

**THE REGENERATION OF YOUR ESTATE
INFORMATION FOR SECURE TENANTS**

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**IF YOU ARE A COUNCIL TENANT,
THE COUNCIL GUARANTEES
THAT YOU WILL BE ABLE
TO CONTINUE LIVING ON YOUR ESTATE**

FORWARD BY THE CABINET MEMBER FOR HOUSING

The Need for More Homes

There is an urgent need for new, genuinely affordable homes in Lambeth. There are 21,000 households on the housing register and prices for homes to rent and buy are rising beyond the reach of many local people. Furthermore, Lambeth's population is growing, putting even more pressure on housing.

Estate Regeneration

To help meet that growing housing need, the Council must make good use of its resources, looking at where it can provide additional homes and improve conditions for existing residents. In December 2014, the Council resolved to review its existing estates to identify those where:

1. the costs to bring the homes up to the Lambeth Housing Standard are prohibitive;
2. refurbishment works themselves will not address underlying problems faced by residents, such as poor design, poor access, crime and anti-social behaviour; and/or
3. there is potential to deliver additional homes.

Your Estate and Your Home

The Council has included your estate as an estate for consideration as part of its estates regeneration programme.

The Council is exploring with you and your community what opportunities exist to deliver additional homes across your estate. This could mean that your existing home will need to be replaced by new homes. These new homes will be built to a high quality to create a desirable new neighbourhood for you to live in.

Your Community

From the Council's perspective, the primary purpose for initiating the estate regeneration programme is to deliver more affordable housing. The Council recognizes that this can be disruptive to existing residents. The Council has committed to make sure that existing tenants will be able to continue living on their estate, regardless of how that estate is regenerated, and to seek to minimize disruption to residents through the regeneration process.

Shaping the Future

Having made this guarantee, to ensure that you can continue to live on your estate, the Council has made a further commitment to engage with you and your community to enable you to influence how your estate is regenerated. Whilst recognizing that the regeneration could be disruptive, this is an opportunity for you to work with the masterplanning team to help shape the future of the place that you live.

Cllr Matthew Bennett
Cabinet Member for Housing

CONTENTS

1. Key Guarantees from the Council
2. Regeneration of Your Estate
3. Your Involvement
4. Council Commitments Explained
5. Supporting You through the Process
6. Your New Tenancy Explained
7. Compensating You for Moving
8. The New Homes

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Purpose of the booklet

This booklet is for secure tenants living on an estate within the Lambeth estate regeneration programme, who would be affected by regeneration of their estate. [The contents of this booklet apply specifically to those tenants whose homes would be replaced as part of the regeneration programme.](#)

The booklet is designed to provide the essential information to help tenants appreciate the potential implications of the regeneration proposals and the corresponding commitments by the Council to mitigate the disruption and provide a replacement home.

We do understand that this can be a stressful time and hope that by providing clear and accurate information within this booklet tenants will fully understand the regeneration and rehousing process. It also sets out the help, support and guidance that will be made available.

KEY GUARANTEES FROM THE COUNCIL FOR EXISTING SECURE TENANTS

1. Any secure tenant who wishes to continue to live at their current estate will have the opportunity to do so.
2. Any secure tenant who wishes to remain a council tenant will be able to do so.
3. Secure tenants who have to move will have the choice:
 - a. EITHER, to take an assured lifetime tenancy as a tenant in a new home on the estate
 - b. OR, if available, to take [an assured lifetime tenancy](#) [a secured tenancy](#) in an existing refurbished home on the estate
 - c. OR, will be given high priority (Band A) to bid for a new home elsewhere in the Borough through the Choice Based Lettings scheme
4. Where a tenant chooses to remain [and move to a newly built home](#) on the estate, the new tenancy will be an assured lifetime tenancy. [Where a tenant is able to move into a refurbished home on the estate, then it is likely that the tenancy will remain a secure tenancy.](#) Where a tenant chooses to move away from the estate they will have the opportunity to bid for a secure tenancy or an assured lifetime tenancy elsewhere in the Borough.
5. The Council assures that tenants will not be worse off in terms of the size of their accommodation than their current circumstances.
6. The new home will meet your housing needs, according to the Lambeth Housing Allocation Scheme 2013 [\(noting an exception in relation to adult children, so that Key Guarantee \(5\) can be met\).](#)
7. Tenants who are overcrowded will be offered a larger home that addresses the overcrowding, according to the Lambeth Housing Allocation Scheme 2013.
8. Tenants who are under-occupying by [one bedroom or more](#) ~~more than one bedroom~~ will be offered a new home with one bedroom above their need (for example, a couple living in a 3-bed home would be offered a 2-bed home when their actual need is a 1-bed).
9. Rents for the new homes will be at council rent levels and set in accordance with government guidelines.
10. The Council will pay the statutory home loss payment, this was £4,900 in December 2014, plus reasonable costs of removal and disturbance. An element of home loss payment can be made before the final move to help facilitate the move. The amount will be agreed on a case by case basis; advance payments will be a maximum of £1,000.
11. The Council will provide help with rehousing to all affected households during the process. Additional support will be offered to residents with special needs or disabilities. This additional support could include:
 - a. packing and unpacking services at the time of the move;
 - b. help in claiming benefits at the new address; and
 - c. liaising with other agencies such as social services.
12. The Council will make every effort to ensure that people only have to move once by phasing development so that some new homes are built before existing homes are demolished.
13. Those tenants, who require adaptations to their property due to their disability or to the disability of a family member, will have this carried out before they are required to move into a new property. Any necessary adaptations will be carried out in consultation with the user and with relevant professionals e.g. Occupational Therapists or Social Workers.
14. Vulnerable tenants will be offered a handyperson service to help with small jobs required for the removal.
15. The Council will provide all possible advice, information and support to tenants who choose to seek rehousing either elsewhere in Lambeth or outside of the Borough.

REGENERATION OF YOUR ESTATE

The purpose of regenerating your estate is:

- to provide more affordable housing
- to improve the quality of those existing homes that are selected to remain
- to improve the quality of the estate as a whole

This is a council-led regeneration of the estate. The majority of the new homes will be homes for council rent.

The regeneration of your estate is NOT going to be a private development.

The Council is NOT selling the estate to private developers or a housing association.

There will be some private homes to enable existing homeowners the opportunity to remain on the estate. And a few private homes for sale may be required to help make the project financially viable. But, to re-iterate, the majority of the new homes will be homes for council rent.

If you live in parts of the estate to be regenerated, you will need to move home. You will be offered a newly built home on the estate. Some existing homes, that are to be refurbished, may become available for you to move to.

If you live in parts of the estate to be retained and refurbished, you will have the option to remain in your existing home or to move to a new home. It is likely, however, that the refurbishment works will require tenants and homeowners to move temporarily, even if you then return to your existing home.

The Council is committed:

- to minimise the level of disruption caused to residents by the regeneration process;
- to keep communities together, wherever possible and wherever those communities wish to stay together, and to work with communities to enable this to happen;
- to minimise the number of times that people need to move; and
- to ensure that any temporary relocations that might be required by the regeneration process take place within the estate and in any event within the local area immediately around the estate.

YOUR INVOLVEMENT

Consultation and Engagement

The Council is committed to involving you and your community in the regeneration of your estate. This includes both residents directly affected by the regeneration as well as the wider community.

The Council has already embarked on an extensive engagement exercise with residents. This will continue through the masterplanning process, where design teams will work closely with residents to allow residents to influence how their estate is shaped in the future.

The Council will work with communities to explore the best way to allocate new homes according to the housing needs of those on the estate – for example, how to prioritise allocation of ground floor properties.

Keeping Residents Informed

The Council will keep residents informed of progress on the regeneration programme for example through newsletters, a website, letters and events. As far as is possible, the Council will help residents to understand when the regeneration programme will impact on them, when they will have to move, etc.

The Council will produce an annual report to residents setting out progress on the regeneration, identifying any changes to the programme phasing and any new options open to residents. The report will include details of the proposed regeneration phases and indicative timescales.

Working with Individual Residents

The Council will work with all affected residents individually, and in particular with those who are vulnerable.

The Council guarantees that all residents living on the estate will have access to individual independent advice throughout the process.

The Council will give those tenants who will be moving to alternative new build properties within the regeneration area opportunities to be involved in the design of their properties and offer individual choices in relation to the finishes in their properties where this is feasible.

The Wider Community

The Council is committed to ensuring that all members of the community have access to information and opportunities to: find out more; be consulted and give their views; and receive feedback on regeneration projects. Public exhibitions, drop-ins and regular updates in the regeneration programme have all been employed to achieve this and we will continue to employ the most appropriate methods to achieve this.

COUNCIL COMMITMENTS EXPLAINED

There is an absolute guarantee that, as a secured tenant, you will have a new home provided for you on your estate. That is absolute.

If you move to a newly built property, then your tenancy will change to an assured lifetime tenancy. This is explained in more detail later.

If you move to a refurbished property, then your tenancy will also most likely change to an assured lifetime tenancy.

If you stay in your existing home, then you will remain a secure tenant.

If, for any reason, you have to be temporarily relocated off the estate to enable the regeneration to take place, then you will have a legal right to return to a property on the estate.

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SUPPORTING YOU THROUGH THE PROCESS

Household needs survey

A household needs survey of the residents of your estate will be carried out on behalf of the Council to help inform the strategy for regenerating the estate and to provide an indication of the types of new replacement homes that will be needed as part of the regeneration.

Assessment of your household and personal needs

Every council tenant will be given an initial interview to enable the Council to understand your individual circumstances and to explain the rehousing options open to you in more detail.

We realise how important your home is to you and your wellbeing. We also understand the prospect of moving home may be stressful and disturbing. The Council is fully committed to reaching agreement with residents over their move to a suitable new home, which fully meets their needs.

You will not be expected to make any choices straight away and will have a minimum of a year to consider your options and get the support you need to make the best choice for your household. While the Council is guaranteeing a minimum of a year to enable you to make your choices, in practice you will most likely have much longer.

The following support and advice will be available to help you reach a fully informed decision.

- **You will have a designated Rehousing and Advice Officer**

You will be allocated a dedicated Rehousing and Advice Officer to help you through the process. They will talk to you regarding your housing requirements and your preferences for your future home, as well as providing assistance to ensure that you are as prepared as possible when it is time for you to move to your new home.

It's important you tell the Rehousing and Advice Officer as much as possible about your circumstances so we can help find the right property for you. You may want to think about:

- Are there any health and well-being issues that the Council need to be aware of?
- Would you need any special adaptations in your new home?

- **Rehousing information packs**

Detailed information packs will be provided containing a range of useful information to assist you. This will include lists of local contractors and removal firms as well as "how to" lists for getting appliances re-connected and accounts moved.

- **Extra help for vulnerable and elderly tenants**

Extra assistance, where it is required, could include organising and managing your move for you and checking on you after you've moved in. Your Rehousing and Advice Officer would discuss these options with you long before your move takes place.

- **Plenty of notice**

Residents will know which phase of development they are due to move in at least one year in advance and will be given a precise moving date at least three months in

advance. In practice these timescales are likely to be much longer.

- **Early moves**

In some circumstances it may be possible for tenants to move ahead of their scheduled phase. You will be able to discuss your preferences and needs with your Rehousing and Advice Officer.

- **Moving outside the regeneration area**

If residents wish to move outside of the regeneration area we will try to find another council home that meets your needs in another part of Lambeth. If residents want to move outside of Lambeth, or even outside of London, we will also try to assist in finding you a suitable tenancy.

Asking for a move outside of the regeneration area will not affect your offer of a new home in the local area. A new local home would be reserved for you until you secured an alternative. If you are interested in this possibility you should discuss it with your dedicated Rehousing and Advice Officer.

- **Minimising temporary moves**

The Council will do everything it can to ensure tenants only move once, from their existing home direct into their new permanent home. To do this the redevelopment of the estate will be phased, with sufficient new homes built before existing homes need to be vacated.

For the first phase, however, there is the possibility that some tenants would need to move to new homes outside of the regeneration area, but the commitment remains to rehouse within the immediate local area. If this is the case you will have the option to return to a new home on the estate, should you want to do so when they are ready to be occupied.

YOUR OPTIONS

Tenants needing larger homes

If you are a family that is overcrowded, then you will be housed in a larger property, which meets your need in accordance with the Council's Housing Allocation Scheme 2013.

Tenants moving into a smaller property

If you are currently living in a property that is larger than your allowed property size under the Council's Housing Allocation Scheme 2013, then you will be offered a property that is one room larger than you need; for instance, a couple living in a 3-bedroom home will be offered a 2-bedroom home.

You can of course move to a smaller home if you would like. For instance, a couple living in a 3-bedroom home can ask to be offered a 1-bedroom instead. Please speak to the dedicated Rehousing and Advice Officer about this.

Residents of working age who are in receipt of welfare benefits should note that their benefit may be reduced if they occupy a home larger than they are assessed as needing under the benefit rules. This assessment may be different to your allowed property size under the Housing Allocation Scheme 2013, especially if any exceptions to the normal property size rules apply. An offer of housing by the Council does not imply that your rent will be covered in full by welfare benefits, nor that any shortfall will be covered by the Council.

Tenants with grown up children or other adults living with them

Tenants will not be worse off in terms of size of their property than their current circumstances.

Household members over 21 years old are normally disregarded in determining the size of home you need, unless they are over 65 years old, have a disability or provide care for someone in the household who has a disability. This means that you will not be able to move somewhere larger than your current home by virtue of having grown up children living with you.

However, as an exception to the normal policy we the Council will take into account household members over 21 years old who would otherwise be disregarded when determining if you are under-occupying. This means that you will not be expected to move somewhere smaller because of grown up children living with you; for instance, a couple living in a 3-bed home with their 25 year old son would be able to move to another 3-bed home.

The Options

There are five main re-housing options:

- | | |
|----------|---|
| Option 1 | Move to a new build council home on your estate. |
| Option 2 | Move to a refurbished home on your estate (if available). |
| Option 3 | Move to a council or housing association home off the estate, but still within the London Borough of Lambeth. |
| Option 4 | Move to sheltered housing within the London Borough of Lambeth, if eligible. |
| Option 5 | Buy a property elsewhere within the borough, or outside Lambeth through low cost home ownership schemes (eg: shared ownership). |

Option 1 Move to a brand new Council home on Cressingham Gardens

This is a move to a new build home on your estate.

- The new home will meet your housing need.
- A phasing programme for the development will be prepared and you will be informed as to which phase your new home will be in.
- You will receive the statutory Home Loss payment of £4,900 (see later section for further details). In addition you will also receive a disturbance payment to cover the reasonable costs of moving home. Disturbance payments are normally reimbursed on production of receipts.
- You may also be entitled to compensation for improvements you have made to your home in the five years prior to moving (further details will be provided on this issue).

Option 2 Move to a refurbished home on your estate (if available).

This is a move to a refurbished home on your estate.

- The new home will meet your housing need.
- A phasing programme for the refurbishment will be prepared and you will be informed as to which phase your new home will be in.
- You will receive the statutory Home Loss payment of £4,900 (see later section for further details). In addition you will also receive a disturbance payment to cover the reasonable costs of moving home. Disturbance payments are normally reimbursed on production of receipts.
- You may also be entitled to compensation for improvements you have made to your home in the five years prior to moving (further details will be provided on this issue).

Option 3 Move to a council or housing association home off the estate, but still within the London Borough of Lambeth.

The Decant Officer will help you join Lambeth's Housing Register. Once registered, you can start bidding for available properties anywhere in the Borough via Home Connections – Lambeth's Choice Based Lettings System.

- Because your home would be demolished, you will be given Band A priority, which means you very high priority bidding for available properties.
- You will be able to bid for properties that meet your housing need and which are in line with the Housing Allocation Scheme 2013.
- Properties are advertised weekly on the Home Connections website - www.homeconnections.org.uk
- You will be able to bid for both Council and housing association properties.
- You will still receive the statutory Home Loss payment of £4,900 if you choose to move away from the estate.
- You can claim a disturbance payment to cover the reasonable costs of moving home.

Option 4 Move to sheltered housing within the London Borough of Lambeth, if eligible.

Sheltered housing is for residents who are 60 years and over, or who are 55 and over with medical needs. Sheltered housing is a self-contained home where you can live completely independently but have easy access to help and support to remain independent.

- You will be entitled to apply for sheltered and extra care housing that meets your housing need.
- You will be able to apply for both council and housing association sheltered housing.
- You will still receive the statutory Home Loss payment of £4,900;

- You will also receive an additional disturbance payment to cover the reasonable costs of moving home.

Option 5 Buy a property elsewhere within the borough, or outside Lambeth through low cost home ownership schemes (eg: shared ownership).

Tenants and non-dependants in the household can apply for New Build Home Buy properties across London. Formerly known as Shared Ownership or Part Buy, Part Rent, you could buy a share in a new or refurbished home. You usually pay a mortgage on the part you own and a subsidised rent on the part you don't own. The initial share that you purchase could be as little as 25% of the market value of the property.

- Taking up this option will mean becoming a Shared Ownership Leaseholder and you will no longer be a Secure tenant.
- You will still receive the statutory Home Loss payment of £4,900.
- Reasonable costs of moving home will be paid for through a Disturbance Payment.

Other housing options

Depending on your circumstances and wishes, there may be other options you are interested in, such as moving to private rented accommodation. You will be able to discuss this with the Rehousing and Advice Officer.

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YOUR NEW TENANCY EXPLAINED

The new development will provide a new home on a council rent for all current council tenants who have to move.

It is the Council's clear intention to continue charging council rents, which will be set well below market or equivalent Affordable Rent levels. However, as the new housing will not be available for some years it is not possible to provide a precise indication of rent levels at this stage.

There will be a change in your tenancy conditions

In order to provide as many new homes as possible at council rent levels, the Council is considering setting up a separate organisation to develop the new homes. This means that Secure tenancies will not be granted. However, we understand how important security of tenure is for residents and propose to use Assured Lifetime tenancies for your new homes. The Assured Lifetime tenancies will be contracts between the landlord and tenant which means that they can only be changed in future if both the landlord and tenant agree on the change. The Council proposes to match your current tenancies as closely as possible in order to provide security of tenure.

You should note that the right to buy is not available under assured tenancies.

The table below compares secure and assured tenancies.

Right	Lambeth Secure Tenancy	New Assured Tenancy
The Right to live in your home without the threat of being evicted without good cause	Yes	Yes
The Right to buy	Yes	No
The Right to acquire	Not applicable	No
The Right to refuse changes to your Tenancy Agreement (except for rent and service charges) without your consent	No	Yes
The Right to pass on your home when you die (succession)	Yes	Yes
The right to transfer and exchange your home	Yes	Yes
The Right to sub-let part of your home and take in lodgers	Yes	Yes
The Right to repair	Yes	Yes
The Right to carry out improvements and receive compensation	Yes	Yes
The Right to be consulted about housing management	Yes	Yes
The Right to information about the management of your home	Yes	Yes
The Right to manage	Yes	No
The Right to transfer ownership	Yes	No

There are some circumstances where people will not qualify for a new home in the redevelopment:

- You are not a lawful occupant of the property(named tenant is not occupying the property as only and principle home).
- You have had a notice of seeking possession served against you for breach of tenancy conditions including antisocial behaviour and rent arrears and you have failed to comply with agreed terms of the court order.

COMPENSATION

Homeloss Payment

All council tenants who have lived in their home for more than a year will be entitled to a statutory home loss payment of £4,900 (at December 2014) to compensate them for the move. This amount is fixed by central government and is reviewed annually.

Any rent arrears would be deducted from the compensation element of any payment from the Council.

Disturbance Payment

You will also be in line to receive a disturbance payment, which will cover your reasonable costs of moving, these could include, although are not limited to:

- Removal costs
- Disconnection and reconnection of services
- Disconnection and reconnection of appliances, including movable fixtures and fittings, e.g. light fittings.
- New window dressings up to a value to be determined.
- Redirected mail (time limited)
- Incidental administrative costs incurred by change of home – change of driving licence address etc.
- Other reasonable expenses considered by Rehousing and Advice Officer.

Other compensations

If pre-approved improvement works have been undertaken in your home, you may be eligible for compensation in-line with the Council's policy. This is still being determined.

If the estate's existing parking scheme is altered there will be a level of compensation (to be determined) offered to existing resident permit holders.

THE NEW HOMES

Specifications

Your new home will meet the Mayor of London's quality and size standards. Your new home would have the option to have an oven/hob, fridge freezer and washing machine/dryer fitted.

We will work with residents, where it is possible, on the internal layout of the new homes (e.g. where adaptations are required, where there is the opportunity either to provide an open plan living area or to provide a separate kitchen area)

If you consider adaptations will be required to your new home, then the Council will carry out an occupational needs assessment. Any adaptations required would be made prior to you moving in.

You will be able to express a preference of floor levels; however properties will be prioritised on a need basis with ground floor properties most likely to be allocated to those with limited mobility or other relevant health conditions or to families.

What you can expect from a new home?

Service charges: Work is underway to try to estimate what future service charges are likely to be. However, given that estates and buildings will be being designed with service charges in mind, it will be possible to design to keep these low. It is therefore very likely that service charges will be lower than at present.

Utility costs: modern homes are designed to be much more energy and water efficient than previously. Energy costs will therefore be much lower than for existing properties.