



Westminster Community Homes- Horizon Scheme

Policy 2024-25

Thank you for your interest in the Westminster Community Homes Horizon Scheme.

This information sheet and WCH Horizon Scheme Guide will inform you of the details of the scheme including eligibility, costs and what happens at the end of your tenancy. Before you sign your tenancy agreement you must read this and ask us if there is anything you don't understand. Once you understand we will ask you to sign a copy for our records.

Background

Who is Westminster Community Homes (WCH)?

WCH is a housing association with charitable aims, set up and now wholly owned by Westminster City Council. WCH uses Westminster Council's repairs and housing management services but have a dedicated team to deal with WCH matters. Westminster Community Homes have been providing intermediate rent since 2014.

What is intermediate rent?

Intermediate rent is a rent that is below market rent, but above social rent. It is provided to those who do not qualify for social housing but are in lower income employment- the key requirement is to be in employment throughout the tenancy. The criteria are set by Westminster City Council.

What is the WCH Horizon Scheme?

The scheme provides properties let on an intermediate rent to those who meet the qualification criteria. WCH are providing financial assistance towards moving on into home ownership at the end of your tenancy subject to good tenancy record and other conditions listed in this document.

Homes for Westminster registers people who are working or living in Westminster and meet the government and Westminster criteria related to employment and household income.

More information can be found at: www.homesforwestminster.co.uk

Each housing association offering intermediate rent has different terms and conditions, so it is important to understand exactly what WCH is offering and the eligibility criteria.

Required household income for a WCH intermediate property

WCH offers intermediate rented properties to working individuals on the lowest qualifying incomes. For WCH, our properties are for those earning higher than the minimum stated – and not exceeding £60,000. It is important to note that it is household income, which is considered, so where there are two adults working in a household both the salaries combined

must not exceed the maximum salary for each band. WCH must be informed of all tenants that will or may wish to move into the property. The government allows a maximum household income of £90,000 in London, your household income must not exceed this amount during your tenancy otherwise it will affect your renewal.

Assuming a single household income, the suggested minimum household incomes are as follows:

Band Type	Property Type	Minimum Income
Band A Property	Studio	£27,000
	1 Bed	£30,390
	2 Beds	£34,140
Band B Property	Studio	£27,000
	1 Bed	£37,560
	2 Beds	£43,470
Tollgate Gardens	1 Bed	£37,680
	2 Beds	£41,880
Victoria Wharf	1 Bed	£32,130
	2 Beds	£34,440

*Homes for Westminster will state the band of the property on the website advertisement.

Your income assessment

When you apply for a property, and before your tenancy renewals, you must provide the last three months of payslips for everyone who will live in the property. This is to prove you are in current permanent employment and that your income falls within the applicable qualifying income. Any bonus or overtime payments are not included in your salary assessment. Your name and email address will be given to a third party who will carry out the credit reference for us, which includes checking your working contract, income and previous landlord references. Where a UK guarantor is required, they must be referenced too.

What if I am self-employed or PAYE?

You will need to provide two years of audited accounts, plus a statement from Inland Revenue. You will also have to provide a guarantor who will undertake the responsibility of rent payment if a self-employed tenant is unable to. The guarantor would be subject to all the same reference checks.

On finding a property

What happens when I am selected for a property?

Please see WCH Horizon Guide for applicants, this includes the referencing procedure and costs. WCH will contact the successful applicant to provide supporting documents within 3 working days for reference and credit checks.

The documents include 3 months of payslips and photographic identification so that we can ensure that your tenancy will be financially viable.

It may be necessary for you to supply a guarantor in certain instances.

Should the tenancy not proceed due to your default, i.e., change of mind, unsatisfactory references, we may not select you for a property in the future.

How many people can live in the flat?

You should check this with WCH on application for the scheme as all properties vary. The studios are designed for one-two adults, one-bedroom flats may also be occupied by one or two adults but no children. The two-bedroom flat may be occupied by two adults and up to two children under ten or one adult and two children under ten. WCH must be informed of all tenants who will or may wish to move into the property.

Are the flats furnished?

White goods are also included (hobs, oven or micro-oven, fridge/freezer and washing machine/dryer) and fitted blinds to each room. The maintenance and replacement of those items are WCH responsibility. We have included fitted 'bed pods' with storage in the studio flats only. WCH do not provide any other furniture.

What will it cost me to sign up?

WCH charge no extra fees on top of your 5-week deposit of rent which is required to be paid in advance. The deposit will be held against possible breakages, damage to the property or items left without approval, for the full term of the tenancy. The full deposit will be returned subject to everything being found satisfactory, at the end of the tenancy and no notices having been served to the tenant. The deposit is held by a government approved third party. For further details please refer to the documents given to you at the start of your tenancy.

Monthly rent payments

What will it cost me each month?

Please see WCH policy document for up-to-date rent amounts. The rent is inclusive of service charges and is payable on the first day of your tenancy and must not be paid in arrears. Rent is paid by direct debit only, you can choose this to be on either the 1st, 7th, 14th or 24th of the month. Maintaining an up-to-date rent account always is a core requirement and any failure to do so will be a key factor in whether WCH renew your tenancy.

You are also responsible for all utilities such as council tax, gas, electricity, water and telephone.

Will my rent increase?

Our rent is increased in April each year by the previous September CPI plus 1%. Your rent increase will take effect on your tenancy anniversary date each year.

How do I pay my rent?

You can only pay your rent by Direct Debit under this scheme. You must be able to pay your rent without relying on housing benefit or any other government funding, throughout your tenancy, not doing so will affect any incentives given by WCH.

Tenancy Period

How long is my tenancy?

WCH will grant a one-year fixed term tenancy, which you may be able to renew four times – so you can have up to a maximum occupancy of five years. If you stay past your tenancy end date this will affect your deposit return and you will not be eligible for any incentives. It is important you are planning your homeownership move by your final year, to be eligible for a monetary reward to be paid to your solicitors upon exchange.

How do I get a tenancy renewal each year?

After month nine of your tenancy, you will need to provide the last three months' payslips for your household to your landlord so that they can be reviewed to confirm you are still eligible for the property. If you are self-employed or PAYE, you will need to obtain a statement from Inland Revenue. You must have maintained an up-to-date rent account, not caused any anti-social behaviour, maintained the flat, not overcrowded the flat and not breached any other obligation in your tenancy agreement, to be renewed each year. The tenancy will not be extended past 5 years.

What happens if my tenancy is not renewed?

WCH will use the legal process to gain possession of the property. We will issue a section 21 notice to give you two months' notice, and then we will apply to the court.

What would prevent me from renewing?

- Your total household income exceeds £60,000 or income has fallen below the minimum income requirement for your band.
- You have had rent arrears during the previous 12 months, or you are in breach of your current tenancy agreement for any other reason.
- You are on a temporary work contract with less than 6 months remaining
- You have less than 12 months leave to remain in the country
- If you require any housing benefit to pay your rent

All of the above will affect maximum £2,000 per year per property contribution WCH provide to those moving own to homeownership.

What happens at the end of my tenancy?

The maximum occupancy that anyone is eligible for under this scheme is five years. When you enter your final year, it is your responsibility to decide for your onward property.

What happens if I don't leave at the end of my tenancy?

WCH will use the legal process to gain possession of the property. We will issue a section 21 notice to give you two months' notice at month ten of your final year. Should you not leave at that time we will apply to the court. There is no option to have a further renewal. If WCH has to take any legal action against you the cost of this will be deducted from your deposit.

Will I be able to rent with WCH again?

WCH cannot offer a tenancy to the same person more than once. Ultimately, the scheme is aimed at encouraging people to save a deposit for their onward move, whether that be becoming a homeowner via one of the low-cost home ownership schemes in Westminster or buying a new home elsewhere in Greater London.

Where can I get help finding my next home?

For low-cost home ownership opportunities within Westminster, you should re-register with Homes for Westminster. For opportunities across London, you should register with First Steps: www.sharetobuy.com/firststeps

Can I buy the WCH property?

No, these properties are only available for rent, and you are not eligible to buy it from Westminster Community Homes.

On signing the agreement

What are my tenancy conditions?

You will have the opportunity to read and understand the tenancy agreement before signing. All our Assured Shorthold Tenancy Agreements are for one year which can be renewed subject to good tenancy record and not exceeding 5 years.

When do I sign my tenancy agreement?

Your deposit must be paid 3 days after your reference checks have been approved. When the deposit is received WCH will forward the applicants details to Housing management. Signing of the agreement will take place on or before the date of occupation at a pre-arranged time with a Housing Officer. One month's rent must be paid in advance. This initial payment is made by card transaction and must be cleared funds.

Once your tenancy has commenced

What should I do first when moving in?

Gas, electricity, water boards and telephone companies must all be told of your intended move, as these charges are payable by the tenant in most circumstances. Tenants are responsible for paying Council Tax so you must contact the local council. Please remember to advise Royal Mail to redirect your post. You must make sure you have a valid TV licence for your new address, and you are responsible for arranging your own Contents Insurance.

How do I report a repair?

All our properties are maintained to a high standard. Please contact us directly if any repairs are necessary, the details of how to do this will be supplied to you when you move into the property.

As your landlord, we will provide a comprehensive responsive repairs service through Westminster City Council although you are responsible for minor repairs such as replacing bulbs etc. Repairs are done within clear timescales according to their urgency. We'll expect you to pay for any damage caused by you or your visitors.

Important 'Dos' and 'Don'ts'

Do:

- Advise us of any changes in your personal circumstances.
- Make sure you understand the terms and conditions of your tenancy agreement(s).
- Make sure you have checked and agreed your inventory details.
- Advise the relevant utilities of your move.
- Hand back all keys etc at the time of check out.
- Ensure that your rent reaches us by the due rent date.
- Advise Royal Mail, your employer and any other companies you deal with of your move
- All utilities are set up in your name on tenancy start date.
- Advise us immediately of any maintenance problems.
- Always ask if you are in doubt.

Don't:

- Move out without letting us know (1 months' notice after first 6 months).
- Use your deposit as your last month's rent.
- Redecorate or carry out maintenance, repairs/renewals yourself.
- Refuse reasonable access to our staff or our contractors.
- Change the names on the tenancy agreement or sub-let rooms in the property.

WCH Housing Management Team

Our properties are managed by Westminster Housing Management Team. They can be contacted during office hours Monday – Friday (9am-5pm).

Your Housing Manager contact details will be given to you on your tenancy sign up day.

The repairs hotline is Monday to Friday, 9am to 5pm 0800 358 3783.

Or email housing.enquires@westminster.gov.uk

Website: <https://www.westminstercommunityhomes.org.uk/>

If your enquiry is related to your tenancy or housing management, please write to:
Housing, Westminster Council,
155 Westbourne Terrace
London W2 6AB

Tenant Declaration

Please sign below to confirm the following:

I confirm by signing this Horizon Scheme Declaration that:

1. The information I have given to Westminster Community Homes is true and accurate.
2. I have read and accept the terms and conditions of the Horizon policy.
3. I do not own, and never have owned any interest in land, whether in the United Kingdom or elsewhere, which: is in England or Wales: (a) freehold; (b) leasehold
2. I intend to occupy the Property as my only or main residence as my only residence.
3. I understand I must inform the landlord if there are any changes to my household.
4. I understand that WCH provide a maximum £2,000 per year per property contribution to those moving on to homeownership. I understand the terms of the incentive available to me at the end of the tenancy*, and that this payment is made at Westminster Community Homes' discretion.

Signed Date

Full name.....

Witness..... Date

Position

*Terms of incentive payment include buying in Greater London within 3 months of tenancy ending with WCH. £2,000 is provided per full year of tenancy (up to £10,000 total payment). Incentive is per household not per person and tenant must not have any late rent payments on record. Tenants should not have received housing benefit to pay rent, household income must not exceed the amount stated in this policy document. At end of tenancy property must be left in good condition, WCH must be given 1 month notice to move and not overstayed tenancy without WCH permission. Proof of homeownership purchase from solicitors is required, where WCH will make direct payment to them.