

Getting a new home

HOW WE LET OUR HOMES

Each year Origin Housing builds new homes and lets its current housing stock as it becomes vacant. Our vacant properties are allocated through a variety of ways. Some are let to people nominated by the local authority whilst others are offered to existing tenants who need a transfer. We also work with a small number of referral agencies to rehouse some of their clients. A growing number of our properties are let through choice-based lettings. This process is currently used for our properties within Camden, Barnet and Brent and the Association is looking to work with other local authorities to develop its use.

APPLYING FOR A HOME IF YOU ARE NOT ALREADY A TENANT OF THE ASSOCIATION:

The Association does not consider direct applications for its general needs housing properties. Applicants that are interested in our properties should register with their local authority. They will either be nominated or be able to bid for properties that are advertised. The Association does, however, consider direct applications for its retirement housing stock. These are schemes with access to a Scheme Manager and 24-hour emergency alarm. Applicants aged 60 years or more should contact the Association's Contact Centre on 0800 040 7989.

AN EXISTING TENANT OF ORIGIN HOUSING LOOKING FOR A TRANSFER:

Retirement housing tenants should contact their Scheme Manager to arrange for an assessment interview.

General needs tenants who wish to apply for a transfer should contact the Association to obtain a transfer application form. You should consider as many areas and property types as possible to increase your chance of being rehoused.

When we receive your application form we will:

- Assess your application within 28 working days and write to inform you what priority we have given you using the Association's points scheme.

If you want a transfer because of medical reasons, you and your Doctor will also have to complete a medical assessment form. When we receive your medical assessment form, we will assess your application within 10 working days and tell you what priority we have given you. Remember to tell us if your circumstances change, as this may affect your priority.



The following circumstances are considered in relation to your application:

- Tenants who are being harassed or experiencing domestic violence
- Tenants who have to move out so we can carry out major repairs to their home
- Tenants who are ill and their home is making their condition worse
- Tenants who are disabled and have difficulty moving around in their home
- Tenants whose homes are overcrowded
- Tenants who are under-occupying
- Tenants who need to move for some other serious reason which is not covered above.

Tenants aged 60 and above or between the age of 50-59 with a serious medical condition or disability may wish to consider transferring to retirement housing.

DOMESTIC VIOLENCE:

If you are experiencing domestic violence and need to leave your home, we will try to help. You are advised to seek legal advice.

'ONE OFFER' POLICY:

Tenants that are not part of the choice-based lettings initiative will be made one reasonable offer of accommodation. Efforts will be made to ensure that the offer matches your requirements in terms of size, property type and location. If you think that an offer you are made is unreasonable you can appeal through our Complaints Procedure. If you refuse an offer that is reasonable, you will not be considered

for another offer for 12 months.

CHOICE BASED LETTINGS:

Origin Housing currently allocates its Camden properties through a choice-based lettings scheme known as Home Connections. Our properties are advertised through Camden Council on their Home Connections website and in the Camden New Journal. Tenants that are looking to transfer need to be registered with both Origin Housing and Camden Council. They will then be given a PIN number and user ID number which they use to 'bid' for any properties of interest using the points awarded by Camden Council. In many instances, Origin Housing tenants have preference for any properties owned by the Association. The Association must, however, continue to provide the local authority with a proportion of our family size properties in line with the nominations agreement.

Other local authorities that operate a choice based lettings system include Islington and Barnet which also use Home Connections. The boroughs of Brent, Hounslow and Ealing use a system known as Locata.

ORIGIN HOUSING CHOICE-BASED LETTINGS WEBSITE

In order to enable our tenants to have more choice and involvement in their transfer to a new property, the Association is looking to develop its own choice-based lettings website portal, similar to Camden's Home Connections page. Our vacant properties will then be advertised on an Origin Housing Home Connections page and applicants would be able to use their points awarded by Origin Housing to bid for properties.

Whilst the properties advertised will initially be restricted to the Camden

area, it is anticipated that eventually, almost all of the Origin Housing stock will be allocated in this way.

HOW LONG WILL I HAVE TO WAIT?

This depends partly on the priority given to your transfer and on the points you have. The priority will depend on the needs of all the groups we offer housing to. Your wait also depends on your housing requirements. Generally the more areas you are willing to live in, the greater your chance of being rehoused. Unfortunately, due to high demand for properties with three or more bedrooms, transfer applicants may wait a number of years.

OTHER WAYS TO MOVE:

In addition to the transfer list there are a number of other options open to tenants who wish to move.

MUTUAL EXCHANGES

Another way of moving is to exchange your tenancy with that of another Origin Housing, council or other housing association tenant. This is known as a 'mutual exchange'. You can only do this if you have our permission and the permission of the other tenant's landlord. We will only refuse an exchange on certain grounds. The main grounds are:

- If one of you owes rent
- If one tenant has a Notice of Seeking Possession or a Possession Order outstanding against them
- If your home is not suitable for the needs of your exchange partner i.e. it is too large or too small for them

By law, we must let you know in writing within 42 days of your application if we are going to refuse your exchange.

It is your responsibility to contact an exchange partner and view their property.

RIGHT TO ACQUIRE

The Right to Acquire is a scheme giving eligible tenants of registered social landlords the legal right to buy the home they currently rent at a discount. These discounts are set by the Government and currently range from £9,000 to £16,000. The rules are complicated and full details are available from the Association.

WHO HAS THE RIGHT TO ACQUIRE?

To qualify for the scheme your home must have been built or purchased by us on or after 1 April 1997 using the Social Housing Grant provided by the Housing Corporation or a local authority. There are a number of exemptions from the scheme, details of which are available from the Association. As well as occupying a qualifying property you must also:

- Have spent a total of two years as a public sector tenant or in accommodation provided by the armed services
- Live in a house or flat which is a self contained property and is your only or main home.

You will not be in a position to claim the Right to Acquire if you are an undischarged bankrupt or the subject of a possession order.

HOW DO I APPLY FOR THE SCHEME?

If you think you qualify for the scheme, you should contact the Home Ownership Officer for an application form.

CAN I BUY WITH SOMEONE ELSE?

Yes, if you are a joint tenant you will normally buy with the other tenant. You may also include up to three members of your family provided they live with you and have been at your address for 12 months before you made your claim. We may allow you to include family members who have not lived with you for the full 12 month period.

WHAT HAPPENS IF I WANT TO SELL THE PROPERTY?

You may sell your property whenever you wish, in just the same way as other homeowners. But you may have to repay all or part of the discount if you sell within three years of purchase. If you sell in the first year, the entire discount is repaid; in the second year, two-thirds of the discount is repaid; in the year three, a third of the discount is repaid. After three years no discount has to be repaid.

A detailed guide of the process is available from the Association.

SHARED OWNERSHIP

Shared Ownership is a part-buy, part rent scheme. This enables you to buy a percentage of the property which you can afford now, and pay rent on the remainder.

KEY WORKER HOUSING

Origin Housing manages properties for key workers close to Lister Hospital Stevenage and North Middlesex Hospital Edmonton. There is a limited amount of self contained accommodation that is usually in high demand, shared accommodation is however more readily available for key workers and students. Applicants should contact the Lettings Officers on 01438 794700 (Stevenage) or 020 8345 7972 (Edmonton) in order to establish eligibility and request

an application form. Alternatively, applications can be made through the website www.originhousing.org.uk.