

# Tenant Handbook

Explore other housing options

# Introduction

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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.

## 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](http://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.

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](http://www.southwarkhomesearch.org.uk) or calling the Housing Advice Service on 020 7525 5950.

## 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

## 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](http://www.houseexchange.org.uk). Registration is free for Southwark Council tenants.

On Housing 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 under-occupation
- 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](http://www.councilexchangesite.co.uk)
- [www.ukhomeswap.co.uk](http://www.ukhomeswap.co.uk)
- [www.homeswapper.co.uk](http://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](mailto:exchangesandmobility@southwark.gov.uk) or visit our website at [www.southwarkhomesearch.org.uk](http://www.southwarkhomesearch.org.uk)

The government also provides information at [www.gov.uk/apply-swap-homes-council](http://www.gov.uk/apply-swap-homes-council)

## 5. Housing moves – [www.housingmoves.org](http://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 Homesearch 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 Solutions Team by visiting the Homesearch Centre at **25 Bournemouth Road, Peckham, London SE15 4UJ** or call **020 7525 4140** 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.

### Letting agents

In November 2016 the government announced in its Autumn Statement that it planned to ban letting agent fees for tenants.

No timetable has been set for the new law needed to stop letting agents charging tenants.

Before you move in, most letting agents charge you for:

- Drawing up **the contract**
- Doing **an inventory** of the property
- Doing credit checks to see if you've had problems paying bills in the past
- Getting references from your employer, bank or previous landlord
- Admin costs for things like phone calls and postage

You may also be charged for a [right to rent immigration check](#)

You could also have to pay a holding deposit to 'reserve' the property before you sign a tenancy agreement. It's worth shopping around as charges vary. Many agencies will not accept tenants on welfare benefits.

Letting agents should not charge you for:

- Routine inspections during your tenancy
- Anything they also charge the landlord for

It is a criminal offence if a letting agent charges you to register with them or to show you a list of properties to rent.

There are also useful links and information about letting agents and privately renting on the Homesearch website at [www.southwarkhomesearch.org.uk](http://www.southwarkhomesearch.org.uk)

Our Procurement Team would also be happy to provide advice and assistance with private sector accommodation, they can be contacted on **020 7525 2947**.

### How to rent

The government has produced advice and guidance on how to rent in the private sector on their website at [www.gov.uk/government/publications/how-to-rent](http://www.gov.uk/government/publications/how-to-rent)

### 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 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 Solutions advice line on **020 7525 4140** or visiting our website at [www.southwarkhomesearch.org.uk](http://www.southwarkhomesearch.org.uk)

## 7. 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](http://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](mailto: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.southwarkhomesearch.org.uk](http://www.southwarkhomesearch.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 Repairs and Maintenance Team delivers essential adaptations and repairs to vulnerable private tenants and homeowners, and assistance to maximise income. For more information 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 Handypersons Service provides 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 can 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](mailto:hsg.homeownership@southwark.gov.uk) for more details and application forms. There is also government information at [www.righttobuy.communities.gov.uk](http://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](mailto:hsg.homeownership@southwark.gov.uk)

