

Homesearch Handbook

Version 13 · April 2022

Make your home in Monmouthshire















Monmouthshire Homesearch is committed to helping everyone access our scheme.

If you have any specific requirements please contact us and we will be happy to help. We can also provide information to you through:

- One to one help from staff
- Large print
- Audio translation
- Braille
- Translations

Welcome to

Monmouthshire Homesearch

Monmouthshire Homesearch

is a choice based letting scheme that enables you to choose where you would like to live. Homesearch is a partnership between the Local Authority and the four Housing Associations that operate in Monmouthshire - Monmouthshire Housing Association, Melin Homes, Pobl Living and United Welsh Housing Association. Other landlords may also use Homesearch to advertise their homes.

We advertise a variety of homes that are available to rent on our website. Here you can view the listed adverts and decide whether you would like to be considered for any of the properties advertised.

This guide summarises how to use our scheme. It also aims to give you a better understanding of what types of properties are available to rent in your area.

It is important to note that we are unable to rehouse everyone on the housing register as only a small number of properties become available each year. There are however, a number of alternative housing options available to you, which may reduce your waiting time for a new home. Please refer to page 2 for details of these other options.

Click **here** to view waiting times map.

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Remember

To be considered for a property you need to actively take part in the scheme:

- 1. Look at adverts
- 2. Make your choice
- 3. Place your bid
- 4. Update us with any changes

If you need this information in your own language or information on any of our other services please contact us and we will be happy to help.

Os hoffech gael y wybodaeth hon, neu unrhyw rai o'n gwasanaethau eraill, yn eich iaith eich hun cysylltwch â ni a byddwn yn fwy na pharod i'ch helpu.

如果您希望得到此資訊,或在您所屬的語言得到我們其他任何的服務,請與我們聯繫,我們將很樂意提供協助。

Si vous désirez ces renseignements ou toutes informations concernant d'autres services dans votre propre langue, veuillez nous contacter et nous serons heureux de vous aider.

यदि आप यह सूचना, या हमारी अनय सेवाओं में से कोई सेवा अपनी भाषा में चाहते हों, तो कृपया हमसे संपर्क करें। आपकी सहायता करक हमें खुशी होगी।

Jeżeli chcesz uzyskać te informacje lub potrzebujesz jakichkolwiek dodatkowych usług w swoim ojczystym języku, skontaktuj się z nami, a z przyjemnością będziemy służyć Ci pomocą.

Ak chcete túto informáciu, prípadne akúkoľvek inú z našich služieb vo svojom vlastnom jazyku, kontaktujte nás a radi vám pomôžeme.

Ha szeretnéd az anyanyelveden olvasni ezt a tájékoztatást és bármely más szolgáltatásunkról szóló információt, vedd fel velünk a kapcsolatot és örömmel segítünk.

اگر آپ کو یہ معلومات یا ہماری دیگر خدمات میں سے کوئی بھی آپ کو خود اپنی زبان میں چاہئے تو برائے مہربانی ہم سے رابط کریں اور ہم مدد کرکے مسرور ہوں گے۔

Useful Contacts

All social rented accommodation is advertised and allocated via this scheme. Other landlords may also use Homesearch to advertise their homes. Members of this partnership are listed below. Social landlords and the local authority also use Homesearch to advertise low cost home ownership properties available in Monmouthshire.

ON THE HOLE HOLE HOLE HOLE HOLE HOLE HOLE HO	Monmouthshire Housing Association, Nant-Y-Pia House, Mamhilad Technology Park, Mamhilad, Monmouthshire NP4 0JJ Tel: 01495 767199 Email: homesearch@monmouthshirehousing.co.uk Website: www.monmouthshirehomesearch.co.uk
monmouthshire sir fynwy	Monmouthshire County Council, Housing Options Team County Hall, Rhadr, Usk NP15 1GA Tel: 01291 635714 Email: housingoptions@monmouthshire.gov.uk Website: www.monmouthshire.gov.uk
Monmouthshire Housing Tai Sir Fynwy	Monmouthshire Housing Association, Nant-Y-Pia House, Mamhilad Technology Park, Mamhilad, Monmouthshire NP4 OJJ Tel: 0345 6772277 Email: mail@monmouthshirehousing.co.uk Website: www.monmouthshirehousing.co.uk
people making a difference	POBL, The Old Post Office, Exchange House, High Street, Newport NP20 1AA. Tel: 01633 679911 Email: info@poblgroup.co.uk Website: www.poblgroup.co.uk
melin	Melin Homes, Ty'r Efail, Lower Mill Field, Pontypool, Torfaen, NP4 0XJ Tel: 01495 745910 Email: enquiries@melinhomes.co.uk Website: www.melinhomes.co.uk
united welsh	United Welsh, Y Borth, 13 Beddau Way, Caerphilly CF83 2AX Tel: 02920 858100 Email: tellmemore@unitedwelsh.com Website: www.unitedwelsh.com

You can access the internet for free at:

Abergavenny Library: 01873 735980

Caldicot Library: **01291 426425**Chepstow Library: **01291 635730**Monmouth Library: **01291 775215**

Usk Library: 01291 674925

Live Chat:

Click the 'chat live with us' bubble at the bottom of any web page to chat live with one of our advisors.

Types of Tenures

Social Housing

There is currently a very high demand for social housing and as a result it may take a while for you to be offered a property. Social housing is offered to those in the greatest need. Other people may wait for many years, particularly for family sized homes or may never be offered a social housing property.

When allocating housing, the following areas will be taken into consideration:

- · Local connection to Monmouthshire
- Savings or earnings over a certain level
- Owning a home or having financial interest in a property
- · Your household needs and risks

Click **here** to view waiting times map.

Intermediate Market Rent

This scheme is for people who are currently priced out of the private rental market and caters for those that are a low priority for social rent. Intermediate Market Rent offers you the opportunity to rent a good quality home at around 20% less than you would expect to pay in the open market for a similar home in a similar area. For more information please <u>click here</u>.

Low Cost Home Ownership-Homebuy

Homes can be purchased where a Housing Association will hold an equity share in the property (typically 30% -50% of the market value). There is no interest, rent or any other charges associated with the equity share. When the homeowner decides to sell the property on, the equity share is repaid based on the current market value of the home.

For more information on how this scheme works, please click here.

Rent to Own

Rent to Own is another route to Low Cost Home Ownership. A property will be state if it is eligible for 'Rent to Own' when it is advertised on Homesearch.

Rent to Own Wales is a government backed scheme intended to help working people who are unable to buy a home on the open market as they cannot raise a sufficient deposit.

The scheme enables you to rent a property from a housing association, paying a market rent, with a view to buying it in the next few years.

Alongside the tenancy you'll receive an option agreement allowing you to buy the property from the end of year 2 until the end of year 5.

When you exercise this purchase option you'll receive 25% of all rent paid towards your deposit along with 50% of any uplift in the property's value, if there has been an increase. If you do not purchase the property it is considered that you have held a tenancy at open market rates. No rent or appreciation will be reimbursed.

Find out more by visiting gov.wales/rent-own-wales

T&Cs apply.

How Homesearch works

Step 1: Registration

- Apply online at <u>www.monmouthshirehomesearch.</u> co.uk
- If you are unable to complete the online application, please call 0345 900 2956.
- Once you have submitted your application you will be given an action plan to follow.

NB: It is best to have your own email address, rather than use someone else's as sometimes we will need to email you confidential information. If you need help setting up an email address please get in touch.

We will then:

- Aim to process your application within 10 working days. (If you have completed a medical/welfare application, you will automatically be placed into a lower band until we have reviewed all supporting documents. This will usually be done within 20 working days).
- Send out a welcome pack via email or post with useful information and contact details inside

This will allow us to:

- Tell you the priority date that you have been given and what band you have been placed in.
- Provide you with details of the property type and size you are eligible for.
- If you think that you have been placed into the wrong band you can request a review of this decision in writing by emailing homesearch@monmouthshirehousing.
 co.uk within 21 days of the original decision.

Step 2: Choosing your home

- Available homes will be advertised daily. Each advert
 will last 8 days and you will be able to bid on the
 property up until midnight on the 8th day. This means
 if you check on the same day weekly then you wont
 miss an advert. You can sign up to property alert emails
 through the <u>Homesearch website</u>.
- All properties you are eligible to bid on will appear on the list. You are not limited to the number of properties you can place a bid on.
- To place a bid visit www.monmouthshirehomesearch. co.uk and log in to your account using the email address and password you registered with.

Step 3: Offer of Accommodation

- Once bidding closes on a property, the bids are placed into priority and banding order to produce a shortlist of eligible applicants. This is usually done within 3-5 working days. The landlord will also check that the property meets your household's needs.
- If you are offered a property you have 3 working days to respond.
- Any offer is subject to your application being verified to confirm your circumstances. If your application cannot be verified, the offer will be withdrawn.
- You will be required to provide a form of ID, e.g. driving licence, passport or birth certificate.
- Once your application is verified, you will be contacted by the relevant Housing Association who will arrange for you to view the property.
- If you refuse the property, the next eligible person on the shortlist will be offered it.
- If you then refuse a second property within a 12 month period, your application will be demoted to Band 3 or 4.
- If you have been awarded priority banding by Monmouthshire County Council because you are experiencing homelessness, your banding may be demoted if you refuse any reasonable accommodation offer. Please note the Housing Options Team are entitled to place bids on appropriate homes for you if they have awarded you a Homelessness priority. Before you refuse a property we strongly recommend that you talk to HOTS before doing so, to make sure you understand what this might mean for your priority status.
- If you successfully bid for more than one property, we will contact you to ask which property you would prefer as your first choice.

Step 4: Feedback

- Feedback information will be available on our website once homes have been let. The feedback tells you how many people have bid for the property along with the band and waiting time of the successful bidder. This helps you to see how long successful bidders have been waiting for a home.
- Due to the number of bids received by Homesearch, it is not possible to notify individuals when bids have been unsuccessful.

For further information on how the scheme works, you can view our Allocations Policy here.

Change of Circumstances

It is your responsibility to keep us informed of any change in your circumstances, e.g. adding or removing people on your application, change of addresses, employment status, etc.

It is very important to keep us informed as it could result in a change to your band or your eligibility for certain properties.

If you fail to notify Homesearch of any changes it could result in an offer being withdrawn. You can complete a change of circumstances form on our website, once logged into your online account via the 'my account' page.

Mutual Exchange

Do you need to downsize or upsize to meet your family needs? Want to be nearer friends, family or to move for work? A mutual exchange could be a fast and easy way to find a new home. Register on Home Swapper today.

A mutual exchange is when two or more council or housing association tenants decide to swap homes by swapping tenancies with the permission of their landlord. This can be a swap inside or outside of Monmouthshire and between different landlords. A mutual exchange is often a faster way to move home for existing tenants than going through the Monmouthshire Homesearch scheme.

Register on <u>www.homeswapper.co.uk</u> or contact your landlord for further information.

Transfers (Within Monmouthshire Only)

Existing tenants of Monmouthshire Housing Association (MHA), Melin Homes, POBL or United Welsh will need to apply and bid for properties using the Monmouthshire Homesearch scheme.

Suspensions or Demotions

In certain circumstances applicants can be demoted or suspended from the waiting list due to unacceptable behaviour or current and former rent arrears. Anyone affected will receive a written explanation. If you disagree with the decision, you have the right to request an appeal.

If you know you have former tenant arrears you should contact your current / previous landlord to make arrangements to pay these.

If you are in debt you can contact CAB Monmouthshire or Turn2Us for advice. If you are a social landlord tenant, your landlord will have services to help you. If you have current or former arrears or housing debt, it is important that you contact them to make arrangements to pay these at a rate that is affordable to you

Medical and Welfare Circumstances

If you need to move due to medical reasons or on welfare (social) grounds and you did not inform us of this when you completed your original application, please complete a medical/welfare form. This can be accessed from the Monmouthshire Homesearch website, once logged in to your account via the 'my account' page. You will be asked to provide details of your situation and how moving will help you.

You will also need to provide professional supporting information, which must highlight how a move will improve your current situation. A link to acceptable evidence can be found here.

Housing exclusively for over 55's

We offer a bespoke application process for anyone aged over 55 that would like to move to sheltered accommodation.

If you are considered suitable, we will gather more information on the areas and the type of property in which you would like to live and place you on the assisted bidding scheme if required. This is where we will contact you if a suitable property becomes available if you are unsure or unable to bid via the Homesearch website.

For more information, please click here.

Sheltered Accommodation for the over 55's/60's

Sheltered housing offers good quality accommodation within a supportive environment. It is an ideal option for those who might want to live in an easier to manage home and maintain their independence.

Our schemes have a real community feel with many having communal areas, such as lounges or gardens, and resident's committees which organise social activities. The self-contained homes have a 24-hour emergency alarm.

If you have additional care needs that cannot be met through sheltered accommodation, a referral to social services may be made.

Get Ready for Your Tenancy

Click here to view our video

Allocation Scheme

Emergency Band - Urgent Housing Need

- Special Management Lettings
- · People Occupying Unsanitary or Unfit Housing
- · Exceptional Medical Need

- · Exceptional Welfare Need
- · RSL Tenants Requiring Decanting

Band 1 - High Housing Need

- · Lacking 2 or More Bedrooms
- · Care Leavers / Child in Need
- Vacating Adapted or Disabled Property
- Transfers Under-Occupying by One or More Bedrooms
- · Successors who are Under-occupying
- Move on from Supported or Shared Housing
- · High Medical Need
- · High Welfare Need
- · Major Disrepair

- Foster Carers, Adoptive Parents, Adult Placement and Supported Lodging Providers
- · Social Services Referral 1
- · Displaced Agricultural Workers
- Owed Section 75 Homeless Duty
- 2 Children Under 5 Years Old, above a Ground Floor Flat and no Lift
- Leaving Armed Forces

BAND 2 - Medium Housing Need

- · Lacking One Bedroom
- · Intentionally Homeless
- Medium Medical Need
- · Medium Welfare Need
- Split Families
- 1 Child Under 12 Years Old, above a Ground Floor Flat and no Lift
- Caravan Dwellers
- Private renting & receiving Discretionary Housing Payment
- · Families sharing facilities
- · Owed Section 66 or 73 Homeless Duties

BAND 3 - Low Housing Need

- Low Medical Need
- · Low Welfare Need
- Sharing facilities
- Reduced Banding due to Refusals 1

- Adequately Housed Private Tenants with a local connection
- · Minor Disrepair

BAND 4 - No Housing Need

- · Home Owners
- Serving Armed Forces Personnel
- Serving Prisoners
- Sufficient Financial Resources

- Reduced Banding Due to Refusals 2
- · No Local Connection
- Adequately housed RSL tenants

Notes:

- Band date is usually awarded from the date of entry into the band'. For more information, see section 42 of the Homesearch Policy.
- If banding priority decreases, as a result of a change in circumstances, banding date goes from original Homesearch registration date.
- If priority increases following a change of circumstances and then later on decreases after another change of circumstances, the banding date goes from the date the initial increase in priority occurred.
- For more information on the banding and shortlisting criteria, please see the Common Allocations Policy available on the 'help' page on www.homesearch.co.uk.

Which properties can I bid for?

	Property Type											
Household	Bedsit	1 Bed Flat	2 Bed Flat	1 Bed Bungalow	2 Bed Bungalow	3 Bed Flat/Maisonette	1 Bed House	2 Bed 2-3 Person House	2 bed 2-4 Person House	3 bed 3-4 Person House	3 Bed 3-5 Person House	4 Bed (or 3 Bed Parlour^)
Single Person	\	√		*			\checkmark					
Single/Couple with overnight access (subject to affordability assessment)		√	√				✓					
Single/Couple who are pregnant 20+ weeks (no other children)			✓					√	√			
Couple		✓	✓	*			✓					
Non co-habiting couple (2 single adults)			✓									
Single Adult/Couple + 1 Child			✓		**			\checkmark	\checkmark			
Single Adult/Couple + 2 Children (Different sex aged under 10)			\checkmark		**	✓			√			
Single Adult/Couple + 2 Children (Same Sex under 16)			✓			√			√			
Single Adult/Couple + 2 Children (Different Sex, at least one child aged over 10)						√				\checkmark	√	
Single Adult/Couple + 2 Children (Different sex, at least one child aged over 16)						√				√	✓	
Single Adult/Couple + 3 Children (Under 16)						✓				√	\checkmark	
Single Adult/Couple + 3 Children (Where at least 2 children are over the age of 16)											✓	√
Single Adult/Couple +4 or more children											\checkmark	\checkmark
Single Person aged over 55 or 60#		√	√	✓	✓							
Couple aged over 55 or 60#		\checkmark	✓	✓	✓							
Non Co-habitating Couple aged over 55 or 60#			✓		✓							
Single tenant (partner RSL) aged over 55 or 60# wishing to downsize & move to older persons accommodation		✓	✓	✓	✓		✓	✓				
Single/Couple tenant (partner RSL) aged over 55 or 60# wishing to downsize (from a General Needs property) & move to older persons / smaller accommodation		✓	✓	✓	✓		✓	✓				

Notes:

- Households who have overnight access to children will be subject to an affordability assessment before an allocation of a 2 bedroom property.
- Under housing benefit/universal credit criteria households will be allocated one bedroom for two children of the same sex under the age of 16, or two children under the age of 10 regardless of their sex. Further information is available at www.gov.uk or www.understandinguniversalcredit.gov.uk
- Some bungalows are suitable for applicants under 60 with a disability (within the meaning of the Equality Act 2010) who can demonstrate that a bungalow (and no other type of property) meets their needs. These bungalows will be clearly identified on the property advert and further assessment of applicants for this property type will be required.
- Note: The Homesearch partners reserve the right to relax property size criteria in Table 1.

Key:

- * Single/Couple under 60 with a disability (within the meaning of the Equality Act 2010) are eligible to bid on selected bungalows. Further assessment will be required. Refer to 44.2 above.
- **An additional bedroom may be awarded to those with a disability subject to relevant proof e.g. carer's allowance or GP letter.
- ^ Parlour definition: see section 55.1 in the Homesearch Policy.
- # Age restrictions apply on older person's accommodation and these may be either 55 or 60 (also see Section 38.2 of the Homesearch Policy).
- ✓ Single applicants aged over 55 or 60 will only be considered for 2 bed accommodation after all couples in bands 1 to 3 have been considered.
- ✓ As long as the property they are moving to is of a smaller size than their current home, transfer applicants (see Section 3.1 (b) of the Homesearch Policy for a definition) are allowed to under-occupy by one bedroom in their new home.

If you have any further questions, please visit our website's help page here.

You can also view our latest news updates here.







facebook.com/Monmouthshire.Housing











www.monmouthshirehomesearch.co.uk