



Housing Options for Current Social Housing Tenants

If you are a social housing tenant looking to transfer to another property, there are other options you can try in addition to applying for a transfer to another City of London property. Movement on our estates is sometimes very slow and you may be limited to areas or have a long wait to be able to move on.

1. The most popular is **Mutual Exchange**.

A Mutual Exchange is a swap of accommodation between tenants.

Any Council, Local Authority or Housing Association/Trust tenants with Secure Tenancies and most Housing Association/Trust tenants with Assured Tenancies can apply to exchange their accommodation.

Tenants can usually only move to a property of the correct size for their current housing need.

Tenant may be allowed to move into a property with a maximum of one bedroom more than they need but this depends on the Local Authority or Housing Associations own rules.

The landlord may give consideration to an application from a tenant requesting an exchange to a property that is slightly smaller than what they need but this is not permitted by the City of London.

The most popular way to find a tenant to swap with is by registering your property on a Mutual Exchange website.

The main national website that is designed to put tenants in touch with others who are looking for exchange partners is:

www.homeswapper.co.uk

There are other websites available online for local areas or boroughs. These can be searched on the internet.

The City of London have recently signed up to the HomeSwapper service (November 2011) so it is now **free** for any City of London tenants to register and find tenants to swap with both within City of London stock and any other Housing Association, Council or Local Authority.

It does take time to find a partner however success rates in London and the rest of the UK are high and people that register do eventually find partners to swap with. The more flexible you are to floor height, area etc the more likely you are to find an exchange partner.

Many tenants have also found their exchange partners through, relatives or by placing postcards in shop windows or local newspapers (do not disclose your actual address for safety reasons)

You can also contact the local authority in the areas you wish to move to, to see if they hold a list of potential partners or are able to take your details.

The majority of tenants have found suitable exchange partners through HomeSwapper which is growing in the number of applicants (ie: potential swap partners) every year.

For further details or if you have any questions please ask a member of the Housing Needs Team by calling: **0207 332 1654 / 1237 / 3452**

2. If you are **over 60 and a City of London tenant** you can apply for the:

Housing Moves: Seaside & Country Homes Scheme

If you are over 60 years of age and have a Council, Local Authority or Housing Association property and wish to move out of London, you can relocate to participating areas all over the UK to another secure housing tenancy.

This is only as a single person or as a couple – children or other family members cannot be considered as part of your household through this scheme. (try Mutual Exchange instead)

If you are giving up a family home, you may be eligible to receive money* for the rooms you are vacating as part of our Shift Scheme.

*This is dependent on certain factors such as: the property size you are giving up and moving to, the current economic climate and your property condition so please ask the Housing Needs Team at the time you find a property to move to. Any advice we give you before you find your property may be out of date by the time you wish to move.

To find out more, contact the Housing Needs Team: 0207 332 1237 / 3452

The provider of this scheme is: Housing Moves: 08450 21 2020 / www.housingmoves.org

Please note: to receive the shift scheme payment you will need to manage your application through the City of London Housing Needs Team. If you approach Housing Moves direct this offer will not apply.

3. FIRST STEPS London – for social tenants

If you are a council or housing association tenant, First Steps have good news as you will be given first priority in allocations of homes available through FIRST STEPS Buy or FIRST STEPS Rent. By buying or renting a home through FIRST STEPS, you will release your home to someone in urgent housing need which is why you have priority over non-social tenants.

Homes available through FIRST STEPS come with the assurance that you will be getting expert help from the time when you fill in your FIRST STEPS application form, to the time you move in and beyond.

You will enjoy all the benefits of a new home, and all the comfort of knowing that you have a trusted housing provider supporting you.

All customers applying for affordable home ownership or intermediate rent homes must meet the general eligibility criteria.

- Applicants for both purchasing and rental schemes must have a maximum household income of £60,000. If your income is over this amount you may be eligible for re-sales, depending on how far above the threshold your income is.
- You must not be able to buy a home suitable for your housing needs within a reasonable travelling distance of your work place, without assistance.
- You must be a British or EU/EEA citizen or have indefinite leave to remain in the UK.
- You must have savings or access to at least £4000 to cover the costs of buying a home - this amount is a guideline figure and will vary depending on the FIRST STEPS product you buy through. In addition to this amount your mortgage lender may require a minimum 5-10% deposit.
- You must be employed on a permanent contract of employment or be able to demonstrate that you can afford to sustain the costs of home ownership.
- You must sell your existing property if you own one.
- You must have a good credit history.

How to apply and find out more:

Apply online www.firststepslondon.org and then call one of their area offices if you require further details.

East, North and West London: **0208 920 7777**

South East & South West London: **0844 406 9997**