

identified by paying a small fee to join an internet system.

You may also be able to afford a mortgage to buy a property outright. Housing Aid Centres and other advice agencies can offer excellent advice on whether this could be an option for you.

MOVING OUT

If you intend to end your tenancy:

- You must give Innisfree at least four weeks' notice in writing, ending on a Sunday;
- You remain responsible for the rent on the property for the whole four week period until the notice expires;
- Your tenancy ends on a Sunday and all your keys should be returned to your Housing Officer by midday on that Monday;
- You must leave your house free from damage, clean and cleared of any rubbish or personal belongings (you may be charged for damage or the cost of removing rubbish).

Before you move out:

- Have your meters read so you will not have to pay for gas and electricity used by the next tenant;
- Give the electricity & gas companies your moving address and ask them to send you a final bill;
- Have your telephone disconnected and ask for a bill;
 - Give the post office a forwarding address so they can send any mail on to you (there may be a small charge for this);
 - Inform the council tax officer at the local council;
 - Inform your local water and sewerage supplier;
 - Inform housing benefit, council tax benefit and the benefits agency, if applicable.



Innisfree
Housing Association

A charitable Housing Association



In business for neighbourhoods

MOVING HOME

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This leaflet covers the various options open to you if you want to move.

What is your best option?

There may be more than one way to find the home you need, depending on why you want to move and where you want to live.

Perhaps your home is no longer the right size or you have a new job in another area or need to live closer to relatives. In some cases, you may need to move for your health or welfare.

Your main options are set out below. For more information, please contact your Housing Officer.

MUTUAL EXCHANGE

A Mutual Exchange is when you 'swap' your home and your tenancy with another tenant. The other tenant may be a tenant of Innisfree or of another Housing Association or a Local Authority. You will need to advertise your property to find someone to exchange with. (See also HOMESWAP below). However, you must not make arrangements to move until both Innisfree and the other landlord has approved the exchange in writing. Innisfree and the other landlord can only refuse the exchange for particular reasons, but may require particular conditions to be met first by the tenant/s e.g. clearing rent arrears. ***If you exchange without consent you may find you no longer have a legal tenancy.*** For more information, please contact your Housing Officer.

H.O.M.E.S. - Mobility Schemes for Housing Association tenants

HOMES stands for Housing Organisations Mobility and Exchange Services. HOMES runs two schemes - the HOMES Mobility Scheme and HOMESWAP.

HOMESWAP is a national mutual exchange scheme that helps tenants to exchange homes. (See also 'Mutual Exchange' above). You can join the scheme free of charge through the internet (www.availablehomes.org.uk) or by asking your Housing Officer. You provide the details of your current home and of the home and area that you want to move to, and approximately every six weeks HOMES will send you details of tenants and homes that match your needs. It is your responsibility to contact the tenant and, if the swap seems acceptable, you should visit each other to check it out. ***Before agreeing anything both tenants must get their landlords' consent.***

The **HOMES Mobility Scheme** enables Innisfree to put your name forward for rehousing by another 'social' landlord, i.e. a Local Authority or Housing Association, in any area. In order to qualify for nomination, your need to move to another area must be for reasons such as:

- Work/employment
- To give or receive support or care
- Other social reasons e.g. harassment or domestic violence

At the time of writing, it appears likely that the above schemes may change or be renamed. If they do you will be advised of any changes in a newsletter. Alternatively, your housing officer can assist you if you have any queries.

CHOICE BASED LETTINGS

Choice based lettings schemes give you more choice about where you want to live. In the past it was mainly the Council who decided where and when you would be offered a home and many people were dissatisfied with the property they were allocated.

In order to change the Council led emphasis on offering specific properties to individual applicants, a choice based initiative was introduced in 2001.

Choice based lettings schemes allow those on the housing register of a particular Council to bid for several advertised properties in a local paper or magazine. The Council will then choose the bidder with the highest points or highest banding for the vacant property.

Most Local Authorities and several Housing Associations are now signed up to choice based schemes and Innisfree will also join if we believe it will be beneficial to our tenants.

If you would like more information on choice based lettings schemes please contact your housing officer.

TRANSFERRING TO ANOTHER INNISFREE PROPERTY

What is a transfer?

A transfer is a move to another Innisfree property. However, it is important to point out that opportunities for transfer are very rare. Innisfree only has a small number of properties in only a few areas of London. We are also obliged to offer a high proportion of our vacancies to people whose names are put forward by the local authority.

How do I apply?

Ask your Housing Officer for details. S/he will be able to confirm whether you are eligible and tell you the likelihood of arranging a move in the reasonable future. We cannot offer any tenants an automatic right of transfer, but there may be other opportunities, so please ask.

Transfer applications will be assessed on the basis of housing need, like all other applications. Even tenants in shared housing may have to wait a long time for a move, so please be patient. Your Housing Officer will advise you and help you decide whether one of the other options may be better for you.

HELP TO BUY YOUR OWN HOME

The Government and some Councils offer special schemes to help Housing Association tenants buy homes on the open market.

Tenants are helped to buy a home of their choice, with either an interest free loan on 25% of the value of the property, as in the government's HOMEBUY scheme, or with a small cash grant, as with some council schemes.

These schemes are very limited and there is no automatic right to receive help. From time to time we will notify any tenant who advises us of their interest of any new schemes of this type, and help you to assess whether you may be eligible.

Many Housing Associations, though not yet Innisfree, operate 'shared ownership' schemes. Shared ownership means you buy part and rent part of the property. Over time you can increase the portion of your ownership by "staircasing".

In certain circumstances you may be able to buy the home you rent from Innisfree with the help of a very small grant. This is called the Right to Acquire and only a proportion of our homes are available through this scheme.

These schemes can provide an opening into home ownership for those who cannot immediately afford full ownership. Ask your Housing Officer for more details if you are interested. Properties for sale through existing shared ownership homes can also be