

Island HomeFinder

Scheme guide



Medina Housing
ASSOCIATION LIMITED
Part of Spectrum Housing Group Ltd



South Wight
Housing Association
Part of Southern Housing Group



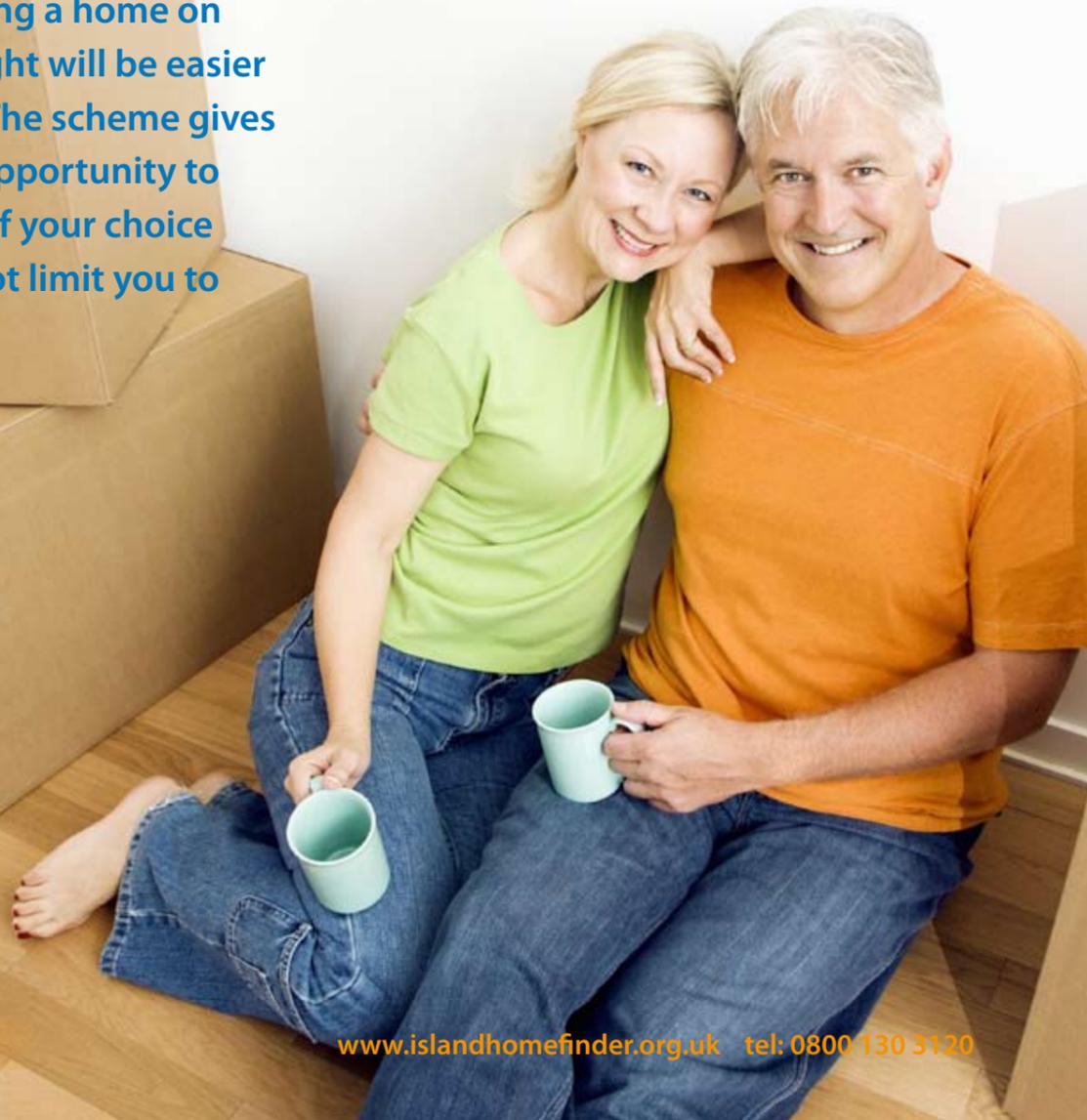
Vectis
Housing

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Cover picture:
The Oak Vale development at Ryde

Your key to a new home
Under the Island HomeFinder
scheme, finding a home on
the Isle of Wight will be easier
than before. The scheme gives
you greater opportunity to
find a home of your choice
and it does not limit you to
certain areas.



About Island HomeFinder

Island HomeFinder is a new way of looking for affordable housing on the Isle of Wight. Rather than us deciding which housing to offer you, you can now choose which properties interest you.

Island HomeFinder is a partnership between the Isle of Wight Council, Medina Housing Association, South Wight Housing Association and Vectis Housing Association. However, from time to time, other housing associations may advertise their properties on Island HomeFinder.

Each week available properties are advertised on our website, www.islandhomefinder.org.uk and in our offices.

If you see any properties that you are interested in and that you are eligible for, you can express an interest (also known as bidding) for these properties as long as you have registered on Island HomeFinder.

You can bid for properties in a number of different ways:

- ▶ through the website
- ▶ using our automated 24 hour freephone hotline
- ▶ by sending us a text message.

To help you decide which properties to bid for, you can see the priority for successful applicants for recently let homes. This information is available on the internet and in our offices. Before you bid for a property, you can find out where you would be in the shortlist for that property at the present time. This information is available on the website and telephone hotline.

Need more help?

If you need more help, you can call us on 01983 823040 or email housing@iow.gov.uk



How to use Island HomeFinder

How to register

To apply to join Island HomeFinder you must be 16 years of age or over and be eligible to apply for housing in the UK. If you have any queries over your eligibility, please contact the council's housing services (see page 18 for contact details).

You will need to complete an application form, which can be obtained from any council or housing association office, downloaded from the website or completed online. The application enables you to apply for affordable housing. For details on how to contact us and our opening hours please see page 18.

Before you are offered a tenancy, you may be asked to provide documents to support your application. We will tell you what documents to provide and when to provide them.

What happens once I have registered?

When your application is accepted onto Island HomeFinder we will write to tell you:

- your unique reference number and password (a memorable date),
- the band your application has been placed in and your priority date,
- the number of bedrooms you are entitled to.

You must tell us if there are any changes in your circumstances so that we can reassess your application and if necessary make changes to your band and priority date.

How are properties advertised?

Properties are advertised each week on the website at www.islandhomefinder.org.uk, in a newsletter that is available from your local council and housing association offices or by telephoning a message service which lists available properties on tel: (01983) 823045 (local rate landline charges apply). Properties appear on the website from Wednesday morning and are available for bidding until midnight on the following Tuesday.

The adverts

The adverts tell you the landlord, location, size, rent and other features of the property to help you decide which properties are right for you. The adverts also tell you if there are any special requirements that the applicant must meet, such as age requirements.

Expressing your interest in a property

You can bid for as many properties as you are interested in each week. You can express your interest in one of the following ways:

On the website Visit www.islandhomefinder.org.uk and log in using your housing application number and password.

By telephone Call our 24-hour automated bidding line on 0800 130 3120.

By text message Send a text message to 07781 486609.

A key to the terms and symbols used in the adverts and the website can be found on page 14.

Offering a property

All bids received will be put in priority order to produce a list of eligible applicants for each property advertised.

If your name is at the top of the priority list the landlord of the property will contact you, usually by telephone, within 24 hours of the bidding cycle closing, to carry out suitability checks. They may carry out a home visit, (e.g. rent checks, household circumstance checks).

Once the initial suitability checks have been completed, you will be "matched" to the property and will be unable to bid on any other properties being advertised.

If you do not respond when you have been contacted about a property, you may be overlooked for the property you have bid on.

If you are considered suitable for the property you will normally be invited to view the property.

If for some reason the applicant at the top of the list is not considered suitable for a property, they will be notified and we will move to the next applicant, and so on.

If you decide to refuse the property it will be offered to the next person on the priority list. However, you may be penalised for unreasonably refusing a property and be unable to bid for up to one year on properties being advertised.

If you accept the property you will be advised when you can move in. You will also be given an appointment to see your landlord to sign the tenancy agreement and collect the keys.

Feedback

We publish information about homes that have been successfully let. We tell you the number of applicants that bid for the property, the band and priority date of the successful applicants. This information is published in a newsletter and is available in the *Recent Lets* section of the website. This information will give you a better idea of how popular a particular property or area is and how long you would normally have to wait. You can then decide whether to look for other types of property or areas where you may not have to wait as long.

Which properties can I bid for?

You are only able to bid on properties that you are eligible for. For example, if you require only one bedroom you will not be able to bid for a two bedroom property. The symbols (see page 14) that appear on the adverts indicate any restrictions about who is able to bid for a property.

Number of bids

You can bid for as many properties as you want each week, you can also withdraw your bids before the closing date if you change your mind.

Size of property

You will only be able to bid for properties where you meet the bedroom requirements, i.e. you cannot bid for a bigger or smaller property than the allocation policy states you need.

Minimum age

Some properties may have age restrictions which may affect your eligibility for a particular property, i.e. accommodation for the elderly.

Adaptations

Some properties have adaptations specifically for disabled people. Preference will be given to applicants needing such adaptations.

Other restrictions

If you have been offered a property, you will be unable to bid on any other properties until you have confirmed or refused the offer. Some properties are only large enough for a specified number of occupants due to the properties' size.



How are applications prioritised?

Applications to Island HomeFinder will be assessed and placed in one of the six bands. Within each band applications will be placed in priority date order, with the application with the oldest date having the highest priority. The date that is normally used is the date your housing need is assessed. If you would like more information on any of the above, please contact the council's housing services for a copy of the allocations policy.

Moving between bands

If your circumstances change and you move bands, your priority date will be changed to the date your housing need was re-assessed.

Band 1

- Urgent medical/welfare issues
- Multiples of Band 2

Band 2

- Severe over/under occupations (at least two bedrooms)
- Severe medical/welfare issues
- Applicants identified as being ready for 'move-on' accommodation

Band 3

- Multiples of Band 4

Band 4

- Homeless applicants
- Significant Medical/welfare issues
- Hazardous property condition as defined by the Housing Renewal team
- Lacking or sharing amenities
- Households within insecure accommodation
- Minor under/over occupation (one bedroom)

Band 5

- Households with secure accommodation and no other housing need

Band 6

- Considered unsuitable to be a tenant due to anti-social behaviour



Medical and welfare needs

If you have a medical or welfare need which is being adversely affected by your current housing, then you may be placed into a higher band. However, some medical and welfare needs will remain whether you are moved to an alternative home or not. In these instances, your medical or welfare need may not be taken into consideration.

How will this be assessed?

Any information you have supplied on your application form will be considered against the agreed banding as shown on page 7.

You may be asked to supply additional information and if your need relates to a medical condition, we may, with your permission, contact your GP or other healthcare provider for more information.

Once this information has been provided to us, we will assess your need against the allocations policy and determine what level of need you have.

What are the levels of need?

If you have a medical or welfare condition which could have life-threatening consequences and where your current housing conditions are a major contributory factor, you may be placed into the urgent band.

If you have a medical or welfare condition which will result in severe or chronic impairment if you were to remain in your current home, then you may be placed into Band 2.

If you have a medical or welfare condition which is stable and/or persistent but could be more effectively managed in more appropriate accommodation then you may be placed into Band 4.



Hazardous properties

If you have concerns over the condition of your current home and believe you are living in hazardous conditions, please ensure you provide full details to the housing options team. If the condition is considered a hazard as identified through the Housing Health and Safety Rating System, then this may be taken into account. However any concerns over the condition of your home should be directed to your landlord (if applicable) in the first instance. Housing services have produced a leaflet which gives advice on how to deal with problems within your home. Please contact us for a copy.

How will this be assessed?

Serious hazards are those which place the residents at risk of death or serious danger. These most serious property conditions may result in your Island HomeFinder application being re-assessed, however, this may only be a temporary measure until such time as the hazard has been removed or the risk reduced.

Where can I find more information?

If you would like more information on the Housing Health and Safety Rating System, please refer to the Communities and Local Government website or contact housing services. (www.communities.gov.uk/hhsrs)

If you disagree with how your application has been assessed, you can request a review of your application by writing to us clearly stating your reasons.



Bidding on the website

The web site address to use when placing a bid is:

www.islandhomefinder.org.uk

Through the web site you can find full details about the scheme including everything in this document. You can search for properties that meet your needs and see the full details of those properties. You can also place a bid, withdraw a bid, find out if you are eligible and what your current queue position is.

You can only bid for properties where you match what the advert asks for.

For example, if the property advert states 'Suitable for a family with two children only', only families with two children can bid for that property, regardless of your banding/priority.

- ▶ Type www.islandhomefinder.org.uk into the address bar of your internet browser.
- ▶ Click the *Login/My Account* option then enter your unique reference number and memorable date. At this stage your login will be confirmed and details of any current bids will be shown.
- ▶ Click the *Property search* option. Select any search criteria that you require. A list of properties matching your search criteria will be displayed. If you are eligible for a property then an *Apply now* button will be displayed. Your current queue position, should you bid for this property, will also be shown but note that this can change as other

people bid. If you are not eligible then the reason you are not eligible will be displayed.

- ▶ For a property that you are eligible for click the *Apply now* button. You will be shown the property details and asked to confirm your bid. When you confirm your bid you will be told that your bid has been successfully placed.

What you need to bid

In order to bid you will need:

- your unique reference number,
- your memorable date password,
- the property reference number(s) that you want to bid for.



Bidding on the phone

The number to call when placing a bid is

0800 130 3120

This number is free to dial from a UK land line, but there may be a charge if you use a mobile, depending on your provider.

What you need to bid

In order to bid you will need:

- your unique reference number
- your memorable date password
- the property reference number(s) that you want to bid for.

Through the telephone system you can place a bid, withdraw a bid, find out if you are eligible and what your current queue position is.

Bidding using the telephone system is done using the number keypad on your telephone. As well as using the numbers on the number keypad you will also need to use the hash key (#).

What you will hear and what you should do

When the number is answered, this is what you will hear:

"Welcome to Island HomeFinder. Please select your

language from the following list. Press 1 for English, press 2 for etc..."

You should then press the number on the keypad to choose the language that you want (e.g. press 1 for English).

"You have selected English. Press 1 to confirm, 2 to reselect your language."

Press 1 on the keypad to confirm.

"Please enter your unique reference number, followed by the hash key."

Enter your unique reference number. For example if your reference was 12345 you would enter: 1 2 3 4 5 #

"You have entered the following unique reference number"

The reference you entered will be read back to you.

"Press 1 to confirm your unique reference number, or press 2 to re enter"

Press 1 on the keypad to confirm.

"Your unique reference number has been accepted.

Please enter the day of your memorable date, followed by the hash key."

If your memorable date was 15th May 1952 you would enter 1 5 #

"Please enter the month of your memorable date, followed by the hash key."

If your memorable date was 15th May 1952 you would enter 5 #

"Please enter the year of your memorable date, followed by the hash key."

If your memorable date was 15th May 1952 you would enter 1 9 5 2 #

"Thank you, your details match our records."

Then, if you want to make a bid...

"Press 1 to make an application, press 2 to review your applications or press 3 to exit."

To make a bid press 1

"Please enter the property reference number of the property you wish to make an application on, followed by the hash key."

Enter the property that you want to bid for. For example if you wanted to bid for property 9591 you would enter: 9 5 9 1 #

"You have entered the following property reference number".

The property reference number that you entered will be read back to you. If you are not eligible you will be told why, if you are eligible you will be told your current queue position. Note that your queue position will change as other people bid.

"Press 1 to confirm, 2 to change the property reference number".

Press 1 on the keypad to confirm.

"Your bid has been accepted".

You can then make further bids, and if allowed, review your bids or exit.

To review and/or cancel bids that you have already made, press 2.

"You have bid on these properties".

If you have already bid for properties you will be read a list of the properties with a number, for example property one number 9491.

"Press the number of the property that you wish to cancel the bid for followed by the hash key".

The property reference number and current queue position will be read out to you. You will be told: *"Subsequent bids may affect your queue position, and some properties may be offered to the most suitable candidate."*

If you want to cancel or review the bid for property number one then enter 1 #

"Press 1 if you are sure you want to cancel your bid otherwise press 2 to exit"

Press 1 on the keypad to cancel your bid.

To exit press 2.

"Thank you for using the system. Goodbye."

Bidding by text message

What you need to bid

In order to bid you will need:

- your unique reference number,
- your memorable date password,
- the property reference number(s) that you want to bid for .

What to do

You can bid for up to two properties per text message.

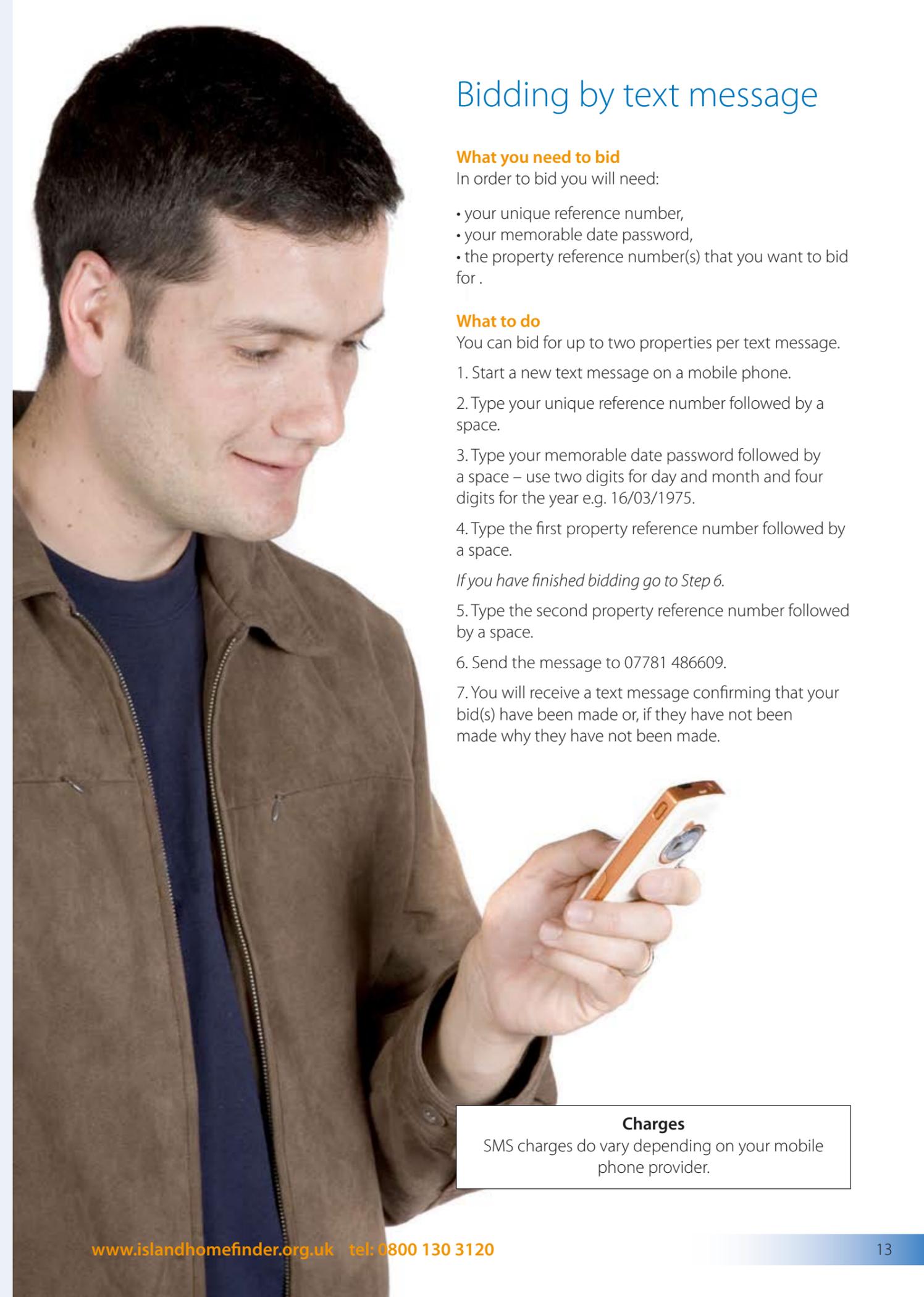
1. Start a new text message on a mobile phone.
2. Type your unique reference number followed by a space.
3. Type your memorable date password followed by a space – use two digits for day and month and four digits for the year e.g. 16/03/1975.
4. Type the first property reference number followed by a space.

If you have finished bidding go to Step 6.

5. Type the second property reference number followed by a space.
6. Send the message to 07781 486609.
7. You will receive a text message confirming that your bid(s) have been made or, if they have not been made why they have not been made.

Charges

SMS charges do vary depending on your mobile phone provider.



The symbols

What do they mean?

Every property advert will include symbols to help explain what is available.



The number of bedrooms in the property



The maximum age of the applicant / household



The minimum age of the applicant / household



Whether parking is available



Whether the property is disabled adapted



Whether the property has a garden



Whether the property is designated for older persons only (sheltered)



The energy efficiency rating of the property



Whether the property allows pets (✓ for yes, ✗ for no)



Whether a local connection is required

What are my options?

Due to the high demand for affordable housing on the Island, it is likely that some applicants may not be housed through Island HomeFinder. From time to time, different housing options may be advertised on Island HomeFinder. You are not obliged to express an interest in these properties, but it may be an option to consider. Housing options include:

- Private rented sector
- HomeBuy (shared equity)
- Discounted sale
- Intermediate rented
- Part buy / part rent (shared ownership)

Private rented sector

Private rented properties are homes owned by a private landlord seeking tenants. Tenancies are

offered on an assured shorthold tenancy.

HomeBuy (shared equity)

HomeBuy provides equity loans to help first time buyers purchase selected new build properties. The purchaser must be able to take out a mortgage to cover at least 70 per cent of the price with an equity loan covering the remaining 30 per cent.

Discounted sale

Discounted sale housing are homes that have a simple discount for the purchase on the market price, so the purchaser buys the whole home at a reduced rate.

Intermediate rented

Intermediate rented properties are homes owned

by a housing association but offered to rent at 20 per cent less than the current market value. Unlike other housing association properties these are let on an assured shorthold tenancy.

Shared ownership

Shared ownership is a part buy/part rent affordable way to get onto the housing ladder. You must be able to raise a mortgage for a percentage of the property with the remainder being owned by a housing association, for which you will have to pay a subsidised rent.

For more information on these other housing options, please contact Homes in Hants on 023 8062 8004 or visit www.homesinhants.co.uk



Rural housing

Affordable housing located in rural parishes is sometimes restricted under Section 106 of the Town and Country Planning Act 1990. The restrictions refer to the allocation of that housing to provide priority to those households that have a local connection to the particular parish.

Local connection is determined by the length of time a household has lived or worked within that parish.

Such properties will be advertised on Island HomeFinder but allocated in accordance with the specific terms of the Section 106 agreement and not under the normal allocations policy.

When being advertised, the eligibility criteria will be clearly stated and in order to be considered, you will be expected to provide evidence of your local connection to the advertising landlord.

Rural parishes are defined as villages with a population of under 3,000.

Further information

Change of circumstances

If your circumstances change, such as your household size changing or you move, please let us know so that your application can be updated. Even if you change your mobile number, it is important to notify us otherwise we will not be able to contact you should you be considered for a vacancy.

Annual review

Each year on the anniversary of your application we will ask you to give us an update on your details. If you no longer wish to be considered for housing, ignore this reminder as your application will be cancelled if you do not respond. However if you want to stay registered on Island HomeFinder please update your details otherwise your application will be cancelled.

If you disagree with a decision on your application

If you disagree with our assessment of your housing need you may ask for this to be reviewed by writing to us explaining your reasons for disagreeing with our assessment. You may be asked to supply further information to support your review. You will be notified of the outcome of the review in writing and if necessary your application on Island HomeFinder will be amended.

Housing association properties

If you would like more details of where housing associations own properties on the Island, a list can be obtained through the council's website (www.iwight.com/housing) or by contacting housing services on (01983) 823040.

Contacting us

Housing Services
Isle of Wight Council
7 High Street
Newport
Isle of Wight
PO30 1SS

Tel: (01983) 823040

Fax: (01983) 823050

Email: housing@iow.gov.uk

Website: www.iwight.com

To request a copy of the Island HomeFinder allocations policy, please contact us or visit the website.



Housing association information

Medina Housing Association

Lugley House
Lugley Street
Newport
Isle of Wight
PO30 5EL

Tel: 01983) 822811

Email: reception@medinahousing.co.uk

Web: www.spectrumhousing.co.uk/medina



South Wight Housing Association

The Courtyard
St Cross Business Park
Newport
Isle of Wight
PO30 5BF

Tel: 0300 3031772

Email: swha.reception@shgroup.org.uk

Web: www.southernhousinggroup.co.uk



Vectis Housing Association

Carisbrooke Road
Newport
Isle of Wight
PO30 1BW

Tel: (01983) 525985

Email: enquiries@vectis-housing.demon.co.uk

Web: www.vectishousing.co.uk



Last updated April 2010 v.1

If you would like this document translated, please contact us on 01983 821000

Arabic

إذا كنت ترغب في الحصول على نسخة مترجمة من هذه الوثيقة، فيرجى الاتصال
بهااتف 01983 821000

Bengali

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

Chinese

如果你想翻譯這份文件，請與我們聯係： 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।

Hungarian

Amennyiben igényli az okmány lefordított változatát, kérjük, hívja a 01983 821000-ás számot.

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।

Romanian

Dacă doriți acest document tradus, vă rugăm sunați la numărul 01983 821000

Spanish

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

Urdu

اگر آپ اس دستاویز کا ترجمہ کرانا چاہتے ہوں تو براہ مہربانی ٹیلیفون نمبر 01983 821000 پر فون کریں۔

This guide is also available in large print, in Braille and on audiotape.

Please call (01983) 821000 for this service.