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HOUSING OPTIONS BOOKLET NUMBER 1

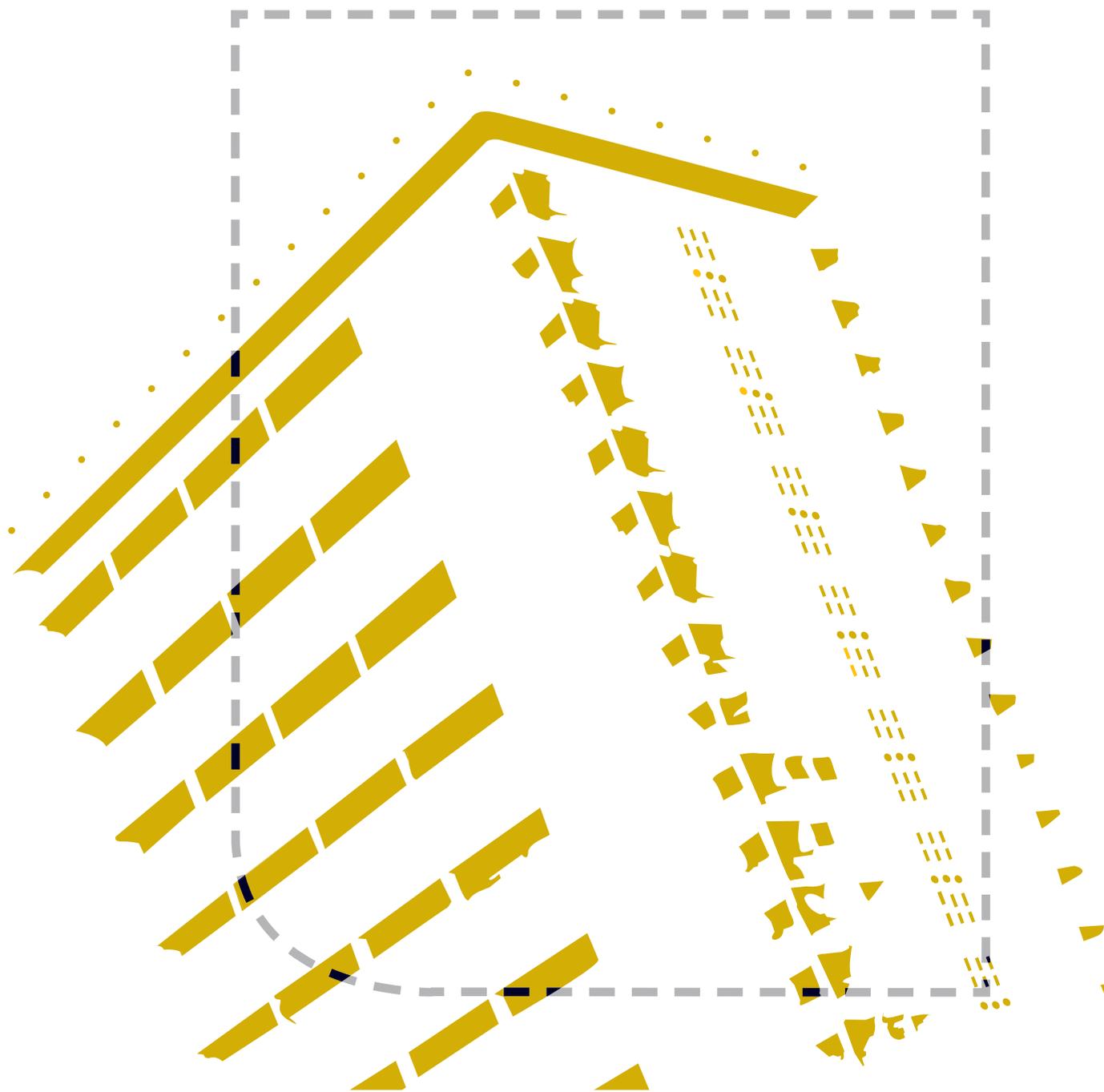
**LOOKING  
FOR A  
HOME**

Housing  
Options  
in  
Westminster



City of Westminster  
HOUSING SERVICES



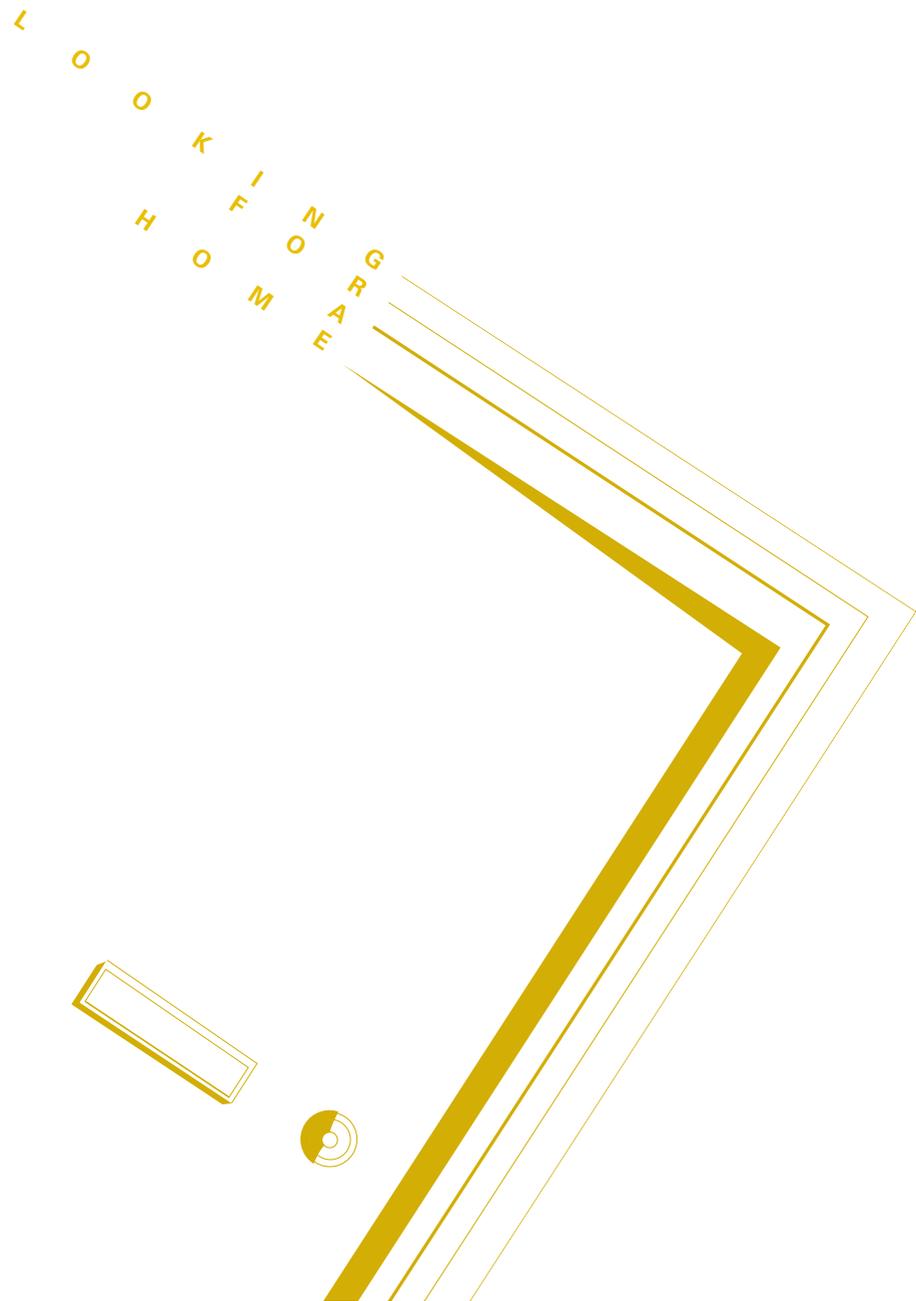


For most of us finding affordable accommodation in central London is difficult. And the days when you could simply put your name down for a council or housing association flat, wait a few months and then be given one are long gone. However, it is possible to find accommodation and we have a number of options which we hope will make it easier for you. This booklet is a summary of those options. More help and detailed information is available from the Housing Options Service (address on the back cover).

This booklet is not for Westminster Council tenants who want to move home. If you are a Westminster Council tenant, please read our booklet 'Changing Places'. You can get a copy from your estate office or the Housing Options Service.

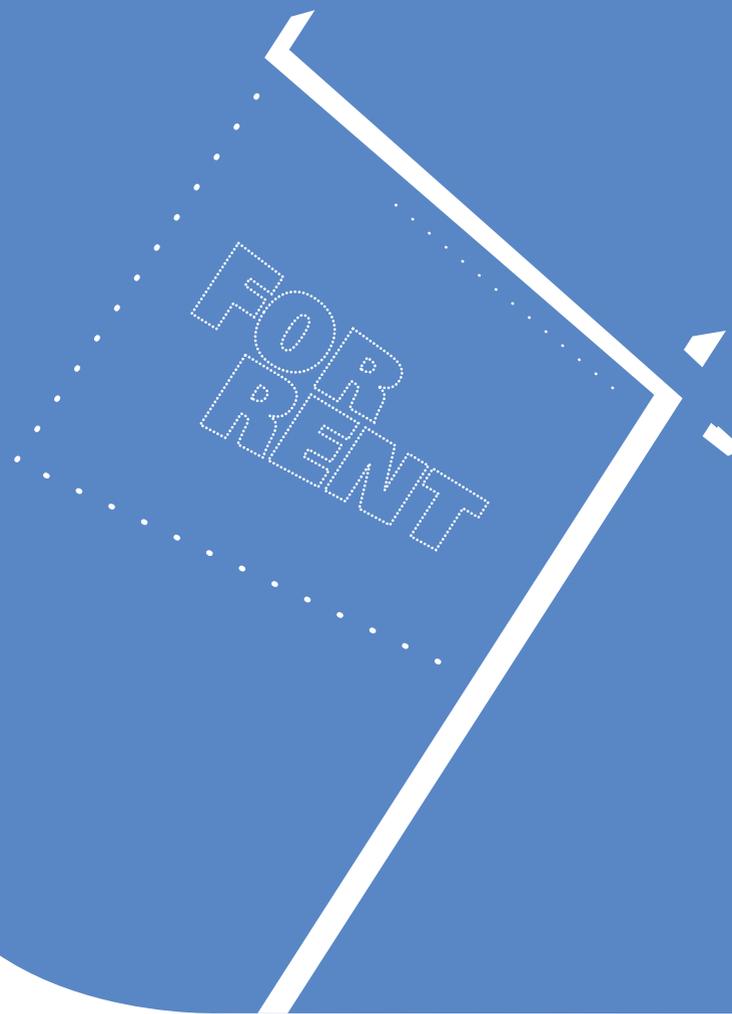
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## OPTION 1: RENTING FROM A PRIVATE LANDLORD

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**For many people, renting privately would be the answer to their housing problem if only they could find a place and get the money needed to pay the deposit and rent. This is where we could help.**

If you are homeless or threatened with homelessness and we think we may have a legal duty to house you, or we give you priority for housing on medical or welfare grounds, we could give you some money to help you secure a private tenancy—you may have the choice of finding a home yourself or letting us find one for you. You should get a home fairly quickly with this option, and you'll have more control over where you live; you'll

also have the choice of furnished or unfurnished properties.

Even if we do not have a duty to house you or you do not qualify for housing on medical grounds, we can still help. We can put you in touch with estate agencies that rent to people who need to claim Housing Benefit. We can also explain how Housing Benefit is calculated and give you an idea of how much benefit you might get if you rent from a private landlord.

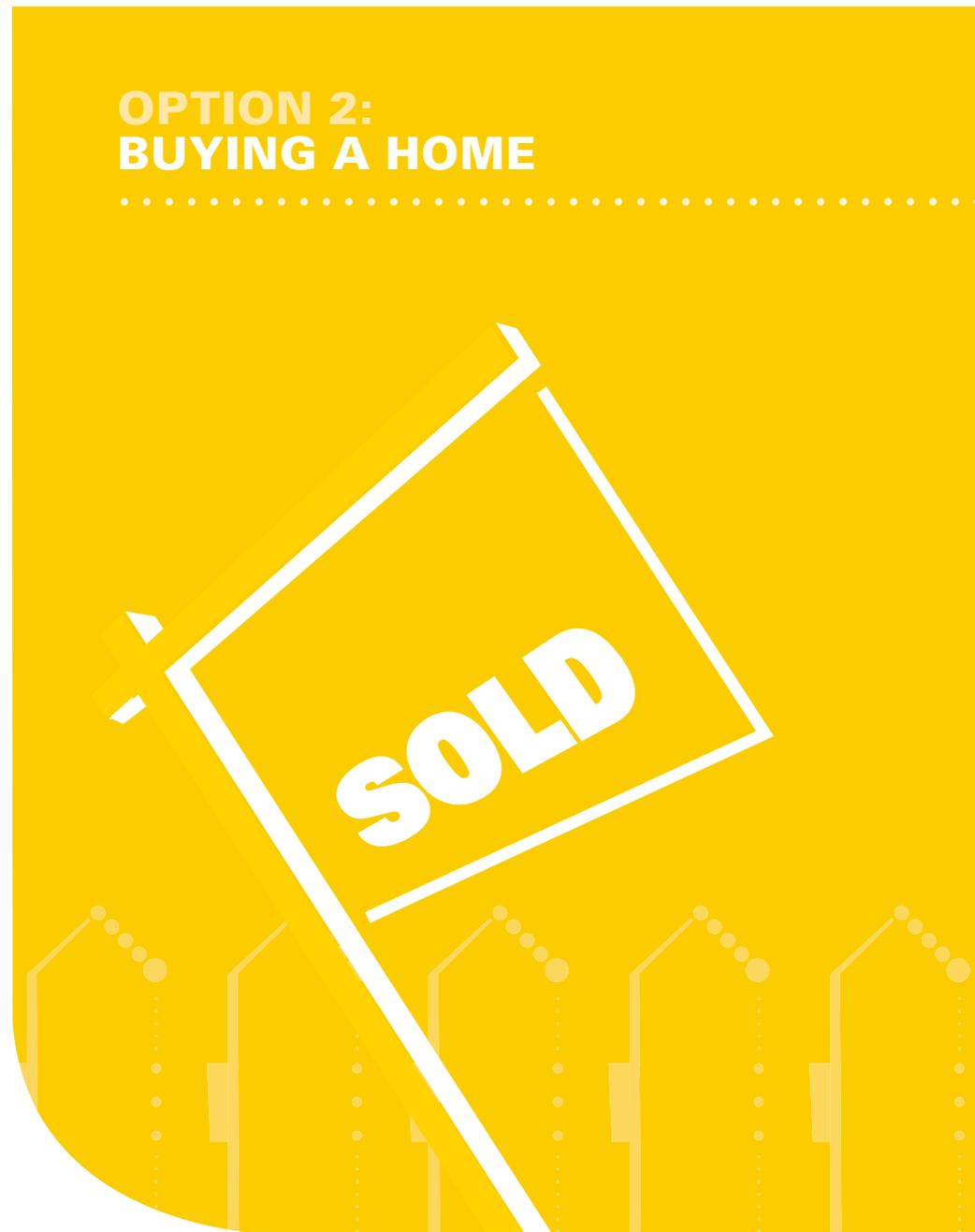
If your problem is that a previous landlord is refusing to give your deposit back so you have no deposit for a new property, we can advise you whether they are justified in doing so and, if not, help you get the money back.

**Renting from a private landlord can mean being able to pick the home you want in an area of your choice, without a long wait**

**If you are homeless and have a priority need for housing, we could give you up to £4,000 to help you obtain a private tenancy**



## OPTION 2: BUYING A HOME





**Properties are expensive, and you might assume that buying a home is out of your reach.** However, if you are in permanent employment there are more than 10 schemes run by the government and Westminster Council which could make home ownership a reality for you, even if your income is modest.

Individual home ownership schemes vary. Some are based on you buying a share in a property with the possibility of increasing your share as your circumstances improve—eventually you could end up owning the property outright. Others involve either equity or very low interest loans to help you bridge the gap between your mortgage and the cost of purchase. There are also try-before-you-buy schemes where you rent a property first then buy it later when your circumstances improve.

Just ask and we will help you work out whether buying a home is a realistic option. If it is we will direct you towards the appropriate home ownership agency.

There are more than 10 home ownership schemes for people with modest incomes.

Buying a home can be as cheap as renting one.

### OPTION 3: COMMUNITY SUPPORTIVE HOUSING

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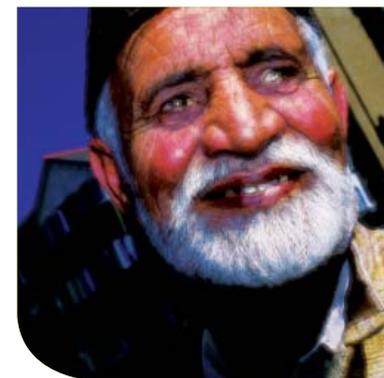


**A safe and secure home with the opportunity to socialise and take part in organised events with people your own age, where you can get support if and when you need it. If this sounds good and you are 60 or older, Community Supportive Housing could be for just what you need . . .**

Community Supportive Housing is about enabling older people to live independently for as long as possible. It is open to most Westminster residents over 60 who do not need 24-hour residential care. It includes what used to be called sheltered, supported and extra care housing but is also open to those who do not currently need support.

In recent years, Westminster has made major improvements to its accommodation for the over 60s, with more to come by 2012. Vibrant modern decoration, better security and improved facilities make for a safer altogether more cheerful environment. With all this on offer, the question is how do you apply?

To register for Community Supportive Housing, contact the Housing Options Service for a housing application form. (When completing it, tick the box indicating you would like to apply for accommodation for older people.)



On receipt of your application we will assess your suitability for Community Supportive Housing. We give priority to those with in greatest need of such housing, however, we do accept applications from older people who currently have no need of support.

When registered, you will be able to bid for properties as and when they become available. Properties are advertised weekly on our Home Connections website, but don't worry about that for the moment, we'll explain how to bid when we register you.

If you are interested, why not apply?. And in the meantime, if you have any questions please ask—our contact details are on the back cover.



## OPTION 4: COUNCIL AND HOUSING ASSOCIATION HOMES

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**We provide a limited number of affordable rented homes. We have our own properties (council flats and houses) and we can nominate people to housing associations. We also provide temporary accommodation for homeless people.**

Like other local authorities in London, we have a very high demand for housing and cannot provide homes for most people who register. We must, therefore, give priority to those in greatest need of our help.

You are welcome to apply but please bear in mind that we offer nearly all our vacant properties to the people listed opposite.

**NEARLY ALL OUR PROPERTIES GO TO PEOPLE INCLUDED IN THIS LIST**

Homeless people who have a priority need for housing including, households containing children, a pregnant woman, someone over 60, or someone who is particularly vulnerable. These are people we have a legal duty to help.

Those who have a health or welfare problem that is severe and adversely affected by their current accommodation where we cannot find suitable accommodation for them with a private landlord.

People aged 60 or older who are registered for Community Supportive Housing. See Option 3 on page 13 for details.

Westminster council tenants living in very overcrowded conditions.

The adult sons and daughters of Westminster council tenants living in very overcrowded conditions in the parental home.

People living in accommodation which is statutorily (very) overcrowded or which presents a high risk to their health and safety where we cannot find suitable accommodation for them with a private landlord.

### ARE YOU LIKELY TO GET A PROPERTY?

If we accept a duty to house you because you are unintentionally homeless and have a priority need for housing (see the list on the previous page) we can, as an option, give you priority for a council or housing association property. The wait for properties can be several years, especially if you need a home with two or more bedrooms. So while you are waiting, we will place you in temporary accommodation; this may be outside Westminster.

Where we do not have a legal duty to house you because you are homeless, you will only have a realistic chance of getting a council or housing association property from us if you are included in one of the other groups listed on page 19 and all the following apply.

- ◆ You have lived in Westminster continuously for the last two years;
- ◆ Your total household income is below the figure at which an individual becomes liable to pay the higher rate of income tax;
- ◆ The total combined savings of all the members of your household amounts to less than £64,507 (This figure was correct at the time of printing but may have since increased); and
- ◆ No one in your application owns a property.

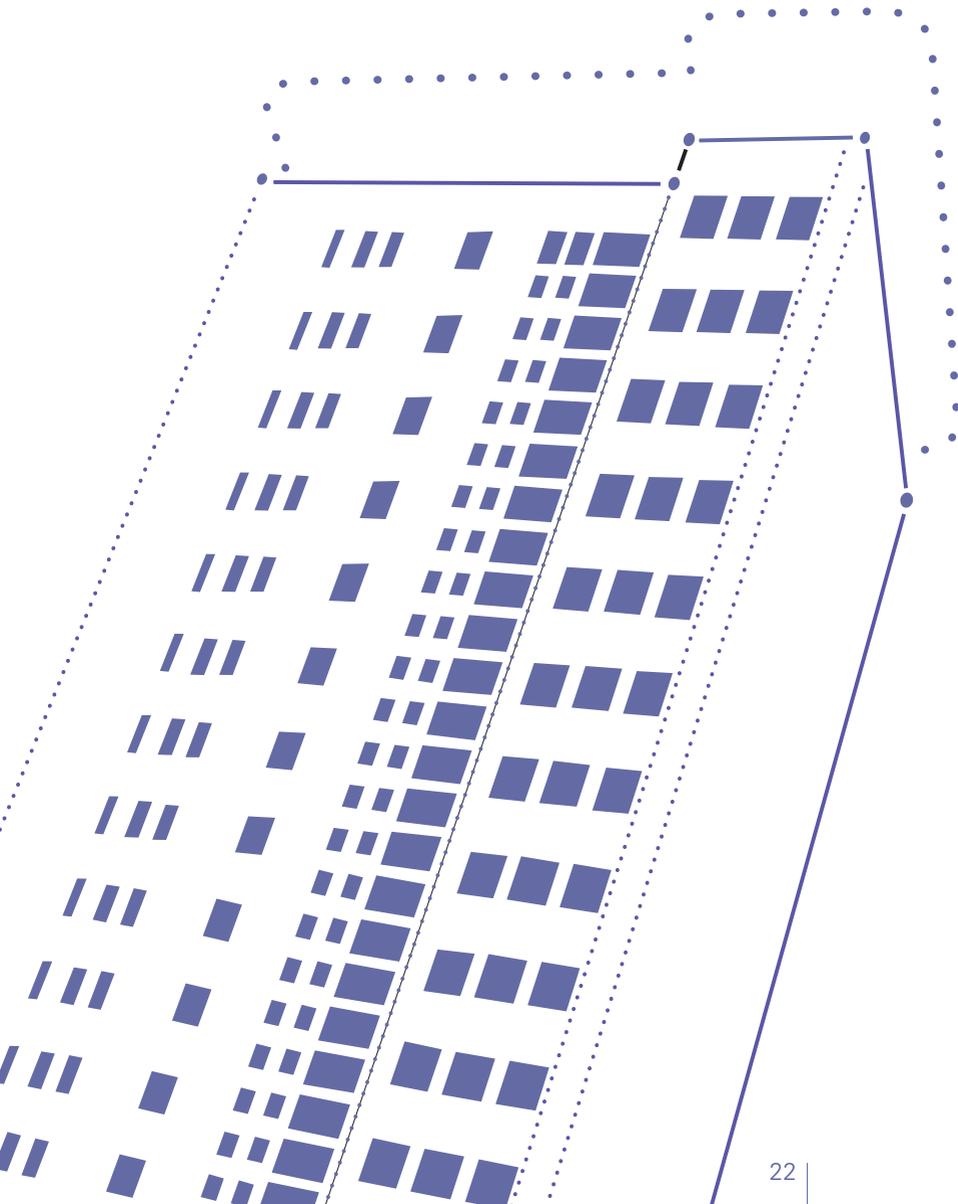
### IF YOU ARE SOMEONE WE CAN HOUSE

We let nearly all vacant properties through our Choice Based Lettings scheme. When properties become available we advertise them and allow priority housing applicants to bid for them. If more than one person is interested in a property, it will go to the bidder with the highest priority for housing provided it is suitable for them. When you apply we will tell you whether you have a high enough priority to bid for properties. If we allow you to bid, you will join a register of over 4000 households who also have a high priority for housing. So, except where you are over 60 and register for Community Supportive Housing (see page 13) it may be several years before you get a property of your own.

### APPLYING DIRECTLY TO A HOUSING ASSOCIATION

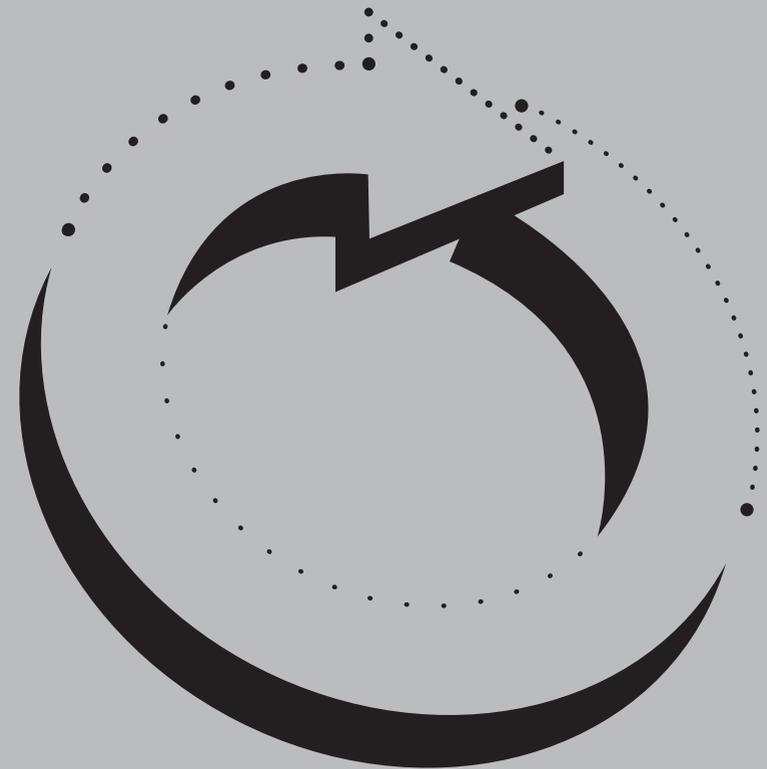
Some housing associations will accept direct applications from certain groups of people. If you are not likely to be housed by us, it may be worthwhile approaching some of them yourself. You can get a list of such housing associations from the Housing Options Service.

**Because properties are  
in very short supply  
we cannot house most  
people who apply**



## OPTION 5: STAYING PUT

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### IF YOUR LANDLORD HAS ASKED YOU TO LEAVE

If your landlord has asked you to leave it's worth checking whether you have the right to stay in your home. Whatever your landlord's reason for wanting the property back, we have expert housing advisers who can determine your rights and, where appropriate, negotiate or mediate with landlords.

### IF YOU ARE BEING HARASSED

Where you are being unlawfully harassed or threatened with eviction and your home is in Westminster, we have the power to intervene. In addition you may be able to take legal action to stop the problem.

### FAMILY MEDIATION

If you are a young person who has been asked to leave home because of a family problem, you should go to your nearest Young People's Locality Service which can be found at.

- ◆ 29 Cosway Street NW1 6TN.
- ◆ 131 Lupus Street Pimlico London, SW1V 3EN
- ◆ Stowe Centre, 285 Harrow Road, W2 5ES

They have officers who specialise in helping young people in these situations. Often they can help resolve issues so that young people can safely remain in the family home.

If your parents are Westminster council tenants or have bought their home from the council, you may qualify for our Family Quota scheme. Under the Family Quota scheme we give the adult sons and daughters of Westminster council tenants priority for homes of their own. You won't get a place straight away under this scheme so it is important that you remain in your parents' home while you wait for a property.



## OPTION 6: EMERGENCY AND SHORT TERM ACCOMMODATION





# If

none of the previous options are available or suitable for you, it may still be possible to find somewhere to stay if only temporarily.

We can put you in touch with hostels, refuges and B&Bs providing accommodation for people with an urgent need of housing and support. Some provide supported accommodation or cater for specific groups of people, such as those who are sleeping rough, women fleeing domestic violence and young people.

We have links to many organisations and will do our best to ensure you have a roof over your head.

Although not a long term solution, such accommodation could give you shelter until you secure a home.