

Appendix F – Central Hill Redevelopment – Equalities Impact Assessment

Equality Impact Assessment Report	Please enter responses below in the right hand columns
Date	27/10/2016
Sign-off path for EIA (please add/delete as applicable)	Corporate EIA Panel – November 2016 Cabinet – December 2016
Title of Project, business area, policy/strategy	Central Hill Estates Regeneration project
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Job title, division and department	Programme Manager, Strategic Housing, Regeneration and Communities division – Housing Regeneration Team
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Strategic Director Sponsor	Sue Foster, Strategic Director – Neighbourhood & Growth

London Borough of Lambeth Full Equality Impact Assessment Report

Please enter responses below in the right hand columns.

1.0 Introduction

1.1 Business activity aims and intentions

In brief explain the aims of your proposal/project/service, why is it needed? Who is it aimed at? What is the intended outcome? What are the links to the political vision, and outcomes?

What are the aims of your proposal?

Our ambition is to ensure that every resident in Lambeth has the opportunity to live in a good quality home that is affordable and suitable for their needs.

The Council is committed to delivering 1,000 extra homes at Council rent levels to deliver a new generation of homes for Lambeth's residents. These new homes will be delivered over the next 4 years through a combination of initiatives, including estate regeneration, small sites development and specific housing projects. The Council also needs to look forward to future demand beyond this time horizon, where it is predicted that the Council will need to enable and deliver more than 1,559 new homes per annum until 2025. This is in line with one of the Council's Community Plan 2013 – 16 objective, "Lambeth residents have more opportunities for better quality homes".

The Council's Estate Regeneration programme focusses on estates where:

- the current condition of a number of properties is poor

- the costs of delivering the Lambeth Housing Standard means it is unaffordable
- refurbishment works themselves would not resolve the main problems with the condition of the properties; and
- there is the potential for wider regeneration benefits, including delivery of additional new homes.

Central Hill Estate was included in the Council's estate regeneration programme in December 2014. A principal reason for inclusion of the estate in the programme is its current condition and high investment costs and it represents an opportunity to build 500-750 additional homes, given its relatively low density, its location and public transport accessibility levels.

Central Hill Estate currently has 460 properties; these include 320 tenanted and 134 leaseholders, 4 freeholders and 2 homes bought back to be used as temporary accommodation. In addition there are 2 hostels – own owned by Lambeth and one private, a shop, a day centre for older Lambeth residents bussed in, and a housing office.

An option appraisal process has taken place, looking at: the cost of investment set against Lambeth's investment gap; whether building on vacant land can provide funding for the refurbishment of the existing homes and provide additional affordable homes; whether homes with a lower refurbishment cost can be retained and the impact on the number of additional homes; and the redevelopment of the whole estate with a potential increase of 500-750 new homes. The actual figures and tenure mix will be determined through a Masterplan process. The proposal is to demolish and redevelop the estate – replacing the current tenure mix and maximising the number of genuinely affordable homes within the additional homes to be developed.

Why is it needed?

Lambeth, similar to other London boroughs, continues to face massive housing challenges, and a shortage of housing has resulted in an increase in house prices and rent levels. Over the last decade house prices have more than doubled – in 2005, the average house price in the borough was £256,000, today it is over £500,000. The average rent for a two bed Lambeth flat is now around £345 per week. This level of rent compares with gross monthly incomes (based on 40 hour working weeks) of around £260 per week at the national minimum wage and about £360 on the London Living Wage.

All this leads to huge demands being placed on the council for affordable housing – there are currently in excess of 21,000 households on the housing register. Nearly 2,000 join the register each year and Lambeth rehoused fewer than 1200

from that list in 2014/15. There are approximately 2,000 households currently residing in temporary accommodation.

In addition to increasing the supply of genuinely affordable housing, the condition of many of the homes on the estate are poor and there are some fundamental design problems with the estate in relation to cold-bridging, accessibility around the estate and within the homes, and there is a limit on the funding available through the Housing Revenue Account to bring the homes up to the Lambeth Housing Standard. The Council has to make difficult decisions about which estates can be refurbished from within the Housing Revenue Account and where other measures, such as redevelopment are required.

What is the intended outcome?

Following the estate regeneration programme, Central Hill Estate will be a mixed tenure estate with an increased capacity – ranging from 500-750 additional homes. All the new homes will be built to modern design and energy efficiency standards and a number of these will be at Council rent levels.

The existing homes will be replaced, with existing tenants re-housed in homes provided at Council level rents and meeting their housing needs; existing resident homeowners will be offered options to enable them to remain on the estate including offers involving equity sharing arrangements, through shared ownership. Options are being provided to ensure that all residents that want to can continue living on the estate. A summary of the 'Offers or Key Guarantees' made to tenants and homeowners is below. A further consultation is being undertaken to improve the offer to residents – this consultation ends on 21st November 2016.

Council Tenants

- Council tenants on Central Hill Estate who have to move because of a decision to demolish their home will be paid a statutory home loss payment, this figure is currently £5,800, plus reasonable costs of removal via a disturbance payment
- Council tenants will be offered a new assured lifetime home on the estate at Council rent levels
- Council tenants choosing to move elsewhere will be given Band A status, which is the highest priority to bid for an alternative property under the Council's Allocations Scheme

- The Council will build homes through a Special Purpose Vehicle ‘Homes for Lambeth’. Homes will be rented to current Lambeth tenants at Council rent levels, but with a lifetime assured tenancy, rather than a secure tenancy. A key difference between the two forms of tenancy is that the Right to Buy will not be available.
- Homes will be allocated and meet housing needs in line with the Council’s Allocation Scheme – overcrowded households will move into larger properties and those who need a smaller home will move to one, with the option of an extra bedroom above their need.

Homeowners (both Freeholders and Leaseholders)

- Resident homeowners wishing to sell their property would be offered market value plus 10% home loss (the latter capped at £58,000 in line with Government guidance) and reasonable disturbance costs
- Non-resident homeowners would be offered market value + 7.5% (capped at £75,000 in line with Government guidance). These are the legal requirements set by government when undertaking compulsory purchase and are based on the principle of ‘equivalence’. That is, compensated parties should be no better or worse off after the purchase.
- Going beyond the Council’s legal requirements, resident homeowners wishing to stay on the estate would be offered equity sharing arrangements through shared ownership in a new home on Central Hill Estate. At the time of writing, there are 105 resident homeowners and 36 non-resident homeowners (week 28/2016).

The Council will work with all affected residents individually (tenants and homeowners), and in particular with those who are vulnerable. All residents living on the estate will have access to individual independent advice throughout the process, funded by the Council and sufficient to enable them to make informed choices regarding the offers available. Lastly 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 redevelopment of Central Hill Estate forms part of a wider estates regeneration programme in Lambeth comprising of the following estates; Cressingham Gardens, Fenwick, Knight’s Walk, South Lambeth and Westbury.

2.0 Analysing your equalities evidence

2.1 Evidence

Any proposed business activity, new policy or strategy, service change, or procurement must be informed by carrying out an assessment of the likely impact that it may have. In this section please include both data and analysis which shows that you understand how this decision is likely to affect residents that fall under the protected characteristics enshrined in law and the local characteristics which we consider to be important

in Lambeth (language, health and socio-economic factors). Please check the council's equality and monitoring policy and your division's self-assessment. Each division in 2012 reviewed its equality data and completed a self-assessment about what equality data is relevant and available.

Protected characteristics and local equality characteristics

Impact analysis
For each characteristic please indicate the type of impact (i.e. positive, negative, positive and negative, none, or unknown), and:
Please explain how you justify your claims around impacts.
Please include any data and evidence that you have collected including from surveys, performance data or complaints to support your proposed changes.
Please indicate sources of data and the date it relates to/was produced (e.g. 'Residents Survey, wave 10, April 12' or 'Lambeth Business Survey 2012' etc.)

Race

Impact: Both

Race Data for Central Hill Estate – Lead tenant

	Central Hill Estate Tenants	Overall Lambeth Council Tenant Population	London Borough of Lambeth
Black	45.5%	46.3%	30.4%
Asian	1.6%	2.6%	8.4%
Other	7.1%	6.8%	5.3%
Mixed Race	2.2%	2.2%	0
White	32.6%	32.6%	55.9%
Not known	11.0%	9.4%	0

Table 1

Data source – Northgate June 2016, and State of the Borough Report 2016

Impact on Existing Tenants

There are a large proportion of tenants (141) who describe themselves as either Black, Black African, Black Caribbean or Black Other. This is 45.5% of the estate's population as a whole. This reflects the similar percentage of Black tenants in Lambeth's stock as a whole and there is a small number of other minority ethnic communities

The impact is predicted to be largely positive given the high levels of BME households currently residing on the estate. The new homes will provide a better designed environment, a warm and dry home that would be beneficial in reducing fuel poverty, reduction in overcrowding, and generally improving the quality of life of residents in the long term.

There are a number of overcrowded households on the estate. Given that one of the intentions of regeneration is to address overcrowding and ensuring that an adequate number of larger homes are provided across the programme, regeneration will have a positive impact on these groups.

In the short term it is likely that there will be a negative impact on BME households due to the disruption caused by the estate regeneration programme. To mitigate this, the Council will provide a comprehensive package of rehousing assistance and support to minimise the disturbance experienced by residents. There will also be compensation of £5,800 (set by government) in addition to any moving costs to cover any inconvenience. There will be an enhanced package of assistance available for all residents – including help with removals, disconnection and reconnection of services etc. - throughout the moving process and wherever possible, the Council will minimise the number of times that people need to move (with the majority of tenants only having to move once). Vulnerable residents will be supported and prioritised for only having to move once.

Impact on New Tenants

Whilst overcrowding is experienced by all races, according to the Housing Register, BME households make up over two thirds of all overcrowded households. 66% of new tenants come from BME background and will be the main beneficiaries of the new social housing being provided.

Priority for housing is based mainly on housing need and because BME households tend to have higher levels of housing need, a disproportionate amount of social housing has been allocated to these groups. 59% of those allocated housing are from Black British: Caribbean and African households, and only 10% to White British. The over-representation of BME groups is a national trend and may be due to a number of social-economic factors, including lower incomes, higher unemployment and poor health, which increase dependence on social housing.

Impact on Leaseholders

Equality data on leaseholders is far sparser than for tenants. When properties are re-sold, equality questions are not asked as part of the conveyancing process. Some limited information is available from the Household Needs Survey carried out on the estate. It shows that White British people are more likely to be homeowners.

Impact on Sub-Lessees

The Council's stock database (Northgate) indicates that a proportion of homeowners on the estate currently sub-let their properties although this data is not very robust and relies on leaseholders telling the Council. The Council does not hold any equality information on residents who sub-let from leaseholders; this is a private contract between the leaseholder and their tenant that the Council is not generally party to. However as part of the ongoing regeneration consultation data will be collected from this group.

Private tenants may be able to rent one of the new properties from the regeneration.

Summary

Whilst all households on the estate will be impacted, the largest group to be impacted are BME households, as they are the larger proportion of tenants on the estate.

Gender**Impact: Positive****Gender data comparison**

	Central Hill Estate tenants	Lambeth Council tenants	Lambeth population
Female	60.6%	63.4%	50%
Male	39.4%	36.6%	50%

Table 2

Data source – Northgate June 2016 and State of the Borough 2016

Impact on Tenants

The gender split on the Central Hill Estate is broadly similar to the wider Lambeth Council tenants split, which indicates there are approximately 20% more female headed households than male headed households as seen on Central Hill Estate.

We recognise that there will be a short-term negative impact during the decanting and construction periods for this project due to the inevitable disruption it will cause. The Council is therefore developing a detailed rehousing policy as well as the formal offers to tenants and homeowners to help

	<p>reduce uncertainty. The phasing of the construction and site management will also consider safe access across the estate and to local facilities.</p> <p>Improving the condition and standard and supply of the Council housing stock through the estate regeneration programme is a key outcome of this project. The impact of the estate regeneration programme at Central Hill Estate will be positive as there will be improvement of the level of housing conditions for both male and female residents.</p> <p>The estate regeneration programme aims to not only improve the condition of housing for existing residents but to provide additional homes at Council level rent and generally affordable levels that will house the people of Lambeth. Increasing the number of homes at Council rent levels will mean that those in housing need on the Housing Register, the majority of whom are women, will be key beneficiaries of the programme.</p> <p>Households rehoused from the waiting list</p> <table border="1" data-bbox="555 826 1189 986"> <thead> <tr> <th></th> <th>Households rehoused in 2014/15</th> </tr> </thead> <tbody> <tr> <td>Female</td> <td>62%</td> </tr> <tr> <td>Male</td> <td>38%</td> </tr> </tbody> </table> <p>Table 3 Data source – Northgate April 2015</p>		Households rehoused in 2014/15	Female	62%	Male	38%
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Female	62%						
Male	38%						
Gender re-assignment	<p>Impact: None</p> <p>Gender re-assignment for Central Hill Estate Although virtually no data available for this group, there is no disproportionate impact identified. The Equality and Human Rights Commission guidance on this protected characteristic is to collect data where relevant. Gender re-assignment is not relevant to the majority of housing services, with the</p>						

	<p>exception of tackling harassment. The new homes will be secured by design to improve safety and reduce opportunities for crime.</p>																				
<p>Disability</p>	<p>Impact: Both</p> <p>The most recent and reliable information on this characteristic was recorded in the Central Hill Estate Household Needs Survey, undertaken in June 2015.</p> <p>The data extracted from the Household Needs Survey's data files shows that 44 households reported that they or a member of their family have some form of disability or medical conditions. The survey also indicates that 13 households have adapted homes. Two households received paid full time carers and 6 households received informal care from family members.</p> <p>When asked for brief details of the disability/medical condition and how this impacted on the household's current home and future housing needs the responses covered a variety of medical conditions. A breakdown of this information is provided as follows:</p> <p>Residents on Central Hill with a disability/medical condition</p> <table border="1" data-bbox="566 932 1160 1394"> <thead> <tr> <th colspan="2">Identified disability</th> </tr> </thead> <tbody> <tr> <td>General mobility problems</td> <td>11</td> </tr> <tr> <td>Autism</td> <td>4</td> </tr> <tr> <td>Mental health issues/learning difficulties</td> <td>5</td> </tr> <tr> <td>Arthritis/Osteoarthritis/Rheumatoid arthritis</td> <td>6</td> </tr> <tr> <td>Diabetes</td> <td>4</td> </tr> <tr> <td>Spinal defects</td> <td>3</td> </tr> <tr> <td>Heart failure</td> <td>2</td> </tr> <tr> <td>Asthma</td> <td>1</td> </tr> <tr> <td>Depression</td> <td>1</td> </tr> </tbody> </table>	Identified disability		General mobility problems	11	Autism	4	Mental health issues/learning difficulties	5	Arthritis/Osteoarthritis/Rheumatoid arthritis	6	Diabetes	4	Spinal defects	3	Heart failure	2	Asthma	1	Depression	1
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Depression	1																				

Alzheimer disease	1
Eczema	1
Fibromyalgia	1
Epilepsy	1
Parkinson disease	1
COPD	1
Blind	1

Table 5

Data source – Central Hill Estate Household Needs Survey 2015

Some caution needs to be taken on these headline figures, many of the responses may not be relevant to their housing need.

According to Lambeth’s State of the Borough 2016 report about 37,000 people, 11.9% of the population of Lambeth, say their day-to-day activities are limited by a long term illness or disability of which around 46% (17,000) people stated that their activities are limited a lot and 56% (20,000) limited a little.

The current feedback from residents on Central Hill Estate as part of the Council’s formal consultation on the proposal of redevelopment, further asks residents if they have a health problem and whether their health is affected by their current housing position. This will be reported to Cabinet anonymously as part of a further housing needs survey to take place after a cabinet decision, identifying the needs of households as part of their future housing requirements.

Impact on Existing Tenants

The estate regeneration programme overall will have a positive impact on disabled tenants living on Central Hill Estate as all new homes will meet the Lifetime Homes standard and the recent improvements made to the Building Regulations, which will make their new homes more accessible than the existing homes on the estate, and over time will allow residents to stay in their own homes for longer, reduce

the need for home adaptations and give greater choice to disabled people who cannot achieve independent living due to lack of suitable housing in our housing stock.

The number of residents who have mobility problems around the estate and within their homes is much higher than the Housing Needs Survey may indicate.

A recent audit on the ease of access around Central Hill Estate found, Central Hill is a difficult estate to move around if you have mobility problems, with both the gradient of paths and stairs, plus the original brick paving, which is still in situ, in addition it is difficult to adapt most homes for wheelchair users. The proposed new estate layout and homes will be designed with some access points that have less steep gradients, and in the homes 10% will be wheelchair compliant and all will have level access entry with the ability to adapt for future mobility issues.

There are no lifts within the blocks, so accessibility up to the 4th floor can be difficult. It has been reported that those with young children coming home with shopping have to leave both the buggy and child or shopping at ground level so they can negotiate the stairs.

In the short term, tenants with disabilities may be adversely affected due to the disturbance of moving home. As part of the estate regeneration programme, a comprehensive package of assistance will be provided to assist this group in preparing to move and moving to their new home with intensive, personalised support provided to ensure that medical and disability needs are carefully addressed and support networks maintained. The Housing Regeneration team will work closely with Adult Social Care and will either use the Council's Occupational Therapy (OT) services, or appoint an independent OT to ensure the service is available when required. The team will also have access to mental health services as required.

Tenants who require adaptations will have them provided in their new homes with decant officers working closely with the occupational therapy team to carry out assessments as required and provide advice on the design, layout and adaptation of new homes as appropriate. A budget will be made available for aids and adaptations so that these can be carried out in a timely manner.

	<p>The new buildings and spaces will comply with current standards of accessibility to improve accessibility for wheelchair users, people with visual impairment etc.</p> <p>This group will be prioritised for one move only.</p> <p>Impact on Existing Leaseholders</p> <p>Albeit there is a much smaller proportion of leaseholders who may be disabled, the Council will extend the same package of measures to these leaseholders to help them remain on the estate, should they wish to do so, and to help ensure that their future homes are adequately adapted to meet their needs.</p> <p>Consultation on the Enhanced Key Guarantees has highlighted that the cost of substantial adaptations to the new homes will need to be more fully considered, including the potential for resident homeowners having access to specifically adapted wheelchair homes.</p> <p>Impact on New tenants</p> <p>The impact for new tenants with disabilities will be positive. The proposals for the development of new homes on Central Hill Estate are intended to increase the options for people with disabilities, both for existing and new residents. There are 194 households currently registered on the Housing Register with a known disability, with a severe shortage of accessible housing in Lambeth. All properties on Central Hill Estate will be built to the Lifetime Homes design standards – the main features include a level approach/entrance and wider doorways. Many existing homes in Lambeth housing stock are not wheelchair accessible and often have to go through expensive adaptations to ensure accessibility.</p>
Age	Impact: Both

Age profile of main tenants		
	Central Hill Estate - tenants	Lambeth Council tenants
<i>Under 25</i>	<i>3.2%</i>	<i>1.9%</i>
<i>25-44</i>	<i>35.8%</i>	<i>31.4%</i>
<i>45-64</i>	<i>42.9%</i>	<i>44.7%</i>
<i>65+</i>	<i>18.1%</i>	<i>21.6%</i>
<i>Not recorded</i>	<i>0%</i>	<i>0.3%</i>

Table 6

Data Source - Northgate June 2016

Central Hill Estate Household Composition

Household Group	All residents (Base 271)
Single adults	42%
Two adults without children	14%
Three or more adults, 16 or over	11%
1 parent family with child/ren at least one under 16	19%
2 adult family with child/ren at least one under 16	11%
Indeterminate	3%

Table 7

Data source - Central Hill Estate Household Needs Survey June 2015

Impact on Existing Tenants

The age profile for the residents on Central Hill Estate is broadly similar to the residents living on Council estates in the borough. For older residents positives, negatives and mitigating actions are broadly the same as those described above under the disability section.

The estate is dominated by blocks of 1 bedroom homes and 3 bedroom maisonettes; so does not represent a wide range of property types.

The data collected indicates older people have generally been living on the estate for a longer period of time than other residents, they are likely to be more settled and require more support when moving. A number of residents have been living on Central Hill since it was built in the 1970's.

For the newer tenants to the estate re-housed within the one bedroom homes there is more likely to be young families (a parent and one child) or those who are vulnerable – due to the current priority needed to be re-housed within social housing.

The regeneration project provides an opportunity to increase the supply of Lifetime Homes which are designed to be easily adapted as people's needs change.

The number of children and young people is likely to increase with the provision of new and additional homes and a number of issues need to be considered in order to mitigate the impact of the project on this group. For existing residents, an amount of play and amenity space should be maintained throughout the construction period. New, high-quality spaces that cater for all age groups will be required as part of the Masterplanning brief. Children and young people should also be encouraged to participate in consultation as the project develops to ensure they have the opportunity to shape the detailed proposals. (This has already happened).

We recognise that there may be disruption to accessing existing services and agencies such as school, childcare, etc. for various ages during the decanting and construction programme. The decant programme will mean residents moving once only into their new home wherever possible. If a tenant chooses to move permanently elsewhere, we will work with them to minimise the impact.

Access around the estate and to childcare, nurseries, crèches and schools will also be considered during the Masterplanning stage of the project in order to keep disruption to attendance to a minimum.

Impact on Existing Homeowners

From the Household Needs survey it was found that there were almost a third of homeowners over 65. From officers' experience of meeting residents on the estate through home visits, door knocking and exhibition it has been found older leaseholders are less likely to be in work or be able to take on new mortgages. However, they are also likely to have a higher level of equity in their properties and will be more able to take on a shared ownership arrangement to continue living on the estate.

As the project proceeds, the Council will need carefully to monitor how the proposals affect this older leaseholder minority to make sure that they are not affected by, for example, possible restrictions on renewing or porting mortgages. If problems do become apparent, then the Council will need to put in place measures to deal with this. In the first instance, however, the range of options available to leaseholders (such as an equity sharing arrangement or rental properties) should ensure that anyone wishing to remain on the estate, regardless of age, would be able to continue to do so.

Impact on Future Homeowners and Private Tenants

It is not possible to determine at this time the potential differential impact across ages, beyond stating that the provision of new housing should benefit all age groups in the longer term. For a number of homeowners where they feel they are currently adequately housed, the longer term view may not be seen to be relevant.

The 60+ population is projected to increase by 82% (albeit from a smaller base line – from 2,400 to 4,500).

The supply of additional homes that can be easily adapted will benefit an ageing future population.

	<p>Central Hill Day Centre</p> <p>There is an older person day centre on Central Hill. The building had previously been used as a community centre for local residents. The current residents attending the day centre are from the south of Lambeth – rather than the Central Hill Estate area.</p> <p>As part of the Masterplanning of any future estate will be to work with Adult & Children’s services about the potential redevelopment of this facility.</p>
Sexual orientation	<p>Impact: Positive</p> <p>Although very limited data there is no disproportionate impact identified.</p> <p>Equality and Human Rights Commission guidance on this protected characteristic is to collect data where relevant. Sexuality is not relevant to the majority of housing services, with the exception of tackling harassment.</p> <p>The design of the new homes and spaces will create a place which is secure by design and can be policed more easily. The public spaces will offer a greater level of security to all which may be relevant to Lesbian, Gay, Bisexual and Transgender (LGBT) residents who are more likely to be subject to hate crime and harassment.</p>
Religion and belief	<p>Impact: None</p> <p>The Household Needs survey found almost two-thirds of residents advised that they were of Christian faith (64%), with around a fifth not following any religion (18%) and some preferring not to say (7%). A small number were of the Muslim faith (6%), Hindu (2%), Buddhists (1%) or followed another religion (1%).</p>

<i>Religion/belief</i>	<i>Base 269</i>
Christian	64%
Muslim	6%
Hindu	2%
Any other religion	1%
No religion	18%
Prefer not to say	7%

Table 8

Data source – Central Hill Estate Household Needs survey 2015

The Council will give consideration to people’s ability to practice their faith through the different stages of the project. The rehousing team will ask people about their use of places of worship to see the extent to which disruption to their lives can be minimised.

Pregnancy and maternity

Impact: Both

There will be disruption during the construction period and the Council will consider access across the estate during this time.

The design and layout of the new homes will consider access, lift and stairs so that larger family homes are either accessible by lift or not above four storeys high without a lift. The design of the public realm will consider accessibility for people moving around the estate, pushing buggies etc.

Any affected tenants who are pregnant at the time of re-housing may be entitled to a larger property as per our allocations policy.

The design will meet modern space standards with provision for buggy storage at ground floor level in blocks with no lift.

Marriage and civil partnership	<p>Impact: None There is no specific / indirect impact.</p>												
Socio-economic factors	<p>Impact: Positive and Negative</p> <p>The number of housing benefit claiming tenants on Central Hill Estate can be used to provide an indication of the socio-economic profile of the area.</p> <p>Central Hill Estate residents on Housing Benefit</p> <table border="1" data-bbox="548 592 1780 798"> <thead> <tr> <th></th> <th>Central Hill Estate</th> <th>Lambeth Council tenants</th> </tr> </thead> <tbody> <tr> <td>Those in receipt of full HB</td> <td>32.6%</td> <td>33.1%</td> </tr> <tr> <td>Those in receipt of partial HB</td> <td>26.5%</td> <td>26.6%</td> </tr> <tr> <td>Not receiving HB</td> <td>40.9%</td> <td>40.3%</td> </tr> </tbody> </table> <p>Table 9 Data source – Northgate June 2016</p> <p>The data indicates almost 60% Council tenants living on Central Hill Estate are in receipt of full or partial Housing Benefit. These figures are similar to all Council tenants. However, it also demonstrates a high proportion of Central Hill Estate Council tenant households are on a low income. Just over 40% households do not receive any Housing Benefit, this figure is also similar to all Council tenants.</p> <p>The council through its consultation have advised residents that the rent on the new homes will be more than current rents as council level rents are in part determined by the value of the property. New build homes have a higher value. As these rents are well below the level of the Local Housing allowance (the maximum level HB can be paid), those residents on benefit should not be affected by these higher rents</p>		Central Hill Estate	Lambeth Council tenants	Those in receipt of full HB	32.6%	33.1%	Those in receipt of partial HB	26.5%	26.6%	Not receiving HB	40.9%	40.3%
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Central Hill Estate residents' Employment status

	<i>Tenants (203)</i>	<i>Leaseholders (base 68)</i>	<i>all residents (base 271)</i>
Full time employed	26%	63%	35%
Part time employed	20%	6%	16%
Retired	21%	24%	24%
Long term sick	13%	0%	10%
Unemployed	15%	0%	10%
Self employed	4%	7%	5%
	100	100	100

Table 10

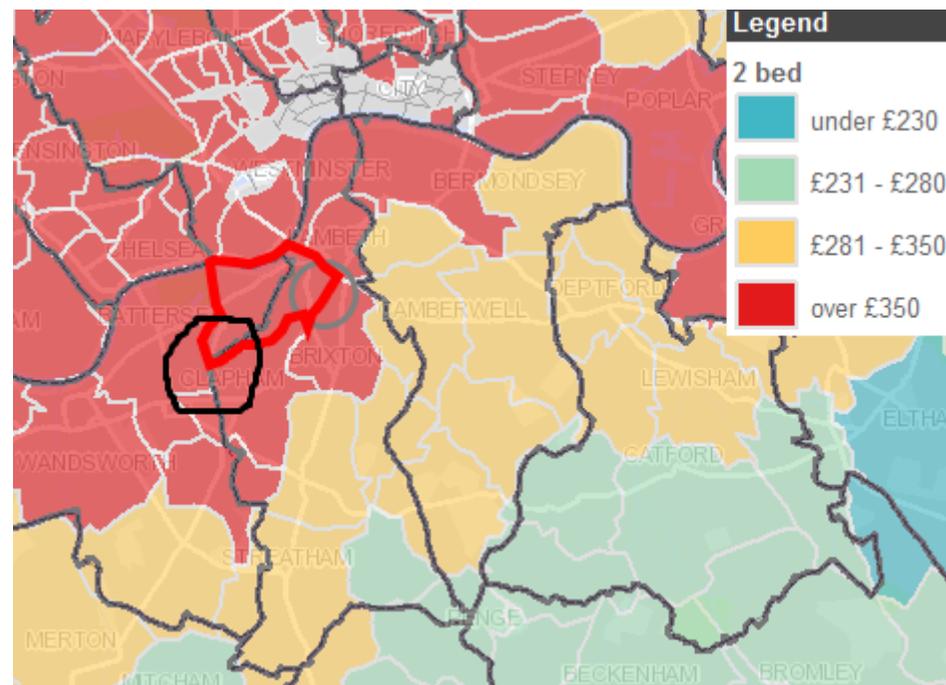
Data source - Household Needs Survey – Central Hill Estate, 2015

35% of Central Hill Estate's total respondents stated that they are in full time employment. This is set against a borough average of 46.5% (source: Census, 2011). The levels of employment are higher in leasehold properties, 69% in comparison to tenants' employment level of 46%. There is also a relatively high number of retired and unemployed residents in the tenant group. 24% of respondent are retired set against a borough average of 5.6%.

Impact on tenants in the borough

The acute shortage of homes and rising population is adding extra pressure on the need to provide homes, including affordable and social rented homes in the Borough. Private sector rents and house prices are going beyond the means of many Lambeth residents. The map below shows the average cost of a 2 bedroom household in the borough. The Regeneration of an estate and increasing supply of

Council housing stock will benefit the increasing number of Lambeth's residents who cannot afford to buy or rent in the private sector.



Source: GLA (www.london.gov.uk – accessed August 2015)

However in the short term, the existing estate residents would be affected through some negative impacts due to having to move home. The Council will provide adequate compensation to residents if their homes are demolished as part of the regeneration proposal.

Impact on Existing Tenants

All the current Council tenants who are affected by the demolition proposal would be guaranteed a new home and financially compensated through a statutory home loss payment and payment of removal and other disturbance costs. The new home guarantee would enable them, if they wish, to remain on the estate or to move elsewhere in the borough. Whilst it may lead to short-term disruption, it also provides choices and opportunities for them that they would not otherwise have had (for example, being able to move closer to work).

Council rent levels are set using a Government formula. The value of the home makes up part of this calculation and can mean that rents for new homes are higher than current Council rent. To lessen the impact it is proposed that any rent increases will be done gradually and phased over five years.

Council Tax is calculated with reference to the value of the new home and may increase due to the regeneration project.

An increase from Council Tax Band A to B would mean a rise of approximately £140 per year. There would be a similar annual increase if moving from Band B to Band C.

Service charges could increase with improved provision of services such as lifts etc. Homes for Lambeth will assess service charge costs in parallel with developing the design etc. of the new homes so that service charges remain affordable. In contrast, utilities bills can be expected to reduce because of an energy strategy for all HfL homes being built and higher levels of insulation. There are currently households on the estate living in fuel poverty.

As designs for the redeveloped estate are progressed, the Council will need to pay close attention to the future overall cost of living on the estate to make sure that this remains as affordable as possible for tenants.

Tenants wishing to move to a new home on the estate will not have the Right to Buy under the assured lifetime tenancy. However, the income levels and benefit take up on Central Hill Estate and the cost of new properties are likely to be unobtainable even with the substantial discount now prescribed by government. Tenants wishing to keep the Right to Buy can choose to move to a council home elsewhere and retain a secure tenancy.

Impact on homeowners

So that resident homeowners whose homes would be demolished can stay on the estate, the Council will offer options as follows:

- Open market purchase
- Leasehold swap – or swap from freehold to leasehold
- Equity sharing arrangement through shared ownership
- Renting at market or discount rent (according to income)

Resident homeowners would be compensated by offering market value plus 10% home loss (capped to £58,000) for their current home. Disturbance costs including reasonable legal and valuation costs will also be paid.

For resident homeowners wishing to remain on the estate, it is recognised that the value of similar size new homes would be more than their current home and therefore it could be difficult for them to buy a new home on the estate outright.

It is important to note that all costs come from the same pot of money – a more generous settlement to relatively affluent leaseholders would be to the detriment of other equality groups, i.e. there would

be a reduced amount / quality of social rented homes for those in a lower income bracket who may be BME tenants. This is difficult to justify and depending on the details is contrary to the Council's general fiduciary duties.

The Council is offering the opportunity for resident homeowners to acquire an equity share of a new home enabling existing homeowner to remain on the estate. There is also recognition that a homeowner may have difficulty in securing a new mortgage and the Council will need to work with the homeowner and lenders to help secure a new mortgage should they wish to remain on the estate as described previously.

It is recognised that there may be some resident leaseholders who may have re-mortgaged their homes, spent the money from equity release and may also be unemployed. In these circumstances it may be difficult for homeowners to either buy on the estate or buy elsewhere. The shared ownership option with rent should cater for these circumstances, but if not the Council will provide support to these households to access private rented accommodation following the purchase of their home at market value plus 10% (which is capped to £58,000).

As the project proceeds, the Council will need carefully to monitor how the proposals affects older homeowners to make sure that they are not affected by, for example, possible restrictions on renewing or porting mortgages. If problems do become apparent, then the Council will need to put in place measures to deal with this. In the first instance, however, the range of options available to homeowners (shared ownership and rental properties) should ensure that anyone wishing to remain on the estate, regardless of age, would be able to continue to do so.

For non-resident homeowners, the Council will offer market value plus 7.5% (capped at £75,000). Tenants of private landlords on the estate are not the responsibility of the Council and will not be compensated for the loss of their home but support will be provided to find alternative accommodation. As part of its estate regeneration programme and direct housing delivery, the Council is building Council owned market rent housing that could provide opportunities for the tenants of private landlords.

Homeowners will have access to independent valuation and financial advice which the Council will fund reasonable costs for.

Service charges will be carefully considered by the Council to mitigate the impact of any increase.

It is not possible to determine the exact effect on individual homeowners at this stage. Their outcomes will depend on their current financial situation, how much equity they have in the property, and whether they wish to continue living on the estate.

As described above, all resident homeowners will be given options to allow them to stay on the estate and, whilst the Council is unable to make absolute guarantees to homeowners (in the manner given to tenants), the Council will work towards making sure that those who wish to remain on the estate have the opportunity to do so.

Impact on Future Homeowners and Private Tenants

Whilst the Council has ambitions towards creating Council-owned market rent housing, there may be a need for additional new homes to be available for private sale. The type of private housing will be further assessed as part of the delivery programme for Central Hill. In making properties available for sale, the Council will need to consider stipulations for marketing these properties that ensure that they benefit local populations, rather than being sold to overseas investors.

There are also positive socio-economic impacts as any development will provide employment and training opportunities for residents as part of the construction programme and to be delivered by Council agencies. The project will meet the Council's procurement and local plan targets as appropriate. Already two school children have been offered, and one has taken, the opportunity of work experience with the architects carrying out the initial work on Central Hill.

	The new population, including private renters and home owners, will change the employment profile of the estate and increase the number of economically active people.																																
Language	<p>Impact: Negative</p> <p>From the findings of the Household Needs survey, of the 257 residents surveyed, 91% of resident use English as the main spoken language in the household. The remaining households speak a variety of different languages as shown in the table below:</p> <p><i>Main language spoken in household</i></p> <table border="1" data-bbox="566 555 1133 1270"> <thead> <tr> <th><i>All residents</i></th> <th><i>Number</i></th> </tr> </thead> <tbody> <tr> <td>English</td> <td>233</td> </tr> <tr> <td>Portuguese/Spanish/Catalan</td> <td>8</td> </tr> <tr> <td>French</td> <td>1</td> </tr> <tr> <td>Italian and Portuguese</td> <td>1</td> </tr> <tr> <td>Lithuanian</td> <td>2</td> </tr> <tr> <td>Bulgarian</td> <td>1</td> </tr> <tr> <td>Turkish</td> <td>1</td> </tr> <tr> <td>Arabic and French</td> <td>1</td> </tr> <tr> <td>Hebrew</td> <td>1</td> </tr> <tr> <td>Hindi</td> <td>1</td> </tr> <tr> <td>Gujarati</td> <td>1</td> </tr> <tr> <td>Somali</td> <td>1</td> </tr> <tr> <td>Twi</td> <td>1</td> </tr> <tr> <td>Vietnamese</td> <td>1</td> </tr> <tr> <td>Tamil</td> <td>1</td> </tr> </tbody> </table> <p>Table 11 Data source - Household Needs Survey – Central Hill Estate, 2015</p>	<i>All residents</i>	<i>Number</i>	English	233	Portuguese/Spanish/Catalan	8	French	1	Italian and Portuguese	1	Lithuanian	2	Bulgarian	1	Turkish	1	Arabic and French	1	Hebrew	1	Hindi	1	Gujarati	1	Somali	1	Twi	1	Vietnamese	1	Tamil	1
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	<p>Although English is not a first language for some households, the number of people who do not speak/read English, or have a family member who can translate are few.</p> <p>For those residents where English is not their main language, the Council and independent advisor will ensure that literature and information about the programmes is translated into the appropriate format and a face to face meeting with our independent resident advisors with a translator will be recommended.</p> <p>There are also been households on Central Hill who are illiterate, again the council and independent advisors are ensuring these resident (where known) can access information about the scheme.</p>
<p>Health</p>	<p>Impact: Both</p> <p>See also DISABILITY heading</p> <p>The regeneration project is likely to have both positive and negative implications for people’s health and wellbeing. This will affect households equally across the estate.</p> <p>There are likely to be some negative health and wellbeing impacts in the short-term associated with the disruption of moving home and uncertainty about the future. The Council will need to work closely with residents to help provide as much clarity as possible about the future of the estate and about the process involved in regeneration, to give people as much certainty as possible to mitigate potential stress about moving home, etc.</p> <p>The Council is currently in negotiations with South London and Maudsley (SLAM) NHS Foundation Trust with the view of SLAM carrying out an initial mental well-being impact assessment to identify the key issues for residents going through the regeneration process. Following the assessment an action plan will be provided to the Council to assist in developing strategies to address the needs of residents through the estate regeneration of their homes and surrounding areas. This is going to be trialled on</p>

	<p>one estate (probably not Central Hill Estate) before being considered for application to the Central Hill Estate.</p> <p>In the longer term, positive impacts can be expected from providing much better quality homes and reducing overcrowding, and eliminating the damp and condensation problems that exist on the estate at the moment, causing breathing problems to some residents. It also means more homes will become available for those households that need them. The project would provide the opportunity to build better quality homes designed according to best practice in urban design, producing a high quality home and urban environment and a safe and secure new neighbourhood, contributing positively to quality of life.</p> <p>Overcrowding is one of several aspects of housing conditions that studies have found to be related to poor outcomes in health, education and childhood growth and development (<i>DCLG, 2004</i>).</p> <p>Negative health and well-being outcomes would be associated with disruptions to existing households on the estate and the inevitable stress this causes.</p> <p>Care will be undertaken when managing the rehousing process to ensure that residents are supported. Medical Needs Assessments will be carried out where required and dedicated rehousing support provided by the Council including access to mental health support. Plans are being put in place to develop links with Adult Social Care services and Community Mental Health teams in the borough. These links will be in place to ensure relevant support is available for vulnerable residents.</p> <p>Furthermore the construction programme should be effectively managed so that disturbance can be kept to a minimum.</p>
<p>2.2 Gaps in evidence base <i>What gaps in information have you identified from your analysis? In your</i></p>	<p>The data provided so far, from the Council's Housing IT system and the Central Hill Estate Household Needs survey provides an overview of equality information. At this stage the EQIA is a desktop exercise based on secondary data acquired elsewhere in council services. In the next stage of the project the council will begin a detailed Housing Needs Assessment capturing detailed primary data on the Central</p>

<p><i>response please identify areas where more information is required and how you intend to fill in the gaps. If you are unable to fill in the gaps please state this clearly with justification.</i></p>	<p>Hill estate. This will enable the look in more detail at the impacts of the regeneration on the resident of Central Hill in future iterations and reviews of the EQIA.</p> <p>There is little data currently for homeowners and their sub-lessees.</p> <p>As the project progresses, the Council will build up a much more detailed picture of the circumstances of all the households across the estate and this will enable the Council to begin to develop bespoke solutions to cater for the needs for different households and the people within this. This information will then enable more detail to be layered onto the development strategy for the estate, such as the detailed design and configuration of the new homes, the proportion of homes requiring adaptation for disabilities, etc. and the type of assistance that will be required to help people to move and settle into their new homes.</p>
<p>3.0 Consultation, Involvement and Coproduction</p>	
<p>3.1 Coproduction, involvement and consultation <i>Who are your key stakeholders and how have you consulted, coproduced or involved them? What difference did this make?</i></p>	<p>From 2014 there has been engagement with residents on Central Hill Estate. A decision to include Central Hill Estate as a potential regeneration estate was taken by Cabinet in December 2014. The Resident Engagement Panel (REP) was established in July 2015, the key function of the panel is to act as a sounding board for all residents and to review information to and from the Council.</p> <p>There has been various forms of resident engagement on Central Hill Estate. Through the variety of engagement it has been found there are a wide range of views on Central Hill Estate, largely based on personal circumstances. It has been important to get the council's messages across to all households as well as collating views. With reference to the Community Engagement Tool kit, where possible this has been done through face to face contact - visiting homes, through exhibitions and events, and by having a regular weekly presence on the estate, as well as printed information. There have also been sessions/coffee mornings for older residents, and specific home visits made (with the independent advisors) for residents identified as vulnerable.</p> <p>The community engagement work has been undertaken in line with Lambeth's Community Engagement Toolkit and its associated principles.</p>

- To have open and transparent conversations with residents that reflect our ethos as a borough and offer an equal voice for all including those individuals and households who are less likely to attend large public meetings.
- To building productive and sustainable relationships.
- To really know the community
- To plan and co-ordinate effectively

What methods of engagement have we been using?

Method	What's it good for?	Strengths	Weaknesses
Regular presence on the estate – where regeneration officers are getting known to residents	Building relationships with the community.	Regular contact with residents.	Not all residents visit the surgery or have conversations with staff.
Leaflets/posters	Publicising an event or a regular activity	Reaches people who are not on the internet	Not the best way of communicating detailed or complex information. Doesn't offer opportunity for discussion.
Email	Keeping in touch with the same people regularly	Once people have asked to be on your email list you can regularly engage with them and vice versa	People are bombarded with emails and do not necessarily read them all. Not everyone has access to a computer.

	Websites (blog updates twice a month)	Sharing more detailed information to a large number of people over a long period of time, potential link to social networking	Facilitates openness and transparency. Allows for a story to build up	Not everyone has access to a computer
	Newsletters (monthly)	Sharing more detailed information; establishing a brand	Can communicate lots of messages	Can be out of date quickly. Does not allow for further discussion – message is one-way
	Pop-up stalls (gazebos)	Face-to-face communication at places where people go	Can give information and get feedback	People need to know what happens next so need to design follow-up e.g. capture people's contact details & give out leaflets with your own contact details so conversation can continue
	Door knocking (x 19 rounds)	Face-to-face communication in a particular neighbourhood.	Very good way of reaching vast majority of people, and knowing who has been missed. Councillors use this method of engagement regularly for political campaign work	Very time consuming. May have to work unsociable hours to find people in. Some people are reluctant to open their doors to strangers

	Questionnaire/s urveys	Gathering quantitative (and to a lesser extent) qualitative data on community needs, assets and opinions. Can be targeted at specific groups	Can be a low cost (particularly if use digital technology) and quick way to get feedback on a particular issue	Response rate to surveys can be low
	Written consultation exercises	Getting details views on complex information from interested parties	Can provide users with detailed information and allow them to give considered views. Can be used to ratify conclusions already reached through coproduction, particularly where evidence of consultation is required.	Responses can often be low Cost of printing and distributing documents can be significant Timescales can be longer than for some other methods Analysing responses can be resource-intensive
	Open/public meetings	Informing people about a topic and starting a conversation	Open and transparent way of sharing a problem/issue. Can lead to good relationship building if open to taking views on-board	Meetings can be dominated by individuals who are not representative of the community.
	Community Events (Fun day)	Give people an enjoyable reason to attend a	Focus does not have to be on one core issue. Can glean insight on a range of issues.	Spending on 'fun' events needs to be 'proportionate'.

		consultation session.	Can facilitate multiple outcomes e.g. wellbeing. Opportunity to involve local people in design and delivery of event.	
	Workshops and training sessions	In-depth face-to-face detailed discussion – can take a variety of forms	Enables people to engage in informed, meaningful discussions. Allows people to develop their opinions. Opportunity to develop solutions, not just obtain views. People can split into groups so many different conversations can happen.	Requires skilled facilitation. Not all people who turn up for a workshop are able to take part fully so make sure there is space for people just to gain information and stay in touch/comment at another time in the future
	Reference groups/User panels/Resident Engagement Panel	On-going coproduction	Can be a good starting point for coproduction once relationships have been built. Reference group and panel members can be very well informed on issues. If groups are formally recognised there is a clear link between community inputs and	Difficult to ensure there is good representation and balance in the group. Individuals can be inaccessible to the wider community. Groups are normally informing people who are making the decisions rather than

			influence on policy and service planning.	being part of decision-making directly. Can be very time consuming for participants, and officers need to value and support this contribution.
<p>In addition to the above we have also used focused engagement events to target engagement at those who characteristically are not likely to engage at large public meetings or respond to written material. Techniques used to build relationships with these groups include:</p> <ul style="list-style-type: none"> ○ Weekend site visits (with pick-ups and drop offs) ○ Weekend and repeat evening exhibitions ○ Coffee, Tea & Cake mornings (with PPCR Independent advisors) ○ Regeneration surgery drop ins every Tuesday 9-5:30 (until 7pm once a month) ○ Door knocks for elderly residents and those deemed vulnerable on the Northgate system. <p>PPCR, the appointed independent advisors for Central Hill Estate, have also carried out supporting activities in parallel to the Council as detailed below:</p> <ul style="list-style-type: none"> ○ Door knocks ○ Training sessions ○ Workshops ○ Newsletters ○ Hotline & Freephone ○ Translation services (where requested) ○ Drop in sessions ○ Public meetings x 8 				

	<ul style="list-style-type: none"> ○ Resident Engagement Panel support meetings <p>From initial feedback – both formally and through personal discussion, there does seem to be a different view on regeneration from tenants (70% of households), where they are more positive about redevelopment, based on the condition of their homes and the suitability of the accommodation they are currently living in.</p> <p>Generally, residents are quite supportive of the Key Guarantees provided by the Council as part of the regeneration proposal. However there are strong vocal groups and external activists who are against redevelopment and would want to ‘save Central Hill’ Estate.</p>
<p>3.2 Gaps in coproduction, consultation and involvement <i>What gaps in consultation and involvement and coproduction have you identified (set out any gaps as they relate to specific equality groups)? Please describe where more consultation, involvement and/or coproduction is required and set out how you intend to undertake it. If you do not intend to undertake it, please set out your justification.</i></p>	<p>The consultation with residents will be on-going and support will be provided to residents to fully participate in the process. The Key Guarantees to residents will be further promoted and discussed.</p> <p>The notes and outputs from the engagement activities will continue to be published on the dedicated blog and posted on notice boards, newsletters by the Housing Regeneration Team and the Consultants’ team to allow all residents to have access to information.</p> <p>In the event that the Council’s Cabinet approves the project in December 2016 the next stage of the project is the detailed Masterplanning. This is to allow a planning application to be made for the project – looking at costs, number of homes built and tenure mix. A Resident Engagement Panel (REP) will continue to operate throughout this period alongside a programme of consultation activities to develop a Masterplan for the estate. Post a cabinet decision, the REP will be reviewed as currently the members are not in line with the proportion of tenants to leaseholders. (Scrutiny/Cabinet action plan). It is recognised however that involvement in a formal REP will not appeal or be appropriate to some groups of residents and so this will happen alongside more targeted and nuanced involvement mechanisms. This will include website updates, videos, info graphics, emails, newsletters, door knocking, home visits and themed exhibitions. An example of this is we have worked with interested</p>

	<p>residents about future design through workshops and site visits to create a Residents Brief for the new development.</p> <p>The level of engagement over the last 18 months has been relatively high – 70%+ of households have been contact with Lambeth officers or the independent advisors, attended events or made contact by phone or email. Officers and Independent Advisors regularly review alternative and pro-active engagement work and look to develop more targeted support to keep residents informed and updated where identified.</p> <p>Training and capacity building for residents will be provided as required to enable full participation. The Council will continue to fund the Independent Resident Advisor as part of this process.</p> <p>The Council will continue to offer accessible information and events to encourage wide participation. The Council will also ensure that the roles of local organisations and REP are clear so that residents can engage fully. There will be dedicated Council officers available to respond to resident issues on different aspects of the scheme.</p>
<p>4.0 Conclusions, justification and action</p>	
<p>.</p>	<p>The impact of the estate regeneration project at Central Hill Estate although positive overall in the long term with no disproportionate negative impacts on particular protected groups; officers recognise that there are risks around socio-economic equality for existing homeowners if due regard is not paid as the project is delivered.</p> <p>There is negative impact for many vulnerable groups during the construction process due mainly to the decant process. We have a number of actions in place to mitigate this impact.</p> <p>The project reaffirms Council policies and is interlinked with the delivery of all Council services.</p>
<p>4.2 Equality Action plan</p>	

Please list the equality issue/s identified through the evidence and the mitigating action to be taken. Please also detail the date when the action will be taken and the name and job title of the responsible officer. LIKEWISE WITH THE ACTION PLAN

Equality Issue	Mitigating actions
<p>Disruption caused by major redevelopment programme</p>	<ul style="list-style-type: none"> • Dedicated rehousing support to be provided. Decant Policy to be agreed and implemented. Compensation to be provided to tenants and homeowners through Home Loss and disturbance payments, with up to £1,000 payable early to allow residents to prepare to move. Single move direct to new home to be made wherever possible, and single move to be prioritised for disabled, older and other vulnerable resident groups. Options for all Council tenants and homeowners to remain on Central Hill Estate if they wish. • The Housing Regeneration team to understand equalities issues for individual households (access to place of worship, schools, nurseries, day centres, support groups, health etc.), so that as far as possible these can be supported through the move process. • Effective management of phased construction programme to ensure safe places and routes on the estate while building work takes place. Considerate Contractors Scheme to be adopted. Areas of play and amenity space to be maintained where possible during construction. • Bespoke support to be developed for individual households, particularly to vulnerable and less engaged individuals and households. • Communication with residents will seek to reduce stress and provide as much certainty as possible about both the process of regeneration and the final outcome, with access to appropriate advice and support.

<p>Engaging all groups through the development of proposals</p>	<ul style="list-style-type: none"> • Consultation with residents will be on-going and support will be provided to residents to fully participate in the process. The notes and outputs from the engagement activities will continue to be published on the dedicated blog and posted on notice boards, newsletters by the Housing Regeneration Team and consultant team to allow all residents to have access to information. • In the event that the Council’s Cabinet approves the project in November 2016, the next stage of the project is the detailed Masterplanning. This process is to allow a planning application to be made for the project. • The Resident Engagement Panel will continue to operate throughout this period alongside a programme of consultation activities to develop a Masterplan for the estate. The Housing Regeneration team recognise that involvement in a formal resident engagement panel will not appeal or be appropriate to some groups of residents and so this will happen alongside more targeted and nuanced involvement mechanisms. This will include website updates, videos, info graphics, emails, newsletters, door knocking, home visits and themed exhibitions. • Training and capacity building for residents will be provided, as required to enable full participation. The Council will continue to fund the Independent Resident Advisor. • There will be dedicated Council officers available to respond to resident issues.
<p>Homeowners having difficulty in accessing finance (Elderly and low income households)</p>	<ul style="list-style-type: none"> • Formal offer to Homeowners sets out Council commitments to homeowners affected by redevelopment, including options to remain on Central Hill Estate. • Homeowners will have access to independent advice and the Council will fund reasonable costs for this service.

	<ul style="list-style-type: none"> • The Housing Regeneration team will ensure early engagement with homeowners to identify those households that may have difficulty with funding the purchase or part-purchase of a new home. • Council to advocate for homeowners with lending institutions where necessary. • The Housing Regeneration team will support homeowners as required to find a private rented home or apply for social housing. • Council to consider further whether it might need to help broker lending to homeowners, if lending institutions prove unsupportive of the circumstances of leaseholders.
Decant Process – addressing medical and disability needs	<ul style="list-style-type: none"> • Further detailed Housing Needs Assessments will be made of all households in line with Council policy. The Decant team will arrange for Occupational Therapy and Medical Needs Assessments as necessary and in advance so that the new home can be designed and allocated to meet the needs of the household.
Potential for increased housing costs	<ul style="list-style-type: none"> • If the Council rent (set according to Government formula) for a new home is higher than the current rent for a tenant, the Council will implement the rent increase gradually over 5 years. • Service charges will be considered throughout design development and respond to residents priorities so that they remain as affordable as possible. • New homes to be designed to good modern standards of energy efficiency to enable reduced costs in use for residents.

