

Finding a home in Oxfordshire

A guide for workers in the county



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**OXFORDSHIRE
COUNTY COUNCIL**

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If you'd like a printed copy of this leaflet or information in a different format, please contact socialandhealthcare@Oxfordshire.gov.uk

Produced in partnership with Oxfordshire County, City and District Councils, Oxfordshire Clinical Commissioning Group, Oxford University Hospital Trusts, Oxford Health NHS Foundation Trust and Adult Social Care Providers and their Associations ([page 13](#)).

The websites linked or referenced throughout this document may include links to third party websites that are controlled and maintained by others. Any link to another website is not an endorsement of the website and the collective authors of this document are not responsible for the content or the availability of such websites.

1 Welcome to Oxfordshire

This guide provides information for people who are currently working or looking for work in Oxfordshire and who need to find a home.

If you work in a role that provides an essential service to the public, you are likely to be a 'key worker'. This guide includes additional information about a small number of homes that have been built across Oxfordshire to provide accommodation specifically for key workers.

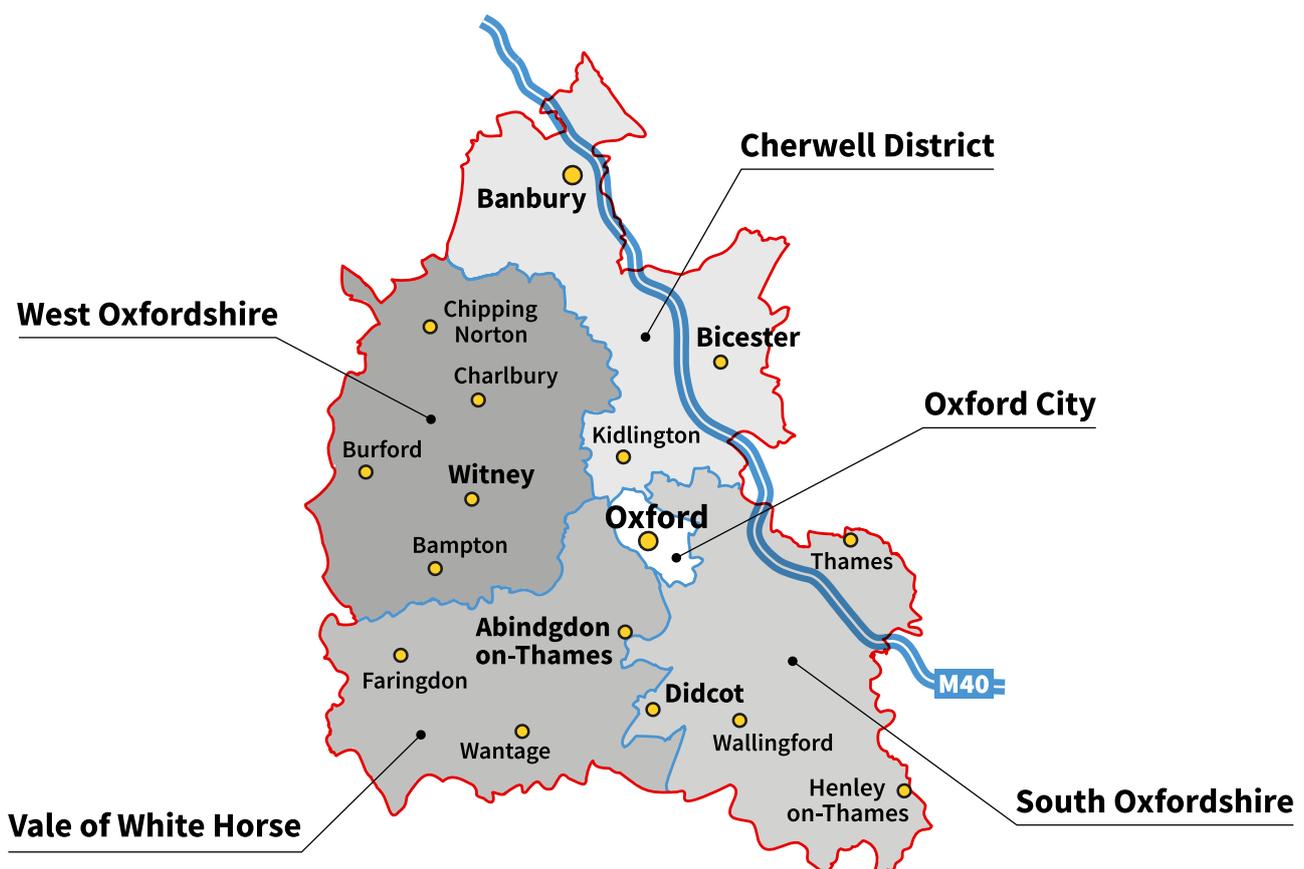
Key workers can include a wide variety of professions, such as clinical NHS staff, support workers in health and social care roles, qualified teachers and nursery nurses, police and prison officers, and some fire and rescue staff and Ministry of Defence personnel.

Other roles might be considered for some key worker housing schemes and some housing options may only be available to specific groups of key workers. It's therefore a good idea to check if your role is included before

you apply for accommodation in a key worker scheme, whilst your local council's housing register is open to all applicants regardless of your employment status.

The map below may help you to find out which district you want to live in and which council you may need to contact for further information. An interactive map of the City and district council areas in Oxfordshire is also available through Oxfordshire County Council's [website](#).

More detailed and up to date information about the accommodation and services available to help you find a home can be found on the various websites referenced in this document. If you are reading a printed version of this document, you will see words throughout the document that are bold and underlined i.e. **example**. In the online version of this document, these are website links. However, you will find the full website addresses set out on [page 15](#).



2 Key worker accommodation

Set out below are the key worker accommodation schemes available in Oxfordshire. Some schemes are only available to specific groups of key workers.

A2Dominion

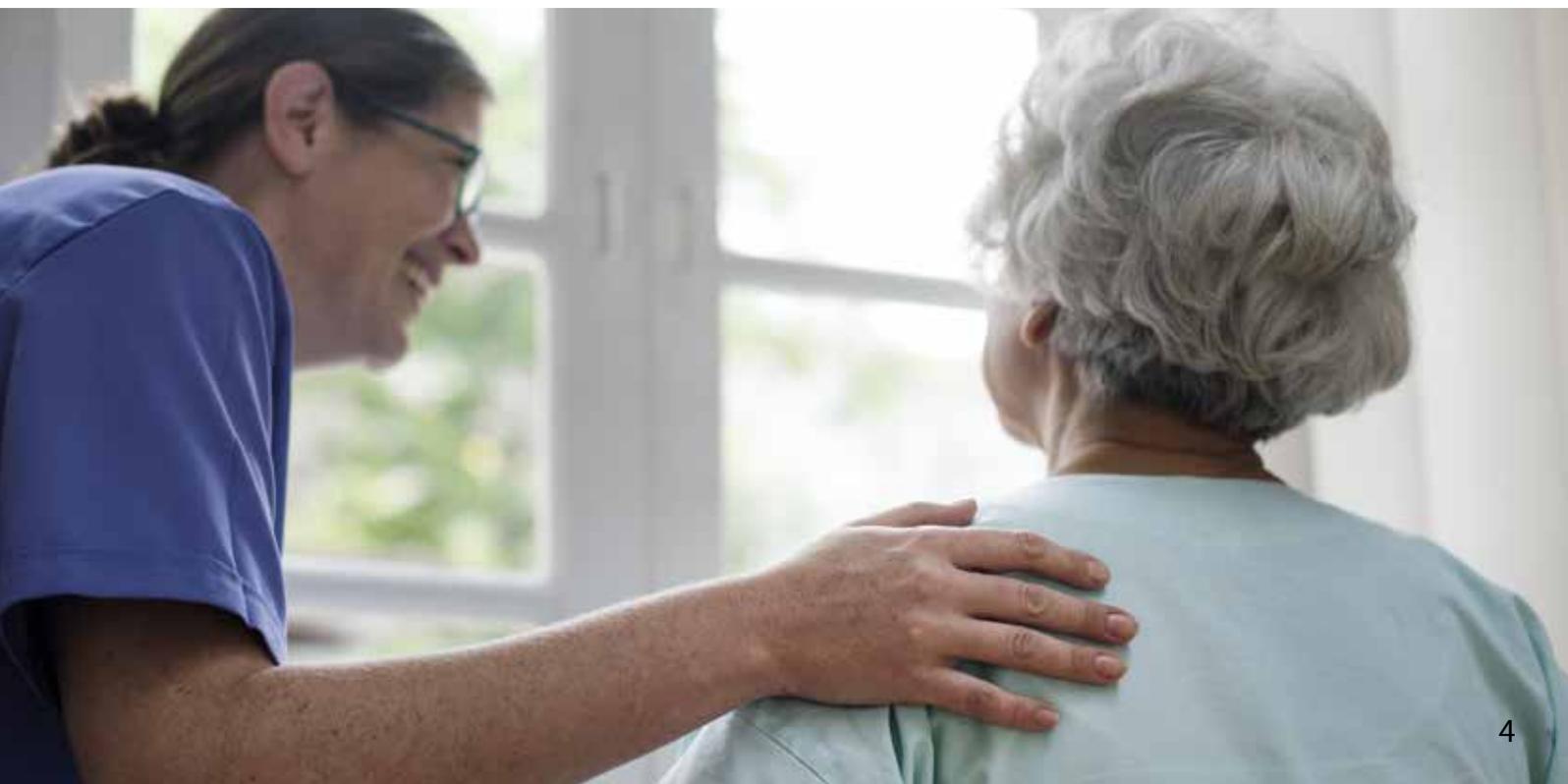
A2Dominion offer accommodation for many types of key worker although priority is usually given to NHS employees. The accommodation includes shared houses and flats for single people or couples as well as self-contained accommodation for families. Visit the [A2Dominion website](#) for more information on which key workers will be considered for the scheme and to view advertised properties.

Thames Valley Housing (TVH)

TVH provide key worker accommodation at the Nuffield Orthopaedic Hospital, Headington, Oxford. These are single occupancy flats with an en-suite bathroom and shared communal areas with three or four other tenants. Priority is given to NHS workers, with Nuffield Orthopaedic Centre staff receiving additional priority.

Oxford University Hospitals (OUH)

OUH offer on-site accommodation at their hospitals at approximately 20 percent below the cost of market rents. The accommodation is available to all OUH staff but priority is given to clinical staff moving to the hospitals from out of area. The majority of accommodation on offer is for single person shared accommodation but there is also a limited number of one and two bedroom self-contained properties. The Trust also has a 'hotel' facility on the John Radcliffe site in Oxford whereby rooms can be let on a nightly basis.





Soha Housing (Soha)

Soha is a social housing provider in South Oxfordshire that lets properties through South Oxfordshire District Council's housing register. Key workers are given priority when some of these homes become available to let. The key worker units are self-contained homes and are usually suitable for families. You should be registered **on** the council's housing register to apply for a property when one becomes available.

Blenheim Palace Estates

Blenheim Palace Estates works with West Oxfordshire District Council to develop new affordable homes. A proportion of these are made available for key workers in the local area, including NHS, police, education and local authority staff as well as employees working for Blenheim Palace Estates. In order to apply for homes that become available key workers will firstly need to apply to West Oxfordshire Council's housing register called 'Homeseeker Plus'.

Can your employer help?

Some key worker employers in Oxfordshire have accommodation schemes for their own employees. Ask your employer about any help or accommodation schemes that they offer.

3 Renting a home in the private sector

If you do not qualify for one of the key worker housing schemes, or there are no key worker properties available, you may need to consider other housing options such as the variety offered across the private rented sector.

Finding a property

Oxfordshire has a large number of private landlords renting properties themselves or through letting agents. Adverts are most commonly placed online. The most popular websites for letting agents to advertise properties include:

- [Zoopla](#)
- [Rightmove](#)
- [OnTheMarket](#)

Landlords and agents also advertise properties to rent on other websites and social media including:

- [Spareroom](#)
- [Daily Info](#)
- [Gumtree](#)
- [Facebook](#)

What to do next

When you have found a property that may be suitable, contact the landlord or agent and ask to arrange a viewing. Ask any details about the property to help you decide if it's suitable for you, including when it will be available.

Most landlords and agents let properties for an initial fixed term period of six or 12 months, which may then be extended by agreement with the landlord.

Be aware of potential scams and be wary of paying any money before meeting the landlord or agent or before viewing the property.

The costs to expect when renting from a private landlord or agent are:

- **A refundable holding deposit**
(a maximum of one weeks' rent)



- **A tenancy deposit**
(a maximum of five weeks' rent)
- **Rent in advance**
(usually one months' rent)

Landlords and letting agents are not permitted to charge any fees for arranging a viewing, carry out referencing checks, or setting up the tenancy.

You should make sure that you obtain receipts for any money you pay and have a written tenancy agreement before you move in to a property. Your deposit should be registered with a [deposit protection scheme](#) and the landlord must provide you with confirmation that this has been done.

Your rights

If you want to know more about your rights and responsibilities as a tenant the **How to Rent checklist** provides lots of useful information and what should be provided to you by the landlord or agent at the start of the tenancy. The **How to rent a safe home guide** provides information about the health and safety standards required in rented property.

It is a legal requirement for all letting agents in England to belong to an approved redress scheme. This allows tenants and landlords to complain to an independent body if they receive poor service. You should check that the letting agent is a member of one of the two approved redress schemes before you consider renting a property from them:

- **Property Redress Scheme**
- **The Property Ombudsman**



Financial help

Paying the deposit

In certain circumstances, some district councils in Oxfordshire can offer workers help to pay the deposit for private rented accommodation. These are called deposit guarantee schemes, where a guarantee or 'bond' is given to the landlord rather than a cash deposit:

Cherwell - Key Worker Bond Scheme:

The bond scheme provides a guarantee to the value of ten weeks' rent to a landlord in place of a cash deposit. The scheme is available to key workers working in Oxfordshire who have a connection to Cherwell. To be considered

for the scheme you must have a right to rent and be unable to afford the deposit yourself. The council will assess your circumstances before approving you for the scheme.

Oxford City - Lord Mayor's Deposit Guarantee Scheme:

The scheme aims to help single people and colleagues with a connection to Oxford City who have a high level of housing need, including those that are homeless or threatened with homelessness. The scheme offers landlords a guarantee to the value of six weeks' rent in place of a cash deposit.

South Oxfordshire and Vale of White Horse Rent Deposit Schemes:

These councils operate the same deposit guarantee scheme, which offers landlords a guarantee to the value of six weeks' rent in place of a cash deposit. The scheme is available to those that have a high level of housing need, including those who are overcrowded or facing eviction.

You should also speak to your employer to see if they can offer any financial assistance to help you pay your deposit.

Paying the rent

If you have a low income, you may qualify for financial support to help you pay your rent. If you receive Housing Benefit or Universal Credit, the Local Housing Allowance (LHA) is the maximum rent in an area that can be funded by these benefits.

Current LHA rates can be found for each area at [Directgov](https://www.direct.gov.uk). Knowing the LHA rate for the area you want to live will help you decide what level of rent will be affordable for you.



4 Renting a home from the council or a housing association (social housing)

Social housing

The district councils in Oxfordshire work together with housing associations to provide social housing. Social housing is accommodation that is let to people in housing need. Rents are usually much less than market rent prices and this makes social housing more affordable.

Most social housing in Oxfordshire is allocated by district councils. Each council has a different 'allocation policy' that sets out who can be considered and who will be given the greatest priority. Social housing is in high demand in Oxfordshire. Unless you are given a high priority, it may take a long time to be allocated a home and so you should also consider all other available housing options, including renting in the private rented sector.

Applying for social housing

To be considered for social housing, you will need to apply to the housing register of the relevant council responsible for the area where you want to live (see map on [page 3](#)). The city and district councils in Oxfordshire each have their own housing register.

This may require a paper application or online application and you will have to supply supporting documents such as proof of address, proof of income and identification.

The following links provide more information on each council's application process:

- [Oxford City Council](#)
- [Cherwell District Council](#)
- [West Oxfordshire District Council](#)
- [South Oxfordshire District Council](#)
- [Vale of White Horse District Council](#)
- [Sage](#)
- [Aster](#)
- [Waterloo](#)





Once you have applied and have supplied all the required supporting information, the council will decide if you can be added to the housing register and if you can, you will be given a level of priority based on your household circumstances.

You may not qualify to be added to the housing register if, for example, you have a high level of rent arrears, you do not have a local connection to the area, or because of your immigration status. The level of priority you are given will depend on how urgent the council considers your housing situation is. Decisions are made in line with the council's housing allocation policy.

Some councils will give extra priority for key workers that need to move for their employment, but most councils do not. It's therefore a good idea to contact the relevant council by phone or email before you apply to understand what level of priority, if any, you may be given.

If you qualify to join the council's housing register you will be advised which property types you are eligible for. You can view and express your interest in the available social housing properties that are advertised each week on the council's housing allocation

websites. These websites are called different names by each council such as Home Choice, Homeseeker Plus and Choice Based Lettings).

Housing Associations

Most social housing properties, including those provided by housing associations, are allocated through the various councils' housing registers. Some housing associations also have their own housing registers through which they let a limited number of their own properties. Some housing associations also offer properties at market rent and various property purchase schemes which you may wish to consider. More information can be found on the housing association websites and the links to these are provided below and in full on [page 15](#):

- [Clarion](#)
- [Green Square](#)
- [One Housing](#)
- [Sanctuary Housing](#)
- [Sovereign](#)
- [Cottsway](#)
- [Bromford](#)
- [A2Dominion](#)

5 Home ownership

The government's Help to Buy schemes closed on 31st December 2022.

There are other sources of help to buy a property in Oxfordshire:

Mortgage Guarantee Scheme

Own Your Home | Mortgage Guarantee Scheme - Own Your Home

The mortgage guarantee scheme (launched in April 2021) is helping to increase the supply of 5% deposit mortgages for credit-worthy households by supporting lenders to offer these products through a government backed guarantee on new 95% mortgages until 31 December 2023.

You can access more information on how to apply for a 5% deposit mortgage by contacting a mortgage broker or lender participating in the scheme.

Rent to Buy

The government's Rent to Buy scheme enables eligible renters to pay less rent to save for a deposit to buy a property.

Rent to Buy: pay lower rent to save for a deposit: How the scheme works - GOV.UK (www.gov.uk)

Lifetime ISA

First-time buyers saving up for a house deposit can use a **Lifetime ISA**. Through this, buyers can save £4,000 per year. Then the government adds a 25% bonus – up to a maximum of £1,000 each year. The money must then be used to either buy their first home or for retirement. To find out if you can buy a home with this type of Lifetime ISA, please contact an independent mortgage advisor.

First Homes

Launched in June 2021, **First Homes** is an initiative where first-time buyers, key workers, and local people can purchase a new-build home at a 30-50% discount to its market value. When the property is later sold, the discount will be passed onto the next buyer as well.

Other Shared Ownership Options

Shared ownership schemes operate in Oxfordshire. You should firstly contact the district council where you want to live and ask if you need to register with them to be included on a 'Shared Ownership List.' See also:

[Property Booking.co.uk](https://www.propertybooking.co.uk) - Shared Ownership in Oxfordshire

[A2 Dominion](#) - Shared Ownership / Low Rent and Private Rent

[Share to Buy Oxfordshire](#)



6 Homeshare

Age UK Oxfordshire Homeshare matches up older people who live in Oxfordshire, and who are looking for help or companionship at home, with another person who needs affordable accommodation, and who can provide the help that is needed. A Homeshare match does not involve any personal care.

The accommodation would generally include shared use of the house with the older person and your own room. In return for the accommodation, the sharer gives the householder up to 10 hours of their time each week as a combination of companionship and practical help.

Monthly fees are payable to Age UK Oxfordshire Homeshare by householders and sharers. The sharer pays a monthly fee of £200 and the householder pays £100 per month*. These fees pay for the regular support provided by the Homeshare team to enable Age UK Oxfordshire Homeshare to be run as a sustainable scheme. The sharer also makes a contribution to the householder of an agreed amount towards household costs.

The scheme is likely to be suitable for key workers that are single, but couples could also be accommodated in some cases.

* Fees are subject to change and are correct at the time of print.



7 Urgent assistance and homelessness

This guide has provided information about many options for workers seeking a home in Oxfordshire. However, if you are homeless or concerned about losing your current home, it is important to seek advice from your local council at the earliest opportunity.

Each district council has responsibilities to prevent homelessness and assist homeless households. Links to the homelessness sections of their websites are given below:

- [Cherwell District Council](#)
- [Vale of White Horse District Council](#)
- [Oxford City Council](#)
- [West Oxfordshire District Council](#)
- [South Oxfordshire District Council](#)

Independent housing advice

If you would like independent advice on your housing situation you can contact one of the advice agencies:

[Shelter](#) - Telephone **0300 330 1234** (calls cost less than local rate)

[Citizens Advice](#) - Telephone **0800 144 8848**

[Agnes Smith Advice Centre](#) - 96 Blackbird Leys Road
Telephone **01865 770206**

[Barton Advice Centre](#) - Barton Neighbourhood Centre, Underhill Circus
Telephone **01865 744165**

[Rose Hill and Donnington Advice Centre](#) - Rose Hill Community Centre, Carole's Way
Telephone **01865 438634**

This guide has been developed in partnership.

The contributors are:

[Cherwell District Council](#)

[Oxfordshire Clinical Commissioning Group](#)

[Oxford University Hospitals NHS Foundation Trust](#)

[Oxford Association of Care Providers](#)

[Oxfordshire County Council](#)

[South Oxfordshire District Council](#)

[Oxford City Council](#)

[Local Partnerships LLP](#)

[Vale of White Horse District Council](#)

[Oxford Health NHS Foundation Trust](#)

[West Oxfordshire District Council](#)



Appendix

Website addresses in full for each section

1. Welcome to Oxfordshire

Oxfordshire County Council - www.oxfordshire.gov.uk/council/about-your-council/government-oxfordshire/district-councils

2. Key worker accommodation

A2Dominion - www.a2dominion.co.uk/nhs-accommodation-in-london-and-south-east

Thames Valley Housing - www.tvha.co.uk/rent/keyworker-housing/nuffield

Oxford University Hospitals NHS Foundation Trust (OUH) – www.ouh.nhs.uk/working-for-us/staff/benefits/accommodation

South Oxfordshire District Council's housing register – www.southoxon.gov.uk/south-oxfordshire-district-council/housing/social-housing-and-join-the-housing-register/

Blenheim Palace Estates – www.blenheimstate.com/affordable

Homeseeker Plus - www.westoxon.gov.uk/residents/housing/register-for-housing

3. Renting a home in the private sector

Zoopla – www.zoopla.co.uk

Rightmove – www.rightmove.co.uk

OnTheMarket – www.onthemarket.com

Spareroom – www.spareroom.co.uk

Daily Info – www.dailyinfo.co.uk

Gumtree – www.gumtree.com/oxfordshire

Facebook – www.facebook.com/marketplace/propertyrentals

What is a deposit protection scheme - england.shelter.org.uk/housing_advice/tenancy_deposits/what_is_a_tenancy_deposit

How to Rent – www.gov.uk/government/publications/how-to-rent

How to rent a safe home – www.gov.uk/government/publications/how-to-rent-a-safe-home

Property Redress Scheme – www.theprs.co.uk

The Property Ombudsman – www.tpos.co.uk

Cherwell Key Worker Bond Scheme – www.cherwell.gov.uk/cherwell-bond-scheme

Oxford City Lord Mayor’s Deposit Guarantee Scheme – www.oxford.gov.uk/info/20106/finding_a_home/355/deposit_guarantee_scheme_for_people_on_low_incomes

Vale of White Horse District Council Rent Deposit Scheme – www.whitehorsedc.gov.uk/vale-of-white-horse-district-council/benefits/discretionary-housing-payments/

South Oxfordshire District Council Rent Deposit Scheme - www.southoxon.gov.uk/south-oxfordshire-district-council/benefits/discretionary-housing-payments/

Financial support - www.citizensadvice.org.uk/benefits/help-if-on-a-low-income/housing-benefit/help-with-your-rent-housing-benefit

Local Housing Allowance – lha-direct.voa.gov.uk

4. Renting a home from the council or a housing association

Oxford City Council - www.oxford.gov.uk/info/20106/finding_a_home/350/apply_to_join_the_affordable_housing_register

Cherwell District Council - www.cherwell.gov.uk/join-housing-register

West Oxfordshire District Council - www.westoxon.gov.uk/residents/housing/register-for-housing

South Oxfordshire District Council - www.southoxon.gov.uk/south-oxfordshire-district-council/housing/are-you-homeless/

Vale of White Horse District Council - www.whitehorsedc.gov.uk/vale-of-white-horse-district-council/housing/your-housing-options/

Housing associations

Clarion - www.myclarionhousing.com/finding-or-moving-home/renting-a-home/home-choice

Green Square Housing - www.greensquaregroup.com/customers/rent-or-buy-a-home

One Housing - www.onehousing.co.uk/our-homes/homes-to-rent

Sanctuary Housing - www.sanctuary-housing.co.uk/local-to-you/sanctuary-housing-cherwell?s=homes

Sovereign - www.sovereign.org.uk/looking-for-a-home

Cottsway - cottsway.co.uk

Bromford - www.bromford.co.uk

A2Dominion - www.a2dominion.co.uk/why-rent-with-us

5. Home Ownership

Property Booking – propertybooking.co.uk/county/oxfordshire

A2 Dominion – www.a2dominion.co.uk/locations/Oxford

Share to Buy – www.sharetobuy.com/locations/oxfordshire

6. Homeshare

Homeshare - www.ageuk.org.uk/oxfordshire/our-services/homeshare-oxford/

7. Urgent help and homelessness

Cherwell District Council – www.cherwell.gov.uk/homelessness

Oxford City Council – www.oxford.gov.uk/homelessness

South Oxfordshire District Council – www.southoxon.gov.uk/south-oxfordshire-district-council/housing/are-you-homeless/

Vale of white Horse District Council – www.whitehorsedc.gov.uk/vale-of-white-horse-district-council/housing/your-housing-options/

West Oxfordshire District Council – www.westoxon.gov.uk/residents/housing/homeless-or-at-risk

Independent housing advice

Citizens Advice - www.citizensadvice.org.uk/housing

Shelter - england.shelter.org.uk/housing_advice

Agnes Smith Advice Centre – www.agnessmith.co.uk

Barton Advice Centre – www.oxfordshirewelfarerights.btck.co.uk

Rose Hill and Donnington Advice Centre – adviceoxford.org.uk/get-advice/rose-hill-and-donnington-advice-centre