

Key Guarantees Questions and Answers

Issued: November 2016

Dear Resident,

The Key Guarantees – your questions answered

A number of questions have come up during the consultation, so the council has put together this question and answer document which addresses some of the most commonly asked.

If you have not had your say about the improvements to the Key Guarantees, you still have time to do so. You can do this by:

- Going to http://estateregeneration.lambeth.gov.uk/kg_consultation
- Filling in the form in the booklet you were sent and returning it to the address listed;
- Or by writing to:

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

If you do not have access to the internet and have misplaced your Key Guarantees booklet, you can call 020 7036 3528 and we will post you a new copy. The consultation runs until 12pm on the 21st November 2016.

Following the consultation, the revised new Key Guarantees will go to the council's cabinet for approval. The papers will be published on the Lambeth website at the address below ahead of that meeting:

<https://moderngov.lambeth.gov.uk/ieListMeetings.aspx?Committeed=225>

Yours sincerely,

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KEY GUARANTEES – QUESTIONS AND ANSWERS

General

Q: How the Key Guarantees relate to *Homes for Lambeth*, future tenancies and leases, and future housing management

A: The Key Guarantees relate to the whole regeneration process. They are aimed at giving residents affected by regeneration who have complied with their tenancy or lease agreement certainty that they will have, or will have the opportunity to have, a new home as a result of the regeneration of their estate.

The Key Guarantees also set out what residents can expect of the council and Homes for Lambeth during the estate regeneration process.

Building new homes will begin in 2018 at the earliest as design and planning processes have to run their course first. As a result **the earliest that any resident can expect to move into a new home built by Homes for Lambeth - the new company to be set up by the council and wholly-owned by the council - will be 2019.**

The council is now looking at future housing management arrangements and the details of Homes for Lambeth tenancies and leases; but these will not be formally concluded until closer to the time when people will be moving into their new homes.

The Key Guarantees do not generally cover issues such as how Homes for Lambeth will be set up as a new landlord or any future housing management matters – although some important elements of future tenancies and leases have been set out in the Key Guarantees. All these matters will, , be picked up and discussed in more detail with residents affected by estate regeneration in due course.

The council has asked the Independent Advisers working on estates to start collecting views from residents on future tenancies and leases. If you are interested in becoming involved in that process, then please contact the Housing Regeneration Team or the Independent Adviser for your estate. The council is beginning to put together a strategy on future housing management, and will be discussing this with residents during 2017.

Q: What assurance will the council give that the Key Guarantees will not be watered down or retracted through the estate regeneration process?

A: The council's Cabinet will adopt the Key Guarantees and these can only then be changed through a future Cabinet Decision. There would normally be further consultation with residents before this happened.

The way the Key Guarantees will be delivered may be changed over time. For instance, changes in national legislation may require us to find alternative approaches or options to make sure any particular Key Guarantee can still to be met.

Q: Who will deliver the Key Guarantees – the council or Homes for Lambeth?

A: Both the council and Homes for Lambeth will be responsible for delivering the Key Guarantees. Which party will be formally responsible for delivering a Key Guarantee at any one time will depend on when it is required in the development process. For example, the council has already started early buy-back of properties on some estates; and helped some tenants who are choosing to move to a new home away from

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their estate. However, when homes start to be built, it is Homes for Lambeth that will be offering the new homes to tenants and homeowners.

It is the Council's intention that where some or parts of the Key Guarantees are to be met by Homes for Lambeth and the Council will enter into a contract with Homes for Lambeth requiring Homes for Lambeth to implement those Key Guarantees.

Q: How can I have a say in the future Homes for Lambeth tenancies and leases?

A: If you want to influence the form of future Homes for Lambeth tenancies and leases, please contact the Housing Regeneration Team or the Independent Adviser for your estate who will explain how you can get involved.

Q: How will the council prioritise who gets which home on my new estate and will I have any choice?

A: Once masterplanning on any estate gets underway, the council will involve residents in the drafting of a **Local Lettings Plan**. This will set out a process and prioritisation system, which will set out how tenants and homeowners can apply for new-built homes. The council's allocations policy will still apply, but there will be some flexibility about priorities in the Local Lettings Plans for each estate..

The degree of choice that you will have will depend on where you live now and the masterplan and redevelopment phasing strategy for your estate. It will also depend on the Local Lettings Plan and what level of priority you are eligible for in that Plan.

Q: What commitments will the council make to ensure that homes are maintained appropriately before redevelopment takes place?

A: Repairs and maintenance will continue as normal on estates in the estate regeneration programme, but there will be no major investment taking place in the near future. Where significant works do have to take place, for instance for health and safety reasons, homeowners would still be liable for Section 20 bills to cover their share of these works in accordance with their leases.

Q: Where is the commitment that people will only have to move once?

A: Through engagement with residents affected by estate regeneration, it has become clear that the commitment to ensure people only have to move once is not always the preferred option. Some residents have expressed a firm preference that construction times are reduced to a minimum. There is a tension between speed of the construction programme and a commitment that people only move once.

It is for this reason that it is suggested that the council/Homes for Lambeth will engage with residents on each estate during the development of the phasing programme for an estate. This will explore what residents' preferences are between overall length of construction works and whether people need to move once or twice.

Q: Can the council provide disturbance payments as lump sums instead of residents having to provide evidence through receipts?

A: The council is considering whether disturbance payments could be paid as lump sums. Such an approach would need adaptations to some of the payments systems and the council has a responsibility to its residents to ensure that all payments it makes are justified and supported by documentation.

Q: I have a garden and I want a garden for my new home; will I get a "like for like" property?

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A: As set out in the Key Guarantees, the council has committed that tenants will be offered homes sized according to their housing need (see Key Guarantee 2) and homeowners will be offered homes of the same number of bedrooms as they currently have. All other characteristics of new homes (whether they have gardens or not, on what floor they are, etc.) will be developed through the masterplanning process. The allocation of new homes will be done through the Local Lettings Plan. Residents will have the opportunity to influence both of these for their estate. Residents will also have the opportunity to express preferences through the Housing Needs Assessment process that takes place at the beginning of the masterplanning process. Every new home will have outdoor amenity space (balcony, garden or terrace).

Q: Please clarify what will happen in the case that I am required to move temporarily to enable estate regeneration

A: The details of this are still being developed and it may not be necessary on some estates for any temporary moves. We will therefore consider this in more detail on each estate as the masterplanning process proceeds and in discussions around the Local Lettings Plans. What we can tell you is that you will not be required to move temporarily off your estate. The council/Homes for Lambeth will be phasing projects so as to make sure that everyone who wishes to can remain on their estate throughout a regeneration project.

Q: What will my future living costs be in a Homes for Lambeth home?

A: Utility bills and service charges

Your future cost of living in a new Homes for Lambeth home will depend on all kinds of factors. However, as your new homes will be built to higher modern insulation standards, for example, your energy usage for heating will be much lower. Heating bills are expected to be less than what you pay now or what you would be paying in the future were you to remain in your current home.

When designing new homes, Homes for Lambeth will aim to keep future maintenance needs to a minimum. This will reduce service charges. Homeowners would not be expected to pay for any Section 20 costs (for major works) for a number of years, as they will be living in brand-new homes.

All new homes will have electricity, heat and water meters installed to comply with building regulations. They will also be fitted with low usage taps, showers and toilets, meaning that water usage is likely to be reduced.

Council tax

As your home will be newly built, its value is likely to be higher than that of your current home. Council Tax is based on an assessment of the value of the property in 1991 undertaken by the Valuation Office Agency. The 1991 valuation will be significantly less than the current value; however there is still a possibility that your new home could be in a higher council tax band than your existing home and you would be charged a higher rate of council tax.

Rents

Homes for Lambeth rents for assured tenancies will be set in the same way as council rents. It will follow the same Government formula that is used for council homes. This formula takes account of the value of a home based on quality and location. This would likely make rents higher than for the equivalent home on an estate now. Rents in the new-build homes could be 10% to 25% higher than your current rent, depending on size and which estate they are on.

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To deal with this, the council has agreed to phase in rent increases over 5 years. In addition, tenants who no longer need a home of the size and type they currently live in could downsize to a cheaper, smaller home on the new estate. Tenants can also choose to move to a council home in the borough, if there is something available that is the right size.

Summary

Taking into account that some costs will go up and some will go down, the council expects that overall residents will see very little change in their living costs.

Secure tenants

Q: How many homes are available through the Choice Based Lettings system each week?

A: On average, between 15 and 30 homes become available each week.

Q: How do I bid for a home elsewhere in Lambeth?

A: If you wish to look for a new home away from your current estate, then please get in contact with the Housing Regeneration Team or speak initially with you Independent Adviser. Please also see this link: <https://www.lambeth.gov.uk/housing/council-and-social-housing/choice-based-lettings-bidding-for-a-home-guide>

Q: How many bids can I make on the Choice Based Lettings system?

A: There is no limit on the number of bids you can make.

Q: Please clarify what will happen in the case that I am required to move temporarily to enable estate regeneration

A: The details of this are still being developed. What we can tell you now is as follows. You will not be required to move temporarily off your estate; there is a chance that the council/Homes for Lambeth seeks volunteers for such a temporary move away from the estate, where any compensation would be agreed at the time.

The council/Homes for Lambeth will be phasing projects so as to make sure that everyone who wishes to can remain on their estate throughout a regeneration project. There are, however, two scenarios whereby you might be required to move temporarily within your estate:

- A. You may be asked to move into an existing property that has become empty. The council will make sure that the property is suitable for you and in a fit condition. If you are asked to move, then you will get your home loss payment and full disturbance payments on the first move. When you move from the temporary home to your new built home, then you would again receive disturbance payments, but no home loss payment. You would be provided a secure tenancy for the temporary home and would have to pay the same rent on it as you currently pay.
- B. You may be asked to move temporarily into a newly built home, but for whatever reason it is not your final home. The same would apply (as above A.) in terms of home loss and disturbance payments. You would be provided with an assured shorthold tenancy in the temporary home together with a legal commitment to provide you with an assured lifetime tenancy in your final home. You would have to pay

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rent on this temporary home, which would not be more than the predicted rent for your final home. You will be informed prior to the move whether there may be an option to remain in the temporary home, if you find that you like living there.

Q: How will the “option to return” offer operate?

A: If you decide to move away from your current estate, but wish to retain an option to return, then you would need to notify the Housing Regeneration Team.

Tenants remaining on an estate would have priority for new choice of homes. When an estate has been mostly built and all the tenants remaining on the estate have been re-housed, then the Housing Regeneration Team would contact those who have retained an option to return to ask if they now wished to exercise that option and return to the estate. Anyone responding to that offer would be provided information on what homes are available and how they can bid for those new homes.

Only after all those who wish to take up the option to return have moved back to the estate would new homes be made available to those on the general waiting list.

Q: How does allocation of new homes affect families with adult children at university?

A: You would need to make sure that the adult children are either on or added to the tenancy as authorized occupants and that they use the home as their main and principal home. They would then be considered as part of the household.

Q: My home is overcrowded with adult children; what home will I be offered?

A: As stated in the Key Guarantees booklet, you would be offered a home with the same number of bedrooms as your current home.

Q: Is the size of a new home offered the same whether I were to move away from the estate or take a new home on the estate?

A: Yes.

Q: Does the ‘additional bedroom’ entitlement apply to everyone or just those with career needs?

A: It applies to everyone who has a housing need below the size of their current home. So if you live in a three bed flat currently, but your housing need is for a one bed, you will be offered a two bedroom home.

Q: Who pays for tenants’ aids and adaptations?

A: The council/Homes for Lambeth would need to carry out a medical assessment to determine what aids and adaptation you would require.

Where this medical assessment shows that you will need aids and adaptations to your new home, then they will be built in and paid for by Homes for Lambeth.

Q: A family member has lived with me for less than 12 months; what will happen to them?

A: Unless they are on the tenancy records, they will not be re-housed.

Q: What will happen when the 5-year phase-in for rents has expired?

A: The rent increase for the new homes will be phased in over a 5-year period, after which the rent will be at

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the full amount for your new home. From that point forwards, any annual rent changes would be determined in the same way as those for Lambeth council homes.

Q: Do I have to be living continuously in my home for a year in order to be eligible for home loss payment?

A: Yes.

Q: How does the council define who is vulnerable?

A: The council defines vulnerability as those whose ability to live independently is at risk due to an array of circumstances and needs. This includes residents who require additional care and support services both in general needs and specialist housing, regardless of age. Vulnerability is not necessarily permanent; people's needs change over time.

Q: What support can I get to move outside Lambeth?

A: The council can help you get in touch with the relevant housing departments in the local authorities in other places that you may wish to move to. The council can also help you understand their procedures and to complete forms. The council does not, however, have reciprocal arrangements with other local authorities and your ability to obtain a home, wherever you wish to move to outside of Lambeth, will depend upon availability of council homes in that area.

Q: What does 'lifetime' mean?

A: An assured lifetime tenancy is for as long as you chose to live there. This assumes that you do not breach the conditions of the tenancy.

Q: What succession rights will there be with Homes for Lambeth assured lifetime tenancies?

A: The council has begun working with tenants to agree what rights and responsibilities should be written in to new Homes for Lambeth assured lifetime tenancies. This will include exploring what succession rights – where someone can inherit a tenancy when the tenant dies - can be included in the tenancies.

Succession rights for current secure tenancies depend on when the tenancy was granted. If a secure tenancy was granted before April 2012, then succession can pass to a spouse, civil partner, other family member or career who has lived with the tenant for at least 12 months before the tenant's death. If a secure tenancy was granted after April 2012, then succession can only pass to a spouse or partner who is also occupying the home at the time of the tenant's death, or to the tenant's child(ren) if they have been living in the tenant's home with them for at least 12 months before the tenant's death.

Q: Why are tenants not being given the option to buy one of the new homes under the shared ownership option?

A: This is something that could be explored. It would require a lump sum payment of a minimum of 25% of the value of the new property and the tenant would need to pay rent on the share of the home retained by Homes for Lambeth as well as service charges.

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Homeowners

Q: Please provide some worked examples of how the different options (A to D) might operate.

A: The following represent some indicative scenarios covering each of the options available to resident homeowners.

Homeowner A – buys new home outright (Option A)

- Homeowner A's existing home is valued at £300,000
- Homeowner A owns their home outright, with no debt on the home
- The home loss payment of 10% is £30,000
- The new home that Homeowner A wishes to move into is valued at £400,000
- The council offers Homeowner A a percentage share of the new home equivalent to $(£300,000 + £30,000)/£400,000 = 82.5\%$
- Homeowner A then tops this up with £70,000, either with their own capital or by taking out a mortgage, so that they own 100% of the new home
- Homeowner A pays 100% of the service charges on the home

Homeowner B – no existing mortgage, takes shared ownership offer (Option B)

- Homeowner B's existing home is valued at £300,000
- Homeowner B owns their home outright, with no debt on the home
- The home loss payment of 10% is £30,000
- The new home that Homeowner B wishes to move into is valued at £450,000
- The council offers Homeowner B a percentage share of the new home equivalent to $(£300,000 + £30,000)/£450,000 = 73.3\%$
- Homes for Lambeth retains 26.7% share of the new home - no rent is charged on this 26.7%
- Homeowner B pays 100% of the service charges on the home
- Over time, Homeowner B is able to staircase through several steps to ultimately acquire 100% of their home

Homeowner C – with existing mortgage, renewed, takes shared ownership offer (Option B)

- Homeowner C's existing home is valued at £300,000
- Homeowner C owns their home outright, but has a mortgage with £95,000 remaining debt
- The home loss payment of 10% is £30,000
- The new home that Homeowner C wishes to move into is valued at £500,000
- Homeowner C secures a new mortgage with a starting debt of £95,000
- The council offers Homeowner C a percentage share of the new home equivalent to $(£300,000 + £30,000)/£500,000 = 66\%$
- Homes for Lambeth retains 23% share of the new home - no rent is charged on this 23%
- Homeowner C pays 100% of the service charges on the home
- Over time, Homeowner C is able to pay off their mortgage
- Over time, Homeowner C is able to staircase through several steps to ultimately acquire 100% of their home

Homeowner D – with existing mortgage, renewed, takes shared ownership offer (Option B)

- Homeowner D's existing home is valued at £300,000
- Homeowner D owns their home outright, but has a mortgage with £45,000 remaining debt
- The home loss payment of 10% is £30,000

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- The new home that Homeowner D wishes to move into is valued at £600,000
- Homeowner D secures a new mortgage with a starting debt of £45,000
- The council offers Homeowner D a percentage share of the new home equivalent to $(£300,000 + £30,000)/£600,000 = 55\%$
- Homes for Lambeth retains 45% share of the new home - no rent is charged on this 45%
- Homeowner D pays 100% of the service charges on the home
- Over time, Homeowner D is able to pay off their mortgage
- Over time, Homeowner D is able to staircase through several steps to ultimately acquire 100% of their home

Homeowner E – with existing mortgage, not renewed, takes shared ownership offer (Option C)

- Homeowner E's existing home is valued at £300,000
- Homeowner E owns their home outright, but has a mortgage with £45,000 remaining debt
- The home loss payment of 10% is £30,000
- The new home that Homeowner E wishes to move into is valued at £400,000
- Homeowner E is unable to secure a new mortgage
- The council offers to step in and pay off Homeowner E's existing mortgage in return for a rent
- Such rent would be charged on the 24.5% retained by the council, where this is calculated on the basis of the interest cost to the council from having paid off £45,000 – if the council was borrowing at 3%, then the annual rent would be around £1,350 (or £112.50 per month)
- Homeowner E confirms that they are able to pay this monthly rent
- The council offers Homeowner E a percentage share of the new home equivalent to $(£300,000 + £30,000 - £45,000)/£400,000 = 71.3\%$
- Homes for Lambeth retains 28.7% share of the new home
- Homeowner E pays 100% of the service charges on the home
- Over time, Homeowner E is able to staircase through several steps to ultimately acquire 100% of their home – the rent to the council would reduce proportionately

Homeowner F – with existing mortgage, not renewed, unable to take shared ownership offer (Option D)

- Homeowner F's existing home is valued at £300,000
- Homeowner F owns their home outright, but has a mortgage with £200,000 remaining debt
- The home loss payment of 10% is £30,000
- The new home that Homeowner F wishes to move into is valued at £500,000
- Homeowner F is unable to secure a new mortgage
- The council offers to step in and pay off Homeowner F's existing mortgage in return for rent, where Homeowner F would be able to have $(£100,000 + £30,000)/£500,000 = 26\%$ equity in the new home
- Such rent would be charged on the 74% retained by the council, where this is calculated on the basis of the interest cost to the council from having paid off £200,000 – if the council was borrowing at 3%, then the annual rent would be around £6,000 (or £500 per month)
- Homeowner F informs the council that they would be unable to afford this rent
- The council would work with Homeowner F to explore alternative options – these could include releasing their remaining equity to enable a move into a rented home

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Q: When will I be able to acquire my new home?

A: Once a regeneration project is underway, the council will let resident homeowners know the programme and process by which they will be able to obtain a new home on their estate. The earliest any homes will be ready to move into will be in 2019.

Q: As a non-resident homeowner, why am I not eligible for a new home on the estate?

A: The council is under no obligation to provide non-resident homeowners with a new home. Non-resident homeowners will be compensated as set out in the Key Guarantees. If any new built homes on an estate are made available for market sale, then you can purchase one of these homes.

Q: What if the value of my existing home, plus 10% home loss payment, is less than 60% of the value of the new home want to move into?

A: So long as you can transfer the full market value of your existing home plus home loss into equity in your new shared ownership home, then you will not have to pay any rent on the unowned share.

Q: What does it mean by 'probably more than 60%'? On what basis is this statement made?

A: Based on the analysis that the council has done to-date, existing homes on estates tend to be between 55% to 75% of the predicted value of new built homes. When combined with a home loss payment, it is estimated that resident homeowners taking up Option B would be able to acquire between (approximately) 60% and 80% of the value of new built homes. This varies from estate to estate and depends on size of homes. In some instances, the value of an existing home plus home loss payment may fall below 60%; however, so long as the resident homeowner is able to contribute the full value of their existing home plus home loss, they will be eligible for the zero rent shared ownership offer.

Q: Why has the shared equity been converted to shared ownership?

A: This is explained at the back of the Key Guarantee booklet for homeowners. A change in legislation has meant that *shared equity* is now formally defined as a financial product, which only financial services organisations are able to offer. The council does not intend for Homes for Lambeth to be a financial services organisation.

Q: How will the future rent be calculated on 'with rent shared ownership' properties?

A: Under Key Guarantee 1 (Option C), you would effectively experience a switch from paying a mortgage to paying a rent, where that rent is likely to be similar to your existing mortgage.

If you were unable to renew your existing mortgage, then Homes for Lambeth would step in and pay off your existing mortgage. As a consequence you would not be putting the full market value of your property into your new home and Homes for Lambeth will have had to borrow money in order to pay off your mortgage. Homes for Lambeth would therefore seek to recoup the cost of stepping in to pay off your mortgage by charging a rent on your property. The commitment in the Key Guarantees is that the rent that you would be charged would be calculated on the basis of the cost of having to step in and pay off your mortgage.

Q: Please explain what mortgage/financial products the council will offer when it steps in to pay off my mortgage?

A: There would be no mortgage/financial products offered. Homes for Lambeth would charge a rent.

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Q: What alternative arrangements is the council considering?

A: The council would explore with resident homeowners, on a case-by-case basis, what would be the best way for you to remain living on your estate. Affordability testing would be required to enable a proper evaluation of your ability to provide capital as equity in a new home and to pay a rent.

Q: How will co-owners be treated in terms of residency?

A: So long as one of the co-owners in a property is resident on the estate, then the property will be treated as being that of a resident homeowner with eligibility for Key Guarantee 1.

Q: When is the earliest that I can sell my property to the council?

A: Where it has been decided to redevelop an estate, the council will commence a process to find out how many homeowners wish to sell their properties to the council prior to regeneration taking place. Once there is a better understanding of the demand for early buy-back on an estate, then the council will develop a strategy for early buy-back and set aside sufficient annual budgets to enable early buy-back of properties to take place.

Q: When should I get my home valued so I don't lose out financially?

A: If you're a resident homeowner who is thinking about moving away from the estate, a valuation agreed by an independent RICS registered valuer at the time you are looking to sell is valid for 6 months. If you decide to sell, you will receive the value of your home plus an additional 10% home loss payment (capped at £58,000).

If you're a resident homeowner who wants to stay on the estate, you can swap to a newly built home. The council is planning to carry out valuations either shortly after the planning process or shortly before people would need to move. Valuations of existing and new homes will be done at the same time to ensure that resident homeowners don't lose out financially if house prices move up or down.

All valuations of existing homes will be done as if no regeneration is taking place, so that the value is not changed by the regeneration proposals. The valuation will be based on historic and current sales and purchases on the estate and with reference to the surrounding area. The valuation would also take account of whether the home is leasehold or freehold.

Resident homeowners will be able to get their own independent valuation advice and the council will repay reasonable valuation costs. As with any other home transaction, homeowners will also be able to employ their own solicitor for the transaction. The council will also repay reasonable solicitors costs.

Q: Who will carry out valuations of new properties?

A: The council will instruct surveyors to carry out independent valuations of homes. Homeowners are also able to instruct their own RICS registered valuers to carry out a valuation for them, where the council will pay for these costs when the property sale goes completes.

Q: Why will the cost of these be taken off the home loss payment?

A: The council is considering amending this detail, so that these costs would be paid through disturbance payments rather than home loss.

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Q: Will stamp duty be paid in full?

A: Yes. Where a resident or non-resident homeowner sells their property and moves away from the estate, then they will be eligible for compensation for additional costs within a 12 month period associated with acquiring a new home, such as the stamp duty associated with acquiring a new property. This will be capped to the same value as the property that has been sold.

Q: Why will excess mortgage costs only be covered for the first 12 months?

A: Homes for Lambeth cannot afford to subsidise your costs indefinitely; there therefore needs to be a time limit to this offer. You will be living in a good quality new home, which should have lower energy, water and service charge costs (see Q&A on Living Costs), which will also help to offset any increased mortgage costs, if they were to arise.

Q: If I sell my property to the council and wish to buy a new property elsewhere, when does the clock start ticking in terms of being able to claim back costs of acquiring the new home at that other location?

A: The 12 months period starts on the date of completion of the purchase of your home by the council.

Q: Why can't I leave my new home to a friend if/when I die?

A: The zero rent shared ownership offer to resident homeowners is made to compensate you for the disturbance caused by having to move home to make way for regeneration of your estate. As a consequence you would be able to live for the rest of your life in a home of considerably higher value without having to pay anything for this benefit. The council cannot justify offering to extend that benefit to people who have no prior connection to the location nor have experienced any disturbance from relocation.

Q: What happens to residents who have not lived in the home for more than 1 year on the death of a homeowner?

A: They would not be eligible to acquire the property, unless they were able to purchase the council's share of the property.

Q: What is the definition of 'civil partner' in the context of succession?

A: A civil partnership is a legally recognised relationship between two people of the same sex that is registered. It confers the same rights and responsibilities as marriage.

Q: Could I purchase a home or enter into a value swap on another estate being regenerated?

A: The council is considering this option. This would depend upon the phasing of different estate regeneration projects and the timing of availability of properties. Residents on an estate would have to take priority within a Local Lettings Plan before properties could be made available to people on other estates.

All examples used in this document are indicative. They should not be used as advice for individuals.