



Offer

BOOKLET ONE

The Proposal

This is an official document, which tells you about the proposed transfer of your home to a new landlord called **London & Quadrant Housing Trust**



Your views

What are your views of the Council's plan to transfer all of its homes on the Haggerston West and Kingsland Estates to L&Q Housing Trust? It is your right by law to have your say. We want to hear from you. Please note that this is not the formal ballot. It is intended to give you a chance to express your initial views. Subject to those views the formal ballot will start in September 2007. When you have read this document, please complete and return the prepaid response card. Your comments must reach the Council by August 2007.

You will find the card for giving your responses in the consultation document folder.

July 2007

Dear Tenant

Proposed transfer of Haggerston West and Kingsland Estate to London and Quadrant Housing Trust



As you know the Council together with residents have been looking very carefully for the best solution for renewal of Haggerston West & Kingsland Estates. In order to provide new good quality homes and improve the environment of the estates the Council concluded that the best option is for a transfer to an established housing association who can deliver the programme of improvements that we would like to see on the estates, providing new and larger homes up to modern eco-homes standard for all current tenants living on the estate.

I am therefore asking you to read this document very carefully and let me know what you think.

A response form is included in this document. Please return the form in the pre-paid envelopes provided by 5pm Monday 6th August so that the Council can consider your comments. After considering your comments the Council will decide whether to go ahead with a ballot. It is important that you keep your copy of this document because having considered all your comments the Council will write to you to let you know of what changes, if any, were made to this document as a result of them.

This offer document sets out the Council's formal proposals for the transfer and how it will affect you, including your full legal rights. This document tells you where your rights would change and points out what the differences are. If the transfer goes ahead your home will be included in the transfer and it is very important that you have all the information you need to help you to make up your mind on this very important issue.

This is the first stage of formal consultation and you are not asked to vote until late September 2007. The transfer will only take place if the majority of tenants who vote in the ballot say they are in favour of the transfer – so it will be you, the tenants, who decide. You will receive more information about the ballot nearer the time. However, I can assure you now that it will be a confidential ballot. It will be carried out independently of the Council and London and Quadrant Housing Trust.

If you are a joint tenant, you and your fellow joint tenant(s) will each receive a copy of this document and can make your comments separately.

If you are not sure about anything or have questions to ask you can

Call the Independent Tenant & Leaseholder Advisor

Call the Council

Write to us using the response form and we will arrange for someone to visit you.

Please remember that this is not the ballot. At this stage the Council wants to know your views before proceeding any further.

Yours faithfully



Councillor Jamie Carswell

Deputy Mayor

How to get more information...

If you want someone to contact you to answer your questions please write your details on the card or phone Ken Ibe, London Borough of Hackney Regeneration on **020 8356 4785** or L&Q on **Freephone 0800 955 5108**. You can also contact The Council using the Freephone Number printed on the wallet cover.

F.I.R.S.T. Call (The Independent Residents' Advisors) was chosen by resident representatives to provide independent advice to all residents. If you wish to seek independent advice please call F.I.R.S.T. Call on freephone **0500 291 999**.

You can also contact your local Ward Councillor (details of how to contact your Ward Councillors are given in the names and addresses list in Booklet 4).

If you wish you can seek further independent advice from a solicitor, for which you may have to pay, or from the Citizens' Advice Bureau or Housing Advice Centre.

I would like to assure you that all feedback will be carefully examined and considered.

Please read the booklets, consider the proposal and let us know your views.

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Independent Advice for Tenants

If you have any questions or concerns about any aspect of the proposal to transfer your home to London & Quadrant Housing Trust (L&Q), and wish to seek an opinion which is independent of the Council, and L&Q, you should contact Neal Purvis at F.I.R.S.T. Call. F.I.R.S.T. Call also has access to independent professional and legal advisers.

F.I.R.S.T. Call was chosen and appointed by residents' representatives to provide advice to all residents. F.I.R.S.T. Call has independently assessed the Council's offer to tenants.

F.I.R.S.T. Call is an independent body specialising in resident representation. F.I.R.S.T. Call will provide impartial advice to tenants and leaseholders on the transfer proposal. They will send you their own guide to this offer.

You can contact Neal Purvis or Lockhart Murdoch

Write to F.I.R.S.T. Call:

Prospect House, 2 Prince Georges Road, London SW19 2PX

Freephone 0500 291 999

email nealpurvis@tiscali.co.uk or lockhartm@blueyonder.co.uk



Neil Purvis



Lockhart Murdoch

The Haggerston West and Kingsland Estates Development and Management Committee



Belinda
Balhatchet

The Estates Development and Management Committee (EDMC) has been working to find options for the refurbishment and redevelopment of Haggerston and Kingsland Estates for over 10 years.



Fiona
Furness

F.I.R.S.T. Call were selected by the EDMC as Independent Tenants Advisors. The Haggerston West and Kingsland EDMC was formally constituted in July 1999 and has worked with the council and others to find a solution to funding the redevelopment of the Estates since then.



Jean
O'Neil

In 2003 this led to the EDMC selecting London and Quadrant Housing Trust Ltd, from a shortlist of four housing associations to be the 'preferred partner' to redevelop the Estates. They were the unanimous choice of a selection panel made up of a majority of residents.



Mike
Casajuana

The EDMC has negotiated with L&Q and the Council to ensure a better future for residents and leaseholders on Haggerston West and Kingsland while taking into account changing government guidelines and the need to secure adequate funding. Members of both Kingsland Tenants Association and Haggerston Tenants and Residents Association are involved in the work of the EDMC and have benefited from the experience that has been developed over the years.



Pat
Phillips

This experience has enabled EDMC to act as an equal partner with L&Q and the Council in developing the proposals with architects, councillors, the Housing Corporation and the government.

The EDMC met the Housing Minister in November 2006 and lobbied for gap funding.

1. The Council's Proposal to Tenants

The Proposal

The Council has worked hard with residents of the Haggerston West and Kingsland Estates (the Estates) to make the Estates a better place to live. The Council has looked in detail at the cost of bringing your existing homes up to current standards and concluded that the only viable option is to build new homes instead. The Council cannot afford to do this within the Government's financial policy framework and therefore considers that the best option is to transfer all the homes on the Estates to a housing association who will be able to raise the funds to do so. Resident representatives and the Council have chosen London & Quadrant Housing Trust (L&Q). L&Q is one of the largest Housing Associations in South East England and manages more than 50,000 properties of which 303 are in Hackney. L&Q is a 'not for profit organisation', which means that all surplus money can only be spent on its housing related activities.

The planned programme of new homes is outlined in Booklet 2. It is proposed that the new homes will be completed within five years of beginning construction work.

L&Q is fully committed to providing an improved management and maintenance service on the Estates. Details of the improved management service can be found in Section 8 of this booklet.

L&Q has been working with, and listening to, residents. All of the proposals in these documents have been developed in partnership with residents.

Key benefits

The Council considers that the key benefits of the proposal are:

- Every secure tenant will have a new, modern, spacious good quality home in a pleasant and safer environment, with better facilities. This will result from a major redevelopment programme costing over £150 million. (See Booklet 2 for full details.)
- All secure tenants will be able to move straight into their new home except those affected by the first phase of the building works. (See Booklet 3 for details.)

- Home ownership opportunities including Right to Buy, Right to Acquire, Shared Ownership, & Homebuy
- A robust and prompt response in dealing with squatters
- All secure tenants will receive a home loss payment of £4,000 plus their disturbance costs (for details see Booklet 3 page 13).
- Our aim is that every secure tenant will be entitled to a new home on the Estates within 5 years of the beginning of the work to build the new properties.
- The rents are determined by government policy, will be affordable and set at same levels as the council and other Housing Associations in the area can charge (see Section 5 for more details).
- Improved housing management services, including an improved day-to-day repairs service and effective cleaning service (see Section 8 for more details).
- A local office during the redevelopment programme, which will manage the homes on the Estates as well as the redevelopment programme. This will give you easier access to local staff while the works are taking place
- Far greater say for residents in the running of your homes. A Local Management Forum, with a resident majority, will oversee the management of the homes and the redevelopment
- A brand new purpose built community centre
- A contribution from L&Q of £250,000 to develop the services to be provided by the new community centre and meet its costs in the early years
- A sustainable income for community initiatives controlled by the Local Management Forum
- Your rights will be protected and you will have security of tenure. This will be guaranteed by a contract between the Council and L&Q and by a new assured tenancy agreement. (The proposed new tenancy agreement is set out in full in Booklet 4).
- Unlike your existing agreement, no changes could be made to your new tenancy agreement without your written consent. This will give you greater protection.
- Any previous succession of tenancy will be ignored, so even tenants who have inherited their tenancy before transfer will be able to pass it on one further time.
- A variety of options to safeguard leaseholders affected by the redevelopment

The Council believes that this transfer proposal is in the best interests of the residents on the Estates, but it will be for you to make that decision.

Reasons for proposing transfer

The Council and resident representatives have identified the many problems with the current blocks on the Estates. They are now in very poor condition and have been badly maintained. We believe demolition and new build is the only way forward. Over the last ten years the Council, jointly with resident representatives, has explored ways of paying for regeneration works.

The government has set a target of 2010 for all council and housing association homes to be brought up to the Decent Homes standard. In simple terms The Decent Homes standard means homes must be wind and watertight with reasonably modern kitchens and bathrooms. This means replacing the following items if they are in both poor condition and more than 30 years old:

- roofs
- windows & doors
- brickwork
- wiring
- kitchens
- bathrooms

The Council has undertaken a survey which has shown that Haggerston West and Kingsland Estates cannot be economically refurbished. It has not been able to attract the level of funding required and there is no prospect of the Council being able to pay for the works from its own resources. The Council made a commitment in 1999 to seek funding to redevelop the Estates and believes that transfer is the best option for residents.

The Government has made clear that it favours proposals that increase investment in poor housing by using resources that are available to housing associations. The Council does not have enough money of its own to demolish and build new homes on the Estates and has concluded that it will be in the best interests of residents to pursue the transfer of the Estates to a housing association. Housing associations have a greater ability to raise finance for redevelopment works since they are not subject to the same borrowing restrictions as local councils.

We know crime and nuisance are major issues for tenants. The transfer would enable all tenants on the Estates to be offered new homes in blocks designed to discourage crime and maximise security. The transfer will also provide other benefits to residents including an improved management service, more attractive communal areas and homes which cost less to heat and are free from damp.

Resident partnership

At every stage of this process the Council and L&Q have tried to give the maximum information to all residents. A specialist consultant called 'First Call' has been appointed to act on behalf of the residents to ensure you have been involved wherever possible. Residents have played a key part in all the decisions that have been taken about this proposal. L&Q have held individual meetings with almost all the residents on the Estates which have informed the development of these proposals.

In addition there have been:

- Public meetings
- Exhibitions and exercises to let tenants help design their new homes
- Questionnaires to seek views on specific issues
- Newsletters
- Workshops and drop-in events
- Meetings with particular groups - the elderly, young people and people from ethnic minorities
- Advice surgeries.

This proposal is the result of a resident led initiative and residents have been central to:

- Investigating the choices for the Estates and deciding that demolition and rebuilding was the best option
- Agreeing the development framework for the regeneration of the Estates
- Establishing the criteria and deciding the selection process for a proposed new landlord
- The selection of L&Q as the proposed new landlord
- Agreeing the design of the new homes
- Agreeing the level of housing management services to be provided
- Discussing long term arrangements for involving tenants in the running of the Estates.
- The selection of Taylor Woodrow Construction Ltd as the main contractor for the redevelopment.
- Developing the Business Plan with L&Q.

Council's agreement with L&Q

If the transfer goes ahead, the Council will enter into a legal agreement with L&Q. L&Q and the Council will be bound by this legal agreement to ensure that promises set out in this document are kept.

Following transfer, the Council will continue to work in partnership with L&Q and residents. For the first five years following transfer until the building works are complete the Council will receive regular progress reports from L&Q which will be copied to resident representatives. There will also be annual liaison meetings to which resident representatives will be invited.

An independent project manager will be commissioned to monitor the council's interest and to safeguard the promises made to the residents at the time of the ballot. Their brief will include monitoring the building programme, finance, overage and works to be undertaken across the redevelopment projects. The costs and fees relating to the commission will be borne by L&Q.

Residents will be able to contact the project manager who will pursue the issues raised. If necessary the Council would act on behalf of the residents in relation to any breach of the commitments detailed in this document, if these have not already been addressed through L&Q's complaints policy. The Council may be able to take legal action against L&Q and furthermore may have the ability to 'step in' to fulfil commitments.

The Council will continue to be responsible for non-housing services supplied to the Estates such as Highways, Refuse Collection (car parking arrangements will be confirmed when the issue of road adoption has been agreed) and Planning. Residents will still be able to contact the Council in the usual way and their councillor will still be able to make representations on your behalf to the Council. Tenants will still be required to pay their Council Tax in the same way as they do now.

If tenants vote against transfer

If tenants vote against transfer it will not be possible for the Council to undertake the proposed regeneration works to Haggerston West and Kingsland Estates. The Council would seek to address urgent health and safety repairs from its limited capital budget and to continue normal arrangements for day-to-day repairs. The Council does not expect to have the resources for any major regeneration works, unless these are part of a transfer proposal. The transfer presents a genuine opportunity to redevelop the Haggerston West and Kingsland Estates with good quality homes in a safe environment, and for you to become actively involved in the design, development, and management of your new home.

What about Hackney Homes?

Hackney Council knows that it will not have enough money to carry out all the necessary works to ensure that all its homes meet the Decent Homes Standard by the Government deadline of 2010. The Government has given the green light for Hackney to deliver housing services to its Tenants and Leaseholders through a company called an Arms Length Management Organisation (ALMO).

Hackney Homes is the ALMO which took up its responsibility on 1st April 2006. Provided the ALMO is assessed as delivering a good 'two star' service, additional government funding will be invested to bring the Council's housing up to the Government's 'Decent Homes Standard' by 2010, meaning that many residents will benefit from much needed improvement works.

It has bid for over £225 million for Decent Homes works that has just over £12,000 to be spent per home over seven years. The Council did not bid for ALMO money for Haggerston West and Kingsland because if the transfer did not happen LBH would have to bid separately for additional ALMO monies.

This compares with the £49m or £118,000 per home that L&Q proposes to spend on Haggerston West and Kingsland properties. Even with this level of funding, the ALMO would not be able to carry out the demolition and redevelopment programme on the Haggerston West and Kingsland Estates. This can only happen if the Estates transfer to L&Q.

2. L&Q

Aims

L&Q's aim is creating places where people want to live. L&Q does this by offering high quality homes and services to people and neighbourhoods across London and the South East.

"We believe in getting best value so that our residents get the best level of service possible from us. Encouraging equal opportunities is central to everything we do."

About L&Q

If the transfer proceeds, L&Q will own all the properties on the Estates and will be your landlord. L&Q has nearly 40 years of experience in providing quality homes and efficient housing services in London and the South East.

Today L&Q is the largest housing association group in London & the South, managing over 50,000 homes. This compares with 27,700 homes owned by Hackney Council. L&Q employs about 1,000 staff and is registered with the Housing Corporation. The Housing Corporation is the statutory body responsible for supervising and regulating Registered Social Landlords, and it regularly assesses L&Q's performance. (Section 13 tells you how the Housing Corporation assessed L&Q in 2006).

L&Q

- offers a wide range of housing and community services, focussing on their customers' needs.
- completes around 124,000 repairs every year, with over 95% completed within nationally set target times
- spent £55 million last year maintaining its homes
- provides a home for 12 families every working day
- does regular research into what their customers think, and acts on the results to improve their services
- ensures that all L&Q staff receive customer service training to make sure they respond to people quickly and treat everyone with courtesy and respect

Quadrant Community Investment (QCI), L&Q's specialist community development section, invests around £1m every year on projects to improve people's employment prospects and on other neighbourhood schemes like employing estate wardens, providing new playgrounds, and community buildings, and improving the local environment.

Change, L&Q's community finance company, funds employment schemes, and offers financial services and advice to people who normally struggle to get bank accounts, loans and advice.

L&Q Supported Living (LQSL) manages homes and provides services to over 4,000 older people, young people learning to live independently for the first time, and others who are vulnerable in some way or have special needs.

L&Q's regeneration record

L&Q has already been selected to regenerate a number of council estates.

For example residents in these London boroughs voted in favour of joining L&Q.

(These transfers involved both council tenants and leaseholders):

- **Bexley** - transfer of 4,500 homes to L&Q in 1998 which delivered a refurbishment programme for the existing homes.
- **Enfield** - transfer of 1300 homes to "Green Horizons" in 1998, a partnership of L&Q and Metropolitan HA resulting in part refurbishment of existing homes and part demolition and rebuild.
- **Waltham Forest** - transfer of 2600 homes to L&Q in 2002 is providing both new homes and refurbishment of existing homes.

L&Q has an established reputation for completing redevelopment projects on time and within budget.



London & Quadrant Housing Trust



Our new-build, affordable development company



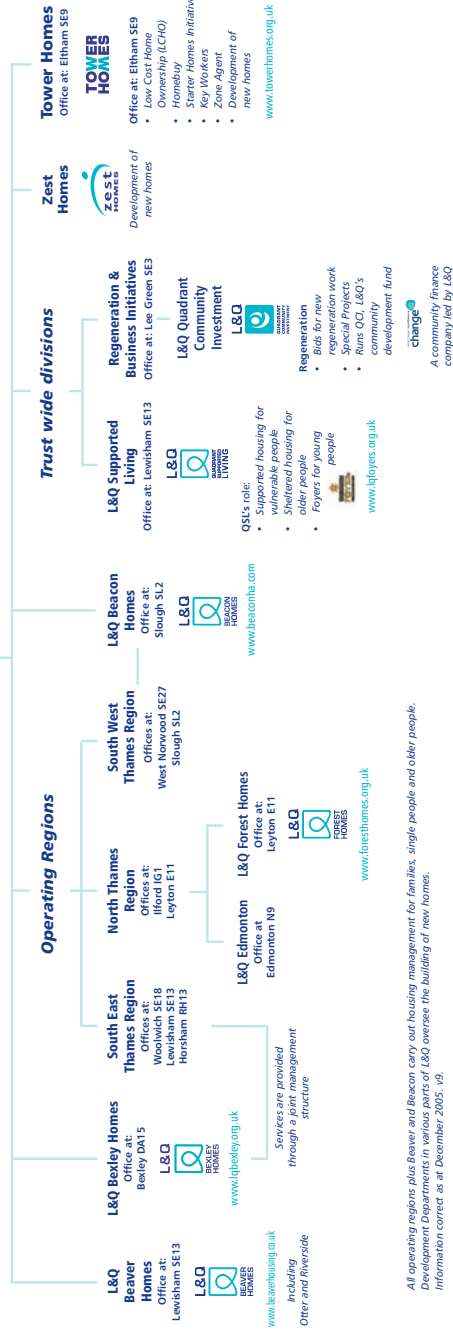
OHF: Funding for L&Q special projects

www.lqgroup.org.uk

Head Office: Lee Green SE3

Chief Executive, Corporate Strategy,

Human Resources, Communications, Information Systems, Finance



Office Addresses

Green Head Office Osborn House, Osborn Terrace, London SE3 3DR Tel: 020 8852 9181 Fax: 020 8557 2191	South West Thames Region Regional Office: Gabriel House, 10-26 Wollington Road, London SE27 0JF Tel: 020 8225 3500 Fax: 020 8225 3301 Beacon House: 50 Stoke Road, Slough SL2 5AW Tel: 020 8557 2870 Fax: 020 8557 2889	L&Q Supported Living (South) 157-159 Lewisham High Street, London SE13 6AA Tel: 020 8297 7100 Fax: 020 8297 7128	L&Q Supported Living (North) 110th Floor, 330 Eastern Avenue, Ilford, Essex IG2 6NN Tel: 020 8532 4060 Fax: 020 8532 4021	North Thames Region Regional Office: 4, Gainsborough Road, London E11 1HT Tel: 020 8558 3206 Fax: 020 8558 8328	South East Thames Region Regional Office: Owlbeech Lodge, South Holmes Road, Hornsham, Kent, ME11 7JN Tel: 01403 254570 Fax: 01403 218032	Beaver House Beaver House, Slough, Slough SL2 5AW Tel: 020 8297 7000 Fax: 020 8297 7012	L&Q Training 13th Floor, Marlrowe House, 109 Station Road, Sidcup, Kent, DA15 7ET Tel: 020 8308 6040 Fax: 020 8308 6107	L&Q Beacon Homes Beacon House, Slough, Slough SL2 5AW Tel: 01753 669707 Fax: 01753 669708
North Thames Region Regional Office: 4, Gainsborough Road, London E11 1HT Tel: 020 8558 3206 Fax: 020 8558 8328	South East Thames Region Regional Office: Owlbeech Lodge, South Holmes Road, Hornsham, Kent, ME11 7JN Tel: 01403 254570 Fax: 01403 218032	L&Q Forest Homes 4, Gainsborough Road, London E11 1HT Tel: 020 8535 2999 Fax: 020 8535 2998	L&Q Bexley Homes 36-38 Actlley Place, London SE18 4AB Tel: 020 8557 2870 Fax: 020 8557 2889	Beaver House Beaver House, Slough, Slough SL2 5AW Tel: 020 8297 7000 Fax: 020 8297 7012	L&Q Training 13th Floor, Marlrowe House, 109 Station Road, Sidcup, Kent, DA15 7ET Tel: 020 8308 6040 Fax: 020 8308 6107	L&Q Beacon Homes Beacon House, Slough, Slough SL2 5AW Tel: 01753 669707 Fax: 01753 669708	Tower Homes Offices: ESO, SHP Tel: 020 8850 9898 Fax: 020 8850 8684	L&Q Beacon Homes Beacon House, Slough, Slough SL2 5AW Tel: 01753 669707 Fax: 01753 669708
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All operating regions plus Beaver carry out housing management for families, single people and older people. Development Departments in various parts of L&Q oversee the building of new homes. Information correct as at December 2005. v9.



L&Q will provide all the landlord and estate management services and will manage the redevelopment of the Estates. L&Q will employ and manage the staff who provide these services.

The L&Q Governing Board

L&Q is governed by a Board whose duties are to ensure that the organisation remains viable and well run. The Board has places for 2 residents who are chosen by the Resident Boards.

Details of Board members are provided in Booklet 4. Prospective Board members are selected on the basis of their expertise, experience and suitability to discharge the responsibilities of non-executive membership and include resident members. Board members are not paid, but are reimbursed for the expenses of attending meetings.

L&Q is run as a not for profit organisation. All surplus money is used to fund new homes, the maintenance of existing ones and other housing related activity. They are not allowed to pay dividends to shareholders.

3. Funding the Proposal

If a majority of tenants who vote in the ballot, vote in favour of the transfer to L&Q, it is the intention that the Estates will be transferred to L&Q before the end of March 2008. Before the Estates are transferred, the Council will ensure that L&Q has all the funds it needs to enable the proposal to go ahead. L&Q will then begin the regeneration of the Estates. The regeneration programme is estimated to cost over £150m.

The new homes and facilities are being paid for partly by building and selling additional homes.

L&Q will fund the regeneration of the Estates as follows:

- L&Q will invest funding of £4.5 million from its own resources
- The surplus money received by L&Q from the sale of new homes, currently estimated at £39 million, will be reinvested in the Estates to help create the new affordable homes.
- L&Q will also raise additional funding for this project by borrowing private finance. This loan will be repaid over 40 years from tenants rents for the new affordable homes. The rent levels will be in accordance with the rent promise, and future increases are guaranteed for 10 years
- In addition if the transfer goes ahead, the Government has agreed to enter into a gap funding arrangement with L&Q to support its business plan.

4. Formal Consultation

Background

The Council and L&Q have been carrying out detailed consultation with the tenants and residents about the future of their Estates. This has involved home visits, surveys, questionnaires, meetings, and newsletters.

As a result of this consultation process, tenants and residents have asked many questions about the proposal. Answers to most of those questions are given in this Consultation Document. This initial consultation has been very important and has driven these proposals.

Stage 1. Consultation

This document is the start of the formal consultation process, which must be carried out by the Council to comply with the Government's requirements on the transfer of any council housing to a new landlord. This is your first formal notice of the Council's proposals for the future of your Estates. It is known as the Stage 1 Notice. The details of the requirements are set out below.

- You are entitled by law to make your views known to the Council about this proposal
- When you have considered the proposals in this document, please fill in the response card enclosed with this consultation document and post it in the pre-paid envelope provided
- Please let us have your comments by 3rd August
- The Council will consider all the comments made by tenants affected by this proposal

Stage 2. Notice and Ballot

The Council will then advise you of any significant changes made to the proposal since issuing this document. This is known as the Stage 2 Notice. At this time, you will also have the opportunity to make any objections to the Secretary of State at the CLG.

Finally, as part of the Stage 2 Notice it is proposed that for a four week period, beginning 4th September 2007, you will have the opportunity to vote in a formal ballot on whether or not you wish the Council to transfer your home to L&Q and for the redevelopment works to go ahead.

Legal duty to consult with tenants

The statutory consultation provisions are contained in Section 106A and Schedule 3A of the Housing Act 1985.

This Consultation Document you are now reading is the Council's first formal notice to you of the proposals, as required by Schedule 3A of the Housing Act 1985.

The Council and the Secretary of State for Communities and Local Government must have regard to the views of the Council's secure and introductory tenants.

The Council must serve on you a notice informing you:

- of such details of the proposal as the Council considers appropriate, including the identity of the person or body to whom the disposal is to be made
- The likely consequences of the disposal for the tenant
- The effects of the provisions of Schedule 3A of the Housing Act 1985 and of Sections 171A to 171H of the Housing Act 1985 (Preservation of Right to Buy on disposal to private sector landlords).

These details, consequences and effects are set out in this document.

The effects of the provisions of Schedule 3A of the Housing Act 1985 are as follows:

- The Council must first serve on you a notice issued on 9th July 2007, giving you the information listed above and informing you that by 6th August you may make representations to the Council.
- Any representations made by 6th August must be considered by the Council.
- The Council must then serve a further written notice on you informing you:
 - a. of any significant changes to the proposal
 - b. that you may within a period of not less than 28 days communicate to the Secretary of State your objection to the proposal. The further written notice will also inform you that the Secretary of State shall not give her approval if it appears that a majority of the tenants concerned do not wish the disposal to proceed; but this does not affect her general discretion to refuse consent on the grounds relating to whether the Transfer has the support of the tenants or on any other ground.

The Ballot

Subject to the results of this first stage consultation, it is the Council's intention to hold a ballot. The ballot will be conducted on behalf of the Council by Electoral Reform Services, an independent organisation, which is part of the Electoral Reform Society.

Only Secure Council Tenants living on the Estates are legally entitled to vote in the ballot. However the Council proposes to formally seek the views of leaseholders following consultation through a separate ballot of leaseholders. Although the Council will give careful consideration to the views of leaseholders, it would not be bound by the outcome of a leaseholder's ballot. Temporary tenants and licensees are not entitled to vote in the tenant's ballot. If you are unsure about whether or not you have a vote please contact Ken Ibe, London Borough of Hackney Regeneration on 020 8356 4785.

The ballot will be conducted confidentially and by post over a four-week period during September 2007. A ballot paper will be sent to all eligible tenants. There will be one vote for each secure tenant. If you have a joint tenancy, each joint tenant will have a vote.

Votes will be counted at a local venue by Electoral Reform Services, and the result will be declared immediately afterwards.

The Council will only proceed with the transfer if the majority of tenants voting in the ballot, vote in favour of the proposal.

It is very important that you use your vote!

Draft Timetable

July 2007	Stage 1
September 2007	Stage 2
March/April 2008	Transfer

Stage One Formal Consultation Period - 9th July 2007

Start of formal consultation period - issue of formal consultation document and public meetings. Residents are asked to feed back their comments to the Council during this period.

End Of Stage One Formal Consultation - 6th August 2007

The Council and L&Q consider comments from residents. They will meet with Resident Representatives and F.I.R.S.T. Call on a specified day to give consideration as to how these should be taken into account.

Stage Two Notice Period - September 2007

Council issues a letter to tenants confirming whether it is to proceed further and setting out any changes to the Proposals to Transfer arising from the responses received from residents, including how these responses were dealt with.

Start of 28 day period for tenants to lodge objections with the Secretary of State for Communities and Local Government.

Ballot Period (At the same time as the Stage 2 Notice Period) September 2007

Postal ballot conducted by Electoral Reform Services, over a four week period.

Ballot Result

Result declared by Electoral Reform Services. As soon as the ballot is completed, the result will be made available at the earliest possible date.

Transfer by March/April 2008

Proposed time of transfer to L&Q (if the vote is positive and the Secretary of State consents).

5. Rents and other Charges

Keeping rents low

If the transfer proceeds you will become a tenant of L&Q and will pay your rent to L&Q.

L&Q is a Registered Social Landlord (RSL). This means it is a charitable not-for-profit organisation which is regulated by the Housing Corporation.

Because L&Q is not-for-profit by law it has to invest all its surplus funds into improving homes and creating new affordable homes.

Your rent will be set according to the Government's targets (see below). This means that your rent in your new home will be at the same level as if the Council were still your landlord. It also means that there would be limits on what you could be charged and how rents would increase.

L&Q understands that all transferring tenants want to know what will happen to their rents if the transfer takes place.

The rent promises to all transferring tenants are set out on pages 28-29 of this Section. These promises will be part of your Tenancy Agreement and will be legally binding on L&Q.

Government rent policy and target rents

The Government believes that:

- Social housing rents, i.e. rents charged by local authorities and RSLs, should be affordable and well below those in the private sector
- Social housing rents should be fair and consistent
- There should be a closer link between the rent a social housing tenant pays and how they value their home
- Unfair differences between the rents charged by local authorities and by RSLs should be removed.

Therefore, the Government has introduced rent reforms for all councils and RSLs. These rent reforms enable local authorities and RSLs to provide their tenants with a much more reliable prediction of the rent they will pay in the future. A “target rent” is calculated for all social housing taking into account:

- The market value of the property
- Local average earnings
- The number of bedrooms the property has.

It is expected that it will take local authorities and RSLs until 2012 to reach their respective target rents. Both are required to set their rents in line with the annual target levels.

The L&Q Rent Promise

The Government issues guidance each year to limit the maximum rent rise charged by Councils and Registered Social Landlords. The maximum rent rise for Councils and Registered Social Landlords in the last three years has been inflation plus 0.5%. If your rent is below target rent it will also increase up to £2 a week on top of this annual rise until it reaches target rent.

L&Q is not able to increase the rent any more than the Council is allowed to do.

Existing Homes

Your rent after transfer

The aim of L&Q's rent policy is to ensure that tenants will know how much rent and service charge they will pay for at least 10 years from the date of transfer. The amount of rent that you will pay in your existing home reflects the rents that the Council would have charged if the Estates did not transfer.

Your weekly rent inclusive of service charge will:

- Remain the same as the rent you are paying to Hackney Council at the point of transfer. This rent will include any service charge that you are paying to the Council at the time of transfer
- L&Q will increase your rents in April each year in the same way as the Council does now. L&Q's rent promise while tenants are in their existing homes is as follows: basic rents (not including service charges) will not increase by more than RPI + 0.5% + £2 towards meeting target rents. The service charge element of the total weekly rent (basic rent + service charge) will not increase by more than RPI + 0.5%.

The L&Q Rent Promise

Rents for Existing Homes

Note: base rents exclude water rates, hot water, tenants' levy, lighting, cleaning, grounds maintenance, concierge & insurance

	APRIL 2007	APRIL 2008	APRIL 2009	APRIL 2010	APRIL 2011	APRIL 2012
BEDSITS						
Government's target rent	56.49	58.18	59.93	61.73	63.58	65.49
Your rent	53.05	55.69	58.21	60.84	63.58	65.49
ONE BED						
Government's target rent	63.91	65.83	67.80	69.84	71.93	74.09
Your rent	57.35	61.03	64.55	68.03	71.65	73.94
TWO BED						
Government's target rent	71.75	73.91	76.12	78.41	80.76	83.18
Your rent	63.78	67.75	71.53	75.42	79.37	82.02
THREE BED						
Government's target rent	79.17	81.54	83.99	86.51	89.10	91.78
Your rent	69.28	73.48	77.81	82.20	86.71	90.22
FOUR BED						
Government's target rent	86.43	89.03	91.70	94.45	97.28	100.20
Your rent	74.04	78.41	82.92	87.58	92.38	96.69

Source: Hackney Homes April 2007

Rent figures shown in the above table are forecast figures calculated in accordance with Council and Government policy and based on 2007/08 formula rent and inflation figures. The figures will vary dependent on the formula rent and inflation figures for the year in question.

The L&Q Rent Promise

L&Q Rents for New Homes

Assumes rent increased annually by inflation 2.5%, plus 0.5% plus £2

	APRIL 2007	APRIL 2008	APRIL 2009	APRIL 2010	APRIL 2011	APRIL 2012
ONE BED						
Government's target rent	87.5	90.38	93.09	95.88	98.76	101.72
Your rent	57.84	61.58	65.43	69.39	73.47	77.67
TWO BED						
Government's target rent	100.25	103.26	106.36	109.55	112.84	116.23
Your rent	65.38	69.34	73.42	77.62	81.95	86.41
THREE BED						
Government's target rent	111.49	114.83	118.27	121.82	125.47	129.23
Your rent	71.15	75.28	79.54	83.93	88.45	93.1
FOUR BED						
Government's target rent	120.37	124.58	128.94	133.45	137.71	141.84
Your rent	76.86	81.17	85.61	90.18	94.89	99.74
FIVE BED						
Government's target rent	126.39	130.81	135.39	140.13	145.03	150.11
Your rent	81.58	86.03	90.61	95.33	100.19	105.2

Note: These rents exclude service charges

The L&Q Rent Promise

L&Q Rents for New Homes

Assumes rent increased annually by inflation 2.5%, plus 0.5% plus £2
(continued from page 30)

	APRIL 2013	APRIL 2014	APRIL 2015	APRIL 2016	APRIL 2017
ONE BED					
Government's target rent	104.77	107.91	111.15	114.48	117.91
Your rent	82	86.46	91.05	95.78	100.65
TWO BED					
Government's target rent	119.72	123.31	127.01	130.82	134.74
Your rent	91	95.73	100.6	105.62	110.79
THREE BED					
Government's target rent	133.11	137.1	141.21	145.45	149.81
Your rent	97.89	102.83	107.91	113.15	118.54
FOUR BED					
Government's target rent	146.1	150.48	154.99	159.64	164.43
Your rent	104.73	109.87	115.17	120.63	126.25
FIVE BED					
Government's target rent	155.36	160.8	166.43	172.26	178.29
Your rent	110.36	115.67	121.14	126.77	132.57

Note: These rents exclude service charges

New Homes

When tenants move into their new homes the rent charged will be based on the average rents for the existing homes with the same number of bedrooms.

The new homes will be of a much better size and quality than the existing homes, and because of this, they will have a higher "target" rent. However L&Q have said that they will introduce the change to the new target rents over a number of years so that no one will have a sudden increase in their rents. This means that rents will increase each year by a maximum of inflation (assumed at 2.5%) plus 0.5% plus £2 per week until the Government's target rents are reached.

The rents will be the same for all existing tenants moving to the same type and size of new home.

Paying your rent & service charge

The tables on the previous pages show how much rent you will pay in both your old home and your new home according to the phase in which your property is proposed for demolition. The figures shown exclude service charges.

The tables show average figures for the existing homes and the new homes on the new scheme. The rent for your new home will depend upon the number of bedrooms it has. For example, if you currently live in a two bed roomed flat, and move into a new three bed roomed flat, you will be charged the appropriate rent for the three bed roomed flat at the point that you move into it. Your rent will then increase towards the target rent for that property.

If you move off the Estates

If you move home away from the Estates into another L&Q home or to another social landlord:

- Your initial rent would be the standard affordable rent charged for that property by the landlord. This is usually the target rent.
- Rents will increase in accordance with the Government guidelines.

Housing Benefit

The transfer will not affect your entitlement to claim Housing Benefit. If the transfer takes place, claims will still be made to Hackney Council. Any increases in rent proposed in this document will be eligible for Housing Benefit purposes. Housing Benefit payments can currently be made directly to L&Q. Comprehensive advice will be available at L&Q's office from specialist staff on claiming Housing Benefit and a range of other benefits.

Rents if the transfer does not go ahead

The Government's rent policy will still apply and your home will still have to meet a target rent. Some rents will start to go up, while others will initially stay similar to current rents or be reduced to reflect the condition of the homes for the time being. However, the Estates will stay as they are today, with only basic work carried out. There will be no new homes built, and no new community facilities. The Council does not have the money for a major regeneration programme.

New tenants' rents

New tenants (not existing tenants) will be charged the target rent according to guidelines set by the government.

L&Q will offer the following rent and service charge payment methods:

- **By Direct Debit from your bank account.** All residents opting for this convenient payment method, will be entered into L&Q's monthly prize draw. You can make payments on a weekly, or monthly basis, and the payments can come out of your account on any day of the week.
- **By Swipe card** - at any Post Office, Paypoint, or Payzone outlet. You just hand your swipe card to the cashier, together with your cash or cheque payment, and the card is swiped through a machine and returned to you with a printed receipt.
- **By Telephone** - You can pay your rent and charges by telephone 24 hours a day, seven days a week, using either a debit or credit card. This service is operated by the company which provides L&Q's swipe card service. You simply call their number and follow the payment instructions.
- **Payment on line** - You can pay online, by accessing the L&Q website www.lqgroup.org.uk.

- **By Post** - You can send a cheque or postal order directly to L&Q's office, and a receipt will then be sent out to you.
- **Housing Benefit Direct** - If you are entitled to help with the payment of your rent from Housing Benefit, then currently payment can be made directly to L&Q. Officers are always willing to assist residents who may need help with completing their claims.

Monthly Rent Statements

You will receive rent statements every month. You can then see all the charges and payments made onto your account, and keep up to date with your balance.

Rent Changes

You will receive one month's notice of any changes to the amount of rent you pay, which occur in April every year.

Rent arrears

If people do not pay their rent, there is less money available to spend on the housing services. So, L&Q take the issue of rent arrears very seriously.

However, L&Q recognise that some tenants do get into financial difficulties. Tenants who think they may not be able to pay their rent are advised to contact L&Q as soon as possible. L&Q believes that most problems with rent arrears can be sorted out if early action is taken and will help you as much as it can.

For example, you may not be receiving all the Benefits to which you are entitled. Officers can give advice on Benefits, which may increase your household income. They can also put you in touch with Change, L&Q's community finance subsidiary which offers financial health checks to residents. L&Q can also put you in touch with local, independent advice agencies.

Like the Council, L&Q will only take court action to end a tenancy if a payment plan has not been kept to or if there is an unwillingness to pay the rent. Losing your home is a very serious matter. L&Q will not seek eviction lightly, but it must be fair to all tenants and ensure that everyone meets their share of the costs.

Housing associations are able to use more grounds for eviction than the Council.

L&Q has agreed that it will NOT use these additional grounds against tenants.

These are:

- Ground 8 which says that a possession order can be granted if rent has been unpaid for 8 weeks and
- Ground 11 which says a possession order can be granted if rent has been persistently late.

Existing rent arrears at the time of transfer of homes to L&Q will be transferred to L&Q. Tenants would then be required to pay these arrears to L&Q.

Service charges

L&Q want to ensure that it delivers choice and quality services:

- **much improved, high quality estate services**
 - Service standards agreed with residents
 - Residents involved in selection of contractors
 - Resident involved in monitoring of work and quality control
- **services which residents want**
 - Service specifications drawn up with residents
 - Residents choosing the range of services needed
 - Residents choosing the level and frequency of services provided

Existing Estates

In addition to a regular cleaning programme to the stairways, L&Q will carry out an initial intensive deep cleaning programme to bring all the internal communal areas of the blocks up to a maintainable standard. L&Q will pay for doing this, NOT Residents.

L&Q will only make reasonable charges that reflect the costs of the services provided. L&Q are not allowed to, nor do they seek to, make a profit on your services but aim to deliver a high quality service that residents are happy with.

New homes

Before people move in, L&Q will draw up options for services to be provided to the new homes in consultation with the Local Management Forum and obtain prices for each option. L&Q will then seek agreement on the preferred option from the Local Management Forum.

Service charges may be subsidised from the ground rent income from the sold homes if decided by the Local Management Forum.

Service Charge Guarantee

L&Q has given the following service charge guarantee.

Until tenants move into their new homes:

At transfer L&Q will continue to charge the same as the Council is charging. L&Q will intensify the services provided on the Estates after transfer but the cost to tenants will be capped so that even if it costs more, the service charge to residents will not increase by more than inflation + 0.5% each year.

The council currently charge £8.48 as a service charge. This is included in the total rent you pay.

It covers the following services:

- Grounds maintenance
- Estates cleaning
- Block cleaning
- Communal lighting
- Lift maintenance where applicable

Once residents have moved into their new homes:

L&Q have calculated the amount it will cost to provide services to the redeveloped Haggerston West and Kingsland Estates. These amounts are set out below:

L&Q have agreed that these amounts will be the maximum service charges for each type of home (at 2007 prices) for 10 years following transfer.

New Homes

Services to be provided to the new homes and the charges for them, which will be eligible for housing benefits, are as follows:

A. Estate Wide Services

Provided for all residents on each estate for both flats and houses:

- Grounds maintenance including cleaning and litter pick
- Communal lighting
- CCTV service
- Communal water

£2.87 each per week (based on 761 homes)

B. Block Services

Provided only to those residents within a particular block for both flats and houses:

- Communal Gardens maintenance
- TV and Satellite service
- Refuse collection

£2.25 each per week (based on a block of 90 homes)

C. Stair and Lift Core Services

Provided only to those residents of flats who share a particular stair and lift core :

- Cleaning of common parts
- Lighting of common parts
- Door entry video phones
- Lifts
- Fire protection system
- Floor finishes

£10.70 each per week (based on a core of 25 homes)

Service Charges for Houses and Maisonettes

The services charges for the houses and maisonettes will be total of charges A and B, or £5.12 per week on average (depending on the number of homes in the block).

Service Charges for Flats

The charges for the flats (all of which are served by lifts) will be a total of charges A, B and C or £15.82 per week on average (depending on the number of homes served by the core).

These figures will rise by no more than inflation + 0.5% for 10 years from transfer. If it actually costs L&Q less to provide services to your home, then you will pay less. If it costs more then L&Q will not pass on the additional cost for 10 years following transfer. The Local Management Forum will be responsible for ensuring that value for money and high quality standards are achieved in delivery of the services.

Items that will not be included in the service charge but provided and paid for from your rent will include:

- Removal of dumped items e.g. furniture
- Removal of abandoned vehicles
- Administering a parking control scheme
- Pest control (eg cockroaches, rats, pharaoh ants etc)

If a caretaker or other Estates based staff are directly employed, then tenants will pay for any of their duties which relate to services and any duties relating to management of the Estates will be paid for from the rent. As an example, 75% of the cost of the caretaker is met from the service charge and 25% from the rent.

Once the new homes are occupied, L&Q will regularly review the services in consultation with residents to ensure that the quality and range of services continues to meet the needs of residents and is delivered in the most cost effective way. Where changes are requested, L&Q will develop options and costings. All residents will be consulted and the Local Management Forum will decide on any changes to services requested. The management board and L&Q will take into consideration Housing Benefit eligibility for any new services proposed.

By having a team based on the Estates, L&Q will be able to ensure that services are provided in the most cost efficient manner and that contractors are supervised and monitored to ensure that agreed standards are maintained.

Water charges

Currently water charges are collected by Hackney Council. L&Q will continue this service until tenants have moved into their new homes.

Water meters will be installed in all the new homes (this is now a Government requirement) and charges will be paid directly by the tenant to Thames Water, subject to their agreement.

L&Q will install water saving features in the new homes such as showers and double flushing WCs.

Home Contents Insurance

L&Q have arranged optional contents insurance for its residents, in the same way as the Council does at present. The policy is exclusive to L&Q residents and has been specially negotiated with an insurance company to get low cost premiums. The scheme works in the same way as the Council's scheme, and if you choose to take up this offer you will pay a fortnightly or monthly premium at the Post Office or annually by cheque, or postal order. This premium is separate to your rent and service charge and is paid directly by the resident to the insurance company.

Heating

Some blocks on Kingsland Estates currently pay a charge for hot water provided by the district heating system. These include residents in:

- Bryant Court
- Hebden Court (excluding Nos 49-96)
- Laburnum Court

At transfer L&Q will charge tenants the same as the council is charging. L&Q guarantee that the charge will not increase by more than inflation + 0.5% each year for 10 years while tenants continue to live in the existing blocks.

The current maximum charges made by the council per week are:

One bed	£2.39
Two bed	£3.27
Three bed	£3.79

Heating for New Homes

Heating and hot water will be provided from a central service in order to comply with sustainability requirements. However, the new homes will have individual control over heating and hot water, which will be metered and residents will pay bills for this directly, based on the amount of heating and hot water used (i.e it will not be a fixed charge each week or month).

Council Tax

Council Tax on the new homes will be assessed by the District Valuer and under current rules will relate to the market value of the home. Residents will continue to be able to claim Council Tax benefit as now.

6. Tenants' Rights

This section is about how the proposed transfer will affect your rights and how L&Q's policies will apply to the management of your home.

The chart below summarises your rights now and shows you the rights you will have after transfer:

Rights	With the Council	With L&Q
The Right to Buy your home with a discount	Yes ✓	Yes (known as the Preserved Right to Buy PRTB)
The Right of Succession (the ability to pass on your home)	Yes ✓	Yes ✓
The right to pass on your home, if you inherited it yourself	No ✗	Yes ✓
The right to transfer and exchange	Yes ✓	Yes ✓
The right to sub-let part of your home or take in lodger	Yes ✓	Yes ✓
The right to carry out improvements and receive compensation	Yes ✓	Yes ✓
The right to be consulted	Yes ✓	Yes ✓
The right to information	Yes ✓	Yes ✓
The Right to Manage	Yes ✓	No (But L&Q will set up a resident-led management forum, with its own budgets and responsibilities)
The right not to have your tenancy agreement changed (except for rent and service charges) without your individual written consent. (See Tenancy Agreement in Booklet 4).	No ✗ You do not have this protection.	Yes ✓

Protecting your rights

If the transfer goes ahead, all your key rights will be protected.

Council and housing association tenancies are governed by different legislation (Acts of Parliament). However, the Council and L&Q have worked with residents to make sure that the tenancy agreement offered by L&Q will give you similar rights to those you have with the Council.

The New Tenancy Agreement

As Council tenants you have a Secure Tenancy. With L&Q you will have an Assured Tenancy.

With a Secure Tenancy you have some statutory rights and a number of contractual rights. Your statutory rights as a secure tenant are set out in the Housing Act 1985. The Council cannot change the statutory rights although they may be changed from time to time by Parliament. The Council can change the contractual rights after consulting you, but having carried out the consultation it does not need your agreement to make these changes.

With an Assured Tenancy you will have statutory rights under the Housing Act 1988, as amended by the Housing Act 1996, which again can only be changed by Parliament. In addition, L&Q will give you certain contractual rights to ensure that any differences between the two tenancy agreements are minimal. These contractual rights will be written in your L&Q Tenancy Agreement. They could not be changed without your individual written consent (apart from changes to rent and service charges).

A statutory right is one which is granted by an Act of Parliament. A contractual right is one which is contained in a contract (such as a tenancy agreement). In either case you can ask a court to enforce your rights.

The terms of the Tenancy Agreement have been checked on behalf of residents by F.I.R.S.T. Call. The full text of the proposed new Tenancy Agreement is set out in Booklet 4.

Rights you will gain after transfer

Two rights will be gained through transfer. These are:

- The right not to have the terms of your tenancy changed (other than rent and service charges) without your written permission.
- Because you will be signing a new tenancy agreement some tenants may gain a further Right of Succession (see below for more details).

Right you will lose after transfer

- The Right to Manage BUT L&Q is committed to setting up a Local Management Forum which will enable residents to be fully involved in the decision making and running of the Estates.

Succession/passing on your home

The new tenancy agreement will allow for the tenancy to be passed on in the same way as now.

On the death of a joint tenant the tenancy continues in the name of the surviving tenant. If a sole tenant dies and there has been no previous succession, the law provides that the tenancy is able to be passed on to the spouse, civil partner or a person living with the tenant as their husband or wife. Additionally, other family members who have lived with the tenant for 12 months before the death are able to succeed. Family members include:-

- Parents
- Grandparents
- Children
- Grandchildren
- Brothers and sisters
- Uncles
- Aunts
- Nephews and nieces

L&Q extends the list of those who can succeed to include:-

- Gay and lesbian cohabittees (who will be treated as spouses)
- Carers who were unpaid or had responsibility for dependants and lived with the family for at least 12 months before the tenant died.

L&Q will issue new tenancies to tenants on transfer. Those tenants who had succeeded to the tenancy whilst the Council was the landlord will be regarded by L&Q as original tenants so enabling a further succession to occur in the future. In addition, tenants who succeeded between transfer date and the date they move into their new homes will be regarded as original tenants.

This means some tenants will gain an additional right of succession.

Mutual exchanges and assignment

Assignment is the transferring of your tenancy to another person. L&Q will provide the same rights as the Council to permit assignment in the following circumstances with consent:

- Mutual exchange - swapping your home with another tenant.
- To a person recognised as a potential successor - see above.
- Upon a court order in matrimonial proceedings.

The Right to Buy your home

If you are a secure tenant who has the Right to Buy (RTB) now, on transfer you will keep this right as a 'Preserved Right to Buy' (PRTB) with L&Q as the new landlord.

For both the RTB and PRTB, the maximum discounts are the same. For applications made after April 2003 the maximum discount for a tenant living in Hackney is £16,000.

The cost floor is the minimum price that you could pay for your home even if your discount will take the price below this amount.

The cost floor is the total of the amount spent by your landlord on buying, improving or building your home and includes repair and maintenance costs where these are above £5,500.

Because of the value of the homes on the Estates it is unlikely that the cost floor levels will impact on any application for RTB.

The cost floor is most relevant where a landlord has recently spent large amounts of money buying, building or improving the property or where large amounts of money have been spent on repairs and maintenance. With the Council, these costs are worked out (broadly) over a ten-year period before you buy your home.

The main differences are as follows:

L&Q will be able to take into account all costs incurred during the 15 years prior to your application to buy (the Council can only take into account costs in the 10 years before your application). The 15 year period will start at the point of the housing transfer.

If your home is newly built, this will include the cost of building it.

L&Q will be able to include in the cost floor the cost of the catch up repair works which will be carried out to tenants' homes and which are referred to in this Consultation Document even if these costs have not actually been incurred at the time of your application to buy. In some cases, the effect of these changes may reduce the amount of discount to which you are entitled.

If you are an existing secure Council tenant with the Right to Buy who transfers to L&Q and then moves to another property owned by L&Q which is not excluded from the Right to Buy, you will have the Preserved Right to Buy, unless for example you move to sheltered housing.

If you complete your Right to Buy prior to the works to the Estates being completed you will be liable to contribute to the costs of the works.

The cost floor calculation will be transparent and accountable so you will know how it has been arrived at.

Right to Acquire

Tenants transferring from the Council, and new tenants of L&Q on the Estates may have the "Right to Acquire" their home. As a transferring tenant, you would be able to choose between this scheme and the Preserved Right to Buy, but you would not be able to benefit from both.

The maximum discount under the Right to Acquire is also £16,000. The amount of discount you would be entitled to under the Right to Acquire is a fixed grant amount for the area in which you live. The fixed amount for Hackney is £16,000, regardless of how long the tenancy is (subject to the minimum requirement).

Similar rules to those that apply to the Right to Buy scheme relating to the repayment of discount and exclusions of some types of properties (such as sheltered housing) also apply to the Right to Acquire scheme.

Social Homebuy

Social HomeBuy allows social housing tenants to buy their current home either outright or by shared ownership with the benefit of a discount. These tenants must apply for Social HomeBuy through their landlord, not their HomeBuy Agent. Your landlord must have decided to take part in the scheme as it's not a legal right. This is likely to be of interest to you if you don't qualify for the right to buy or the right to acquire, or if you are not currently in a position to buy your home outright.

If you are a housing association or council tenant you can buy your existing home if your landlord has decided to offer this opportunity. Homes are usually bought on a shared ownership basis with a share of at least 25%. However, you can buy outright at the start.

The maximum discount will vary between £9000 and £16,000, depending on where the property is. The amount of discount paid will be in proportion to the share you first bought. The discount is only paid once, when you buy your initial share. For that reason, you are encouraged to buy as large a share as you can afford at the start.

New tenants after transfer

New tenants of the Council are currently granted an Introductory Tenancy, usually for the first 12 months and if there are no problems, they then become Secure tenants. New tenants of L&Q on the Estates after transfer will be granted a Starter Tenancy, which is the Housing Association equivalent of the Council's Introductory tenancy. This is usually for 12 months, and then if there are no problems L&Q will give the tenant an Assured Tenancy.

The Assured Tenancy will be offered the same tenancy agreement as that being offered to existing tenants, but without the Preserved Right to Buy.

10 ways to get involved as an L&Q resident



- 1. Individual Residents** - can write to us, call us, e-mail or register their comments via the Residents Online website.
- 2. Surveys and Questionnaires** - Residents are either randomly selected or targeted to offer feedback on core L&Q services.
- 3. Editorial Boards** - Residents who become involved in the production of regional newsletters.
- 4. Forums** - Meet quarterly with L&Q staff & are consulted on divisional wide issues. Regional committee and divisional board members are elected from Forums
- 5. Steering Group** - An unconstituted group usually formed in response to issues identified within a specific local area.
- 6. Focus Group** - One-off groups where residents are invited to or wish to form a group to focus on a specific issue.
- 7. Mystery Shopping** - Residents are trained to observe, experience and test core L&Q services with mock customer scenarios
- 8. Estate Inspections & Estate Champions** - Individuals who wish to take part in regular estate inspections. This can involve working with L&Q staff on estate action planning
- 9. Tenants / Residents' Associations** - Elected and fully constituted groups representing the collective views of their neighbourhood or estate. Members work closely with L&Q staff to identify local needs and develop strategies and action plans
- 10. L&Q Boards and Committees** - Residents who would like to take on greater responsibility can become involved in one of the L&Q Boards or Committees

10 ways to get involved as an L&Q Resident. February 2006. L&Q is an exempt charity.

7. Resident Involvement

L&Q believes that involving residents is fundamental to good customer service and sustainable development.

A strong community

When residents become involved, communities thrive.

London & Quadrant is committed to helping residents take part

- in residents groups
- in the management of their homes and
- in the communities where they live.

To encourage and support residents to be involved, L&Q will provide them with:

- Funding for recognised tenants and residents associations. L&Q will provide £200 towards the set-up of a new residents' association and ongoing support of £2 per member each year, up to a maximum of £300.
- Space in the new Community Centre for the TRA / EDMC
- Training for residents to help them become more involved
- Office services support such as photocopying
- Support from a community initiatives officer and our community development team

How residents get involved with L&Q

L&Q residents have numerous opportunities to be involved in the running of the organisation.

L&Q has a long track record of resident involvement in its management structures. The group currently has two resident representatives on its Governing Board, which is the body of volunteers that runs the Trust. It also has numerous representatives on its regional and specialist management committees.

Access to information

Residents can also find out information online at www.lqgroup.org.uk and through newsletters.

A local partnership

Residents of Haggerston West and Kingsland will be able to work in partnership with L&Q to guide delivery of high quality, affordable, local services which meet the needs of the whole community.

- **Design and Delivery of the regeneration proposals**

Residents have already been involved collectively and individually in the design and the delivery of regeneration proposals since L&Q were selected. You will continue to have the opportunity to do so throughout the regeneration process.

- **Delivery and review of local services**

Residents will work alongside L&Q to deliver and review local services to ensure the existing and new homes receive high quality services

- **Local Management Forum**

Any resident will be able to sit on the Local Management Forum for Haggerston West and Kingsland. A representative from the board will also be a member of L&Q's regional committee

- **Feedback on L&Q services**

Residents will be invited to provide feedback on L&Q services in general through such methods as surveys, focus groups, and feedback forms and questionnaires.

- **Training and support for residents**

L&Q will enable residents to gain relevant skills and experience through training and support to enable them to participate fully

For those that do not want to get involved in a formal way, there will be opportunities to find out what is happening and to influence things through newsletters, open meetings and exhibitions and through contacting the local office or Local Management Forum representatives.

How L&Q has involved residents before the ballot

Throughout the pre-ballot period, residents have been at the centre of drawing up of the proposals to regenerate the Estates.

The Haggerston West and Kingsland EDMC was formally constituted in July 1999 to work with the council to shape proposals for the future regeneration. In 2003, the EDMC selected L&Q as the 'preferred partner' to redevelop the Estates. The EDMC have sat as an equal partner with L&Q and the Council in developing the proposals with architects, councillors, the Housing Corporation and the government.

Throughout the informal consultation period, L&Q has also:

- Explained the regeneration proposals at Tenants Association and Estates Committee meetings
- Supported community events close to the Estates such as the Laburnum Street Party
- Explained the proposals for the regeneration of the Estates to a variety of community groups
- Kept neighbours informed about the proposals for regeneration
- Held meetings with interpreters for non-English speakers
- Conducted door-to-door surveys and interviews
- Set up a local project office with a dedicated team
- Held open drop-in surgeries
- Issued newsletters and factsheets
- Hosted consultation meetings and workshops
- Provided individual advice on the proposals to tenants, leaseholders and shopkeepers
- Hosted open days and design presentations for residents

Local Management Forum

What is it?

L&Q will set up a Local Management Forum to oversee the delivery of local services and to oversee the regeneration proposals. The board will be made up of tenants and leaseholders as well as representatives from L&Q and the council. The aim of the board will be to guide delivery of high quality, affordable, local services which meet the needs of the whole community and ensure that Haggerston West and Kingsland becomes, and remains a place where people want to live.

What will it do?

The responsibilities of the Local Management Forum will include:

- Monitoring the implementation of the commitments made in this document
- Monitoring the progress of the redevelopment
- Periodically reviewing the overall business plan for the redevelopment
- Agreeing changes to the regeneration proposals
- Specifying local service levels from a range of options
- Monitoring performance against service level agreed by the board
- Setting priorities for Estates budgets for management, maintenance, and services
- Agreeing changes to L&Q standard policies and procedures to meet local priorities, such as the local lettings plan or initiatives to deal with any local anti-social behaviour.
- Selection of local contractors and service providers
- Involvement in selection of locally based L&Q staff
- Responsible for promoting equal opportunities
- Developing and supporting wider neighbourhood initiatives

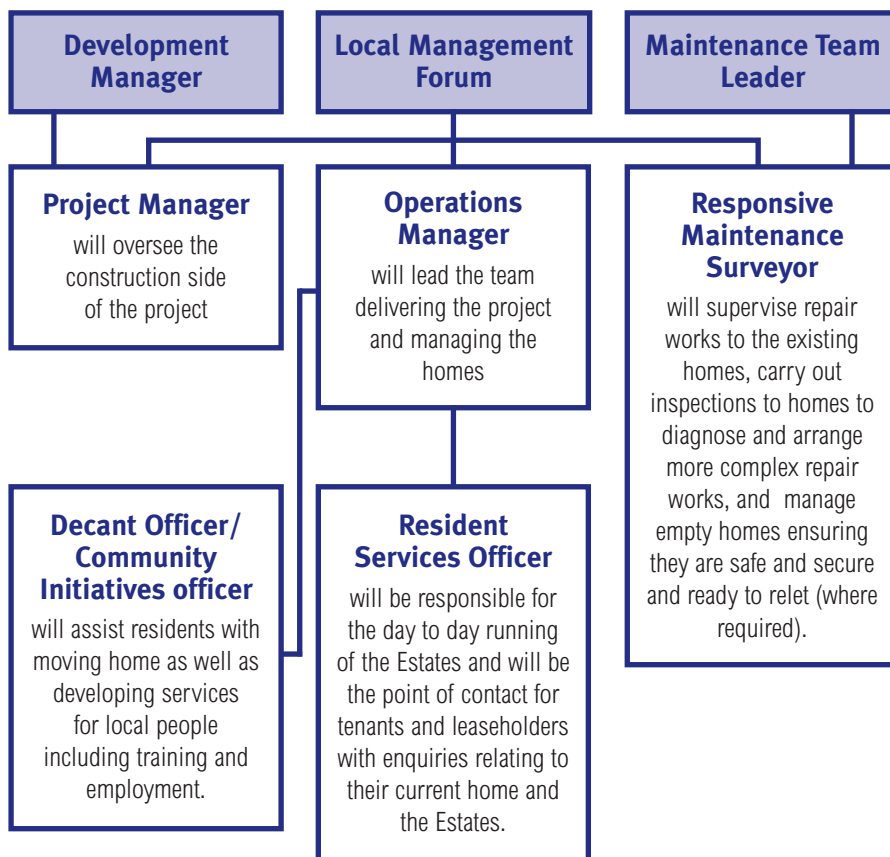
The Haggerston West and Kingsland Local Management Forum will be accountable for its decision making to L&Q's Governing board via the L&Q North Thames Resident Board, on which it will have a representative.

Options for Tenant Management

If the Estates residents want greater involvement in managing their homes, L&Q will provide the support to consider a range of options which could include a fully operational Tenant Management Organisation (TMO).

8. Local Management Service

L&Q's Regeneration Management Team



The constitution of the Local Management Forum is described in Booklet 4.

Initial service improvements - the first 100 days

If the transfer goes ahead, L&Q will immediately increase the size of its estate based project team at Haggerston Road.

L&Q will also immediately start improving local services. The following service improvements are all based on your suggestions. Some improvements will be completed within the first 100 days, like those listed below, while other improvements will be ongoing.

Immediately after transfer the following services will commence:

Estates Services

Residents have asked that the communal areas are clean, pests are controlled, the communal facilities are checked for any health and safety issues, abandoned cars are removed, and the drains are checked.

- A specialist contractor will carry out a one-off deep clean to thoroughly clean all common areas to the blocks using industrial cleaning equipment and remove graffiti
- The refuse chutes and bin chambers will be deep cleaned to remove the ingrained dirt and grime and reduce smells
- Pest control - L&Q have been told by residents that cockroaches, rats and red ants are a problem. L&Q will get a specialist company to report on all pest problems on the Estates and devise a pest control strategy
- Refuse, storage, and drying areas not in use will be cleared of rubbish and firmly secured with metal or fire resistant material
- L&Q will remove all existing abandoned cars from the estate roads
- Residents will be consulted on the introduction of a car parking control scheme on the Estates if one is not already in place. This will be designed with residents to free up more spaces for residents and their visitors to park. It will also be designed to stop people parking on the grass or causing an obstruction to the emergency services. The scheme will be free of charge to residents and only brought in if there is support for it
- Drainage - the estate roads flood badly during heavy rain. L&Q will commission a drainage survey and draw up a viable improvement plan
- L&Q will draw up an estate action plan with residents to identify continuing improvements to services on the Estates for the coming year and ways to tackle anti-social behaviour

Maintenance

Residents have said that there are many repairs needed to their homes. There is a lot to catch up on, and so they would like the urgent ones dealt with quickly, some of which include priority matters such as water leaks from the roof or other flats above.

- L&Q will give priority to dealing with any water leaks to flats
- L&Q will carry out a survey of the roofs of all blocks and identify priorities for works to prevent water leaks to flats below
- Catch-up repairs - flats will be surveyed to identify outstanding priority repairs and a programme set up to carry out the repairs at the request of the resident
- A programme of communal repairs will commence as a priority to deal with health and safety following a detailed inspection of the Estates by L&Q surveyors. These include securing loose cables, removing trip hazards, cleaning of water tanks. Fire safety issues will be addressed in conjunction with the Fire Brigade.

Estates Improvements

All the existing blocks will be demolished and replaced by new blocks as part of the redevelopment plans, this will be done in 2 phases over a period of 5 years.

Phase one will be demolished at the earliest opportunity after transfer takes place and repairs to the blocks will be of emergency type only.

L&Q will carry out works to provide improvements to help the quality of life for residents in blocks which are in phase two of the demolition programme (see Booklet 2).

L&Q will:

- Carry out a condition survey and consult residents on a block by block basis on improvements that residents would like to see to their block to make life easier until the block is demolished
- After consulting with residents a programme of improvements will then be recommended to the Local Management Forum for approval.

Improved management

Residents have asked L&Q to offer improvements to the management service they receive, including better management of empty homes and generally providing a responsive and friendly service.

- L&Q will issue to every household details of who does what at L&Q and how to contact them. This will cover management, maintenance, and the redevelopment of the Estates
- L&Q will issue details of their standards of service to every household so residents know what standard of service they can expect
- L&Q will effectively manage squatted properties and secure the empty homes to prevent further squatting, having ensured the water, electric and other services have been turned off. Where possible homes will be let on a temporary basis to tenants vetted by L&Q so the flats are not left empty unnecessarily
- All residents who wish to do so will be registered on L&Q's transfer list
- All residents who have an ongoing housing issue, with which they would like help, will be offered an appointment with an L&Q officer at home or in the local office and an action plan will be agreed with the resident

L&Q will hold regular surgeries at the local office to deal with queries about your rent account and Housing Benefit entitlement

- L&Q will hold regular meetings with the Housing Benefit department to help to resolve any outstanding issues following the transfer of the homes to L&Q
- L&Q will work with residents to draw up a Residents' Code of Conduct which all existing residents and new residents will be asked to sign up to

Project office and local staff structure

L&Q believes that it is essential to have locally based staff to oversee the regeneration of the Estates.

L&Q has already set up a local office at 209/211 Haggerston Road.

Following transfer to L&Q, a team of full time staff will be based at that local office to provide local services to Haggerston West and Kingsland residents.

The office will open at set times for at least 14 hours every week. These hours will be agreed with the Local Management Forum. Appointments with staff will be available and appointments can be arranged at other times either at the office or in your home.

These services are currently provided by the Council from their offices away from the Estates. L&Q believe that by having an office on the Estates they can provide a much more responsive service to tenants and leaseholders during the redevelopment process, addressing problems immediately and implementing solutions quickly.

On completion of the new homes, L&Q intends to retain facilities at the new community centre where advice sessions will be held and residents will be able to meet L&Q staff locally. There will continue to be staff dedicated to Haggerston West and Kingsland, supported by L&Q's North Thames regional management team.

Specialist support services

The local team will be supported by L&Q's North Thames regional management team currently based in Ilford which will be available 9am to 5pm Monday-Friday. The team will be moving to Stratford in the Summer 2008.

- **Tenancy Services Team** - provide a specialist tenancy management services to all our homes north of the Thames. They will support the locally based Tenancy Services Officer and provide an expert service to Haggerston West and Kingsland residents. The team is focused on dealing with tenancy enquiries/enforcement, dealing proactively with anti-social behaviour, harassment, and domestic violence, through a victim-centred multi-agency approach.
- **Revenue Team** - this team will be responsible for collecting rents and providing help and advice on benefits. A dedicated, named officer will deal with enquiries from residents of Haggerston West and Kingsland.

- **Community Development Team** - this team will assist in the delivery of the community development plan, including initiatives for jobs and training, projects for young people and children, and other groups such as the elderly and black & minority ethnic communities.
- **Maintenance team** - the maintenance help-desk, contactable by freephone or internet will deal with repair requests and answer queries about repair works. The maintenance team also arrange for contractors to carry out regular maintenance works such as servicing of gas appliances, lifts and repainting.
- **Leaseholder Services** - a dedicated specialist team will provide help and advice to leaseholders and will efficiently administer and collect service charges

In addition the normal L&Q service will be backed-up by an out-of-hours emergency service. (see section 9 for details on repairs)

Customer Service Standards

L&Q undertake to provide the following standards of customer service:

- Answer your phone calls within 15 seconds
- Give you a full written reply to emails and letters within 10 working days
- Be polite and courteous and treat you with respect at all times
- Make sure our services are fair and free from discrimination
- Provide a translation and interpreting service to ensure all residents have equal access to our services
- Work to make sure that residents with disabilities can access our offices
- Send you a copy of "Homelife", our residents' news magazine, at least four times a year

Helping you find another home:

Transfers

L&Q runs a choice-based transfer system to create the maximum potential for people to move to a home they want. Unlike traditional 'point-based' systems, choice-based lettings mainly focus on the length of time you have been on the transfer list (including time on the council's transfer list). When a property becomes vacant, more than one applicant would be invited to view and the person who has waited the longest who says they want it would be made a formal offer. L&Q would seek to make a chain of transfers to meet as many households' needs as possible.

Where L&Q becomes your new landlord, residents would immediately be able to apply for a transfer to other L&Q homes elsewhere in Hackney, Greater London, and the South-east. L&Q have over 50,000 homes in management in more than 70 boroughs and districts across the region. L&Q will count time on the council's transfer list when determining the position of a Haggerston West or Kingsland tenant on the L&Q transfer list.

The transfer list is a separate scheme to the decanting proposals for the Estates and any tenant can apply to go on the list regardless of housing need or when they need to move because of the redevelopment of the Estates. It will apply to residents in their existing homes and when residents move to their new home they will be able to apply to join the transfer list if they want to move again.

Other ways L&Q will help you move

- L&Q takes part in mobility schemes with other housing associations and councils, which help people to move to other areas where we might not have properties.
- L&Q will provide residents with information on low cost home ownership opportunities such as Shared Ownership and the Homebuy scheme.
- L&Q will assist you to swap homes (mutual exchange) with another tenant of L&Q or another social landlord (council or housing association)

Moving and rent arrears

If you are in rent arrears you might not be able to get a voluntary transfer to another L&Q property.

Letting of homes on the new Estates

New homes will be let to existing tenants as described in Booklet 3. Any surplus homes will be let to people nominated by the Council. L&Q would enter into a nominations agreement with the Council under which L&Q would let homes to new residents nominated by the Council. The current nominations agreement says that for 5 years, after existing residents are rehoused, 100% of homes on the Estates will be let to people nominated by the Council. After that, according to the current nominations agreement, 75% of family homes and 50% of 1 bedroom homes will be let to nominations from the Council.

Community lettings plan

A local lettings plan will be agreed by the Local Management Forum for any vacancies which occur on the Estates after it is built (which are not subject to the nominations agreement with the Council described above). L&Q have agreed that the local lettings plan will include eligibility for the following groups to apply for homes on the Estates:

- Existing L&Q residents wishing to transfer
- People living on the Estates who need their own home e.g. grown up children living with a parent who is a tenant on the Estates. This will help to overcome overcrowding and help maintain a strong community
- Referrals from other community organisations

Starter Tenancies - maintaining a strong community

New tenants will be given a starter tenancy as part of L&Q's anti-social behaviour prevention strategy. This tenancy can be ended quickly in the first year if the terms of the tenancy are not kept to. If all goes well then the tenant will become a permanent assured tenant after a year. This is equivalent to the Introductory Tenancy the council currently uses for new tenants. Existing secure tenants would NOT have starter tenancies when they move to their new homes.

Customer Feedback Policy

L&Q has put in place a policy for dealing with customer complaints across the Group. It has set up a dedicated Customer Relations Team to deal with all complaints. This team is based at L&Q's Customer Services Centre and can be contacted in the following ways:

By calling the Customer Relations Team **020 9308 6150** or
Customer Services Centre **0800 015 6536**

By email **complaints@l&qgroup.org.uk** or via the L&Q residents website
www.residentsonline.org.uk which provides a link to the complaints page

The stages of the Complaints Procedure are:

Stage 1.

The Customer Relations Team will log and investigate the complaint and send a response within 10 working days. The team will also follow up any action agreed to help resolve complaints.

Stage 2

If the customer remains unhappy, the Customer Relations Team will pass the complaint of the relevant Service Manager. Again, a response will be issued within 10 working days and the team will follow up any actions agreed.

Stage 3

If the customer remains unhappy, the Customer Relations Team will pass the complaint to the Group Director for the North Thames Region. Again, a response will be issued within 10 working days and the team will follow up any actions agreed.

Appeals Panel

There is also the opportunity for the customer to make a final appeal at a Panel. This Panel is made up of members of L&Q's Boards and committees who are independent of staff, including a tenant representative. The appeal can be made in writing or in person, with a friend or advocate.

The Independent Housing Ombudsman

L&Q is required by the Housing Corporation to be a member of the Independent Housing Ombudsman Service. You can make representations to the free service provided by the Independent Housing Ombudsman in the same way that you would to the Local Authority Ombudsman. It allows tenants who are dissatisfied with their landlord's performance to complain to an independent body who will investigate the complaint. Generally a complaint can only be made to the Ombudsman if the complainant has exhausted the landlord's complaints procedure.

If the tenant's complaint is upheld the Ombudsman can recommend the landlord to rectify the problem and/or award financial compensation. The address of the Ombudsman Service is detailed in Booklet 4.

9. Repairs Service

Reporting repairs in your home

Immediately after the Estates transfer to L&Q, residents will be able to report repairs in a number of ways:

- To the office at Haggerston Road in writing, by email, in person or by telephone
- By telephone to the L&Q Customer Service Centre
- Freephone Maintenance no for emergency repairs 24hours a day is 0800 015 6536
- Online at www.lqgroup.org.uk

Emergency repairs requiring immediate action or within 24 hours

In the following situations, the emergency contractor will ensure that the fault is made as safe possible within 24 hours, but the repairs may take longer to complete depending on materials etc.

- The defect presents an immediate danger to the occupant or members of the general public, e.g. loose or falling brickwork, tiles etc., gas leaks, electrical fault likely to cause shock or fire.
- Further damage will be caused to the property if the repair is delayed and/or presents a health hazard, e.g. burst pipes, severe roof damage, drainage problems causing waste water to back up or flood entrance paths.
- There is a high security risk (voids as well as occupied properties), e.g. break-in through entrance door or other easily accessible entry point.
- “Make safe” repairs to the homes of victims of harassment or domestic violence
- Blocked toilets where not the tenant’s responsibility

Urgent repairs within 5 working days

- Faults causing considerable inconvenience or risk to the occupants, e.g. blown fuse to an electrical circuit, loose or damaged stair tread or hand rail, defective multi-point or central heating boiler, loss of staircase lighting, blockages to sink/bath/basin, non-flushing WC.
- Minor structural faults likely to create further damage in the short term, e.g. missing or slipped slates, dripping pipe or waste.
- Low security risk or defective means of escape, e.g. front entrance or fire door needing easing and adjusting.

Essential repairs within 20 working days

- For all other essential routine repairs not in priority 1 or 2.

Routine repairs within 4 months

- E.g. damp proofing works, dry rot or woodwork remedial works, roof renewals, fencing.

With this category the target time scale can only be met subject to available funding.

The above are maximum times you will have to wait, so the work may begin before this.

These categories are not fixed. L&Q may give a repair greater priority because of your circumstances (age, illness, children, disability etc.) or perhaps because the weather is particularly bad.

Service standards

L&Q recognise that residents want a repairs service that is reliable, easy to use and of a high quality.

L&Q's repairs service is designed to ensure that residents are continuously satisfied.

For reliability, the service includes:

- A 24 hour emergency service - via the freephone number
- Specialist maintenance contractors
- A code of conduct which all contractors must sign up to
- Planned maintenance programmes including external redecoration
- Regular service of gas appliances, lifts and door entryphones

To make sure that the repairs service is easy to use, L&Q have:

- A named L&Q surveyor for the Estates based at the local office
- A freephone repairs number to report repairs to our trained staff
- Internet repairs report service via www.residentsonline.org.uk
- Online tracking of the progress of repairs

To ensure that the service is high quality there is:

- A complaints procedure if satisfaction is not obtained
- Pre and post inspection procedures
- Surveys and focus groups to get full feedback on completed repairs

L&Q's Maintenance Service Promise

L&Q has a written service promise which will be monitored by the Local Management Forum. L&Q will:

- Complete the repair within the target time
- Make and keep appointments for all emergency repairs, urgent repairs and any inspections carried out by our surveyors
- Consult you before starting any planned major repairs to your home
- Keep you informed of progress during any major work
- Ask how satisfied you were with the repairs when they are completed
- Ensure contractors adhere to an agreed Code of Conduct

L&Q's responsibilities

L&Q will

- Keep the exterior of the building (e.g. roof, walls, doors, windows, paths and fences) in good repair
- Keep the interior of the building (e.g. ceilings, doors, floors) in good repair
- Ensure that your supplies of gas, water and electricity are in good working order
- Maintain kitchen and bathroom equipment and drainage
- Maintain shared areas like entrances and stairways

Resident responsibilities

Residents will be responsible for minor repairs such as replacing light bulbs in their homes or damage to internal glazing and for internal redecoration. You will also be responsible for any repairs caused by misuse, damage, or neglect by your or your family or visitors. Tenants also have the responsibility of reporting repairs as soon as is necessary.

Appointments

When residents report a repair, an L&Q Maintenance Service Officer will confirm that it has been ordered and arrange a morning or an afternoon appointment on a specific date.

If there is some advance notice for this appointment then it will also be confirmed by post with full contractor details. If it is not completed within the set time L&Q will reorder the repair and advise of the new deadline for completion. If this second deadline is not met it will be treated as a priority:

Compensation for late repairs

Type of service	Fixed compensation award
Missed appointments - contractors or staff miss a pre-arranged appointment	£10
Late completion of emergency and urgent repairs by a second completion date	£10

The Right to Repair also gives tenants the right to claim compensation if we fail to complete qualifying repairs within a set time scale. This covers all urgent or qualifying repairs which threaten the health, safety or security of the tenant and which do not cost more than £250 (excluding VAT).

Planned and Cyclical repairs

L&Q will ensure that programmes of planned and cyclical repairs are set up for the new homes and as appropriate for the existing blocks on the Estates.

Planned maintenance includes the following:

- Gas appliances (including annual safety checks)
- Lifts
- Water pumps and main storage tanks
- Mechanical ventilation systems
- Door entry systems
- Certain adaptations for disabled residents eg stairlifts

Cyclical repairs include the following:

External Re-decorations

L&Q has set aside money to redecorate the new homes on a five-yearly cycle. Every five years, properties are identified as requiring external painting and thoroughly inspected. Following the inspections, a list of priority properties and a schedule of external repairs is also drawn up, in line with the planned maintenance programme.

Painting of the outsides of the existing blocks which are not due for demolition until the later phases, will be considered by the Local Management Forum when prioritising any major works or improvements.

Internal re-decoration of common areas, stairways and entrance halls - usually carried out every five years.

10. Anti-social Behaviour and Harassment

Anti-social behaviour

L&Q have learned first hand through talking to residents, local shopkeepers and businesses that the issues that need to be tackled are:

- Vandalism to cars and property
- Abandoned vehicles taking up car parking spaces
- Cars blocking access to emergency vehicles
- Squatters causing a nuisance to residents with loud music and parties, and water leaks caused by DIY plumbing
- Some residents with temporary 'short-life' tenancies causing nuisance including loud music
- Groups of youths from other Estates gathering on staircases and street corners and intimidating local people
- Drug using and dealing

L&Q believe that all residents should be able to live peacefully in their home without having to suffer or fear anti-social behaviour or harassment. L&Q will use the legal remedies that are available to deal effectively with issues of anti social behaviour and or harassment. They will also ensure effective action is taken to prevent such incidents occurring in the first place.



So on transfer L&Q will:

- Continue developing partnerships with council departments, police, and other landlords in the area, as well as other agencies such as the youth service, to coordinate preventative measures and action in response to problems. (see Community Investment section page 70 for more details)
- Have a 24 hours a day phone line for residents to report any hate crime or harassment and receive advice
- Employ professional independent witnesses to carry out monitoring and surveillance of situations where needed
- Arrange emergency accommodation for victims of severe harassment where appropriate
- Investigate complaints of anti-social behaviour within 5 working days
- Take action such as injunctions, eviction, demoted tenancies (where the court can remove a tenant's security of tenure), mediation, acceptable behaviour contracts or anti-social behaviour orders (ASBOs) to tackle anti-social behaviour - L&Q was the first housing association to obtain an ASBO against someone causing nuisance to their residents.
- Draw up a code of conduct with residents, started immediately after the ballot, for acceptable behaviour on the Estates and explain it to all new tenants.
- Have senior managers review all priority nuisance, domestic violence and harassment cases to make sure they are dealt with correctly.
- Give new tenants (not existing tenants) starter tenancies for the first 12 months so the new tenant has an opportunity to demonstrate they are a responsible tenant. If they don't then the tenancy can be ended quickly.
- Act as witnesses to loud music and work in partnership with environmental health officers to stop it.
- Devise local initiatives with the Local Management Forum to respond to particular problems on the Estates.
- Support and initiate projects which help to prevent anti-social behaviour through education, training and by helping people to resolve problems which lead to anti-social behaviour such as drug and drink misuse.

On each estate L&Q operates it draws up an estate action plan with local residents, which responds effectively to local issues around anti-social behaviour or harassment.

For example, on the Beaumont Estate in Leyton, which transferred to L&Q from Waltham Forest council in 2002, L&Q has:

- Closed 31 Crack Houses in conjunction with the police - the first closure order obtained by the Metropolitan Police was on this estate
- Obtained 3 demoted tenancy orders - where tenants causing anti-social behaviour lose their security of tenure and can only remain whilst their behaviour is acceptable.
- Used Injunctions to prevent anti-social behaviour and to exclude the person causing nuisance from the estate altogether
- Assisted the police with a dispersal order preventing gangs congregating on the estate
- Adopted a zero tolerance approach to squatting
- Worked with the Local Authority and the police on preventative initiatives including an estate wardens scheme, security guards, drugs workers
- Worked with the Local Authority on youth initiatives including a youth outreach programme.
- Introduced a Supported Training & Employment Pathway (STEP) training programme.

In November 2005 L&Q were awarded the Chartered Institute of Housing's UK Housing Award for Excellence in Delivery of Safer Neighbourhoods.

Harassment & Hate crime

Victims of harassment and hate crime are often targeted because of their race, gender, sexual orientation, age or disability. L&Q have acted on the recommendations made by the Steven Lawrence enquiry. They take a victim-centred approach and ensure that reports of harassment are followed up appropriately. The locally based team will be supported in this by the specialist tenancy services team within L&Q.

L&Q will:

- Investigate incidents within 24 hours and undertake an initial assessment of the case within 3 days
- Treat reports in confidence and agree any action with the victim first
- Offer support and advice and agree with the victim the most appropriate action
- Carry out repairs, graffiti removal and security measures to the victim's home within 24 hours
- Ensure reports are recorded, monitored regularly and followed through
- Keep the victim informed of progress
- Provide a fully confidential freephone number to report incidents - the L&Q Hate Crime Incident Reporting Line 0800 056 3451
- Work actively with the local Crime and Disorder Reduction Partnership to take action with other agencies such as police, social services, education authorities and other council departments
- Support the victim through any legal proceedings against the perpetrator

Dealing with Squatters

L&Q have an excellent record of managing their homes effectively and keeping them secure from squatters. In July 2004, L&Q had only 10 homes squatted out of the 50,000 plus homes it managed at that time.

L&Q will minimise squatting to flats which will not be re-let by:

- Collecting keys from people moving out and arranging for the flat to be secured immediately
- Cutting off the water, electric and gas services to the empty flat (this will stop water leaks affecting other flats)
- Securing the flat immediately using tried and tested methods
- Publicising a number that residents can call to report empty flats or squatter activity
- Evicting squatters quickly

Where a flat is to be re-let L&Q will:

- Line up a new tenant for any home which is due to become vacant and is to be re-let. If the flat is then squatted the police can be called to immediately remove the squatter
- Maintain a waiting list for temporarily re-letting suitable empty flats quickly

L&Q will ensure that the redevelopment programme is not delayed and that residents are not caused any nuisance by squatters on the Estates. They recognise that flats should where possible not be left unused and will seek to let them on a temporary basis where possible.

Drug-taking and dealing

L&Q take a zero-tolerance approach to criminal activity and anti-social behaviour related to drugs and will work in partnership with the police to stop any problems which occur.

L&Q also work with agencies such as youth services and health authorities to offer help to drug users who wish to stop and to promote initiatives which prevent people, especially children and young people from taking and becoming addicted to drugs.

L&Q recognise that dealing in drugs and drug use has a huge impact on communities by greatly increasing levels of crime and anti-social behaviour.

L&Q are leaders in tackling drug dealing on estates and examples of some of the successful action they have taken is given in the anti-social behaviour section above.

11. Community Investment

More than bricks and mortar

L&Q will invest in community development so that the whole community has the opportunity to get involved in the many projects and investments which will, and do already, take place on the Estates and neighbouring areas.

Building on firm foundations

L&Q will implement a social and economic regeneration plan alongside the rebuilding programme. Community investment will be provided either directly by L&Q, with partner organisations or by attracting funding from other sources.

L&Q's involvement so far

To make sure L&Q's investment will best serve the community. L&Q have already:

- Undertaken a survey of all residents followed up by door-to-door interviews
- Worked with the Save the Pool campaign and the Laburnum Boat Club
- Consulted with existing community groups including Ascent 21, Kingsland Community Regeneration Trust, Youth of Haggerston, Youth Inclusion Project
- Explored the possibility of partnership working with the East London Business Alliance
- Taken part in, and financially supported, numerous community events including the Laburnum Street Party over the last three years, youth activities throughout the holidays, summer party and Talent Show, the YOH-SHO
- Kept in close contact with UBS, the company responsible for building the new City Academy on Laburnum Street.



As a result of the consultation process, L&Q have formulated a community development programme which places residents at the centre of the regeneration process:

A Quality Neighbourhood

Secure design, safe play and attractive spaces

The new environment will make you feel safe and secure.

The design and plans for the redevelopment (detailed Plans are in Booklet 2) include:

- traditional street patterns giving the Estates natural surveillance
- traffic management that enhances safety for pedestrians
- 'Secure by Design' standards for entrance doors and windows
- entry-phone systems in all blocks
- secure design elements in communal play areas which can include seating for parents and entrances facing away from the road
- Enhanced external lighting to open spaces
- Planning and maintaining tree and shrub landscaping creating safe and secure attractive public spaces

Safe streets

Security has constantly been identified as one of the most important issues for the community. L&Q will:

With immediate effect after the transfer

- join the Metropolitan Police's local Crime & Disorder Reduction Partnership to tackle crime on the Estates
- Offer L&Q's local office as a base for a police surgery at regular times of the month
- Continue the regular neighbourhood management meetings with other Housing Associations and relevant bodies in the area, including Shoreditch police, to share information, discuss Best Practice and provide opportunities for joint funding bids.

A Connected neighbourhood

An involved community

L&Q will

With immediate effect after the transfer

- provide training, funding and support to enable the existing EDMC and other organisations and individuals to form the basis of a Local Management Forum.
- The Local Management Forum will be partners with L&Q and LBH in the regeneration process on behalf of the community. They will also play a role in the management of the entire neighbourhood. (See Section 7 for more details on resident involvement.)

Continue to

- work with existing networks of resident organisations, including
 - Haggerston West and Kingsland EDMC
 - Estates Committees that monitor the housing management on Haggerston West Estates and Kingsland Estates
 - the Tenants Association representing residents on Kingsland Estates
 - Haggerston TRA representing residents on Haggerston West Estates
 - Haggerston Area Trust, run by residents from local tenants association is based in the Haggerston Community Centre.

L&Q is committed to support the existing Community Centre, and to develop a new Community Centre if the transfer goes ahead.

Community Activities on Haggerston West and Kingsland will be funded through an annual contribution from L&Q from the ground rents of new leaseholders on the redeveloped Estates.

Grants for local initiatives

L&Q will provide a community grants and training programme to local residents - offering grants of up to £5000 for community-led projects.

With immediate effect after transfer

- L&Q will offer Community Growth Fund for local initiatives and community-based projects
- L&Q's grants will be open to any sort of local initiative so long as at least 50% of the funding is also found from a partner organisation (match funding).
- The Local Management Forum will have responsibilities for recommending directions for the funding.

Examples of activities and events that L&Q has funded include:

- BMX and skateboard event for young people in Waltham Forest
- Youth event on Stonebridge Common.
- Social events such as the Laburnum Street Party
- Several gardening schemes
- Summer activities for young people in Barking
- Developing a community park in Lambeth
- Supporting Christmas Entertainment for older people
- Outings to Thorpe Park for younger people

Provision for young people and youth involvement

L&Q will :

With immediate effect after the transfer

- Work with Haggerston Community Centre to provide a designated youth space
- Support local frontline youth groups
- Provide a designated youth space in the new Community Centre
- Involve children and young people in the design of play facilities on the Estates and the space in the community centre.

L&Q have extensive experience of working within neighbourhoods across North East London to improve the quality of life for all residents within an area. By investing its own surplus income into community development, L&Q have funded over 200 community projects since 2000. By working with young people and residents, and by forming partnerships with other organisations, L&Q have been able to get the greatest impact for our investment. L&Q do this by researching a neighbourhood first, to see what organisations already work in an area, and by asking residents about what they think their community needs. L&Q are then able to form partnerships with local agencies to add to and improve services. Essential to this process is resident involvement, as the community it serves drives the ideas and investment.

L&Q specialise in investing its own money, together with bringing in further funds from grant making bodies to further boost the impact of community projects, L&Q call this approach neighbourhood investment.

Successes of this Neighbourhood Management initiative in Waltham Forest have been:

Forest Community Centre

L&Q funded a much needed facelift of the community centre in which L&Q have invested over £150,000 in capital improvements. L&Q have capacity built local residents to take on the management of the centre. In addition L&Q have created an additional revenue stream for the centre through the creation of office space. The centre currently generates a surplus of around £20,000. A number of community groups service the community such as a local dance group.

Brooks Farm & Skelton's Lane Park

The site is owned by the London Borough of Waltham Forest, which has been happy for L&Q to take a proactive role in developing the park to benefit not only L&Q residents but the entire neighbourhood. Families from the neighbouring Beaumont Estate are frequent visitors and children have the chance to get up close to pigs, ducks, Shetland ponies, goats and even a baby llama called Merlin! However, the park/farm has become run-down because of neglect and under-investment and there is no play equipment for children over seven.

L&Q, in partnership with the local authority, has commissioned a master plan for the site and a series of community development solutions to ensure the park/farm will be sustainable and generate its own income in the future. This has been done in close consultation with residents to find out what they want.

Leyton Cricket Pavilion

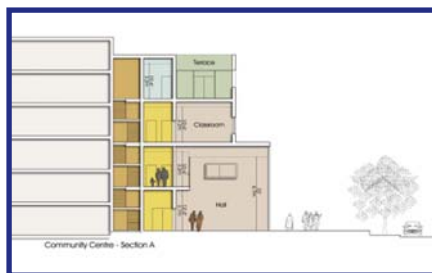
The former home of Essex County Cricket Club is a Grade II listed building and was in danger of being closed to the public. L&Q's investment into the building enabled the building to be brought back into usage and attracted further investment from the Heritage Lottery. The building has now been restored to its former glory and houses the London Borough of Waltham Forest Youth services which are on-site.

A Thriving neighbourhood

L&Q's aim for the new community centre is one with a sustainable programme and budget - for a sustainable, independent, progressive community

Brand New Community Centre

The existing Haggerston Community Centre provides space for activities for youth and the elderly in the area, a variety of religious groups, Strange Fruit Food Co-op, meeting space for community organisations, councillors' surgeries and computer training facilities.



L&Q will provide a new Community Centre as part of the physical regeneration of the Estates.

The aim is to create a thriving new centre, with flexible spaces, for continued use for the existing groups as well as accommodating new activities and services. Residents are at the centre of this process, designing and managing the new community centre.

Plans for the new community centre include:

- Better facilities including office space and other rooms
- Improved storage and its security
- IT and internet provision
- £250,000 towards interim community services such as running the existing community centre and setting up the new one

L&Q have made similar improvements to the Forest Centre Community Centre in Leyton, Waltham Forest. Using an innovative funding package, L&Q were able to offer the centre a much needed facelift and office space to provide a regular funding stream for the centre. The Forest Community Centre currently generates a surplus of around £23,000 per year. The resident led management committee decide how this surplus is invested.

A permanent income for community services

L&Q will pass on the income from the ground rents of the homes for sale and a small tenant levy included in the rent (as it is now), to promote and deliver local community projects. This will be a permanent income for local community services and can contribute towards running the community centre as well as other services on the Estates.

The Local Management Forum will manage the income and fund locally agreed projects.

Educational programmes

The Council has plans to provide a new school on Laburnum Street. L&Q has begun discussions with the sponsors of the school to ensure residents will have access to school places and its facilities.

L&Q will:

- Maintain a close working relationship with the developers of the proposed new school
- Support extra educational initiatives such as Homework Classes and After-school Clubs

12. Supporting Vulnerable Residents

L&Q is committed to supporting its tenants who experience difficulties in their everyday lives. L&Q upholds equality of opportunity for vulnerable groups including (although not exclusively) the following situations:

- Language or other communication barriers
- Physical or mental illness and disability
- Older people
- Financial vulnerability
- Social exclusion
- Employment difficulties

L&Q aim to support vulnerable tenants through a variety of means, to maintain equal opportunities for all:

Interpretation and translation

We recognise the importance of communicating effectively with all residents, including people whose first language is not English. L&Q work with Language Line to provide:

- Telephone interpretation
- Face to face interpreting
- Translation of written documents
- Sign language or Braille translations which will always be provided where necessary.

Help with Moving

Alongside the help given to all decanting households, L&Q will give extra support to vulnerable or elderly residents., including:

- Professional packing service
- Fragile belongings protected during transit
- Help to claim benefits from the new address
- Ensuring change of utilities such as electric supply run smoothly
- Liaison with other agencies such as Social Services

The principle is that any resident feeling vulnerable will be helped to the best of the dedicated Decant Officer's ability.

Meeting Residents' Needs

The proposed plans for the Estates include some homes designed especially for wheelchair users and their families. There are also homes that fit the criteria of 'Lifetime Homes'; designed so they are easily adapted to meet the physical needs of the family as they change over the years - to support vulnerability now and in the future, so that people can stay in their homes.

L&Q also work closely with Social Services, Occupational Health teams and hospitals to make sure that residents' long and short-term needs are met.

L&Q aim to have your new home allocated to you before it is completed. You will therefore have the opportunity to identify any necessary aids and adaptations to the home. These disabilities will be identified in the decant interview (see Booklet 3).

Partnership work in the community

L&Q recognises the importance of existing support networks, groups and agencies in the local community. L&Q will guide residents towards appropriate support by:

- Maintaining strong links with other service providers
- Providing information on services available from the Local Authority, health and voluntary agencies etc
- Sign-posting residents towards the best services for their needs

L&Q Supported Living

L&Q has its' own support division, L&Q Supported Living (L&QSL), which works with local authority Supporting People teams to deliver support to key groups of vulnerable people. These may be elders, people with mental health problems or young people leaving care. L&QSL also works with other support providers in the provision of accommodation with support. This might be for people with a learning disability, people with substance misuse problems or young single homeless.

L&QSL undertakes needs and risk assessments and working with the individual service user produces a support plan to help with setting up and maintaining a home.

Domestic violence, harassment and priority nuisance

L&Q believes all residents should be able to live peacefully in their home without having to suffer fear. Victims of such issues as domestic violence and harassment are vulnerable and require support.

The Tenancy Services Officer will ensure that support networks are available wherever possible and that any other agencies are involved at appropriate stages. Where appropriate they will:

- assist to find temporary accommodation
- conduct an investigation into the circumstances of the allegation
- decide on the appropriate course of action, whilst taking a victim-centred approach ie whether the victim should be rehoused and/or whether action should be taken to evict the perpetrator.

For details of advice and support on financial and employment issues please refer to the previous section 11.

13. The Housing Corporation's Role in Social Housing Transfers

The role of the Government in local authority housing transfers

The Government department responsible for the nation's housing is Communities and Local Government (CLG). The Secretary of State will not grant consent to transfer if it appears that the majority of tenants affected do not wish the transfer to proceed. As with the Haggerston West and Kingsland Estates, tenants' views are invariably judged by means of a ballot and, if a majority of those participating in the ballot vote against the transfer, it will not go ahead. The new landlord organisation must also be registered with the Housing Corporation. These landlords are Registered Social Landlords (RSLs). L&Q is an RSL.

The Housing Corporation

The Housing Corporation is a public body responsible for regulating RSLs in England and for allocating government grant funding for new and renovated affordable rented housing. It sets registration criteria for would be RSLs and a Regulatory Code for them to adhere to in their operations and housing services. The Corporation reports to CLG and the Public Accounts Committee in Parliament.

The Government has recently announced plans for the Housing Corporation to form part of a new body "Communities England". Communities England may take over the CLG's responsibilities for delivering programmes such as stock transfer, arm's length management organisations, housing market renewal, the Thames Gateway and neighbourhood renewal.

Registered Social Landlords (RSLs)

RSLs are independent “not-for-profit” housing organisations which have been registered by the Housing Corporation. Most are “social landlords” like housing associations or local housing companies but some are charitable trusts or co-operatives.

They all run as businesses but all surpluses are ploughed back into community housing to maintain existing homes and provide new ones.

The governing body will be a committee or board of management. All are unpaid volunteers and might include tenants, representatives of community groups or local authorities and local business people.

There are more than 30,000 voluntary board members running RSLs throughout England by directing paid housing professionals to undertake operational management of housing services. They are now the main providers of new social housing and manage over 1.5 million homes. Over the last decade over 100 new independent social landlords have been formed as RSLs to manage repair and maintain over 550,000 homes transferred from local authorities.

How the Housing Corporation regulates RSLs

It regulates and inspects RSLs to ensure they meet all relevant legal/statutory requirements and the Regulatory Code and Guidance for RSLs. These cover Governance, Finance, Lettings, Residents Rights and Housing Management Services. It monitors performance by analysing data and financial information from regulatory returns as well as visits and inspections.

All RSLs will be expected to comply with a range of regulatory requirements. These are mainly set out in ‘The way forward. Our approach to regulation (2002)’ (which includes “statutory housing management guidance” approved by Government) and in circulars or determinations issued by the Corporation.

The Regulatory Code and Guidance aims to ensure that registered landlords deliver a high quality housing service and are properly managed on a sound financial basis. The Corporation has produced the Charter for Housing Association Applicants and Residents which sets out the tenants’ legal rights and what can be expected from the landlord. Copies are available from L&Q.

If an RSL fails to meet these standards or gets into financial or other management difficulties, the Corporation can take regulatory action. It has powers to intervene and supervise corrective action if necessary. One of its main powers is to appoint Board members if it believes the Board needs strengthening and it can also remove Board members in certain circumstances. Since 1996 the Corporation has also been able to take action if an RSL is threatened by insolvency, in order to ensure as far as possible that tenants are protected and their homes remain in the regulated social housing sector. To date no tenant has lost his or her home because of a performance failure or bankruptcy in an RSL.

Extracts from the 2006 Housing Corporation Assessment of London & Quadrant Housing Trust

“L& Q is headed by a highly skilled , experienced and long serving executive group of staff, who enjoy an open and co-operative relationship with the board and other elements of the group’s committee structure. These executives are supported by a large, committed and well-managed workforce and the group has been included in a national newspaper’s list of the 100 best companies to work for in recent years.”

“The L&Q group has considerable experience in developing and managing general needs, shared ownership and supported housing schemes. It also has experience of major regeneration projects.”

14. Leaseholders

Introduction

There are a number of leaseholders on the Estates who own their properties. If the transfer proceeds, all these properties will be repurchased and demolished.

This section refers to current and future leaseholders.

Current leaseholders are defined as those who are either already leaseholders or who have an active Right to Buy (RTB) application with the Council at the time of this consultation document being issued.

Future leaseholders are defined as anyone who makes an RTB application and successfully completes after the date of issue of this document, or who buys one of the leasehold properties on the open market in Haggerston West and Kingsland after the date of issue of this document.

A separate consultation document has been issued to all leaseholders on the Estates. Some of the key points are explained below but if you are a leaseholder or are thinking of buying your flat, you should read the separate consultation document.

How leaseholders will be affected by these proposals

If the transfer to L&Q proceeds, L&Q will be bound by the terms of the existing leases issued to leaseholders by Hackney Council.

Leaseholders will be given a range of options by L&Q. [These are also detailed in the separate leaseholder document.] A summary is provided below.

Leaseholders will have to be able to provide L&Q with vacant possession of their flat to take up any of the options.

Option 1: You sell your flat to L&Q

This option is available to all current and future leaseholders.

L&Q will buy your current flat and you find your own accommodation. L&Q will pay full open market value for your flat. You will receive a 'Home Loss' payment of 10% of the value of your flat subject to a maximum of £40,000 (provided you have used your property as your only or principal home and you have lived in your property for 12 months immediately preceding the date of sale).

You will receive a disturbance payment to reimburse you for the reasonable cost of moving. This also applies to a temporary move. However the home loss payment is a once only payment and will not apply to a temporary decant.

Option 2: L&Q buy your flat and you purchase a new sale home on the Estates

This option is available to all current and future leaseholders

L&Q will buy your current flat and you purchase and move into one of the new private homes to be built on the Estates. L&Q will pay full open market value for your flat.

You will receive a 'Home Loss' payment of 10% of the value of your flat subject to a maximum of £40,000 (provided you have used your property as your only or principal home and you have lived in your property for 12 months immediately preceding the date of sale). You will receive a disturbance payment to reimburse you for the reasonable cost of moving.

Option 3: You transfer the equity of your current home into a new home on the Estates

This option is only available to current leaseholders who use their property as their only or principal home and who have lived in their property for 12 months immediately preceding the date you sell your home to L&Q.

L&Q will buy your current flat. L&Q will pay full open market value for your flat. You then transfer this value into buying a 'share' of a new affordable home on the Estates. The percentage of the new home you will own will be agreed between L&Q and the leaseholder, based on examination of the valuations of the existing homes and the valuations of the new homes off-plan.

You will be granted an equity share lease and will be classified as owner of the property. The minimum 'share' you can buy of the new property is the value of your current home but you can buy a larger share if you wish. You will be able to purchase further shares in the property in the future at the current market value at the time. You will not pay any rent on the share of the property you do not own.

You will be responsible for all the costs of repairs and of insuring the property.

You will receive a 'Home Loss' payment of 10% of the value of the flat subject to a maximum of £40,000 (provided you have used your property as your only or principal home and you have lived in your property for 12 months immediately preceding the date of sale). You will also receive a disturbance payment to reimburse you for the reasonable cost of moving.

Further details of this option are contained in the leaseholder consultation document.

Option 4: You purchase a shared ownership home on the Estates or elsewhere via Tower Homes

This option is available to current leaseholders who are able to demonstrate that they are unable to afford to purchase a home on the open market and who use their property as their only or principal home and who have lived in their property for 12 months immediately preceding the date of sale.

L&Q will buy your current flat at full open market value. You will receive a 'Home Loss' payment of 10% of the value of the flat subject to a maximum of £40,000 (provided you have used your property as your only or principal home and you have lived in your property for 12 months immediately preceding the date of sale). You will also receive a disturbance payment to reimburse you for the reasonable cost of moving.

You will purchase a share of a new home designated for shared ownership on the Estates or elsewhere subject to availability of homes via Tower Homes. You will pay rent on the share of the home you do not own. You can buy a greater share of the property in the future. You have responsibility for repairs and insurance.

If you choose this option, you will be able to purchase a property which is a different size to your current home, for example if your family needs a larger home.

Tower Homes will advise you on your eligibility on each scheme, and this will include a financial assessment to make sure you are able to afford the outgoings.

Tower Homes Ltd and L&Q are regulated by the Financial Services Authority therefore all advice regarding shared equity and shared ownership will be regulated by the FSA.

Leaseholders in Special Circumstances

L&Q recognises that there may be a small number of leaseholders who will not be able to benefit from any of the above options - for example, this may include those who are experiencing problems with current mortgage repayments. In these circumstances, L&Q will negotiate with the leaseholder to locate suitable alternative accommodation. This could include access to L&Q's rental properties.

Support

L&Q will provide support to elderly and vulnerable leaseholders throughout this process.

Shops on the Haggerston Estates

There are 16 shop units at 185-215 Haggerston Road, currently providing a range of services including fish bar and a general store, newsagents, chemist, and bookmakers. L&Q also have their local offices there. The shop premises are leased from LB Hackney Property Services. Several of the leases on the parade have expired and are currently holding over pending further information on the timescale for re-development.

Compulsory purchase powers

If the transfer goes ahead L&Q will aim to reach agreement with you on your preference for rehousing, subject to eligibility. If an agreement cannot be reached L&Q will ask the Council to invoke its compulsory purchase powers. This means that the Council can after due legal process force you to sell your property to enable the redevelopment to go ahead. These powers would only be used as a last resort if it were not possible to negotiate an agreement between L&Q and any individual leaseholder. This could give rise to a statutory responsibility for the Council to rehouse a person who lost his /her home as a result of this.

L&Q will make sure that all stages of necessary negotiation with the leaseholder will be undertaken before this legal route is enacted.

Non resident landlords

Please note that if your leasehold property is not your main home, you will only have access to Options 1 and 2 above. Additionally you will not receive home loss or disturbance payments.

Commitment to leaseholders

L&Q is committed to providing an excellent housing management and maintenance service to all leaseholders. This would include:

- Acting at all times as a reasonable and responsible landlord (freeholder) and in particular meeting its obligations as freeholder without being reminded or being the subject of legal action;
- Providing an accountable cost-effective service for leaseholders;
- Respecting and protecting the rights of leaseholders;
- Maintaining buildings in a good condition;
- Discouraging neighbours from causing a nuisance;
- Providing accurate clear and timely information about the services provided to leaseholders;
- Providing clear accurate easy to understand information about service charges;
- Continuing to provide a dedicated team of staff responsible for leasehold services;
- Continuing to inform and consult leaseholders during the redevelopment;
- Ensuring that leaseholders are represented on the Local Management Forum;

Leaseholder involvement in the future

L&Q is committed to full consultation with all residents, including leaseholders, about proposed changes to policies or practices which may affect services. This is particularly relevant where such services are partly paid for by leaseholders.

Leaseholders would be consulted in accordance with legislation, and on any other proposals which may affect the management of their homes.

In addition to consulting individual leaseholders about matters which affect their homes, L&Q would work with the Local Management Forum to consider issues such as leaseholder satisfaction with the level and quality of services provided on the new development.

L&Q would seek to develop other ways for leaseholders to be involved in the management of the service. These could include:

- Focus groups
- Surveys
- Membership of the L&Q residents forum
- Representation on L&Q's Resident Board (Local Management Forum nominee)

Service charges

There are two types of service charges:

- the annual service charge;
- and the repair and improvement service charge.

The latter is charged when, or if, specific repairs and improvements as listed within your lease are completed. Repairs cover the renewal or repair of building components when they reach the end of their useful lives, such as roofs and windows. Generally speaking, improvements raise the standard of accommodation either by providing something which did not exist, upgrading an element to be replaced, or replacing an element well before the end of its life.

You will only be charged for services, repairs or improvements you receive.

L&Q will prepare timely and accurate information about the cost of services for which service charges are payable. It will give leaseholders:

- A written summary of costs incurred and copies of supporting documentation
We carry out a consultation procedure for all works under the Commonhold & Leasehold Reform Act 2002, where the cost to the individual leaseholder is more than £250 or where the works are covered by a contract exceeding 12 months under which we expect the leaseholders to pay more than £100 per year.
- A copy of the L&Q annual report.

Cost of services would be shared between leaseholders and L&Q in accordance with the terms of the lease.

Leaseholders would continue to be offered various ways to pay service charges.

L&Q will offer you the choice of phasing your payments throughout the year. Your payment can be made in various ways including:

- **By Direct Debit** from your bank account.
- **By Swipe card** - at any Post Office, Paypoint, or Payzone outlet.
- **By Telephone** - You can pay service charges by telephone 24 hours a day, seven days a week, using wither a debit or credit card.
- **Payment on line** - You can pay online, by accessing the L&Q website www.residentsonline.
- **By Post** - You can send a cheque or postal order directly to the L&Q office.

Any leaseholder who falls behind with service charge payments would be informed accordingly and appropriate action for recovering the arrears would be taken.

This would include seeking a payment to clear the arrears or reaching an agreement with the leaseholder for repaying the debt over a reasonable period of time.

Service charge arrears at transfer - Leaseholders who owe service charge arrears at transfer would continue to pay these to the council who will deal with any enquiries or disputes regarding outstanding charges. After transfer of the Estates, L&Q will from then on collect any service charge which they bill leaseholders for.

Management charges

Management charges are payable under the lease.

- Existing homes - L&Q will charge the same as the council does.
- New homes
- For shared ownership properties, Tower Homes (L&Q's homeownership company) charge a range of management fees agreed by their voluntary board. These range from £161 to £213 per year.
- For shared equity homes the management fee will be less as there will be no administration linked to rent collection. This is currently charged at £115.00 per year.
- Service charge calculation by block - service charges will be calculated on a block by block basis rather than estimated across the Estates. This would mean the charge more accurately reflects the services you receive.

L&Q want to ensure that it delivers choice and quality in the Estates services it arranges:

- **much improved, high quality Estates services**

Services standards agreed with residents

Residents involved in selection of contractors

Resident involved in monitoring of work and quality control

- **services which residents want**

Service specifications drawn up with residents

Residents choosing the range of services needed

Residents choosing the level and frequency of services provided

(see section 5 for details of the service charge arrangements)

Welfare benefits - Advice on welfare benefits would be made available. The aim would be to help leaseholders maximise their resources and meet any costs arising under the lease.

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Bengali

এই দলিলে কি লেখা আছে সে সম্পর্কে যদি আপনি জানতে চান তাহলে অনুগ্রহ করে উপযুক্ত বাক্সে টিক দিন, এই পাতার নিচে আপনার নাম, ঠিকানা ও ফোন নম্বর লিখুন এবং এটি নিচের ঠিকানায় ফেরত পাঠান।

Somali

Haddii aad jeclaan lahayd in aad ogaato waxa dokumeentigani sheegayo fadlan calaamadi godka ku haboon, ku qor magacaaga, cinwaanka iyo telefoon lambarkaaga boggan dhankiisa hoose ka dibna ku celi cinwaanka hoose.

French

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Spanish

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Kurdish

Ger hun dixwazin bizanibin ku ev dokument çî dibêje, ji kerema xwe qutika minasib îşaret bikin, nav, navnîşan û hejmara telefona xwe li jêrê rûpel binivîsin û wê ji navnîşana jêrîn re bişînin.

Turkish

Bu dökümanda ne anlatıldığını öğrenmek istiyorsanız, lütfen uygun kutuyu işaretleyerek, adınızı, adresinizi ve telefon numaranızı bu sayfanın alt kısmına yazıp, aşağıdaki adrese gönderin.

Polish

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Vietnamese

Nếu bạn muốn biết tài liệu này nói gì hãy đánh dấu vào hộp thích hợp, điền tên, địa chỉ và số điện thoại của bạn vào cuối trang này và gửi lại theo địa chỉ dưới đây.

Urdu

اگر آپ یہ جاننا چاہتے ہیں کہ دستاویز میں کیا لکھا ہے تو ازراہ کرم مناسب باکس میں صحیح کا نشان لگائیے اور اپنا نام، پتہ اور فون نمبر اس صفحہ کے نیچے لکھئے اور اسے نیچے دیئے گئے پتہ پر واپس بھیج دیجئے۔

Chinese

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