

Our policy on Your housing options



Our housing options policy is designed to make the best use of our properties to meet local housing need.

Our housing aims

When we let properties, we aim to:

- work with the London Borough of Tower Hamlets (LBTH) to help meet local housing need
- house people in suitable homes they are happy with
- let homes quickly to minimise rent loss
- help to create successful, lasting communities, and
- support existing tenants who want to move.

Our housing partnerships

We share a common housing list and allocations scheme with Tower Hamlets Council and 18 other partner landlords. We use this scheme to advertise our empty homes.

The scheme includes working to the Council's local lettings plans, which are designed to develop and support well-balanced communities.

Applicants, including our existing tenants, benefit from:

- access to a larger pool of available housing – in Tower Hamlets, in other areas of east London and London-wide
- more choice of type of home and bedroom size, and
- more options for people assessed as having health needs or a disability.

Getting a move

Joining the housing list

To get a home with Tower Hamlets Community Housing or one of our partners, you need to put your name on the Council's Common Housing Register. We can provide you with an application form and help you to apply.

To apply you must:

- be 18 or older
- have lived in the borough for the past three years (and continue to live here)
- not have a history of anti-social behaviour or eviction for rent arrears
- have a sole or joint income that is less than £85,000 per year
- not be a homeowner – unless you can't sell or use your property to solve your housing problem
- not be subject to immigration control (the Government sets this rule), and
- not have a history of fraud or making up claims.



Our promise

We make sure our lettings are fair, transparent and efficient, in line with the rules set by our regulator and by equality law.

We let our empty homes as quickly as we possible, arranging viewings for several people at once where we can. Our aim is to minimise the amount of time homes are empty (which also loses us money) and to maximise our assistance to people in housing need.

In addition, you can't go on the list if you or anyone in your household has faced legal action for violence, racial harassment or threatening behaviour, or if you have been physically or verbally abusive to housing staff or local residents.

How empty homes are let

Empty homes owned by THCH and our partner landlords are advertised on the Tower Hamlets Homeseekers website at: www.thhs.org.uk (However, if homes prove hard to let, we sometimes advertise them elsewhere and offer incentives.)

Once you are registered on the site, you can bid for suitable homes.

At the end of the bidding period, the Homeseekers system automatically generates a shortlist of applicants. The property is generally offered first to the applicant with the highest priority for this sort of home.

Our policy on your housing options 2

We can withhold or withdraw an offer if:

- you have a history of breaking your tenancy agreement, or
- our financial assessment shows you would not be able to afford the rent, or
- your household is vulnerable and, despite approaching the Council and other partner agencies, we have been unable to secure a suitable support package that would make your tenancy successful.

Applicants who refuse three reasonable offers also lose priority.

Size of homes

A 'suitable home' is a home that is the right size for your household.

The table below sets out the size of home we will normally offer.

Household size	Bedroom need	Bedspaces
Household with one or two adults	Studio or 1 bedroom	1-2 bedspaces
Household with one child	2 bedrooms	3-4 bedspaces
Household with two children – same sex	2 bedrooms	4 bedspaces
Household with two children – opposite sex	3 bedrooms	4-5 bedspaces
Household with three children	3 bedrooms	5-6 bedspaces
Household with four children – same sex, or two of each sex	3 or 4 bedrooms	5-6 bedspaces
Household with four children – three same sex, one opposite sex	4 bedrooms	6-7 bedspaces
Household with five children	4 bedrooms	7-8 bedspaces
Household with six children – same or opposite sex	4 or 5 bedrooms	8-9 bedspaces
Household with six or more children	5 bedrooms or more	9-10+ bedspaces

Who we rehouse

The Tower Hamlets scheme has to comply with the law by giving 'reasonable preference' to certain groups of people. This includes the following groups.

- People who are accepted as homeless by the Council under Part VII of the 1996 Housing Act. But they must accept their first offer or they risk losing any temporary accommodation and their high priority level.
- People who have priority housing rights under other housing law.
- People currently living in dirty, overcrowded or otherwise unsatisfactory housing.
- People who need to move for medical or welfare reasons. We will work with the council and medical professionals and ideally try to find a brand-new home that can be adapted for you.
- People who need to move to a specific area to prevent hardship to themselves or others.
- People who are in other 'priority target' groups (see our list below).

If circumstances outside your control (not included in this list) give you a strong need to move, you can apply to have your case heard by a housing management panel made up of senior officers at Tower Hamlets Council.

Priority target groups

Under-occupiers

The Common Housing Register gives a higher priority to people who want to move and who are willing to give up at least one bedroom.

See our separate policy on 'Under-occupation' for more details.

Sons and daughters

If your home is overcrowded and your adult, non-dependant, sons or daughters have been living with you for the past five years, we may be able to consider offering you separate homes.

This could apply if your own application has a health priority.

It could also apply if you would be leaving a home with two or more bedrooms for a smaller property. But only if your son or daughter only needs a studio or one bedroom home themselves. We would aim to make direct offers to you both at the same time.

Alternatively, it could apply if your core household (excluding your non-dependant son/daughter, their immediate family and anyone else not in your immediate household) is living in such overcrowded conditions that you need at least two more bedrooms.

Our policy on your housing options 3

In any of these cases, we can't guarantee to offer separate housing. We would also take legal action if one person did not go through with their move. We would require repayment of any cash incentives and we would go to court to take back any new home provided.

'Decants'

A 'decant' is when we have to ask someone to move because we are carrying out major work or demolishing a property. Our separate 'Decants' policy explains:

- what options you would have, and
- summarises the practical and financial support on offer.

Making an appeal

You can ask the Council to review any decision made about your application.

Our tenancies

We intend to continue letting homes on assured tenancies at social rents.

We currently have no plans to offer fixed-term tenancies. (Our fixed-term starter tenancies are designed to convert to lifetime assured tenancies after a year, if all has gone well.)

However, in future, contracts we have with partners may occasionally mean that we have to charge 'affordable rents' (typically 80% of market rents) for some properties.

Your other housing options

Make a mutual exchange

You can swap your THCH home with the home of any other social housing tenant, providing it is the right size and you get written permission from both landlords first.

We belong to two national home swap schemes (so you can register for free):

- Homeswapper (www.homeswapper.co.uk), and
- House Exchange (www.houseexchange.org.uk).

See our separate policy on 'Assignments, succession & mutual exchanges' for more details about what it means to swap homes and tenancies.

Move to another London borough

You can apply for an out-of-borough move by registering for free with the scheme at www.housingmoves.org

Homes for older people

We have no sheltered schemes of our own, but we can offer you advice and assistance to access this type of housing with another landlord.

If you are aged 60 and over, you can also register for the Seaside & Country Homes scheme for a move outside London. There are more details on the Housing Moves website at www.housingmoves.org

Home ownership

We promote First Steps to Home Ownership in London, which offers a range of lower-cost home ownership options. To find out more go to: www.london.gov.uk/what-we-do/housing-and-land/homes-londoners

This leaflet provides a summary of our policy.

For more information send a message through your 'My Corner' account, or email customerservices@thch.org.uk