



Key Worker and Intermediate Housing Policy

Frequently asked questions



THE ROYAL BOROUGH OF
KENSINGTON
AND CHELSEA

1. What is intermediate housing, to rent and to own?

‘Intermediate housing’ is also known as ‘affordable housing’. This is housing for sale or rent, for those whose needs are not met by the market. It is targeted at people who have little chance of accessing low-cost rent housing, but who are not able to afford to rent or buy a home on the open market.

2. Who builds and manages intermediate rent?

There is no single institution that builds and manages intermediate rent. In Kensington and Chelsea, some units as part of the New Homes Programme will be set at intermediate rent. There are also opportunities for private developers to work with Registered Providers (housing associations) to offer intermediate housing units for sale or rent.

3. Is there a difference between key worker housing and intermediate housing?

Key worker housing is considered to be a sub-set of intermediate housing. These are properties which are ring-fenced for applicants who are considered to be a Kensington and Chelsea key worker.

It is expected that all of the Council’s new intermediate rent homes and 50 per cent of new housing association intermediate rent homes will be ring-fenced for key workers.

4. Who qualifies as a key worker?

In March 2022, the Council implemented a new key worker policy that states that

applicants, subject to other eligibility criteria, will be considered to be a key worker if they are working in one of the following sectors: National Health Service, North West London Clinical Commissioning Group (CCG), London Fire Brigade, front-line care work, front-line childcare work, state schools, Metropolitan Police, front-line social workers.

Further detail is described in section 7 of the policy.

5. How does the Council prioritise key workers?

Eligible key workers will be prioritised by total household income – with the lowest-earning households given the highest preference. Where there is a tie-break, the wider intermediate housing criteria will be used to determine who will be awarded the property.

Further detail is described in sections 8 and 10 of the policy.

6. Who can apply for intermediate homes to rent and to own?

Anyone who is eligible can apply for intermediate housing to rent and own, although each scheme will set their own eligibility criteria. Across London, the following maximum income thresholds have been set:

- For intermediate rented products, applicant households must not earn more than £60,000 gross per annum.
- For intermediate ownership products, applicant households must not earn more than £90,000 gross per annum.

7. How does the Council prioritise residents applying for intermediate housing?

For intermediate housing that is not ring-fenced for eligible key workers, applicants will be prioritised using the wider intermediate housing criteria which is summarised below (in order of priority):

- Social housing tenants within Kensington and Chelsea;
- RBKC duty accepted homeless by the council and living in temporary accommodation (TA);
- Threatened with homeless or is homeless, and not placed in TA;
- Lives and works in Kensington and Chelsea;
- Lives but does not work in Kensington and Chelsea;
- Works in Kensington and Chelsea but lives elsewhere;
- Lives in the Greater London Authority area and is working.

Further detail is described in section 5 of the policy.

8. What are First Homes and who can apply?

First Homes are properties sold at a discounted market rate; in London, the purchase price must not exceed £420,000 after the discount has been applied.

First Homes are to be sold to first time buyers with an annual gross household income no greater than £90,000 (in London) and a minimum of 50% of the purchase price must be met

through obtaining a mortgage. Where First Homes are developed in Kensington and Chelsea, the following priority criteria below will be applied (in order of priority):

- Kensington and Chelsea key workers;
- Persons qualifying for wider intermediate housing;
- Any first-time buyer meeting the Government's guidance and Mayor of London income thresholds will be considered in order of application.

Where properties are accessible or adapted for wheelchair users all reasonable steps will be taken to identify and prioritise a household in need of this type of property ahead of other qualifying persons.

9. How do I find out about available key worker and intermediate rent homes, and how can I apply?

Any available key worker and intermediate rent homes will be advertised on the 'Homes for Londoners' website (<https://www.london.gov.uk/what-we-do/housing-and-land/homes-londoners/search/>) or the 'Share To Buy – London' website (www.sharetobuy.com).

Prospective applicants will need to register their details on the above websites. Contact details for each scheme will be part of the development's advert.

If you require assistance with accessing the websites please call our Housing Solutions Team on 0207 361 3272 or email housingsolutions@rbkc.gov.uk

