

Looking for a home

H O U S I N G
O P T I O N S
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W E S T M I N S T E R



Housing Options Booklet Number 1

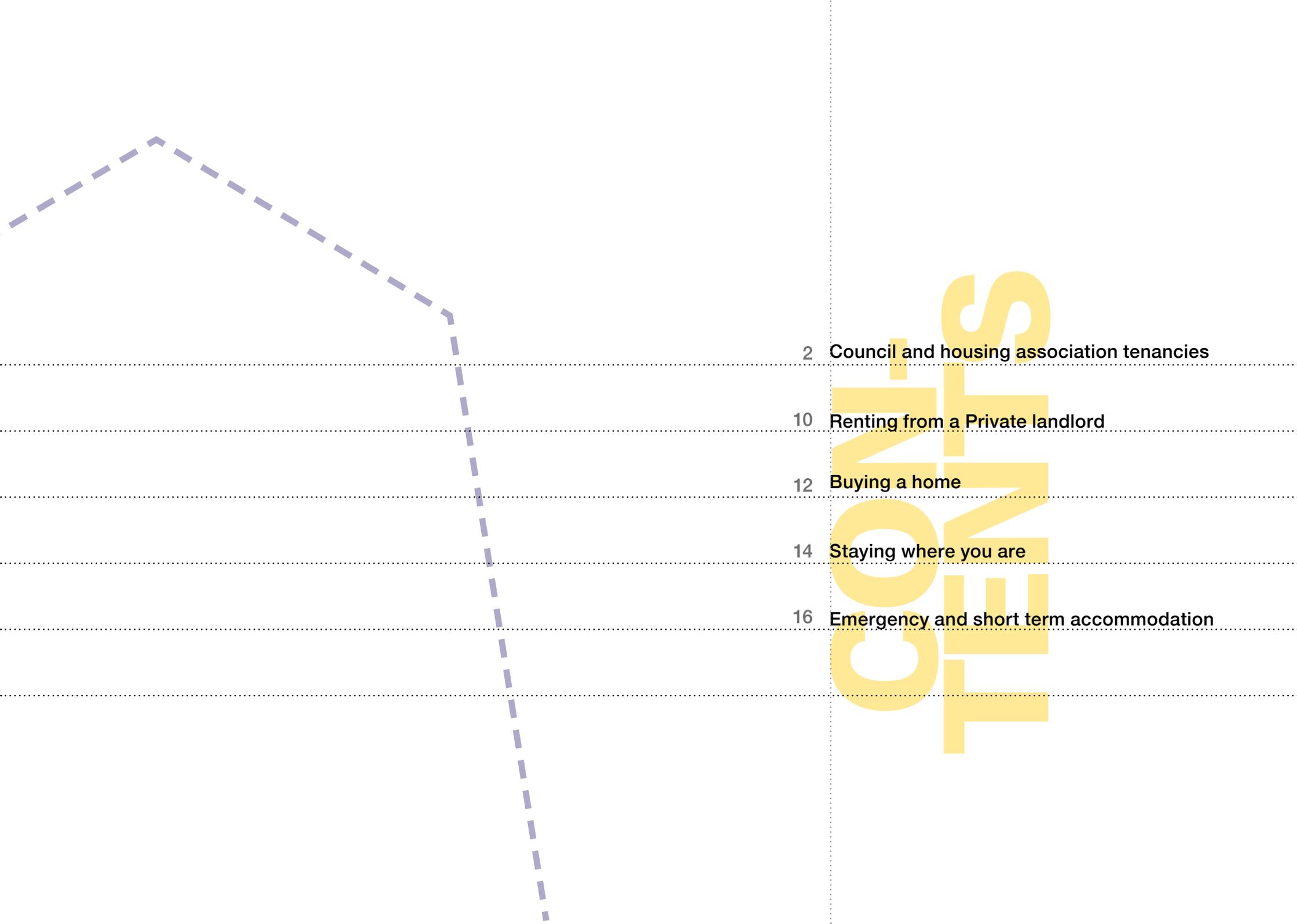




As council and housing association tenancies become harder to come by and private rents and property prices continue to rise, finding affordable accommodation in central London has become very difficult for most people. However, we have a few options that may, depending on your circumstances, help you find a home. This booklet is a summary of those options.

If you need our help or want more information, please contact our Housing Options Service (address on the back page).

Please note, this booklet is not for Westminster Council tenants who want to move home. If you are already 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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Council and Housing Association Tenancies

As a local authority, we provide a very limited number of affordable rented homes (social housing). We have our own properties (council flats and houses) and some housing association properties. We also provide temporary accommodation for homeless people.

Like other local authorities in London, we have a very high demand for housing and cannot offer homes to most people who apply. We must, therefore, give the homes that become available to those in greatest need of our help.

You are welcome to apply but please bear in mind that we offer nearly all the homes that become available to the people listed opposite.

Nearly all our properties go to people on this list

- Long standing Westminster residents with a severe health or welfare problem that is adversely affected by their current accommodation or its location.
- Long standing Westminster residents aged 60 or older registered for Community Supportive Housing. See page 6 for details.
- Westminster council tenants who need to move for medical or welfare reasons or because they are living in overcrowded conditions or we need them to move so we can renovate the properties they are living in.
- Long standing Westminster residents 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.
- Certain former members of the armed forces (or their bereaved spouses or partners) who have an urgent need for housing.
- Households with a priority need for housing, including those containing a child, a pregnant woman, or someone who is particularly vulnerable who have become homeless through no fault of their own, where we cannot find a suitable home for them with a private landlord.

If we accept a duty to house you because you are homeless

Where we accept a legal duty to house you as a homeless person, we may meet our obligations by offering you a tenancy with a private landlord. If we cannot find a suitable private tenancy for you within 12 months of accepting a duty to find you a home we will also register you for a council or housing association property. For more information, please read our leaflet 'Applying for housing as a homeless person'

If we do not have a legal duty to house you

Where we do not have a legal duty to house you under homeless persons law, 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 the previous page and all the following apply.

- You have lived in Westminster continuously for the last three years (this requirement does not apply to certain former members of the armed forces or their bereaved spouses or partners);
- 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 and capital assets of all the members of your household amounts to less than £59,349 (This figure was correct at the time of printing but may have since increased); and
- No one in your application owns a property.

The tenancies on offer

In the past council and housing association tenancies were seen as lifetime tenancies with low rents. Now, except for specialist accommodation for people over 60 (see page 5) tenancies are likely to be for a fixed period of time and rents can be up to 80% of what a market rent would be.

With Westminster City Council properties, we offer new tenants a one-year introductory tenancy followed, in most cases, by a succession of Flexible Tenancies, each normally lasting five years. Towards the end of each Flexible Tenancy, we will review the situation. Where we find the tenant has not broken the tenancy agreement and cooperates with the review, we will normally offer another five-year Flexible Tenancy.

With housing association tenancies, the type and length of the tenancy will depend on the particular association's policies. In most cases though, new tenants are given a one-year Starter Tenancy followed by a five-year Assured Shorthold Tenancy. When the first five-year tenancy ends and depending on the housing association's policy, it may grant another fixed term tenancy.

Rents

The rent for a Westminster Council property (at least until the first Flexible Tenancy is reviewed) will be a social housing rent and therefore relatively low. If we offer you another five-year Flexible Tenancy after the first one ends we may, if your income is above a certain level at the time, increase the rent so that it is higher than a social housing rent.

The rents for housing association properties are either social housing rents or Affordable Rents. Affordable Rents are usually higher than social housing rents (up to 80% of the average rents charged by local private landlords). The rent will be decided by the housing association letting the property.

Community Supportive Housing

Community Supportive Housing enables older people to live independently. 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 yet need support.

With vibrant modern decoration, good security and facilities Community Supportive Housing offers a safe, cheerful environment.

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 in greatest need of such housing, however, we do accept applications from older people who currently have no support needs.

How council or housing association properties are allocated

We let nearly all vacant properties through our Choice Based Lettings scheme. When properties become available we advertise them and allow certain housing applicants (see list on page 3) to bid for them.

When we register someone to bid for properties, we give them points to reflect their need for housing. (In some circumstances we give additional points to those who have been working more than 16 hours a week for the last two years and or have lived in Westminster for 10 or more years.) Where more than one person is interested in a property it will normally go to the bidder with the most points provided we think the property is suitable for them.

When you apply, we will tell you whether we have registered you to bid for properties. If we allow you to bid, you will join a register of over 2000 households who also have a high priority for housing. So, except where you are over 60 and register for Community Supportive Housing it may be several years before you get a property.

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.

Summary of social housing tenancies available to new housing applicants

	Tenancy type	Length of tenancy	Renewable		Rent	Mutual exchange	Transfer	Right to purchase	
WESTMINSTER COUNCIL	Introductory	12 months	No. But when the tenancy ends you will, in most cases, be given a Flexible Secure Tenancy (see below)		Social (relatively low)	No, but we may allow an exchange at our discretion	No	No	
	Flexible Secure	At least two but in most cases five years	Yes, in most circumstances		Social (relatively low) for first term of the tenancy. After that either a social or market rent depending on your income	Yes	Yes	Yes, 'right to buy' after 5 years of being a secure tenant	
	Secure Community Supportive Housing (For people over 60 moving into only)	No specified end date —we can only end the tenancy in very limited circumstances	Not applicable: tenancy continues until you leave or we get an eviction order from the court		Social (relatively low) with a small additional charge for the support provided	Yes. But only with a tenant who qualifies for Community Supportive Housing	Yes	No	

HOUSING ASSOCIATION	Starter	12 months	No. But when the tenancy ends you will, in most cases, be given an Assured Shorthold Tenancy (see below)		Either Social (relatively low) or Affordable (up to 80% of a market rent)	No	No	No	
	Assured Shorthold	At least two but in most cases five years	In most cases yes, but it will depend on the particular association's policy		Either Social (relatively low) or Affordable (up to 80% of a market rent)	Yes	Yes	Possible 'right to acquire'—ask the housing association at the time you are offered a property	
	Assured Usually only given to people over 60 moving into Community Supportive Housing	No specified end date —the housing association can only end the tenancy in very limited circumstances	Not applicable: tenancy continues until you leave or the housing association gets an eviction order from the court		Likely to be Social (relatively low). If Community Supportive Housing, there may be an additional charge for support provided	Yes. But if Community Supportive Housing only with a tenant who qualifies for such accommodation	Yes	Possible 'right to acquire' but not if the accommodation is Community Supportive Housing for the over 60s	

Renting From a Private Landlord

If you are unable to buy a home and renting a council or housing association property is out of your reach, renting from a private landlord may be the option for you.

The internet is a good place to look for a private tenancy, as are estate agents in the areas you are considering. Renting privately in central London is extremely expensive and if your income is modest, we suggest you think about looking further afield.

If you intend to claim benefits to help with the rent, we can help you decide how much rent you will be able to afford.

If you are homeless or threatened with homelessness and we think we could 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 could for example, use the money to pay a deposit on a property. We may also give you the choice of finding a home yourself or letting us find one for you. You should get a home fairly quickly with this option, compared to waiting for a council or housing association property, and you'll also have the choice of furnished or unfurnished properties.

Where your problem is that a previous landlord is refusing to give your deposit back so you have no deposit for another tenancy, we can advise you whether they are justified in doing so. If you are entitled to some or all of your deposit, we can help you get your money back.





Buying a Home

If you are in permanent employment there are several schemes run by the government and Westminster Council which could help you on the home ownership ladder, 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. We can help you work out whether buying a home

Buying a home can be as cheap as renting one.

is a realistic option. If it is we will direct you towards the appropriate home ownership agency.

Staying where you are

If you are searching for accommodation because you are about to lose your home, we may be able to help you keep it.

If you can't pay your rent or mortgage

Where you are unable to pay your rent or mortgage because of other debts, we can refer you to a debt management adviser. Your adviser will look at the possibility of rescheduling your debts or managing them more effectively.

In some circumstances, where you are threatened with homelessness because of mortgage or rent arrears, it may be possible to prevent repossession through the government's mortgage rescue scheme or an interest free loan.

Under the mortgage rescue scheme, homeowners can sell their leases to a housing association in return for the association granting them an assured tenancy with a rent below the market rate.

Alternatively, you could get an interest free loan from Westminster's Repossession Prevention Fund to reduce your mortgage payments or, if you are renting, clear some or all of your rent arrears.

To be eligible for these two schemes you must have a priority need for housing, for example have a child, a pregnant woman, or someone who is particularly vulnerable in your household. We can tell you whether you are eligible for the mortgage rescue scheme or repossession fund and if you are, refer you to the relevant agencies.

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 your landlord.

If you are being harassed

Where you are being unlawfully harassed or threatened with eviction 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.

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 even 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 some of these 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.

MAY 2014

Westminster Housing Options Service

101 Orchardson Street
London NW8 8EA

Phone: 020 7641 1000

Minicom: 020 7641 8200

Email: hoscustomerservices@wcchos.org.uk

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