Housing choice

Housing choices in inner London are limited because of high cost and intense demand for all types of housing.

Southwark Council housing cannot meet all the demands placed upon it. We can only offer housing to those with the greatest need and we have to make sure we do this fairly.

This chapter tells you about a range of housing choices or options that you have as a Southwark tenant.

Not all of these will be right for you but we have set them out here to give you the fullest picture of some of the choices you might make.

You can find out more about the options available by visiting our website at www.southwarkhomesearch.org.uk or calling the Housing Advice Service on 020 7525 5950.
1 Applying for Southwark Council housing

If you want to transfer or move to a council, housing association or housing cooperative home within Southwark, you must apply online at www.southwark.gov.uk or fill in a housing list application form.

When you have completed the form you can call the Housing Options advice line on 020 7525 5950 to arrange a registration interview.

Bands

When you have registered we will give you a band from one to four: band one is high priority, band four is low priority.

The bidding process

Once you are registered you can make weekly bids for available properties through Homesearch:

- All bidding is electronic and takes place online via computers or text message
- You can access online services for help and advice at the designated customer contact points and through local voluntary groups
- Your bid can also include the area and type of property you would like
- The wider your choice (of areas and properties) the better your chances
- You cannot bid for properties that are the wrong size for your needs.

After your bid we will give you a place in the queue for the property based on your band and how long you have been in that band.

Rent or council tax arrears

If you are in any band and owe us rent or council tax this may stop your transfer.
2 Applying for housing with housing associations (now called Private Registered Providers or PRPs)

Housing associations (PRPs) provide social housing of varying degrees of affordability.

Housing associations (PRPs) do not keep separate waiting lists and you can see their homes advertised along with ours on the Homesearch list.

The same banding and bidding principles apply

However, there are some significant differences between the two because housing association (PRP) tenants usually:

- Have the Right to Acquire
- Have different security of tenure
- Are assured tenants whilst council tenants are secure tenants
- Pay more rent than council secure tenants
- Pay service charges on top of rent payments.

However, under the Tenants’ Guarantee Scheme, most housing associations (PRPs) in Southwark, as a matter of policy, give their tenants rights and conditions that are very similar to council secure tenants.

3 Applying for housing with Tenant Management Organisations (TMOs)

TMOs use the same waiting list and you can see their homes advertised along with ours on the Homesearch list.

The same banding and bidding principles apply.

There is more on TMOs in the Getting involved chapter in this handbook.
4 Mutual exchange and mobility

If you are a secure social tenant you have the legal right to exchange your home with another council or housing association (PRP) tenant anywhere in the United Kingdom.

You will need the official consent of both landlords for an exchange.

Properties for mutual exchange are advertised through national exchange services, i.e. House Exchange.

Southwark tenants can register for an exchange at www.houseexchange.org.uk. Registration is free for Southwark Council tenants.

On House Exchange you can create an advert for your property and set up target areas for your preferred properties. House Exchange will identify properties in your target area that are available for exchange. You can contact tenants about their properties and they can contact you. If both tenants wish to proceed with the exchange, you should contact your Resident Services Officer and confirm you have found an exchange. We will decide if the exchange is appropriate and set out the conditions before giving permission, including:

- Your rent account being paid in full up to date
- Your home being in as good repair as the day you moved in.

We can also withhold permission if:

- Your home would be too big for the other household by one or more bedrooms causing underoccupation
- Your home would not be big enough for the other household causing overcrowding.
There are other sources of information online but charges may apply:

- www.councilexchangesite.co.uk
- www.ukhomeswap.co.uk
- www.homeswapper.co.uk

**Useful tips before you exchange**

- DO NOT give or receive money, goods etc, for your exchange or you may be fined, evicted, or both.

You should also check:

- That both landlords give permission to exchange or you could be evicted
- What tenancy you will have – housing association tenancies are different
- What your new rent will be with your new landlord
- What outstanding repairs will be done before and after you move
- That you can afford to move and that the new property is suitable.
- The council provides a decoration allowance on exchanges. Tenants are expected to accept the property in its current condition.

For more information on exchanges, you can also contact the Housing Options advice line on 020 7525 1336, email enquiries to exchangesandmobility@southwark.gov.uk or visit our website at www.southwarkhomeseach.org.uk

The government also provides information at www.gov.uk/apply-swap-homes-council

**5 Housing Moves - www.housingmoves.org**

Housing Moves is a Mayor of London scheme to help social tenants in London to relocate to other parts of the capital.

All council and housing association tenants can apply as long as they have a secure or assured tenancy.

Housing Moves is a choice based lettings scheme. This means that once a tenant has registered they can see details of all available properties on the Housing Moves website and can express an interest in the ones that would suit them.
The Housing Moves scheme is separate from the Homeseach scheme. So, if you are interested you will have to apply direct to Housing Moves rather than through your landlord or borough. Your application form will be checked by your landlord before you can express an interest in properties. You will only be able to bid on properties in other London boroughs, not those in Southwark. However, you can apply for both schemes at the same time to increase your chances.

6 Renting privately

If you are a council tenant and want to give up your tenancy and move to the private rented sector you can contact our Housing Initiatives Team based at the Homeseach Centre at 25 Bournemouth Road or on 020 7525 5950 for advice about renting privately.

Renting privately is now expensive but there are many advantages, including: choice over location, choice over property type and size, access to ground floor accommodation, access to a house or ground floor property with a garden and control over whether you rent a furnished or part furnished home, and it is much easier to move to other boroughs.

Always check the person offering to rent you a property is entitled to do so and check their details, including telephone number and address.

Finding private accommodation

Check online and local newspapers and magazines

Most information is now online via property agents and specialist websites but you can also look in local newspapers and magazines, which often have a section advertising property to rent including rooms, flats and houses. The local library may be a good place to access such information, both online and in newspapers.
Internet access

A lot of properties are advertised online and this can be especially useful if you want to move out of Southwark or London. The Homesearch website also has some useful links, with internet access often facilitated via your designated customer contact point and the Homesearch Centre.

Letting agents

The Yellow Pages and www.yell.com list letting agencies and local housing advice centres and Citizens Advice Bureaux may also have letting agency lists. You should not have to pay any fees until a place has been found for you and some agencies do not charge for services.

However, many agencies will not accept tenants on welfare benefits. There are also useful links and information about letting agents and privately renting on the Homesearch website at www.southwarkhomesearch.org.uk

Other things to remember

Many private agents offer genuine and professional services but beware the following scams designed to defraud you out of your money. Please try to ensure you use an accredited agent.

Lettings fraud

a) The reference deposit scam

• You give a month’s rent deposit before your references are checked
• You sign a contract stating if your references are not satisfactory your deposit will be paid back, minus fees for checking the references
• You are then told your references are not satisfactory
• You receive only a small part of your deposit – the landlord or agent takes the rest of your money.

b) The holding deposit scam

• You give a month’s rent deposit to secure a property you want
• You sign a contract stating if you do not secure the property your deposit will be paid back, minus fees
• The fees are a large part, or all, of the deposit you have paid
• You do not secure the property and get very little, or nothing, back.
c) The illegally obtained property scam

Someone may gain access to a building (by breaking in or obtaining the keys unlawfully) and then hold property viewings. They take your money as a deposit and then disappear and you lose all your money.

d) The overseas renters scam

Adverts, usually online, target those abroad and require deposits via online banking, or via wire transfer, for properties that are not available and you lose all your money. Never, ever, wire money as a deposit.

Always do your research and check that the landlord or agent is genuine.

Many agents and landlords are part of the Safe Agent Scheme at www.safeagents.co.uk

Bank details and cash

You should never give out your bank details or money to any individual, group or company of whom you are not fully aware, or if they fail to produce authorisation or identification.

Do not hand over any money without getting a receipt, which is signed, dated and states what it is for. Avoid using cash and keep all receipts safe. If you are renting through an agent you may also have to pay them a fee, as well as providing references and a guarantor.

Private rent in advance

How much you are asked for can vary as there is no legal limit to the amount, although typically it is one month. Make sure you know how much the advance rent is.

Private rental deposits

Most landlords will ask for a deposit, usually paid at the beginning of the tenancy. Make sure that the landlord is a member of the Deposit Protection Scheme www.depositprotection.com authorised by the government.
Private tenancy agreements

These are usually written and you should be extremely wary of any verbal arrangement, especially if you do not know the agent involved.

Tenancy agreements normally contain information about:

- The amount of rent and when it is due
- How long the tenancy lasts for
- The rights and obligations of you and the landlord
- Grounds for possession.

Unless you are living as a lodger, new tenants are given an assured shorthold tenancy which means you can stay for at least six months. After this the tenancy can be renewed or ended.

You can find out more about the options available through the Housing Options advice line on 020 7525 5950 or by visiting the website at www.southwarkhomesearch.org.uk

Renting (and buying) on the open market

To find out about the latest schemes go to www.homematch.org.uk, email homematchinfo@metropolitan.org.uk or telephone 0845 230 8099.

Moving to a smaller property – Smart Move

We have a scheme to encourage people to move out of properties that are too big for them and we want to hear from tenants who live in properties with more bedrooms than they can occupy, or afford, who would like to move to a smaller property.

To qualify for this scheme you must be underoccupying a Southwark Council or Southwark Council partner property (and we may grant you additional priority if you are below the qualifying age for state pension credit). In return we will put you into band one and help you to find a property and move. You can find out more about the options that are available to you by ringing the Housing Options advice line on 020 7525 5950 or visiting our website at www.southwarkhomesearch.org.uk
7 If you are elderly or have a disability

Old people’s dwellings (OPD)

These are council flats and bungalows for people aged 55 and over or for people in receipt of personalised independent payments. They are particularly suitable for older people as they are smaller and easier to heat and maintain. They are on the ground, first, or second floor and often in buildings with lifts to facilitate access for older people or people with less mobility.

Sheltered housing

These flats are for people over the pension credit age. They are specifically designed for older people, or people with less mobility, who can live independently, with or without a care package. There are also teams of sheltered support officers to organise social events and to keep a watchful eye on people living there, including in emergencies.

If you want to know more about sheltered housing please contact the Older Persons’ Service on 020 7525 5950 or write to:

Older Persons’ Service
17 - 19 Bournemouth Road
Peckham SE15 4UJ

Waiting times for sheltered housing are much shorter than for our other properties, but you have to bid for them like any other council property. If you are on the sheltered list you can not bid for other types of property.

You will be sent a housing list form (if you are not already on Homesearch) and a questionnaire. Once you return these completed forms we will assess you and tell you whether or not you are eligible to be on the sheltered housing list. If you are eligible the Older Persons’ Bidding Support Officer will then help you find a sheltered flat through Homesearch.

You can find out more about the options that are available to you by visiting our website at www.southwarkhomesearch.org.uk for an online tour of our sheltered units or ringing the Housing Options advice line on 020 7525 5950.

Residential homes and nursing homes

Residential homes provide fully furnished accommodation, usually in single rooms. These may be council or private sector owned. Nursing homes provide 24 hour nursing care and are mainly in the private sector. For details of nursing and residential homes please contact Southwark Assessments and Charging Team on 0800 358 0228.
The Seaside and Country Homes Scheme

The Seaside and Country Homes Scheme is for senior citizens who want to leave London and move to the coast or countryside.

To qualify you must:

• Be over 60 or the partner, joint tenant or registered carer of that person
• Be a tenant of a council or housing association
• Have no more than two people in your household
• Have no rent arrears.

To apply you must be nominated by your landlord. You will be rehoused in properties specifically for senior citizens and managed by a housing association. The properties will generally be smaller and in quiet areas. Priority is given to people who are living in larger homes. You can ring the Housing Options advice line on 020 7525 1336 for more information or email exchangesandmobility@southwark.gov.uk

People with disabilities

If you have a disability and can no longer manage in your present home you may want to apply to move to specially adapted housing run by us or a PRP (housing association).

Mobility standard homes

Mobility standard homes are designed or adapted for the use of people with mobility impairment. Properties should have sufficiently wide doorways, an accessible and suitably adapted bathroom, one or more bedrooms and a toilet and kitchen, all on one floor. They are for people who can walk but may need to use a wheelchair some of the time, because of mobility impairment.

Wheelchair standard homes

Wheelchair standard homes are suitable for people who use a wheelchair all of the time.

Application

To apply for either mobility or wheelchair standard homes you should complete a housing application form, available from your designated customer contact point, or write to:

Older Persons’ Service
17 - 19 Bournemouth Road
Peckham SE15 4UJ
If you cannot attend for a registration interview we can send someone to interview you at your present home. For more information please call the Housing Options advice line on 020 7525 5940.

**The Choice Based Mobility Scheme**

The Choice Based Mobility Scheme is for people aged 55 and over who want to leave London, usually rehoused to sheltered accommodation.

You must be nominated by your landlord, and to qualify for the scheme you must:

- Be a council tenant
- Have no more than two people in your household, both over 55
- Have no rent arrears.

You can find out more at [www.southwarkhomeseach.org.uk](http://www.southwarkhomeseach.org.uk) and by ringing the Housing Options advice line on 020 7525 5950.

**United St Saviour’s**

The United St Saviour’s charity provides a limited number of small flats for Southwark residents in Purley, Surrey. To be eligible to apply you must be retired, living in or very near to Southwark and on limited income, with little capital or savings. You must also be able to live independently, with social services support if necessary. There is more information available from St Saviour’s at [www.ustsc.org.uk/sheltered-housing](http://www.ustsc.org.uk/sheltered-housing), by telephoning 020 7089 9014 or by writing to:

United St Saviour’s  
39 - 41 Union Street  
London SE1 1SD

**Girlings retirement options**

This company specialises in rental properties exclusively for older people. All properties have the minimum age requirement of 55 years old and some developments may apply different minimum age requirements. Girlings has a variety of ‘rental for life’ properties in UK developments. For more information visit [www.girlings.co.uk](http://www.girlings.co.uk), freephone 0800 525 184, or write to:

Girlings Retirement Rentals Ltd  
Glanville House  
Frobisher Way  
Taunton  
Somerset TA2 6BB
8 Staying put

If you would prefer to stay in your present home you may be able to get help with equipment or adaptations to make it easier for you to manage. This will depend on the recommendation of one of our occupational therapists. To find out what help may be available, telephone 020 7525 5950 for more details.

If you are elderly or have a disability

There are a number of options available if you are elderly or have a disability. If you would prefer to stay in your present home rather than move, you may be able to get help in order to make it easier for you to manage.

The Home Improvement Agency delivers essential adaptations and repairs to vulnerable private tenants and homeowners and assistance to maximise your income. Please telephone 020 7525 1873.

The Housing Adaptations Team can deliver adaptations to your property if you are a disabled council tenant. Please telephone free on 020 7525 1866.

Our Healthy Homes Handyperson Team provide assistance with minor repairs to properties, such as changing light bulbs, fitting shelves or small modifications required after hospital discharge. Please telephone 020 7525 1863.

How we help you will depend on the recommendations of one of our occupational therapists.

9 If we want you to move

We could ask you to move, either temporarily or permanently, if:

- We lease your home from another landlord and the lease is expiring
- Your home is being demolished for redevelopment
- You are having major works carried out to your home
- Your home is mobility or wheelchair standard and you no longer need it
- You inherited your tenancy and it is now too big for your needs.

If you have to move for any of these reasons we will try to offer you the sort of housing that you need in an area of your choice in the borough. This could be council, housing association or even cooperative housing. If your home is in a redevelopment area special housing choices may apply and we will tell you about these at the time.

If we want you to move because of a redevelopment scheme we will give you
fair notice and as much information as possible about your rehousing choices and allocate you band one priority for rehousing. We always carry out full consultation about redevelopment affecting you.

**Compensation for losing your home**

If you have been a local authority tenant for more than one year and we want you to move permanently you will qualify for a home loss payment in line with Section 30 of the Land Compensation Act 1973.

**Help with removal costs**

Under Section 38 of the Land Compensation Act 1973 you will be entitled to a disturbance payment if we ask you to move for one of the above reasons. Payment covers the costs of:

- Removals
- Necessary adjustments to carpets and curtains (this is a fixed amount based on the number of bedrooms)
- Disconnecting and reconnecting your cooker, washing machine, phone, cable television and dishwasher
- Redirecting your mail
- Other essential expenses agreed by us.

If you are moved temporarily you will be entitled to disturbance payments for both the move to and the move back from temporary accommodation. If you are moved permanently you will be entitled to just one disturbance payment.

**10 Right to Buy and Social Homebuy**

The Right to Buy gives eligible council tenants the right to purchase their council home and eligible tenants receive a discount on the market value of their home. You can contact Specialist Housing Services on **020 7525 1400**, or email **hsg.homeownership@southwark.gov.uk** for more details and application forms. There is also government information at **www.righttobuy.communities.gov.uk**

**Social Homebuy – the alternative to Right to Buy**

Through Social Homebuy you have the opportunity to purchase part of the property you are living in on a shared ownership basis at a discount. If you are eligible, and following an affordability assessment, you can start by buying 25 per cent of your home and pay rent on the remaining share. There is more information via the Home Ownership Unit on **020 7525 1400** or by email at **hsg.homeownership@southwark.gov.uk**