

What are my housing choices?

A guide to housing for people with learning disabilities and their families



Easy Read
booklet



Finding somewhere to live



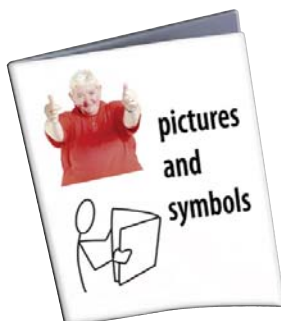
There are lots of housing choices for people with learning disabilities who come from Islington. This guide will help you make the right decision.

You may want to live with other people and share support or you may want to live on your own and be as independent as possible.



Whatever is right for you, you may first want to talk about the choices you have with family members, friends, and others who are close to you. This will include thinking about what you want to do during the day, as well as where and how you want to live.

Early on you will also need to talk to your care co-ordinator about your assessment and the kind of support and housing you need in order to live as safely and independently as you can.



Remember, most people do not stay in the same home all their lives. There will be opportunities to move on in the future, as your needs and wants change.

This guide has been written for people with learning disabilities, their families or others who help you. If you see something we have missed out, or got wrong, please tell us.



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How to use this guide



This guide tells you about the different kinds of homes you may want to live in, or move on to. This is in **Part 1 ‘Where can I live?’** There are lots of things to think about when deciding about moving from one home to another. Different people need different homes with different kinds of support.



Part 2 tells you about **Islington Learning Disabilities Partnership (ILDP)** and the **Transition Team**. It tells you how decisions are made about the kind of housing and amount of support you can get.



Part 3 gives useful Information including some frequently asked questions and a list of leaflets that are available from **Islington Learning Disability Partnership (ILDP)**.

Start by reading the **Contents** page, and deciding what you want to know first. You can go back to the **Contents** page anytime, to find more information. Some information has been written in separate leaflets which you can get from the **Islington Learning Disability Partnership (ILDP)**.



Part 1: Where can I live?



1. Living with my family

You may want to go on living with your family. However, many people want support to move on from their family home as they reach their mid or late 20's.

Whatever age is best for you and your family carers, **Part 1** of this guide will tell you about the housing choices you have.



2. Renting my home

There are two ways to rent your Home;

- Renting from the Council or a Housing Association
- Renting from a private landlord

Council and housing association homes

What is it? – when you pay rent to live in a property owned and managed by either the Council or a **Housing Association**.



Housing associations are independent organisations that provide housing for people in housing need. You need to be on the council's housing register if you would like to move into a housing association property.

In Islington if you want to rent your home from the Council or a **Housing Association** you need to be on Islington Council's **Housing Register**.



The Housing Register is a list of people who would like to rent a home from the Council or a Housing Association.



Who can apply?

Anyone over 16 years old can apply to join the **Housing Register**.

You may not be able to apply if it is against the law for you to live or work in the UK.



How do I apply?

You can make an application for the **Housing Register** in the following ways.

- Download a copy of the application form from **www.islington.gov.uk/housing**
- Book an appointment to see a Housing Options Officer
- Make an application over the telephone



For appointments and telephone applications, please call the number below:

Housing Options Appointment Line
Tel: **020 7527 4140**

Open 9.30am – 12.00pm Monday, Tuesday, Thursday and Fridays.

Everyone who applies to join the **Housing Register needs to show;**

- Details of current and previous addresses
- The Council look at **Housing Register applications** and give points based on your housing need.

Staff based at ILDP can help you make an application to go on the Housing Register. and also check the progress of your housing application for you.

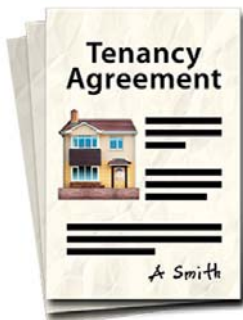
= points





Things to think about

Tenancy – when you rent a council or Housing Association home you are a tenant and you have a tenancy agreement.



A Tenancy Agreement is – a legal document that says you can live in your home as long as you pay the rent and follow the rules in the agreement.

As a **council** or **Housing Association** tenant you have more rights than a private tenant. You can only lose your tenancy if you break certain rules, and if a judge agrees.



Rent – council and housing association rents may be lower than the cost of renting a private home and can usually be paid with **Housing Benefit**. Housing Benefit is changing; you must get up to date information at the time of applying on what housing benefit you may be entitled to.



Repairs – a council or housing association will carry out most of the repairs to your home.



Demand – many people want to rent a council or housing association home in Islington but only a few homes are available each year. You may have to wait a long time before you can live in a council or housing association home.

Choice – you may not have much choice about where you live, as council and housing association homes are only in certain parts of Islington.

Support – If you need support to live independently you should arrange this before you move into your new home.





Want to find out more?

Details of how to contact the **Housing Options** team are in **Part 3** of this booklet.



You can also rent a home from a **private landlord**.

What is it?

When you pay rent to a **private landlord** to live in a home they own.

A **Private landlord** is a person or a company who owns a house that is independent of a council or a housing association.

Only a small number of council or housing association homes become available every year so renting from a **private landlord** can be one of the best and fastest ways to live in your own home in Islington.



How do I apply?

Anyone can rent from a **private landlord**. You usually have to pay a deposit and pay some rent before you can move into a private home. If you rent your home through a lettings agency you may have to pay them a fee too.



Things to think about

Tenancy – when you rent a private home you are a tenant for 6 or 12 months. At the end of the 6 or 12 months your **private landlord** decides if you can live there for longer.



Rent – private rents are usually higher than council or housing association rents. Some rents are higher than **Housing Benefit** will pay. You usually have to pay a deposit and pay some rent before you can move into a private home. If you rent your home through a lettings agency you may have to pay them a fee too.

Housing Benefit – if you get benefits, or you have a low income, you can claim **Housing Benefit** to pay some or all of your rent. The Council's benefits section can help you claim Housing Benefit. Some **private landlords** will not take tenants who are on Housing Benefit. Housing Benefit is changing; you must get up to date information at the time of applying on what housing benefit you may be entitled to.



Repairs – a **private landlord** will usually carry out the repairs. Check this in your contract before signing.



Demand – you can rent all types of homes from **private landlords**. You can choose to rent a home with friends or family. In some private homes you may share a bathroom or kitchen with others. In other private homes you have your own bathroom and kitchen.



Choice – you have much more choice about the part of Islington you live in when you rent a home privately.

Support – if you need support to live on your own, talk this over with your Care Co-ordinator when deciding what kind of home you want.



If you are homeless

If you are homeless or at risk of becoming homeless you should go to the Housing Aid Centre where a housing officer will advise you what to do.

Northway House, **The Housing Aid Centre**,
257 Upper Street, N1 1RU Tel. 020 7527 2000



3. Owning my own home

There are several ways to own a home;

- Shared ownership
- Housing for Long-term Disabilities (HOLD)
- Buy your home outright

Shared Ownership

Shared ownership is one way to buy your home.

What is it?

when you buy a share of your home and rent the other share. A housing association usually owns the other share. You can buy as much of the home as you want. The smallest amount you can buy is a quarter of the total value of the home.

You can buy a share of your home by getting a **loan** from a bank or a building society. Or you can pay for it with cash or savings.

Loan – a sum of money borrowed from a bank or building society. You have to pay the money back over a fixed number of months or years, and pay an extra cost called interest.

You may be able to use Income Support to pay interest on your **loan**. And you may be able to get Housing Benefit to pay rent on the share of the home you do not own. Housing Benefit is changing; you must get up to date information at the time of applying on what housing benefit you may be entitled to.





Who can apply?

Anyone can apply. Council and housing association tenants and local people on the **Housing Register** are given the first chance to buy shared ownership homes. You can only qualify for **shared ownership** if you can afford to buy a share of the home you would like to live in.



Want to find out more?

Metropolitan Homeownership run the **shared ownership schemes** in Islington.

Metropolitan Homeownership

The Grange, 100 High Street, N14 6PW

Tel. **020 8920 7777**

Web. **www.mho.co.uk**

Housing for Long-term Disabilities (HOLD)

This is the **shared ownership scheme** for people with long-term disabilities, which is called **HOLD**.

What is it?

HOLD is a scheme funded by the Government through Housing Associations. The key difference here is that the buyer is able to choose a property from the open market.



Things to think about

Security – If you own part of your home you have more security than a council, housing association or private tenant.

Cost – when you get a shared ownership home you will need to pay

- A deposit to pay for part of the share.
- The rest of the share with a loan from a bank or building society.





- Rent on the share of the home you do not own.
- A **Service Charge**. This is a fee paid to a landlord for services to keep your home in good condition. It covers things such as cleaning common areas and gardening.

Risk – you need to be sure that you can afford to pay all the rent, mortgage and service charge. You should get independent advice about this

Choice – you have more choice about the type of home and the area you live in.

Repairs – you have to pay for all repairs to your home.



Want to find out more?

For information on properties which are available you can look at the First Steps website;

<http://www.firststepslondon.org/index.asp>

For more information on obtaining a mortgage through the HOLD scheme please contact MySafeHome Limited:

<http://www.mysafehome.info>

MySafeHome Limited

1 Sycamore Court
Birmingham Road
Allesley
Coventry
CV5 9AU

Tel: **08000 121 333**



Buying your home outright

What is it?

You own the home that you live in. You can choose any home as long as you have the money to pay for it.

You can buy a home by getting a **loan** from a bank or building society or using your savings.



Trusts

A family can make sure children have money when they get older by setting up a trust. Money or property can be put into the trust, and it does not belong to the children.

Things to think about

A trust is one of a few ways to own a home or have money that does not

- Affect your benefits
- Remove the duty of social services or the NHS to provide care or support.

You are also protected against charges that a local council may make against home owners. You will need to find someone you trust who can be a trustee for the discretionary trust.



Want to find out more?

You can get in touch with **Mencap Trust Company**. They also run courses on discretionary trusts.

Tel. **020 7696 6925**

Email. **willsandtrusts@mencap.org.uk**

Web: **www.mencap.org.uk**



4. Islington Shared Lives Scheme



What is it?

The **Shared Lives Scheme** means that you live in the family home of a registered **Shared Lives Carer** who has been matched with you so that they are able to meet your needs. The scheme is inspected by the Care Quality Commission (CQC).

A **Shared Lives Carer** supports you to do daily tasks such as:

- visits to the doctor and dentist
- doing housework such as cleaning your room or washing your laundry
- carrying out 'personal care' if you need it.



Who can apply?

ILDP will work with you to find out if a Shared Lives Scheme would give you the support you need.



Where are they?

Most Shared Lives Carers are in Islington or close by, but some are further away.



Things to think about

If you move into a Shared Lives Scheme you will share a home with other people and become part of their family. You will get most of the day to day support you need from the Carer and their family.



5. Supported Housing Schemes, in and out of borough



What is it?

Supported housing is a housing scheme where support for day to day living is provided. Supported housing may be provided in a shared house or in a number of flats which may or may not be in the same building.

You can get support with the following:

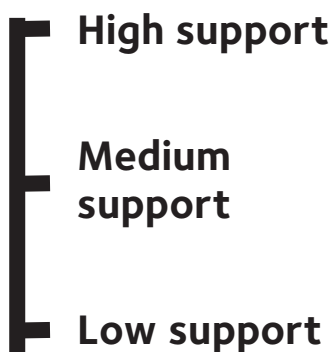
- Personal care
- Housework
- Paying bills and
- Going out in the community

There are different kinds of supported housing:

- You can have your own flat with a bedroom, kitchen, sitting room and bathroom which is part of a group of flats. You may also have a shared living area, where you can meet with the other people you live with.
- You can live in a shared building and have your own bedroom but you share the kitchen, bathroom and living room.
- There may be separate rooms or a flat for staff to work in and sleep in if the supported housing provides a staff sleep-in service over night.

Supported housing schemes will provide different levels of support which range from low to very high levels of support. There is a leaflet available from ILDP which describes the schemes in more detail – **Supported Accommodation in Islington for People with Learning Disabilities**.





High support

Medium support

Low support

In low level supported housing schemes, the staff are not usually based in the building but will visit at agreed times to offer you support. In medium and high level supported housing schemes the staff are usually based in the building that you live in. In high level supported housing schemes staff are available 7 days a week, 24 hours a day.



Where are they?

There are several supported housing schemes in Islington, and more are being planned. Some of these are for people with very high needs. We can also sometimes find supported accommodation schemes in other boroughs.



How can I apply?

Islington Learning Disability Partnership (ILDP) will work with you to find a supported housing scheme with the right amount of support for you. Details of how to contact ILDP are in **Part 3** of this booklet.



Things to think about

Living with other people – do you want to live with other people? If you live in supported housing you could share some of your home, such as the kitchen, bathroom and living room with other people or you could share a building. In most schemes there will usually be other people around.

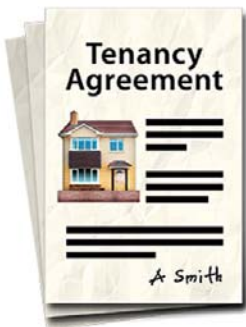
When you live in **supported housing** staff will help you to do most of the things that you need help with. The help you get will depend on your assessment. It might include:

- helping you find things to do during the day that you want to do





- shopping and cooking
- doing your laundry and cleaning your room or flat
- looking after your personal care needs



Tenancy – if you decide to live in a supported housing scheme, you will have to sign a tenancy agreement, and pay rent and a service charge. In most cases your **Housing Benefit** will cover this.



Housing Benefit – Housing benefit is changing; you must get up to date information at the time of applying on what housing benefit you may be entitled to.

6. Housing Network



What is it?

In a **Housing Network** you will live in your own home, which is usually a council or housing association flat. There will be other people living in flats nearby who are also part of the Housing Network.

Housing Networks are for people with learning disabilities who are more independent and who are usually able to carry out their own personal care and cook for themselves.

- Everyone in the group of homes is supported by a community living volunteer who lives close by.
- The volunteer provides support and advice to help you keep your tenancy.

Housing Network Members meet other members and take part in activities together. This helps you to make friends and gives you the chance to take part in local activities.

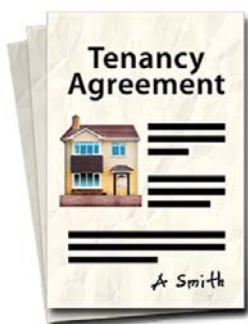
You get support from **Housing Network staff** about once a week for a few hours. They will help you to;

- Pay your Bills
- Look for a Job
- Go to college or do activities in your local area.



Things to think about

Tenancy – when you rent a council or **Housing Association** home you are a tenant and you have a **tenancy agreement**. You can only lose your tenancy if you break certain rules, and if a judge agrees.



Tenancy Agreement – a legal document that says you can live in your home as long as you pay the rent and follow the rules in the agreement.



Rent – council and housing association rents may be lower than the cost of renting a private home and can usually be paid with **Housing Benefit**. Housing Benefit is changing; you must get up to date information at the time of applying on what housing benefit you may be entitled to.

Repairs – a council or housing association will carry most of the repairs to your home.



Want to apply?

To be considered for a housing network you must be quite independent. and You will be assessed by the Housing Network Manager who will find out what kind of support you need and if you are able to live on your own.



A **Housing Register application** will also have to be completed, so that you can get your own flat.



Want to find out more?

Islington Learning Disability Partnership (ILDP) will work with you to decide if this is the right service for you. Details of how to contact **ILDP** are in **Part 3** of this booklet.

7. Specialist residential care services, in and out of borough.



What is it?

Residential care homes are for people who need a high level of skilled support 24 hours a day. They are an alternative to high and very high supported accommodation services for some people.

You have your own bedroom, and often a bathroom, and you share a kitchen and living space with the other people. Usually about 8 people share a house, but some homes have more people.

The support provided can include some or all of the following:

- personal care needs such as bathing or dressing
- day to day tasks such as laundry, preparing a snack or shopping
- helping you to become more independent with things such as managing your money, staying safe or using buses.
- taking part in community activities, such as going to college, the leisure centre, cafes, theatres or going on holiday.

All residential care homes are registered with the **Care Quality Commission (CQC)**. You can find out more about them in a separate leaflet which is available at ILDP or on the CQC website.

Who can apply?

ILDP will work with you to find out if a residential care home and support would meet your needs.



Where are they?

There are two residential care homes in Islington, and many in other London boroughs and further away. If ILDP does not have a vacancy in the right service for you in Islington at the time you need it, ILDP will look for services as close to Islington as possible. When a vacancy in Islington becomes available, you may want to discuss moving back.



Things to think about

Support – do you need skilled staff available to support you in a planned way 24 hours a day?

Sharing – are there any advantages for you in sharing a house with others?



Becoming independent – do you want the help they offer for a limited time to help you move on more independently in the future?

Paying for residential care services – ILDP usually pays for most of your housing and support costs in a residential care home. You pay your benefits towards the cost of this. For more information see the leaflet – **Charges for Care Homes**.



You will be able to keep a weekly allowance of about £20, and in addition you may be entitled to Disability Living Allowance if you have mobility needs.

You do not have a tenancy agreement with a landlord in a residential care home and so you cannot apply for Housing Benefit. You do not have the rights or responsibilities of a tenant, as in a supported housing scheme. The service may give ILDP notice if the placement is not working out.



8. Nursing homes, in and out of borough



What is it?



A nursing home is similar to a residential care home although it is often larger. You will have your own bedroom but will share living space with other people. If you need health or nursing care every day a nursing home provides this support. This is the main difference between a residential care home and a nursing home.



Who can apply?

ILDP will work with you to find out if a nursing home would provide you with the support you need.



Things to think about

If you are in a nursing home there will be a contribution from the NHS towards the cost of the service.

The rest of the costs are worked out in the same way as for Residential homes.



Some people are eligible for Continuing Health Care and a separate leaflet is available on this – **NHS Continuing Health Care**. If you are eligible for Continuing Health Care you will not have to pay for the service.

9. Specialist hospitals, in and out of borough.



What is it?

Hospitals which provide the full range of specialist learning disability and mental health care, including psychiatry, psychology, speech and language therapy, occupational therapy, physiotherapy, and nutritional advice.

Some are private and some are run by the NHS. Most people there are detained under the Mental Health Act. They provide very specialist support at difficult times in some people's lives.



Who can apply?

ILDPA will work with you to find out if a specialist hospital would provide you with the support you need.



Things to think about

ILDPA work very closely with hospitals to make sure that people have the right support to move on into other services that help them to be more independent in a safe way, as soon as they are able.

Some people in specialist hospitals are eligible for Continuing Health Care and a separate leaflet is available on this – **NHS Continuing Health Care**. If you are eligible for Continuing Health Care you will not have to pay for the service.





Part 2: Who can help with housing and other support?



1. Islington Learning Disability Partnership

Islington Learning Disabilities Partnership (ILDP) is a team of health and social work staff who work with people with learning disabilities and help you to decide what support you need. Leaflets are available which tell you what support you can get from different members of staff at **ILDP**.



To help decide what support you need ILDP will assess your needs, they then plan in partnership with you and your family how to meet your needs. They will listen to what you want but also have to take the costs of different services into account. ILDP has a duty to spend the resources it has fairly.

Once you have an assessment, and it is found that you are eligible to receive services, ILDP will work with you, and the people who are close to you, to help you find the right type of housing and support. They will put your name on a list called the 'ILDP Accommodation Database'. This Database includes a list of all the vacancies that are available for people with learning disabilities in Islington. The 'ILDP Accommodation Panel' meets every month and makes decisions about the kind of housing with support that can meet your needs.

ILDP also review and check the services you get to make sure they go on meeting your needs.

Not everyone who applies is eligible for help. In this case ILDP will point you in the right direction to other information or services which may be able to help.



2. The Transition Team

Islington has a specialist **Transition Team** to support young people and their families through the process in to adulthood. All of the services and choices in this Guide are also open to you. Many people will plan to leave home in their mid or late twenties. Some people will want or need to move on earlier or later. You must be 18 years old or over, to sign a tenancy agreement.

If you would like to access further education, at a recognised Educational Residential Provision either locally or further afield, you will need to be supported to access these from the Information, Advice and Guidance Team (formerly known as Connexions). They will work with you to search and apply for appropriate provision.

As a social care team, the **Transition Team** and the Brokerage Team at ILDP will support young people to look for accommodation that has good links with community resources to help you reach your potential. These services will support you to increase for example, your social, communication and independence skills. There are a number of options to explore, in and close to Islington.

The **Transition Team** has developed a process with the ILDP Brokerage Team for finding the right housing with the right support for you.



Part 3: Further Information



1. Frequently Asked Questions:

These are some of the questions you may have after reading this guide:



Can I live in Islington?

ILDP Policy is to support people to live in, or as near as possible to, Islington. This means that you can remain in close touch with your family and friends, and continue to do local activities you enjoy.

At present there is not enough suitable accommodation in Islington for everyone who wishes to live in the borough to do so. Two new Supported Accommodation schemes will open in 2013/ 2014 for people who need high levels of support.

If you wish to be considered for one of these new developments please speak to staff from ILDP.

For more information see leaflet **Will I be able to live in Islington?**



What is NHS Continuing Health Care?

NHS Continuing Health Care is usually only available to people who need very high levels of support. It does not matter where the support is provided, and can include people living with family members or in their own tenancy, as well as those in residential or nursing care.

NHS Continuing Health Care means that all of the support you receive to meet your personal and health care needs is funded by the NHS and you do not need to pay a charge for these services.

For further information request the **NHS Continuing Healthcare Leaflet**



What is a Personal Budget?

A **Personal Budget** is the amount of money agreed to be spent on your support needs following the assessment process.

Some people will receive a personal budget through getting the money themselves and making their own arrangements for support, with assistance from their families or others where needed.

For others, support will continue to be arranged directly by the council. This is known as a **Virtual budget**. Many people in Supported Accommodation will have this type of budget. At this time **Personal Budgets** are not available for people in residential or nursing care placements, or those in specialist hospitals.



For more information ask for the leaflets on **Personal Budgets** and **Direct Payments**.

Will I have to pay for the support I get?

You will have to pay for support if you live in residential or nursing care.

You may have to pay for services if you live in your own home.

You will be financially assessed to work out how much you should pay for your support.

For further information see **Charges for Care Homes** and **What do I pay for support at home?**





2. Leaflets

Further information on services available to people with learning disabilities and their families can be obtained from Islington Learning Disabilities Partnership. The following Information Leaflets are available:

- Information on the roles of different staff within ILDP
- What is an Assessment?
- NHS Continuing Health Care
- Will I be able to live in Islington?
- Can I choose who I live with?
- Supported Accommodation Services in Islington for People with Learning Disabilities
- NHS Continuing Health Care
- Transition Team Information
- Personal Budgets
- Direct Payments
- Mental Capacity
- Information on Welfare Benefits and Housing Benefits
- Charges for Care Homes
- What do I pay for support at home?

These are just some of the leaflets ILDP have. A full list of leaflets available can be obtained from ILDP.

Please tell us if you think there are other leaflets we should make available to you.



3. How to contact us and useful contact information



Islington Learning Disability Partnership (ILDP)

52D Drayton Park

Islington

London N5 1NS

Tel: 0207 527 6600



Islington Council Housing Needs - Housing Options Team

Northway House

Housing Aid Centre

257 Upper Street

N1 1RU

Tel: 020 7527 4140



Independent information and advice

You can get free independent information and advice from **Housing Options**, a housing advisory service for people with learning disabilities.



You can download factsheets from their website:

http://www.housingoptions.org.uk/easy_read/er_home.html



Or you can call them Tel. **0845 456 1497**.

Some services are available directly from different departments within the council. Details are below:

Adaptations and Equipment

What is it?

Getting an adaptation or special equipment in your home could make it much easier to live at home.

An adaptation could be a big change to your home like making the doorways wider for a wheelchair to get through. Equipment includes big items like a stair lift or small items like bath grab rail.



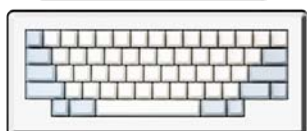
Want to find out more?

If you think an adaptation or equipment would support your day to day living ask for an assessment from the Occupational Therapy Service by calling

Tel: **020 7527 2299**

or Email **ot.access@islington.gov.uk**





Telecare

What is it?

Telecare is a system of phones or other alarms linked with a call centre during the day and night, which alerts them if something goes wrong or there is an emergency. The call centre is then able to get you the help you need.

The type of Telecare alarms available include the following:

- A flood detector that lets the call centre know if your bath overflows.
- A detector that lets the call centre know if you have a seizure
- A community alarm that you can put around your neck. You can then press the button to let a call centre know if you fall over or need urgent help.

For more information contact the Telecare Team on **020 7527 5456**, 9am–5pm, Monday to Friday at Contact Islington.

Islington Telecare

Contact Islington
222 Upper Street
London N1 1XR

Email: **telecare@islington.gov.uk**

Notes

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

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Printed on environmentally friendly paper. Published March 2012.