

**Enabling people to  
live in quality homes  
and thriving  
communities**



Worthing Homes  
people • communities • opportunities

# Worthing Homes – who we are

- Stock Transfer Housing Association created in 1999
- Own and manage 3,750 homes
- Work across Brighton & Hove; Adur; Worthing; Arun; Horsham & Chichester Districts
- Added over 1000 homes to our stock over last 20 years
- Business Plan: 500 homes over 5 years
- 188 homes let during 2018/19
- £13.4m spent on new development during 2018/19

# The homes we provide

- Social Rent – includes our sheltered stock / former Council homes
- Affordable Rent – majority of new build / s106 schemes
- Intermediate Rent – up to 80% of open market rent
- Shared Ownership – part rent/part buy
  
- Nominations from Local Authority
- Transfers & Exchanges
- Help to Buy

# New Development Schemes



Recently Completed

Schemes on site

Forthcoming Schemes

# Who do we help to live in our homes?

- Local Authority Housing Register
- Applicants placed in 3 bands (A is highest priority) – who have a *housing need* and a *local connection* in that District
  - *Lived for at least 5yrs immediately prior or for 10 of the last 15yrs in area*
  - *Or worked for past 2yrs (at least 24hrs pw) in area*
  - *Or can demonstrate giving or receiving long term support (10yr residency)*
  - *Or accepted as homeless; young person leaving WSCC care duties*
  
  - *Band A – medical; under occupying; fixed term with ADC; emergency priority*
  - *Band B – medical; homeless; lacking 2 bedrooms*
  - *Band C – medical; threatened homeless; lacking 1 bedroom; sheltered; overcrowding*
- Applicants bid via choice based lettings system:
  - i-housing (Arun)
  - Homemove (Brighton; Adur; Worthing; Chichester and Mid-Sussex)
  - Advertise – eligibility criteria; size of household; pets; rent & service charges; local lettings policy applicable
  - Informed Choice when bidding for suitable property

# Criteria to live in our rented homes

- Local lettings policy:
  - Create sustainable scheme within an existing community
  - Mix young/old; single/couples/families; working/receiving benefits
  - Specific medical need (i.e. adapted property)
- No under occupation allowed
- Financial Assessment – is it affordable for the applicant?
- Complete local connection criteria check (rural schemes)
- Possible refusal based on affordability and/or past tenancy conduct
  
- Affordable Rents are no more than 80% of open market or LHA (whichever is lower)
- Social Rent approx 55 - 60% of open market rent
- Starter Tenancy – becomes assured tenancy

# Criteria to buy a Shared Ownership home

- Sell minimum 35% share = reduced deposit (5 – 10%) of acquisition
- 2.75% rent on unsold equity; plus service charge and sinking fund
- Registered with Help to Buy (Government Agency)
- Local Authority connection to location
- No CCJs or arrears in last 6mts (rent or mortgage)
- Not in position to purchase outright – typically First Time Buyer; relationship breakdown
- Minimum £18k to maximum £80k income levels - single or joint
  
- Financial Assessment – is it affordable for the applicant?
- Priority to MOD personnel or moving from social/affordable rent
- 125 year lease