

# Housing Services Newsletter

Community Services

July 2009

***This Newsletter is designed for people on the Isle of Wight Housing Register. We hope that you find it useful and would welcome any feedback that you may have. Please feel free to write to us at the address on the back page with any suggestions.***

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It gives me great pleasure as the newly appointed Cabinet Member for Children's Services, Social Care, Public Health and Housing to welcome you to this Newsletter which we hope you enjoy.  
Dawn Cousins (pictured)



As you will be aware there have been national and international conditions which have affected the housing market and employment prospects. This has been reflected in the work of the team which has seen an increase in numbers on the housing register of 842 (19%) between 2007/8 and 2008/9 with a 299 (18%) increase in advice cases opened during the same period. Despite this the number of homeless applications accepted has decreased by 42% and the number of households in temporary accommodation has fallen by 30%. This has been achieved by the team using a number of initiatives to make better use of the private rented sector stock on the island.

2008 saw the publication of a renewed Homelessness Strategy in July, where we reviewed the homelessness service to ensure that we are fully up to date with the needs of the Island since its first publication in 2003. This is especially important at the moment as people feel the impact of the recession, particularly homeowners. Further details on the measures the Government has launched to assist those under threat of losing their homes is on pages 6 and 7 but the message is to get help early.

Alongside other new initiatives the Council and it's partners are committed to making access to housing on the island both fairer and more effective. That is why we will be implementing a Choice Based Lettings scheme in 2010. There is an opportunity to find out more about the scheme on pages 2 and 3 and we would welcome your comments and feedback..

It is our aim to make allocating social housing to people both as fair as possible and as effective as possible at helping people in real need. It is with this in mind that the Council, along with its partner housing associations, are reviewing how the current Isle of Wight Housing Register operates.

We want to make the register more transparent and give applicants more information on their choices so that they can make a more informed decision on their housing options. Therefore, the Council, Vectis, Medina and South Wight Housing Associations have decided to implement a Choice-Based Lettings scheme to the Island.

Choice-Based Lettings (CBL) replaces the traditional way of allocating housing under which housing officers seek to match applicants who have priority on the waiting list to available vacancies. CBL allows applicants for social housing (and existing tenants seeking a move) to apply for available vacancies which are advertised widely (e.g. in local offices or on a website). Applicants can see the full range of available properties and can bid (i.e. apply) for any home to which they are eligible (e.g. a single person would not be eligible for a three-bedroom house). The successful bidder is the one with the highest priority under the scheme.

By advertising what properties are available, applicants can see exactly what is available and where. When properties are advertised, they will include as many property details as possible so that you can make a more informed decision on whether you want to be considered for that specific property. Additionally, we will publish feedback each week from which you can see how long successful households have waited and their level of priority, although personal details will not be published. This information can help you decide which areas you are likely to be able to make a successful bid and therefore increase your prospects of housing.

As well as advertising properties available to rent through our partner landlords, we hope to include other forms of social housing such as shared ownership and intermediate rented properties. We will also be inviting private rented landlords to utilise the system to advertise their own properties to allow a full range of housing options to applicants.

The new system will require applicants to bid for properties that they are interested in, this can be done via a variety of ways and we will have procedures in place for those applicants that are unable to apply themselves. The quickest and easiest way of checking what properties are available will be through a dedicated website, however we will have a free telephone line listing all available vacancies and a text service.

Under the current register, housing need is assessed by a complicated points system, it is intended that this point system will be replaced by a simplified banding method. Applicants will be placed into one of six bands at the point of application depending on their housing need. These bands have been developed taking into account local issues and government guidelines.



The proposed banding is shown below

<b>Band 1</b>	<ul style="list-style-type: none"> <li>High medical/welfare issues &amp; multiples of Band 2</li> </ul>
<b>Band 2</b>	<ul style="list-style-type: none"> <li>Severe over/under occupations (at least 2 beds)</li> <li>Medium medical/welfare issues</li> <li>Applicants identified as being ready for 'move-on' accommodation from listed scheme</li> </ul>
<b>Band 3</b>	<ul style="list-style-type: none"> <li>Multiples of Band 4</li> </ul>
<b>Band 4</b>	<ul style="list-style-type: none"> <li>Non Statutory Homeless applicants</li> <li>Statutory homeless applicants</li> <li>Medical/welfare issues</li> <li>Serious disrepair as defined by IWC Housing Renewal Team</li> <li>Households lacking or sharing amenities</li> <li>Households within insecure accommodation</li> <li>Minor under/over occupation (1 bed)</li> </ul>
<b>Band 5</b>	<ul style="list-style-type: none"> <li>Households with secure accommodation and no other housing need</li> </ul>
<b>Band 6</b>	<ul style="list-style-type: none"> <li>Reasonable preference removed for Anti-Social Behaviour</li> </ul>

As well as changing the way in which applicants are prioritised, the way in which applicants medical needs are assessed will also be changing. The new banding system has three levels of medical need, which will be assessed using the following matrix:

	<b>Definition</b>	<b>Examples</b>	<b>Assessment By</b>
<b>High</b>	Applicant or member of their household with urgent medical or welfare need where failure to re-house could have life threatening consequences and where their current housing conditions are a major contributory factor	Severe medical condition that could be deemed to be life threatening if suitable alternative accommodation is not secured	Medical and Welfare Panel Medical Application Form <i>and</i> Housing Application Form <i>and</i> Home Visit Report <i>and</i> Supporting information from professional evidencing how housing impacts on the medical or welfare condition
<b>Severe</b>	Applicant or member of their household with a medical or welfare need where failure to re-house will lead to a rapid decline in health and where their current housing is a significant contributory factor	Serious/chronic condition not immediately life threatening but is likely to result in severe impairment without a move to more appropriate accommodation	Medical and Welfare Panel Medical Application Form <i>and</i> Housing Application Form <i>and</i> Supporting information from professional evidencing how housing impacts on the medical or welfare condition
<b>Low</b>	Applicant or member of their household with a medical or welfare need and the location or condition of their home will have a continuing affect on their health	Stable or persistent medical health problem that could be more effectively managed in more appropriate accommodation	Housing Options Team Medical Application Form and Housing Application Form and Supporting information from professional evidencing how housing impacts on the medical or welfare condition

Whilst we think that moving to CBL offers real advantages to Island residents, it will not make anymore properties available, but it will give applicants a real choice about where they live and for the first time, enable applicants to see exactly what housing is available and where.

If you think that Choice Based Lettings might have a particular impact on you or that you might be affected differently to other applicants, we'd be really pleased to hear from you. Our aim is to ensure that CBL is accessible and provides the best possible service to all. Please get in touch with us (contact details below).

We will shortly be sending you details of events that will be taking place across the Island to further discuss these proposals; we hope that you can help us to develop the new Island Housing Register.

In the meantime, we need your help to name the new scheme. Below is a shortlist of 5 names and we would like you to vote on your favourite. A prize draw will be made from all replies with a £25 high street gift voucher going to the winning entry.

Please complete the tear off slip below by 31st July 2009 and return to Housing Services, Isle of Wight Council, FREEPOST NATW873, Newport, PO30 1BR.

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## Isle of Wight Housing Register Scheme Name Competition

Choice Based Letting Scheme Name	Please select with a tick
Wight Choice	
Island Homes 4 U	
Island Home Choice	
Island Homesearch	
Island Homefinder	
Name:	
Address:	
Contact number:	

If you have any comments on any of the above, please contact Housing Services on [cbl.consultation@iow.gov.uk](mailto:cbl.consultation@iow.gov.uk) or please see alternative contact details on the back page.

If you are finding it hard to pay your bills, you can get free advice, offering help before, during or after you get into difficulties.

The following agencies can all provide assistance—they are free, confidential and no one will judge you—whatever you do, don't ignore them and get help early.

Citizens Advice Bureau 0845 120 2959

Frontline Debt Centre 01983 291552

Law Centre 01983 524715

National Debt Line 0808 808 4000

Tax Aid—Inland Revenue problems 0207 8034950

Community Legal Services Direct 0845 345 4345

Support Services

Housing Services may be able to refer people to receive Housing Related Support which can include accessing correct benefit entitlement, ensuring you have the correct skills to maintain a tenancy, advising on home improvements and accessing a community service alarm.



## Publication of Homelessness Strategy

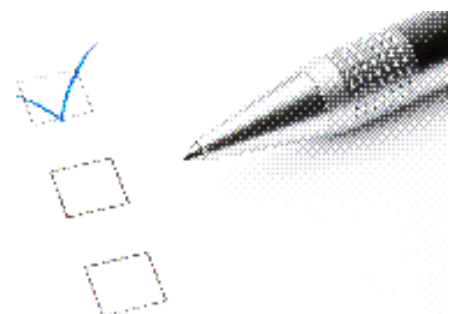
In July 2008, the Council published a new Homelessness Strategy to take us to 2013.

Following extensive consultation with staff and key stakeholders, we are now committed to five priorities which include:

- To work with private sector landlords on the Island to maximise options for those households that may experience homelessness.
- To ensure that we offer an accessible and responsive service to all of our customers.
- To ensure that we understand the causes of homelessness and adapt our service to meet the changing needs of the Island.

A copy of the strategy is available from our offices at 7 High Street, Newport or on our website [www.iwight.com/housing](http://www.iwight.com/housing).

If you have any views on how we can deliver these priorities, please email: [housing@iow.gov.uk](mailto:housing@iow.gov.uk).



There is a range of options available to homeowners who are finding it difficult to keep up with their mortgage payments:

## Support for Mortgage Interest

If you are receiving an income-related benefit such as Jobseeker's Allowance, Income Support or Income-related Employment & Support Allowance and you are a homeowner, you may be entitled to Support for Mortgage Interest (SMI) as part of your benefit.

Payments can be made towards a customer's mortgage **interest** payments for loans taken out to purchase the property or for specific home improvement loans.

For customers making a new claim to benefit from 05 January 2009, there is a waiting period of 13 weeks before help is provided at 100% of eligible mortgage interest. The capital limit up to which mortgage interest can be met is £200,000 and there is a two year time limit on payment of mortgage interest for new claims.

## Homeowners Mortgage Support

If your household's income has dropped unexpectedly you may be able to get help from Homeowners Mortgage Support. It could help you reduce the monthly interest payments on your mortgage for a fixed time.

To be eligible for Homeowners Mortgage Support (HMS), you must have had a **temporary** drop in income and be unable to meet your monthly mortgage payments (such as loss of job/overtime/reduction in hours etc). You'll need to switch to an interest-only mortgage, if you haven't already. Your lender will also ask you to commit to paying as much as you can afford each month.

If you are accepted for HMS, your lender will delay some of the monthly interest due on your mortgage, this will reduce your payments for up to two years although the money is not written off – you'll have to pay it back eventually, with interest.

Talk to your lender about whether you qualify for HMS and if they are providing this support. There are some restrictions to this scheme, for a full list of details go to [www.direct.gov.uk/mortgagehelp](http://www.direct.gov.uk/mortgagehelp).



## The Mortgage Rescue Scheme

If you are in serious difficulties and will become homeless if you are repossessed the Mortgage Rescue Scheme is for **vulnerable** families that would be considered to be in 'priority need', this could be a pregnant woman OR someone with dependent children OR someone who is vulnerable because of old age or a physical or mental impairment.

The Mortgage Rescue Scheme is a government scheme, which is run by your local housing authority (Isle of Wight Council if you live on the Island). If you are eligible, you could get financial help to stay in your home. You make your application for help from the scheme to your local council.

There are also other criteria which needs to be met, such as earning less than £60,000 a year; having received debt counselling, that the property is suitable for your needs etc (a full list is provided on [www.direct.gov.uk](http://www.direct.gov.uk)).

There are two options available to help people remain in their homes through the Mortgage Rescue Scheme.

### ***Shared Equity Loan***

A Housing Association can pay off a proportion of your mortgage and in return receive a share in your property's "equity" – the market value of your home minus the outstanding mortgage balance; this proportion would be based on an assessment of your households finances and would reduce your repayments to a more affordable level

### ***Government mortgage to rent***

A Housing Association can pay off your mortgage completely by buying the property and you would remain in your home and pay rent to the Housing Association at a subsidised rent.

## Free help in the Courts

If you have to attend court you can access free legal advice from the majority of county courts through housing court desk schemes. Almost 85% of people using this help avoid immediate repossession.

The scheme provides specialist advisers who can give you free legal advice on the day of your hearing. The adviser will represent you at the hearing and follow through with any resulting action. They will help you explain why you haven't made your payments. They can also help you negotiate an arrangement with your mortgage lender or landlord to pay off your debts.

The Law Centre is an independent specialist legal advice centre, located in Newport (contact details are on page 5) and will shortly be providing a Court Desk service here on the Island.



Are you having difficulty paying your rent or council tax? **Don't delay – claim today**

If you would like advice about claiming housing and council tax benefit please contact us on 01983 823950 or visit one of our local offices. Application forms and further advice are available from [www.iow.gov.uk/council/departments/revenues/benefits/default.asp](http://www.iow.gov.uk/council/departments/revenues/benefits/default.asp).

Remember to notify the Council's benefit department of any changes to your circumstances as soon as possible.

## What level of rent will be considered if I make a claim for benefits?

LOCAL HOUSING ALLOWANCE (LHA) is a new way of working out **new claims** for Housing Benefit for tenants renting accommodation from a private landlord.

LHA is for people on a low income who rent from private landlords and is based on the number of rooms people are allowed—not how much the rent is. The number of bedrooms allowed depends on who lives with them. The Rent Service will no longer value individual properties.

As currently with Housing Benefit, entitlement to the LHA will be subject to a means test and proof of a valid tenancy. **Payments will be made to the tenant rather than the Landlord and will normally be paid from the Monday following the date a claim is treated as being received.** This means the tenant is responsible for paying their rent to landlords. This does not affect claims which are currently in payment; it only affects new claims, breaks in claims and change of addresses from 7 April 2007.

The current LHA rates are available from our local offices (including Housing Services), or can be accessed from our dedicated LHA website [www.iow.gov.uk/council/departments/revenues/benefits/Local\\_Housing\\_Allowance/](http://www.iow.gov.uk/council/departments/revenues/benefits/Local_Housing_Allowance/).

## Deposit Protection Scheme

Tenancy deposit law was introduced on 06 April 2007 and provides protection for tenants by preventing landlords and letting agents from unfairly withholding a deposit.

Within 14 days of accepting a deposit, the landlord or agent is required to give you details about how your deposit is protected; including the contact details for the scheme it is protected in, how to apply for the release of the deposit & what to do if there is a dispute about the deposit.

If your landlord or agent does not protect your deposit you can apply to your local county court who can order the landlord or agent to either repay the deposit to you or protect it in a scheme. The landlord or agent can be ordered to repay three times the amount of the deposit to you.

Remember - you have a responsibility to return the property in the same condition that it was let to you, allowing for fair wear and tear.



## **New affordable housing on the Isle of Wight**

Over the forthcoming financial year there will be a number of new affordable housing developments on the Isle of Wight.

These will consist of a mix of affordable rented units and other types of affordable housing such as shared ownership and intermediate rent. All of the affordable rented units will be allocated by the Housing Associations on the Isle of Wight.

### **Southern Quarter – Oakfield, Ryde (South Wight Housing Association)**

A development of 146 units including a mix of open market sale, homebuy direct, shared ownership, intermediate rent and social rented units which will be completed over the next two years.

### **Pound Lane – Ventnor (South Wight Housing Association)**

A development of 21 flats including intermediate rent and social rented units.

### **Hawthorn Meadows – East Cowes (Medina, Vectis and HydeMartlet Housing Ass)**

Additional units are due to complete on this development over the next three years.

## **Options to buy on the Isle of Wight**

HomesinHants offers different schemes for low cost home ownership. It is delivered by Swaythling Housing Association on behalf of the Government and they provide all the information on affordable ways of entering the property market on the Isle of Wight.

The majority of their information and details about current shared ownership opportunities are provided online at [www.homesinhants.co.uk](http://www.homesinhants.co.uk) or you can call them on 023 8062 8004.

***So far we have helped 26 people buy their own homes on the Island.***

### **Homebuy Direct**

Helps people to purchase a new build home from one of our development partners. The purchaser takes out a mortgage to cover at least 70 per cent of the purchase price and this is topped up with an equity loan funded by the development partner and Homes & Communities Agency covering up to 30 per cent of the price. The equity loans are interest free for the first 5 years and the maximum value of homes purchased is £300,000.

The total amount that the purchaser pays back on the equity loan corresponds to the property's market value at the time of repayment.

### **Intermediate Rent**

If you don't want to buy right now, you can rent a brand new home. The rents are about 20% cheaper than those on the open market and some are being offered on a Rent to Homebuy basis so that you can rent to begin with and buy a share later within a set time limit. The Housing Associations will apply an affordability test to check that you will be able to afford the rent from the start and that you can afford to buy a share later on.

# Housing Allocations 01 April 2008 - 31 March 2009

There are more than 5,200 applicants on our housing register. Between 1 April 2008 and 31 March 2009 there were 409 lettings made through the three main Housing Associations from the Housing Register.

99 of these went to households who the Council had accepted as homeless and 68 were to transfer applicants, although not all of the housing associations allocate transfers to their own tenants through the register.

	Bedsit or 1 bedroom	2 bedroom	3 bedroom	4 bedroom	Total General Housing	Sheltered Housing
Arreton	0	1	0	0	1	0
Bembridge	3	1	0	0	4	0
Binstead	1	7	1	0	9	2
Brading	1	7	3	0	11	0
Brighstone	0	4	0	0	4	0
Carisbrooke	0	0	1	0	1	0
Chale Green	7	3	1	0	11	0
Chillerton	0	0	1	0	1	0
Cowes	12	0	4	0	16	12
East Cowes	1	6	4	0	11	9
Freshwater	12	10	1	0	23	11
Godshill	2	1	0	1	4	0
Gurnard	0	0	0	0	0	3
Havenstreet	1	0	0	0	1	0
Lake	11	2	0	0	13	9
Merstone	0	1	0	0	1	0
Newport	32	29	18	2	81	10
Niton	1	1	0	0	2	0
Ryde	22	11	18	0	51	5
Sandown	5	6	4	0	15	0
Shalfleet	1	1	0	0	2	0
Shanklin	4	9	1	0	14	3
Shorwell	2	2	0	0	4	0
St Helens	3	0	0	0	3	0
Totland	1	2	0	0	3	0
Ventnor	14	4	2	0	20	4
Whippingham	7	12	5	3	27	0
Wootton	0	0	1	0	1	0
Wroxall	0	1	2	1	4	2
Yarmouth	1	0	0	0	1	0
<b>TOTAL</b>	<b>144</b>	<b>121</b>	<b>67</b>	<b>7</b>	<b>339</b>	<b>70</b>

Anchor Staying Put and Age Concern Isle of Wight offer a small repairs service to older, disabled or vulnerable people living on the Isle of Wight.

They can undertake small work such as minor joinery repairs, minor plumbing repairs, fitting locks and security chains, draught-proofing, changing light bulbs, fitting shelves and pictures and other sorts of work.

They cannot undertake gas work or electrical work, except for changing plugs or fuses.

They do not charge for labour, only for the materials used – please contact them on 867238 to see if they can help you.



## Contacting us

Housing Services is located in Newport opposite the main council building



### Opening Times

Monday to Thursday  
08:30 – 17:00

Friday  
08:30 – 16:30

For out of hours  
emergencies please call  
01983 821105

**Housing Services, 7 High Street, Newport, Isle of Wight. PO30 1SS**  
**Tel. 01983 823040 Fax. 01983 823050**  
**Email. [Housing@iow.gov.uk](mailto:Housing@iow.gov.uk) Website. [www.iowight.com](http://www.iowight.com)**

**This newsletter is also available in Braille, on audio tape or in large print for further details please contact (01983) 821000.**

If you would like this document translated, please call 01983 821000

Arabic

01983 821000 إذا رغبتكم في الحصول على نسخة مترجمة من هذه الوثيقة يرجى الاتصال بنا على

Bengali

এই দলিলটির অনুবাদ চাইলে, দয়া করে ফোন করুন: 01983 821000

Chinese

如果你想翻譯這份文件，請與我們聯繫：01983 821000

如果你想翻译这份文件，请与我们联系：01983 821000

French

Si vous désirez que ce document soit traduit, contactez-nous s'il vous plait au 01983 821000

German

Falls Sie eine Übersetzung dieses Dokuments wünschen, wenden Sie sich bitte unter einer der folgenden Rufnummern an uns 01983 821000

Hindi

यदि आप इस दस्तावेज़ का अनुवाद चाहते हैं, तो कृपया टेलिफोन नम्बर 01983 821000 पर सम्पर्क कीजिए।

Italian

Se desiderate la traduzione di questo documento, contattateci allo 01983 821000

Polish

Jeżeli chcieliby Państwo uzyskać tłumaczenie tego dokumentu, prosimy o kontakt z nami 01983 821000

Punjabi

ਜੇਕਰ ਤੁਸੀਂ ਇਸ ਦਸਤਾਵੇਜ਼ ਦਾ ਅਨੁਵਾਦ ਚਾਹੁੰਦੇ ਹੋ, ਤਾਂ ਕ੍ਰਿਪਾ ਕਰਕੇ ਟੈਲੀਫੋਨ ਨੰਬਰ 01983 821000 ਤੇ ਸੰਪਰਕ ਕਰੋ।

Spanish

Si desea una traducción de este documento por favor llame al numero de teléfono 01983 821000

Urdu

01983 821000

اگر آپ اس دستاویز کا ترجمہ حاصل کرنا چاہتے ہیں تو اس نمبر پر فون کریں