

[www.islington.gov.uk](http://www.islington.gov.uk)



Your guide to finding a home

# Buying a home



# Getting started

Finding a place to live can be stressful and not knowing what your options are can make this much worse. The council will help you to try and find somewhere to live. However, the reality is that there are not enough council or housing association properties for everyone. For most, renting from a private landlord is the best option. For others buying a home through shared ownership or through an affordable home scheme or moving out of the borough are options.

This guide to finding a home, will help you find out what choices you have when looking for a place to live. In Islington there are a number of options and schemes that you can take advantage of to help make finding a home affordable.

## Contents

**3** Help and support

**4** Buying a home

**6** Home ownership

**7** Affordable homes for key workers

**8** Useful contacts and information

# Help and support

If you need any help or have other needs please tell us.

Please let us know if you, or a member of your household have an impairment on your application form as this may affect your priority for the scheme you are applying for.

All council and Homes for Islington buildings listed in the guide including the Housing Aid Centre are equipped with



**blue badge parking** within fifty metres.



**accessibility** indicates access for individuals with limited mobility including wheelchair users.



**induction loop** for people hard of hearing.



**sign Language Interpretation** can be arranged.



**minicom or text telephone** for communication with and between deaf, hard of hearing, speech impaired and/or hearing persons.



can provide information in accessible formats e.g. large print and Braille on request.



- can provide an interpreter or written information in the customers first language with notice.
- can provide a face to face interview for customers who have a learning difficulty
- can provide a home visit if you are unable to leave your home

# Buying a home

## Home ownership

### What is it?

If you want to own your own home, but cannot afford to buy outright, shared ownership could be for you. You will buy a share, usually 25% or 50% and pay rent on the part you do not own. You can increase your share until, you own the property outright.

#### Who can buy a shared ownership home?

If you can get a mortgage and you are eligible you could buy a shared ownership home. Housing associations normally give priority to council and housing-association tenants, and Islington residents on the council's housing register.

#### How much could my home cost?

The cost on your home will depend on the value at the time you buy it, for example on a 35% share of a £355,000 property you would expect to pay each month about:

- mortgage - £848.85
- rent - £528.80
- service charge - £121.69
- council tax - £150.00

Total monthly charge - £1649.34

Remember this is only a guide. You should budget £3000 to £6000 extra for associated costs.

For more information on Home Ownership in Islington:

#### Metropolitan Home Ownership

The Grange  
100 High Street  
Southgate  
London, N14 6PW  
T 020 8920 7777  
W [www.mho.co.uk](http://www.mho.co.uk)

For general information on Home Ownership go to:

W [www.housingoptions.co.uk](http://www.housingoptions.co.uk)

You can also contact the housing associations listed on **page 16** to find out if they have any suitable properties.



# HomeBuy Direct

## What is it?

Homebuy Direct is a new shared equity product that has been designed to help first time buyers get on the property ladder.

### Who can use it?

The scheme has been developed to help households who earn less than £60,000 per annum. If you can not afford to buy on the open market this is an option you can consider. However, this will be dependent on passing the affordability analysis.

### How does it work?

You are given an equity loan of up to 30% of the purchase price of your chosen property, which is funded on equal terms by the Government and by the developer supplying the property. For the first five years the equity loan will be free of charge, and then in year six a 3% charge will be levied. After ten years the Bank of England Rate will be charging an increase by Retail Price Index plus 0.5% each year.

### For more information

#### Metropolitan Home Ownership

The Grange  
100 High Street  
Southgate  
London, N14 6PW  
T 020 8920 7777  
W [www.mho.co.uk](http://www.mho.co.uk)

For general information on Home ownership go to:

W [www.housingoptions.co.uk](http://www.housingoptions.co.uk)

# Rent To HomeBuy

## What is it?

Rent to HomeBuy means you rent your property and then you buy a share of the property.

### Who can use it

The scheme is similar to HomeBuy direct, the maximum household income to qualify is less than £60,000.

### How Does it Work

Applicants choose a new build property to rent for between 2 – 3 years. After renting the property for a couple of years you might be given the option to buy a share of the property. This is dependent on an assessment carried out to determine whether you could afford a share of the property.

For example on a 35% share of a £260,000 property you would expect to pay each month about

- mortgage - £621.69
- rent - £387.30
- service charge - £101.86
- minimum income (single) - £31,869.00

- council tax - £125.00

Total monthly charge - £1235.85

Remember this is only a guide. You should budget £3000 to £6000 extra for associated costs.

### For more information

#### Metropolitan Home Ownership

The Grange  
100 High Street  
Southgate  
London, N14 6PW  
T 020 8920 7777  
W [www.mho.co.uk](http://www.mho.co.uk)

# Homes for key workers

Key worker schemes help people in certain public sector jobs to rent or buy their first home through shared ownership.

## Who can use it?

If you are employed in the public sector, in a frontline role delivering an essential public service, or in a sector where there are serious recruitment and retention problems, you may qualify for a key worker scheme.

Key worker status is limited to certain professionals within the public sector, including: sections of the police service, health service, education sector, prison service and probation service, as well as certain local authority employees including: planners, social workers, occupational therapists and educational psychologists.

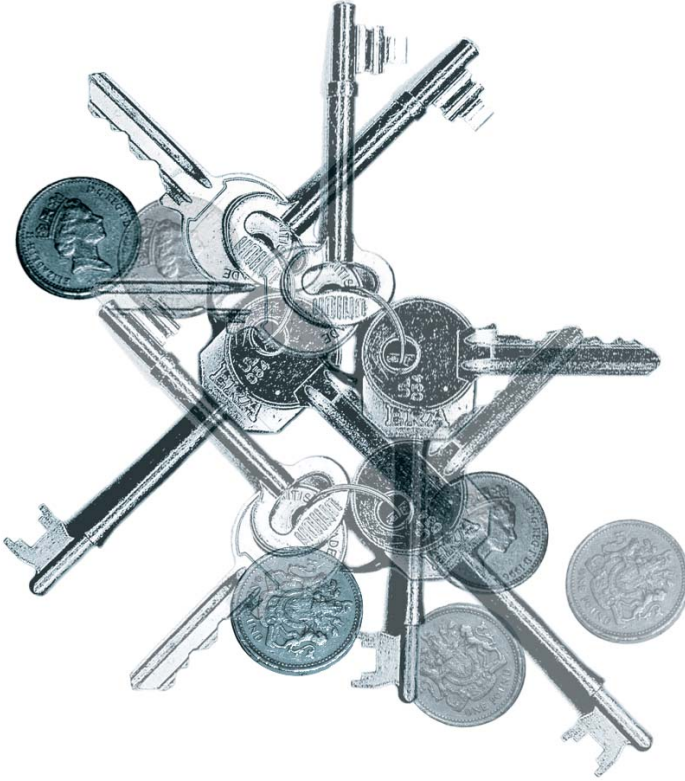
## How does it work?

All you need to do is contact Metropolitan Home Ownership, who are the 'zone agents' for the North London area. They will tell you if you qualify and give you details of the schemes on offer.

## For more information

### Metropolitan Home Ownership

The Grange  
100 High Street  
Southgate  
London, N14 6PW  
T 020 8920 7777  
W [www.mho.co.uk](http://www.mho.co.uk)



Disability access



Large  
Print

If you need help to apply  
for Home ownership  
schemes contact:

Rehousing Team  
Housing Aid Centre  
38 Devonian Road  
London, N1 8UY  
T 020 7527 4140  
F 020 7527 4136  
M 0800 073 0536  
E [rehousing@islington.gov.uk](mailto:rehousing@islington.gov.uk)  
W [www.islington.gov.uk](http://www.islington.gov.uk)

# Useful contacts and information

## Council and other housing offices

There are a number of agencies in Islington and across London who can give you housing advice. The following pages show their contact details.

### Council

#### Housing Aid Centre

This service is run by Islington Council and can offer face-to-face, telephone, internet support and advice about finding a home. The Housing Aid Centre is open:  
Monday, Tuesday, Thursday, Friday **9am – 4pm**  
Wednesday **12pm – 4pm**

38 Devonian Road  
London, N1 8UY  
T 020 7527 2000  
F 0207 527 6307  
M 0800 073 0536  
E [advice@islington.gov.uk](mailto:advice@islington.gov.uk)  
W [www.islington.gov.uk/housing](http://www.islington.gov.uk/housing)

#### Rehousing Team

Housing Aid Centre  
38 Devonian Road  
London, N1 8UY  
T 020 7527 4140  
F 020 7527 4136  
M 0800 073 0536  
E [rehousing@islington.gov.uk](mailto:rehousing@islington.gov.uk)  
W [www.islington.gov.uk/housing](http://www.islington.gov.uk/housing)

#### Benefits Service

PO Box 34750  
London N7 9WF  
T 020 7527 3628  
F 020 7527 4976  
M 020 7527 3628  
E [benefits.service@islington.gov.uk](mailto:benefits.service@islington.gov.uk)  
W [www.islington.gov.uk](http://www.islington.gov.uk)



## Homes for Islington

### Transfer Team

5-6 Highbury Crescent  
London N5 1RN

T 020 7527 4140

F 020 7527 4136

M 0800 073 0536

E [transfer.team@homesforislington.org.uk](mailto:transfer.team@homesforislington.org.uk)

W [www.homesforislington.org.uk](http://www.homesforislington.org.uk)

### Home Ownership Services

50 Isledon Road  
London, N7 7LP

T 020 7527 7720 or 7715

E

[homeownership@homesforislington.org.uk](mailto:homeownership@homesforislington.org.uk)

W [www.homesforislington.org.uk](http://www.homesforislington.org.uk)

## Area housing offices

Area Housing offices are open from  
9am - 4.45pm Monday to Friday.

### Old Street Area Housing Office

41 - 47 Old Street  
London, EC1V 9HX

T 020 7527 6250

E [old.street@homesforislington.org.uk](mailto:old.street@homesforislington.org.uk)

W [www.homesforislington.org.uk](http://www.homesforislington.org.uk)

### Holland Walk Area Housing Office

85 - 88 Holland Walk  
London, N19 3XS

T 020 7527 7480

E [holland.walk@homesforislington.org.uk](mailto:holland.walk@homesforislington.org.uk)

W [www.homesforislington.org.uk](http://www.homesforislington.org.uk)

### Lyon Street Area Housing Office

1 Lyon Street  
London, N1 1DQ

T 020 7527 6880

E [lyon.street@homesforislington.org.uk](mailto:lyon.street@homesforislington.org.uk)

W [www.homesforislington.org.uk](http://www.homesforislington.org.uk)

### Upper Street Area Housing Office

Northway House  
257 Upper Street  
London, N1 1RU

T 020 7527 5300

E [upper.street@homesforislington.org.uk](mailto:upper.street@homesforislington.org.uk)

W [www.homesforislington.org.uk](http://www.homesforislington.org.uk)

## Other housing offices

### Partners for Improvement

Partners manage most of Islington council's street properties. Their two offices are open 8.30am–5.00pm Monday to Friday.

Level 01,  
Omnibus Business Centre  
North Road  
London N7 9DP  
T 0800 587 3595  
E [enquiries@partnersforislington.net](mailto:enquiries@partnersforislington.net)

#### Disability access



## These organisations provide a housing advice telephone and/or online service:

**The Housing Advice Line** offers advice about your housing options.

**T** 020 7527 2000

Monday to Friday, 9am - 5pm

**W** [www.islington.gov.uk/housing](http://www.islington.gov.uk/housing)

### **Connexions**

A housing advice officer is available to see in person, on Tuesdays twice a month by appointment.

White Lion Street Centre  
43-45 White Lion Street  
N1 9PW

**T** 020 7527 7020

**W** [www.centrallondonconnexions.org.uk](http://www.centrallondonconnexions.org.uk)

### **Shelter**

Shelter is a national homelessness charity, which provides information and advice on homelessness and housing.

**T** 020 7014 1540

Monday, Tuesday, Thursday and Friday; 10am - 4pm

**T** 0808 800 4444

24 hour advice line

**W** [www.shelter.org.uk](http://www.shelter.org.uk)

### **Stonewall Housing Advice Service**

Stonewall Housing Association have a housing advice service for lesbians and gay men. In person every Monday 2pm - 3.30pm.

London Friend,  
86 Caledonian Road, N1

**T** 020 7359 5767

Monday, Thursday, Friday;

10am - 1pm

Tuesday, Wednesday 2pm - 5pm

**W** [www.stonewallhousing.org](http://www.stonewallhousing.org)

### Field Lane

This is a Christian charity that helps older people, people with disabilities and families who are homeless, to find accommodation. It also provides day-centre support services.

T 020 7837 0412

W [www.fieldlane.org.uk](http://www.fieldlane.org.uk)

### GEMS Outreach

GEMS provide housing advice for homeless people. They can make short-term accommodation referrals to hostels and help people to join housing co-operatives. They also provide basic emergency provision, home visits and support.

T 020 7923 7986

T 020 7684 0128 - messages only

W [www.gemsoutreach.co.uk](http://www.gemsoutreach.co.uk)

### A1 Council Exchange

Council and housing association tenants can use this service to exchange their current accommodation for a different one.

T 0798 288 5232

W [www.a1councilexchange.co.uk](http://www.a1councilexchange.co.uk)

### The Empty Homes Agency

This is an independent campaigning charity, which exists to highlight the waste of empty property in England and works with others to come up with and promote solutions to bring empty property back into use. The EHA work closely with the NHS and Ministry of Defence to make sure that properties they have identified for short-term leasing can be used effectively to house keyworkers (eg nurses, policemen, firefighters, teachers).

T 020 7022 1866

W [www.emptyhomes.com](http://www.emptyhomes.com)

### Association of Residential Letting Agents (ARLA)

This is a professional organisation for letting agents. It makes sure that letting agents that become members offer a high standard of service to customers. Not all letting agents are ARLA registered. Please **do not** contact ARLA if you are experiencing a problem with an agent who is not a member. They do not have jurisdiction over these agents and cannot comment on their activities.

T 01926 496800

W [www.arla.co.uk](http://www.arla.co.uk)

## Housing Associations

The following housing associations have shared ownership schemes in Islington and elsewhere.

### Circle Anglia

1-7 Corsica Street  
London  
N5 1LG  
T 0845 769 7695 weekdays,  
8.30am-5pm  
M 020 7447 3003  
W [www.circleanglia.org](http://www.circleanglia.org)

### Landmark Housing Association and Family Mosaic

Albion House  
20 Queen Elizabeth Street  
SE1 2RJ  
T 020 7089 1331  
F 020 7089 1001  
W [www.landmarkhousing.org.uk](http://www.landmarkhousing.org.uk)

### Newlon Housing Trust

Newlon House  
204 Hoxton Street  
N1 5LH  
T 020 7613 8000  
F 020 7613 8010  
W [www.newlon.org.uk](http://www.newlon.org.uk)

### North British Housing Association

Home Ownership Unit  
4 the Pavilions  
Portway  
Preston Lancs  
PR2 2YB  
T 01772 897200  
W [www.placesforpeople.co.uk/nbh](http://www.placesforpeople.co.uk/nbh)

### Notting Hill Home Ownership

1 Butterwick  
Rear of Metro Building  
Hammersmith, W6 8DL  
T 020 8357 5000  
F 020 8357 5299  
W [www.nottinghillonline.com](http://www.nottinghillonline.com)

### Southern Housing Group Sales and Marketing

Fleet House  
59 - 61 Clerkenwell Road  
EC1M 5LA  
T 020 7553 6420  
F 020 7553 6407  
W [www.shho.org.uk](http://www.shho.org.uk)

### The Peabody Trust

45 Westminster Bridge Road  
SE1 7JB  
T 020 7021 4444  
T 0800 022 4040 free phone  
W [www.peabody.org.uk](http://www.peabody.org.uk)

## Community Organisations

### **African Swahiliphone Refugee Project**

1B Waterlow Road  
N19 5NJ  
T 0207 281 9164

They provide information and advice to Swahili speakers on housing, benefits, immigration, health and education.

### **Algerian Refugee Centre**

20 Blackstock road  
N4 2DW  
T 0207 354 8088

Information and advice for Algerian refugees.

### **AGLOW (Association of Greater London Older Women)**

9 Manor Gardens  
N7 6LA  
T 0207 281 3485

AGLOW is a voluntary organisation of older women in London.

Their objectives are to bring together older women to discuss issues affecting them and therefore raise their collective voice and counter age discrimination, racism, sexism and homophobia.

### **Alone in London**

188 King's Cross Road  
T 020 7278 4486

An Organisation dedicated to helping young homeless people

### **Arachne Greek Cypriot Women's Group**

First floor  
15 Hercules Street  
N7 6AT  
T 020 7263 6261

This group provides drop-in advice and assistance on welfare rights, housing, health, advocacy, interpreting and translation work.

### **Carila Latin American Welfare Group**

6-9 Manor Gardens  
N7 6LA  
T 020 7561 1931

Information and advice aimed at latin American nationals.

**Community of Refugees from Vietnam**

West Library  
Bridgeman Road  
N1 1BD  
T 020 7607 6271

Information and advice for Vietnamese refugees.

**Disability Action in Islington**

90-92 Upper Street  
N1 ONP  
T 020 7226 0137

Disability Action in Islington (DAII) an organisation run by and for disabled people to support disabled people.

**Elfrida Society**

34 Islington Park Street  
N1 1PX  
T 0207 700 7104

The aim of The Elfrida Society is to help improve the lives of people with learning difficulties'

**Kurdish Information Advocacy Centre**

129 St John's Way  
N19 3RQ  
T 0207 272 9499

Information and advice for Kurdish people.

**Iranian Community Centre**

266-268 Holloway Road  
N7 6NE  
T 0207 700 0477

Information and advice for Iranian nationals.

**Imece Turkish Speaking Women's Group**

2 Newington Green Road  
N1 4RX  
T 020 7354 1359

Information and advice for Turkish speaking women.

**Inca-CGIL**

124 Canonbury Road  
N1 2UT  
T 0207 354 4471

This group gives free advice on pensions and benefits to Italian speakers.

**Islington African Project**

7 Elthorne Road  
N19 4AJ  
T 0207 272 8960

This project offers advice sessions on housing, immigration, education and health, welfare rights and racial harassment to African nationals.

### **Islington Chinese Association**

33 Giesbach Road  
N19 3DA  
T 020 7263 5986

This association gives welfare advice sessions by appointment. They also provide a luncheon club for older people, a meal's on wheels delivery service, a women's group, Chinese operatic singing tuition and contemporary Chinese singing tuition.

### **Islington Cypriot Community Association**

15 Hercules Street  
N7 6AT  
T 0207 272 4142

This association provides advice on welfare benefits, housing, immigration and employment.

### **London Asian, African and Caribbean Centre**

229 Seven Sisters Road  
N4 2DH  
T 020 7263 3182

This centre offers ESOL classes for men and women that are open to all sections of the community as well as advice on benefits, immigration and other general issues.

### **Muslim Welfare House**

233 Seven sisters Road  
N4 2DA  
T 020 7263 3071

This organisation provides children's supplementary education classes on Saturday and Sunday mornings.

### **Pakistan Women's Welfare Association**

225 Seven Sisters Road  
N4 2DA  
T 020 7704 2888

This association provides advice on health issues, gives seminars and runs an after school club for children.

### **Stonewall Housing**

2a Leroy Business Centre  
436 Essex Road  
N1 3QP  
T 020 7359 6242

Stonewall Housing provides housing support, advice and advocacy to LGBT people across London.

**Turkish Cypriot Community  
Association**

117 Green Lanes

N16 3QD

T 020 7359 7233

This association offers advice, information and support to the Turkish speaking community. The advice offered includes welfare benefits, housing, immigration and asylum, social services, health and education provision.



**This document is about housing options available to you.**

**If you would like this document in large print or Braille, audiotape or in another language, please contact 020 7527 2000.**

**Bengali**

যদি আপনি এই তথ্য গুলো আপনার নিজ ভাষায় পেতে চান, তাহলে দয়া করে 020 7527 2000 নম্বরে যোগাযোগ করুন।

**Chinese (Traditional)**

如果你想要這資料的中文本, 請致電 020 7527 2000 聯繫。

**Somali**

Haddii aad jeclaan lahayd macluumaadkan oo ku qoran luqadaada fadlan la xidhiidh 020 7527 2000

**Turkish**

Buradaki bilgilerin Türkçesini istiyorsanız, lütfen 020 7527 2000 numaraya telefon edin.

**The Housing Aid Centre**

38 Devonia Road, London, N1 8UY

T 020 7527 2000 F 0207 527 6307 Minicom 0800 073 0536

E [advice@islington.gov.uk](mailto:advice@islington.gov.uk) W [www.islington.gov.uk/housing](http://www.islington.gov.uk/housing)

