

# Improving the Key Guarantees

# ■ Contents

<b>Why is the council consulting on the Key Guarantees?</b>	3
<b>The improved Key Guarantees for secure tenants</b>	5
<b>Homelessness and Disturbance Payments – the detail</b>	9
<b>Further Relevant Information</b>	10
<b>How can I have my say on the Key Guarantees?</b>	11

The council is in the process of setting up Homes for Lambeth, a wholly council owned group of companies, to build the more and better homes that are needed. Homes for Lambeth will grant tenancies and leases for these homes. Homes for Lambeth will adhere to the commitments made to residents by the council. Where reference in this document is made to ‘the council’, such commitment may be delivered by Homes for Lambeth.

# Why is the council consulting on the Key Guarantees?

No one at the council underestimates the potential distress that regenerating an estate could cause for residents. To reduce this as much as possible, we are committed to keeping uncertainty to a minimum by giving residents the information and support they need. As a part of this we published the Key Guarantees in July 2015.

The council has always been open to suggestions about how these Key Guarantees could be improved. That is why the council asked TPAS, a well-respected tenant engagement organisation, to review the Key Guarantees and suggest improvements. Following the review by TPAS and feedback from tenants and homeowners across the six estates in the regeneration programme, the council has improved and updated the Key Guarantees, which are set out in this booklet.

The council is now holding one final consultation to get residents' feedback to see whether there is anything more we can do. These amended Key Guarantees will then be adopted by the council and implemented on all estates which are to be rebuilt.

For those estates where a decision has been made to redevelop the estate, please note the current Key Guarantees (adopted in July 2015) are in place and will remain so until the updated guarantees are adopted. It is intended that these improved and updated Key Guarantees, pending any further amendments arising from this consultation process, will be adopted as soon as possible after this consultation.

You can find more information about the existing Key Guarantees at:  
**[http://estateregeneration.lambeth.gov.uk/key\\_guarantees](http://estateregeneration.lambeth.gov.uk/key_guarantees)**

## **What updates and improvements have been made to the Key Guarantees?**

- Further emphasis is made on the commitment that future rents will be set in the same way as council rents together with confirmation that any rent increases will be phased in over a 5 year period.
- The Key Guarantees now confirm that residents moving twice will qualify for disturbance compensation payments for both moves, but will only receive one home loss payment (paid on the first move).
- A commitment is now included that the home loss payment will be automatically updated according to Government guidelines.
- Confirmation is provided that residents will have the opportunity to be involved in the design of the new homes.
- Confirmation is provided that adaptations work for households with disabilities will be carried out, wherever possible, prior to moving into a new home.
- There is a commitment to assessing the suitability of alternative homes prior to offers being made to vulnerable residents.
- There is a commitment that Independent Advisers will be retained by the council and available for residents throughout the life of each regeneration project.
- The Key Guarantees have been restructured to make them easier to understand.

# The improved Key Guarantees for secure tenants

These Key Guarantees are made to all secure tenants who will have to move home as a consequence of the rebuilding of an estate.

## Guarantee 1

**If you need to be rehoused during the rebuild of your estate, you will either be able to remain on your estate or take 'Band A' status to move to another council or housing association home of your choice in Lambeth.**

You have the following options:

- A.** To choose a newly built home on your estate with an *assured lifetime tenancy* as a tenant of *Homes for Lambeth*.
- B.** To choose an existing home on your estate with a secure tenancy as a tenant of the council (this option only exists where some homes are being retained on your estate and a suitable home meeting your housing need becomes available).
- C.** To bid for an alternative home elsewhere in the Borough through the Choice Based Lettings scheme with the high priority (Band A). Through the Choice Based Lettings system, you can bid for both council and housing association homes in Lambeth; in this case, if you move to another council home, you will retain your secure tenancy
- D.** To ask the council to provide advice and, if possible, assistance to move to another home elsewhere outside of Lambeth.

If you move into another home in Lambeth, then you can choose to retain an **option to return** to your original estate into a newly built home with an assured lifetime tenancy, if a suitable newly built home becomes available.

*For items in italics, see Further Relevant Information at back*

## Guarantee 2

**You will be able to move into a home that meets your housing needs. If applicable, your newly built home will be designed to meet your disability requirements.**

For options A, B and C, this will mean that:

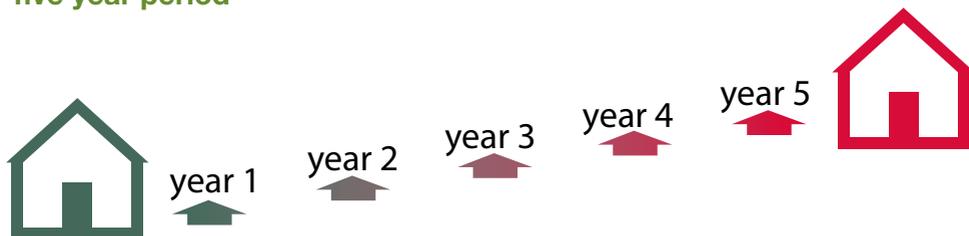
- If you are overcrowded, you will be offered a home in accordance with the Lambeth Housing Allocation Scheme (2013).
- If you are under-occupying, you will be offered a new home with one bedroom more than your need in accordance with the Lambeth Housing Allocation Scheme (2013), or you can choose to take a smaller home that meets your housing need.
- Under the Lambeth Housing Allocation Scheme (2013), adult children would not normally be classified as part of the household. However, provided that any adult children living with you were part of the original tenancy and are still living in your home, the council will allow you to retain up to the same size property as you currently have.

For newly built homes on an estate (option A), this will mean that:

- Where possible, the council will ensure that any aids and adaptations that you may require will be carried out before you move into your new home. Any necessary adaptations will be carried out in consultation with you and with relevant professionals.

### Guarantee 3

**Your rent, as an assured lifetime tenant living in a newly built Homes for Lambeth home, will be set in the same way as council rents. If you experience an increase in your rent as a result of moving to a newly built home, then your rent increase will be phased in over a five year period**



### Guarantee 4

**You will be compensated for having to move. A home loss payment will be paid to you, plus reasonable disturbance costs.**

Compensation will be determined as follows:

- The amount of the home loss payment will be automatically updated each time it is changed by the Government. At October 2016, the home loss payment is £5,800.
- In exceptional circumstances part of the home loss payment can be paid to you before your move to allow that move to take place. This payment could be up to £1,000 and would reduce the final home loss payment by the amount paid.
- Where you opt or are required to move twice, then you will receive disturbance payments for both moves; you will only receive one home loss payment, paid on the first move.

More detail on disturbance payments is provided at the end of this booklet.

## **Guarantee 5**

**The council will provide you with help to enable your move, with additional support offered to you if you have special needs or a disability.**

Subject to individual circumstances this additional support will include:

- assessing the suitability of a new home prior to making an offer;
- packing and unpacking services at the time of the move;
- help in claiming benefits at the new address;
- liaising with other agencies such as social services; and/or
- special support for vulnerable persons.

## **Guarantee 6**

**The council will provide you with advice and information to help you make informed decisions about your future housing.**

This will include:

- an Independent Adviser will be available through the life of the regeneration project;
- maintaining communication with you throughout the life of the regeneration project on matters such as the regeneration process and how it will affect you; and
- advice and support to you, if you choose to seek rehousing either elsewhere in Lambeth or outside the Borough.

## **Guarantee 7**

**If you choose to stay on your current estate, you will be able to get involved in the design of the new homes and the estate as a whole and influence decisions around the phasing of building new homes and the construction works.**

The council will:

- give you the opportunity to get involved in the design process and make it clear to you the way in which you can and cannot influence the design of the new homes and the estate;
- provide choices to you on fixtures and fittings to be included in your new home; and
- involve you in considering how to minimise disruption.

# Homeloss and Disturbance Payments – the detail

## Homeloss Payments

These payments will be up-dated in October 2016 to £5,800. This is regularly revised by Central Government and the council will up-date you accordingly.

This payment will be paid to each household when you move home. If you need to move twice, then this payment will be made only once – on the first move. The disturbance costs, see below, would however be paid on each move.

In exceptional circumstances, where you require financial assistance to help you with your move, up to £1,000 of the home loss payment can be paid in advance of the move. The remaining £4,800 would then be paid after the move; the Council aims to pay this remainder within 6 weeks of your move

You should be advised that any existing rent arrears will be deducted from this home loss payment.

## Disturbance Payments

The council will directly provide the following assistance to you:

- removals service;
- disconnection and reconnection of appliances, including movable fixtures and fittings, e.g. cookers, light fittings;
- provision of a paint pack, where requested; and

- provision of flooring in the new property, where you can choose from a selection of options.

In addition to the above, the council will re-imburse you for the following types of costs:

- travel to view your prospective new home;
- redirection of mail for a period of three months;
- contribution to the purchase of new curtains and blinds;
- refitting of fixed furniture, such as wardrobes (this only applies to furniture that you may have historically paid to have fitted);
- disconnection and reconnection of services (telephone, broadband, cable services, etc.); and
- replacement of an existing, working security alarm

Where you incur direct costs, then these will be re-imbursed by the council, but only where receipts are provided. Before you incur any costs, please discuss this with the Housing Regeneration team to ensure that intended costs will be eligible and what level of cost would be deemed reasonable.

After moving home, you should keep all your receipts and present these to the Housing Regeneration team who will process them and seek to pay you back within 6 weeks of receiving the receipts.

## Further Relevant Information

### What is Homes for Lambeth?

Homes for Lambeth will be a new group of companies set up by the council and wholly owned by the council. These companies will bring in money from pension funds and other sources which the council can't itself use. They will use this money to build more and better homes in Lambeth to meet the growing demands for homes in the Borough.

Homes for Lambeth will allow the Council to build homes at council rent levels, intermediate rent and market rent, all with options for long tenancies and rent level stability. Homes for Lambeth will also be able to build market sale properties to subsidise the delivery of more affordable homes

Council-rent level properties will be let with lifetime tenancies matching, as closely as possible, existing council tenancies with rents set in the same way as for existing council properties, at about a third of market rent through Homes for Lambeth's own Housing Association. The lifetime tenancies will not include the Right to Buy.

With the council acting as a commercial developer through Homes for Lambeth, we can use the 15-20% development surplus that private developers normally make and reinvest this into our

communities and build more homes for local people, putting local people before private profit.

You can find out more about Homes for Lambeth at:

<http://estateregeneration.lambeth.gov.uk/hfl>

### What are Assured Lifetime Tenancies?

An assured lifetime tenancy would give you the right to remain in your property for the rest of your life, so long as you keep to the terms of your tenancy agreement. The assured lifetime tenancy would differ from a secure tenancy in that you would **no longer have a right to buy**, nor right to manage nor right to transfer ownership to a housing association. As an assured lifetime tenancy is a contract between parties, you would have the right to refuse changes to your tenancy without your consent.

# How can I have my say on the Key Guarantees?

This consultation runs until 12pm on the 21st November.

You can give your feedback by:

- Going to [http://estateregeneration.lambeth.gov.uk/kg\\_consultation](http://estateregeneration.lambeth.gov.uk/kg_consultation) and completing the online form.
- Completing the enclosed form and send it back free of charge to:

FREEPOST RTLA-GHRX-SSXA  
77a Tradescant Court  
London, SW8 1XJ

After this initial consultation, the council will respond with an updated set of Key Guarantees. These will be sent out to everyone and there will be a final opportunity for comments before the Key Guarantees are finalised and approved by the council Cabinet.

Name: .....

Phone number:.....

Address:.....

.....

Email address: .....

Comments: .....

.....

.....

.....

.....

.....

.....

- **W:** [estateregeneration.lambeth.gov.uk](http://estateregeneration.lambeth.gov.uk)
- **E:** [estateregeneration@lambeth.gov.uk](mailto:estateregeneration@lambeth.gov.uk)
- **T:** 0207 926 4166