Supportive hostels give accommodation for 6-9 months with an emphasis on counselling, education and training, and they aim to prepare their residents for independent living.

Hostels exist throughout London and its surrounding areas. There are no hostels in the Harrow area.

If you need hostel accommodation, contact Shelter on the following number. Shelter will be able to direct you to the nearest available hostel.

**Shelter London Line: telephone
0808 800 4444 FREEPHONE**



Options

Homebuy

Homebuy is a government-backed scheme for people who cannot afford to buy a home outright. It means that:

- you can buy the home of your choice – old or new – anywhere in England
- you pay 75% of the market value and receive a loan for the remaining 25%
- you pay back 25% of the property value if and when you decide to sell.

How do I qualify for Homebuy?

- You need to be either a Council or Housing Association tenant or be in priority housing need on the Council's Housing Register.
- You need to be earning a certain amount. This will vary depending on where you want to buy a home and the type of home you want.
- You will also need savings of around £2500 - £3000 to pay for solicitors' fees, valuation, survey and stamp duty costs where relevant.

If you fit the criteria and are interested in applying for the Homebuy scheme, you should register your details with Harrow on our Low cost Home Ownership Register.

You can find the Low Cost Home Ownership Register on the Council's website at www.harrow.gov.uk. Click on the 'Housing and Planning' link on the left of the home page. You will find the Low Cost Home Ownership link under the heading 'Related Items' on the left of the page. There is another link under the heading 'Housing and Planning Pages' towards the bottom of the page. To register, please click on 'new application' in the key pages section.

If you do not have access to the internet, please **telephone 020 8420 9229** for a printed registration form.

The website also gives information scheme about a Homebuy which is available to key workers.



Shared Ownership

Shared ownership is a part buy/part rent scheme, which enables you to get on the first rung of the housing ladder through buying a share in a home. You normally buy a 40-50% share in a property, although 25% to 75% shares may be available on some developments. You pay a subsidised rent to a Housing Association on the rest. If you wish, you can buy further shares until you own the property outright.

Shared ownership is normally available in relation to properties newly built by Housing associations. Shared ownership is open to everyone, although applications are prioritised as follows:

1. Council or Housing Association tenants
2. People in high priority need on the Council's Housing Register
3. Key workers
4. People who live or work in Harrow

How do I qualify for shared ownership?

You must be able to:

- Raise a mortgage or have a lump sum to buy a share of a property outright
- Afford the mortgage repayments, the rent and running costs of the property
- You will also normally need savings of around £2500 - £3000 to pay for solicitors fees, valuation, survey and stamp duty costs where relevant.

The table below gives an idea of the minimum incomes required for single or joint applicants. This is only a guide and each application is assessed individually, so even if you do not meet these income levels you can still apply. Remember to include all income, not just wages.

| Minimum household income (before tax) | |
|---------------------------------------|-------------------|
| Single applicant | £17,000 per annum |
| Joint applicants | £22,000 per annum |

If you fit the criteria and are interested in applying for shared ownership, you should register your details with Harrow on our Low Cost Home Ownership Register. See page 10 for information on how to do this.