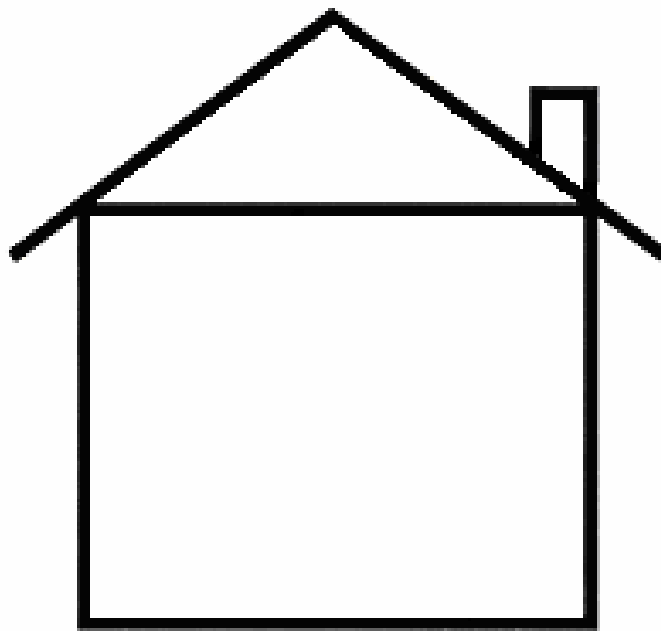


# Housing Services



## Key Worker Housing Information

***Tandridge***  
***District Council***

## 1. What is the Key Worker scheme?

The government has recognised that, particularly in London and the South East, it is often difficult to recruit and retain staff in key employment posts due to escalating house prices in this area. Therefore, Tandridge is developing housing initiatives in partnership with Housing Associations particularly directed at housing Key Workers.

If you **work in Tandridge** but are experiencing housing difficulties such as not being able to find accommodation in this area, you may be eligible to join this Council's Housing Register (waiting list) as a Key Worker.

## 2. Am I a Key Worker?

The Council defines key workers as those who:

- provide essential public services such as health and personal care, education, police and emergency services, social services and other local authority staff; and/or
- contribute to the infrastructure and economic viability of the area, such as transport providers, postal service workers, domiciliary support, refuse collectors, shop workers. This is not an exhaustive list but gives an example of how private sector services contribute to the overall well-being and sustainability of an area. For example providing housing opportunities for shop workers might keep a village shop open.

The situation of key workers will vary in response to economic and personal conditions. There will be shortages of different types of teachers or health workers at different times.

**Please note** that the above types of workers are not automatically considered as Key Workers, but each case will be considered on its

merits. The decision on whether you will be accepted as a Key Worker will be determined by the Key Worker Panel.

### **3. How do I apply?**

In order to be considered as a Key Worker for this area you will need to follow the first 5 steps:

- 1) If you are not already included on the Council's main Housing Register (waiting list), you **must** complete a Housing Register application form.
- 2) Complete Part 1 of the Key Worker Employer's Verification Form.
- 3) Pass the Verification Form to the Personnel or Human Resources Department of your company (or the Senior Officer who deals with recruitment administration) to complete Part 2 of the form.
- 4) If you wish to be considered for home ownership options under the Government's 'Key Worker Living' scheme, you need to apply **direct** to the Key Worker Living Zone Agent. (See below for further details).
- 5) Ensure all completed forms are returned to the Housing Needs section, details at the end of this leaflet.

### **4. How will my application be assessed?**

Your application will be considered by the Housing Needs Manager. Applications will be assessed on a monthly basis or more frequently, if required, in order to determine outstanding cases.

The assessment will be based on information provided by yourself and verified by your employer:

- 1) whether your employment comes within the Key Worker definition and whether it is an essential service to the residents of Tandridge;

2) whether your employer has/had problems in recruiting to your post or set of posts and also problems in retaining staff.

You will then be advised, in writing, whether you have been accepted as a Key Worker. Those who are successful will be held on a list to be considered for any suitable vacancies available to the scheme. This is in addition to your application held on the general waiting list.

## **5. How will we prioritise who gets housed first?**

Once the Key Worker application has been accepted, you will be identified as a Key worker on the housing register.

Your Key Worker application, as with your general Housing Register application, will also be considered within the property size you are entitled to. (Further details on this are contained in the booklet “How we allocate housing”)

Your chances of housing as a Key Worker will also be dependent on your level of housing need, the size of accommodation you require, the area your request as against the availability of vacancies allocated to the scheme, their size and location.

## **6. What housing is available to Key Workers?**

- 10% of all new HomeBuy schemes being developed in partnership with Housing Associations will be allocated to Key Workers.
- 10% of all new Housing Association rented accommodation and subsequent re-lets will be allocated to Key Workers

## **7 What can I do if my application is rejected?**

If your application has been rejected, you have the right of appeal. In the first instance, you should write to the Housing Needs Manager, within 21 days of the rejection letter, explaining your reasons for wishing the application to be reconsidered.

The appeal will be considered by the Strategy and Enabling Manager. If you are still dissatisfied with the decision, a further appeal can be made, within a further 21 days, to the Director of Community Services.

## **8. What is the 'Key Worker Living' scheme?**

The government has allocated funding to the 'Key Worker Living' scheme to assist key workers to obtain other affordable housing options. This scheme is entirely separate from the Council's Key Worker scheme and has a different set of eligibility criteria.

The Key Worker Living programme offers four different kinds of help:

- equity (HomeBuy) loans of up to £50,000 towards buying a home
- higher HomeBuy loans of up to £100,000 for London school teachers who have the potential to become leaders of London's education system
- New Build Homebuy (or shared ownership) of new properties
- intermediate renting, where the rent is set at a level between that charged by social and private landlords

### **What is HomeBuy?**

This is a scheme where eligible applicants choose a suitable property on the open market and subject to certain conditions,

are able to get an equity loan towards the purchase of the property. The loan is only repaid when the property is sold, and there are no monthly repayments on the loan for the first 5 years. The 75% balance is funded with a mortgage or from savings, or both. When the property is sold, the equity loan is paid back based on the value of the property at that time.

### **What is New Build HomeBuy?**

This is sometimes know as "shared-ownership" or "part rent part buy". It is a similar process to purchasing a new property on the open market, except that with New Build HomeBuy the buyer purchases between 25-75% of the value of the property, using a mortgage or savings, and pays a subsidised rent on the balance. Normally extra shares of the property can be purchased over time (know as "staircasing").

### **What is Intermediate Rented?**

This accommodation is offered by the Housing Association at a subsidised rent that falls between affordable and private market levels. You would have an 'assured shorthold' tenancy. This means that it will usually be offered for a fixed term and if you no longer remain in your Key Worker employment, you may be asked to obtain alternative accommodation. However, you need to check the conditions of particular developments.

### **Who may be eligible for help?**

The workers who can get help are:

- nurses and other NHS clinical staff
- teachers in schools and in further education and sixth form colleges
- police officers and some civilian staff in some police forces
- prison and probation service staff

- social workers, educational psychologists, planners (in London) and occupational therapists employed by local councils
- full-time junior fire officers and retained fire fighters (all grades) in some fire and rescue services

## **How to apply**

To find out if you are eligible for help, you need to contact the government appointed zone agent listed below who covers the area you work in. The zone agent will tell you which key workers in your area can get help. This depends on how big the local problem is of recruiting and keeping staff.

### **London zone agent**

Telephone: 0845 300 2820

[www.housingoptions.co.uk](http://www.housingoptions.co.uk)

### **South East England zone agent**

Covering Surrey, West Sussex, East Sussex, Kent, Berkshire, Hampshire, Buckinghamshire and Oxfordshire.

Telephone: 0845 600 6699

[www.homebuy.co.uk](http://www.homebuy.co.uk)

### **Important information**

Prospective purchasers are advised to seek their own legal and financial advice before committing themselves. Independent Financial Advisors will give advice and guidance on equity loans, shared-equity, mortgages and repayment criteria.

Your home is at risk if you do not keep up repayments on a mortgage or other loan secured on it.

## **9. Where can I get further information?**

Housing Needs Section (Key Worker)  
Council Offices  
Station Road East  
Oxted  
Surrey RH8 0BT

Bernice Staples on 01883 732822  
[bstaples@tandridge.gov.uk](mailto:bstaples@tandridge.gov.uk)

Barbara Linscer or Sharon Robinson on 01883 732714  
[blinscer@tandridge.gov.uk](mailto:blinscer@tandridge.gov.uk)  
[srobinson@tandridge.gov.uk](mailto:srobinson@tandridge.gov.uk)