

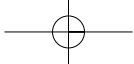


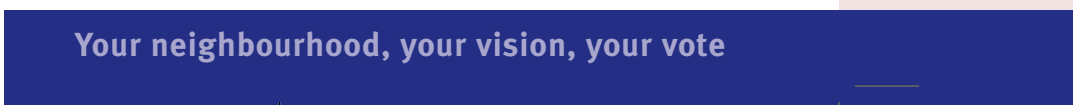
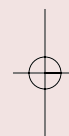
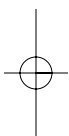
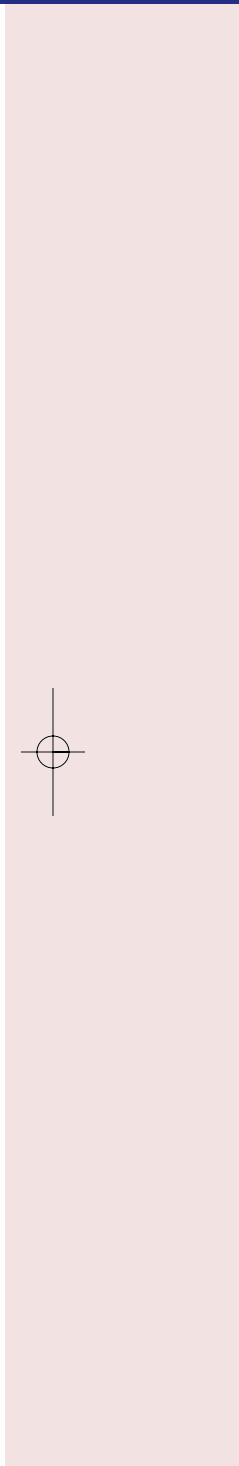
# Offer

## BOOKLET THREE

# Moving to your New Home

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





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## 1. Introduction

The Haggerston West and Kingsland Estates are in need of major improvements which can only be achieved by demolishing and rebuilding all the homes on the Estates.

L&Q have given a commitment that all secure tenants will be offered a brand new home on the Estates that meets their housing needs. The details of that commitment have been developed in consultation with the EDMC and the Council.

The Council recognise that the way in which L&Q moves tenants from their present homes and allocates the new homes is a major issue. The booklet explains how it will happen, and has six further sections as follows:

- The decanting programme - the phasing of rehousing
- Planning your move -compensation payments and assistance
- Compensation for moving home -money and other assistance you'll receive
- The lettings policy -size of the new homes that will be offered
- Rehousing elsewhere-alternative housing opportunities
- Low cost home ownership options-possibilities to buy a home

This booklet does not apply to sub-tenants, licensees or other non-secure occupants who will not be rehoused by L&Q. Anyone in these categories who requires information should contact Ken Ibe at Hackney Council on 020 8356 4785.

Leaseholders should refer to Section 14 of Booklet 1.

## 2. The decanting programme

### Decant arrangements for Tenants

Decanting is the term used to describe the process of transferring tenants from their old homes to their new homes.

Secure tenants living in homes on Haggerston West and Kingsland Estates will either be offered a single move to a permanent new home or moved temporarily until new homes are ready. All current secure tenants who are moved temporarily will be guaranteed the right to return to a new home, should they choose to when a home is available.

The principle adopted by L&Q is that wherever possible tenants will be able to move only once.

The table below shows the currently proposed date when the tenants in each block will be decanted.

### Decant Programme - Phase 1

| BLOCK   | DATES FOR MOVING                     |                    |
|---|--------------------------------------|--------------------|
|   | Decanting                            | Return             |
| <b>HAGGERSTON</b>                                       |                                      |                    |
| Pamela House<br>Harlowe House (43-85)                   | From April 2008<br>to September 200  | From November 2010 |
| Lovelace House<br>Lowther House<br>Harlowe House (1-42) | From August 2008<br>to October 2008  | From November 2010 |
| <b>KINGSLAND</b>  |                                      |                    |
| Laburnum Court (65-94)<br>Bryant Court                  | From April 2008<br>to September 2008 | From November 2010 |

Decanting of Phase 1 will commence after formal site transfer in March 2008. Demolition of existing blocks, taking approximately 6 months to Sept 2008 will be dependent on a successful decant programme. Return of residents will commence after completion of the first construction phase.

## Decant Programme - Phase 2

| BLOCK  | DATES FOR MOVING                       |                                     |
|--|--|-------------------------------------|
|  | Decanting                              | Return                              |
| <b>HAGGERSTON</b>  |  |                                     |
| Community Centre<br>Samuel House   | From November 2010<br>to November 2010 | From November 2010<br>to March 2011 |
| <b>KINGSLAND</b>   |  |                                     |
| Laburnum Court (1-20)<br>Hebden Court (1-24)<br>Hebden Court (25-36)<br>Hebden Court (37-48)<br>Hebden Court (49-72)<br>Hebden Court (73-96) | From November 2010<br>to March 2011    | From July 2011<br>to Jan 2014       |

Decanting of Phase 2 will commence as soon as practicable, with the consent of the residents, to enable demolition of some Phase 2 blocks as early as possible. Although the Phase 2 construction phase will commence after completion of Phase 1, return of residents will be subject to the availability of units and the preferences of the residents.

## 3. Planning your move

### Decant Interviews

All currently secure tenants living on the Estates will be visited by L&Q's Decant Officer a minimum of six months before they are asked to move and their needs and preferences discussed.

What will be assessed at interview:

- Proof that you are a legal tenant and check on household composition
- Size of home you require
- Medical or social issues you would like to be taken into account

What will happen after the interview:

- You will be asked to choose your preferred homes from the choice available in that phase
- L&Q will reserve a new home for you
- You will be able to choose from a range of options for colours and fittings for your new home [see section on Tenants' Choices in Booklet 2]

### Your Choice of New Home

L&Q want to give residents as much choice as possible in the location of their new home. This will be constrained by the availability of homes in each phase and the size of home tenants can apply for.

The following options will apply:

- Choice of floor level
- Choice of block
- Choice of location - eg which side of the canal
- Choice to live close to friends, family or current neighbours

## When will I choose?

L&Q will visit each household at least 6 months before they are due to move to their new home and confirm which homes are available to them. Tenants will then be able to choose which homes in that phase they would like on order of preference. Where more than one tenant is interested in a particular new home L&Q will have agreed a set of rules with the Local Management Forum as to whom the home will be allocated.

## Allocating new homes

### Keeping neighbours/extended families together

Wherever possible, L&Q will try to keep neighbours and families together to maintain informal caring arrangements. This will be discussed with you at your decant interview. Neighbours, friends, and relatives moving in the same phase will be able to express a preference to live close together when they make their choices of where they want to live within the phase they are moving to. Where there are additional homes in the phase which are available to other residents on the estate (see next section) then they too will be able to do the same.

### Help with moving

A dedicated Decanting Officer will work with all residents of the estate to ensure that the decanting and re-housing of people is carried out as smoothly as possible. The named Decanting Officer will help you through what we recognise is a stressful time, and advise and assist you throughout the move. They will:

- Help you choose your new home
- Help you to decide on the choices for the finish of your new home
- Keep you updated on when your new home will be ready
- Help you with arranging the move
- Help you complete and process your Home Loss and disturbance claims
- Arrange extra help for those that need it

## Extra help for those who need it

A professional packing service will be available for elderly or disabled tenants. Help will also be available for those on their own with special needs.

Practical help will be offered and could include:

- Professional packing service
- Help to claim benefits from the new address
- Ensure 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 Decanting Officer's ability.

## Information about moving

Before you are due to move you will be given detailed information about:

- Allocation and size of homes
- The date you can expect to move in
- Choices you can make about how your new home is finished
- Assistance available to move home
- Home loss compensation
- Disturbance payment

## Moving checklist and moving pack

### Moving checklist

The rehousing team will provide a moving checklist which will give useful ideas about how to plan for a move and identify tasks to be carried out.

### Continually improving the service

During the course of the decanting process a survey will be carried out after residents are re-housed, to obtain your views of the decant process and the performance of L&Q and their partners. This will ensure that L&Q identify any opportunities to improve the service further.

## How would temporary decanting work?

Tenants in the first phase will need to move temporarily as their current blocks will need to be demolished before the first set of new homes can be built. Tenants who need to move temporarily would have the option to move either off the estate or into another flat on the existing Estates. L&Q will visit everyone who needs to move temporarily, immediately after transfer and discuss with them their needs. L&Q will tell you:

- What choices of temporary home are available to you
- What help you will get with moving
- When you can expect to move back

L&Q are developing a range of options for temporary homes both locally, and further away for those who wish. Any offer of temporary accommodation will be reasonable and will take into account the family's circumstances.

Temporary homes may be:

- An assured tenancy in L&Q's permanent housing stock in Hackney or elsewhere on the same terms as offered with a new home on the estate
- An assured shorthold tenancy in a home L&Q have temporarily to help with temporary decanting
- A secure tenancy with Hackney council on standard terms

Tenants who move temporarily will be able to claim disturbance payments to cover their costs as set out in the table on page 15. These costs will also be paid again when you move back to your new home. The Home Loss payment is paid once, when you move from your original home.

We expect that people will need to move away for a minimum of 18 months and an anticipated maximum of two and a half years.

## Keeping you informed

Tenants including those who have moved temporarily off the estate will be informed of:

- Dates on which new properties will be available.
- Any changes to the programme.
- Summary of the demolition and rebuilding programme.
- A newsletter giving regular updates on progress.

## 4. Compensation for moving home

When you are asked to move you should not suffer financially. You will be eligible for:

- Disturbance payments
- A Home Loss payment.

These payments will be paid to residents who are decanted. Tenants who move via the transfer list who are not in the current decant phase will not be eligible, just tenants being decanted. The Local Management Forum will from time to time review which homes are included in the current decant phase. Circumstances when Home Loss and Disturbance payments will be paid by L&Q are set out in the table on page 15 in Section 5.

### Disturbance payments

These payments are not fixed and should reflect “reasonable” costs incurred as a direct result of moving home. You could qualify for payment for the following items:

- You can choose from an agreed range of carpets. L&Q and the Local Management Forum will agree a local supplier and L&Q will settle the bill directly with the supplier.
- If you prefer, you can purchase your carpets elsewhere and claim the cost, up to a maximum publicised figure. You can add to the price using your own money if you wish to buy something more expensive
- Redirection of mail for six months.
- The disconnection and reconnection of the following:
  - Telephone.
  - Cooker
  - Washing machine
  - Dishwasher
- New school uniforms for each child, as a result of children having to change schools and uniforms because of the move.
- Moving of aids and adaptations for disabled residents or providing additional ones
- Locks and grilles

The security of the new homes will be considerably improved, and designed in consultation with the police and residents of the estate. Compensation will not be paid for the refitting of security grilles or locks as the new homes will already be secured by design.

### **L&Q partner contractors and suppliers**

L&Q will appoint companies or contractors to carry out many of the tasks associated with moving and will pay them directly. Residents have told L&Q that this is particularly important to them as it saves having to pay out for expensive items and then having to wait for a refund. Local companies will be used where possible.

L&Q will set up contracts with suppliers for the following services:

- Carpet/floor-coverings
- Connection of electric cooker
- Connection of gas cooker
- Plumbing-in of washing machine and dishwasher
- Moving of aids and adaptations for disabled residents

### **Removals**

L&Q will employ professional removals contractors holding contents transport insurance. You can use this service for your move if you wish, and if so, this will be arranged by L&Q's decant officer, and paid for directly by L&Q.

If you prefer to arrange your own removals you can submit 3 estimates of your own to L&Q who will agree reimbursement of reasonable costs.

## Home Loss

If you are being moved from your home you will be entitled to a home loss payment (currently set by the government at £4,000) if you have lived in the property for more than 12 months. This payment is for the loss of your substantive home and is paid when you move from your original home only. You can apply for this as soon as you have signed the tenancy for your initial move and it will be paid usually within 10 working days.

This is a statutory payment in accordance with the Land Compensation Act 1973.

## Rent arrears

The amount of Home Loss payment you would receive will initially be used to pay off any rent arrears or other debt you owe L&Q. Disturbance payments are not affected by rent arrears.

## Compensation for improvements

In addition to the above payments, tenants may be able to claim the cost of improvements they have made in their home on or after 1st April 1994, if they received written permission from the landlord prior to carrying out the work.

[S.99 A&B 1985 Housing Acts]

## Right to appeal to the Lands Tribunal

Any dispute as to the amount of Disturbance Payment (e.g reasonable costs of removal) can be referred by the tenant or L&Q to the Lands Tribunal (at 48 -49 Chancery Lane, London WC2 AJR. Telephone: 0207 936 7200), in accordance with s38 (4) of the 1973 Land Compensation Act.

## 5. Lettings Policy for the New Homes

L&Q knows the size of the households living on the Estates, so it has been able to plan enough homes of the right size.

Priority for the first lettings of new homes that are being built on the Estates will be given to existing Haggerston West and Kingsland secure tenants.

### Phase 1

#### First priority

Those tenants who are currently living in temporary homes as a result of being decanted in Phase 1. The tenants will only receive disturbance payments (homeloss payment would have been received on decant).

#### Second priority

Those tenants in decant Phase 2. The tenants will receive homeloss and disturbance payments.

#### Third Priority

Vacancies would be offered to council nominees under the nominations agreement.

### Phase 2

#### First priority

Those tenants who are currently living in temporary homes as a result of being decanted in Phase 2. The tenants will only receive disturbance payments (homeloss payment would have been received on decant).

#### Second Priority

Those living elsewhere on the Estates in one of the new homes - this may include families who are currently overcrowded or want to move to be close to family or friends in the new homes to give or receive support. Home Loss and disturbance payments will have already been paid to these tenants for the first move to a new home and no additional compensation would be paid for this move.

#### Third Priority

Vacancies would be offered to council nominees under the nominations agreement.

**NB:** Homeloss is only paid once

## Summary of entitlement to Home Loss and disturbance payments

| Type of Move   | Home Loss | Disturbance |
|--|-----------|-------------|
| <b>Tenants who are decanted:</b>   |           |             |
| Moving off the Estates   | Yes       | Yes         |
| Moving to a new home on the Estates  | Yes       | Yes         |
| <b>Moving from a temporary home:</b>   |           |             |
| Either from elsewhere on the Estates or off the Estates - to a new permanent home                        | No        | Yes         |
| Moving from a new home on the Estates to another new home on the Estates or to somewhere off the Estates | No        | No          |
| Moving from one temporary home to another  | No        | Yes         |
| Tenants transferring to another L&Q home via the transfer list who are not in the current decant phase   | No        | No          |
| Non-tenants, living with a tenant who are given a tenancy of a property on or off the Estates            | No        | No          |
| Applicants nominated by the council to a new home on the Estates   | No        | No          |

## Size of your new home

The table below sets out the minimum property size/household size ratios that L&Q aims to achieve.

| Household size                       | Standard property size |
|--------------------------------------|------------------------|
| Single person                        | 1 bed 2 person         |
| Partners                             | 1 bed 2 person         |
| Two adults (not couple)              | 2 bed 2 person         |
| Single Parent/Partners + 1 child     | 2 bed 3 person         |
| Single Parent/Partners + 2 children  | 2 bed 4 person         |
| Single Parent/Partners + 3 children  | 3 bed 5 person         |
| Single Parent/Partners + 4 children  | 3 bed 6 person         |
| Single Parent/Partners + 5 children  | 4 bed 7 person         |
| Single Parent/Partners + 6 children+ | 4 bed 8 person         |

- Children of different sexes will be expected to share a room unless the eldest is over 7 years old.
- Children of the same sex are expected to share a room, unless there is an age gap of over 7 years and one of the children is over 10 years old.
- A separate bedroom will be given to all other adults (over the age of 18) who form part of the household - including adult children.
- All members on the application must currently be residing in the same home, unless:
  - The application form lists children of the adults who are subject to a residence or custody order for more than half of any week
  - In the case of nominations, the application form lists other individuals who the local authority advises are to be treated as members of the household.
  - A carer living full time and permanently in the household requires a separate bedroom.

## Overcrowding

If families are currently overcrowded, their housing needs will be assessed at the decant interview before they are asked to move. The offer of a permanent new home will be based on the needs of the household where need is for up to four bedrooms. The biggest homes to be built have 3 double bedrooms and one single bedroom but we will consider rehousing adult children separately or otherwise splitting the household to assist (see below).

## Meeting the needs of larger families

The needs of those households who would normally be allocated a home with more than 4 bedrooms will be dealt with in the following ways, as the biggest new homes will have 3 double bedrooms and one single bedroom:

- Offering more than one home to the household (see below)
- Offering the household the option of moving to a 4 bedroomed home if they wish to
- Offering a larger home off the Estates where available (with the option to return)

## Adult children/splitting households

If the family wishes, it may be possible to offer adult children or others in the household (those over 18) separate rehousing in return for 'down-trading' in size. The property offered to both households would usually be allocated on the basis of need. This option will be available where it frees up a family sized home for another household and if there are sufficient number of suitable homes available. Alternatively it may be used where the needs of the household would otherwise be greater than 4 bedrooms. Both would normally be rehoused at the same time. The Local Management Forum will agree eligibility rules for the scheme.

Only one Home Loss and disturbance payment would be paid to the existing tenant in these circumstances.

## Under-occupation/Tenants with a spare room

L&Q will offer tenants who live in properties larger than their needs an extra bedroom above housing need if you request this.

Generally, tenants who are under-occupying will be re-housed in the size of home more suited to their current needs

## 6. Rehousing Elsewhere

### **What if I decide I do not want to return?**

You may decide you do not want to return to a new home on the Estates but stay where you are. This will usually be possible and details are set out below. You will need to decide that you definitely wish to return 6 months before your phase of new homes is due for completion. It may be possible to decide later before all the homes are let, but then it will be subject to a suitable home being available once all existing tenants on the estate have been rehoused and so return at this later stage cannot be guaranteed.

### **Moving off the estate permanently**

Priority will be given to helping those who need to move to enable the redevelopment to begin. If you are moved temporarily, you may decide you want to stay permanently in that home. In most cases, where the home is part of L&Q's housing stock this may be possible and we will be happy to discuss this with you on an individual basis. You have the right to return and we will contact you when we are able to offer you a new home and you can decide then whether you want to come back.

If you want to move off the estate permanently, rather than into one of the new homes, L&Q will try to help. The L&Q Decant Officer will discuss your wishes with you and explain what help we can offer. Availability of homes away from the estate will be very limited due to L&Q's commitments towards the residents of the other boroughs in which it operates but will help where it can. L&Q will approach other housing associations and councils for help where appropriate.

## 7. Low Cost Home Ownership Options

### **New Build HomeBuy**

(previously known as shared ownership or part buy, part rent)

Through this scheme you can buy a share in a brand new or refurbished home.

You usually pay a mortgage on the part you own and a subsidised rent on the part you don't own. As your income rises you can increase the share you own, until you eventually own 100% and no longer pay any rent to the housing association.

If you are a key worker and leave your profession within five years you will be required to either sell the property or purchase all of the remaining share of the property.

### **Resales**

These are shared ownership properties that were built and sold in the past that are now available for purchase on a part buy, part rent basis because the existing owners wish to sell.

### **Extended Open Market HomeBuy**

This low cost home ownership scheme is primarily for key workers and existing public sector tenants.

You select a home of your own choice and are expected to raise 75% of the purchase price by getting a mortgage from one of the mortgage lenders participating in the scheme.

The lender will give you an additional equity loan to cover 12.5% of the purchase price, which will be free for 5 years.

Housing Options will give you a further 12.5% equity loan (excluding any deposit you have). You will not be required to make any monthly repayments on this.

If you decide to sell the property you will be required to repay both equity loans.

In addition if you are a key worker you will also be required to repay the government equity loan (and possibly the lenders also) if you leave your profession and cease to be a key worker.

## Intermediate Rent (IMR)

This scheme offers you the chance to rent a brand new or refurbished apartment at a subsidised rent.

The rent charged is normally 20-30% lower than what you would expect to pay for a similar apartment in the same area.

If you are a key worker the rent will cease to be subsidised if you leave your profession.

## First time Buyers' Initiative

Through this scheme you can buy a share in a brand new home. You usually pay a mortgage on the part you own but you make no repayments on the part you do not own for the first 3 years.

When you sell the property or leave your profession, you will be required to repay the same percentage we contributed. i.e. if we contributed 30% when you purchased you repay 30% of the selling price when you sell.

## The London Wide Initiative

This scheme will be available from 2007 and will be largely based on the same principles as the First Time Buyers Initiative but with some variations that are still in negotiation.

### Note

All schemes are subject to availability of funding and the eligibility criteria outlined in the "Am I Eligible" booklet available from Tower Homes. More detailed information on each scheme will be provided later in the application process.

If you would like to find out what this document says please tick the appropriate box, put your name, address and phone number at the bottom of this page and return it to the address below.

**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**

Si vous désirez connaître le contenu de ce document, veuillez cocher la case appropriée et indiquer votre nom, adresse et numéro de téléphone au bas de cette page et la renvoyer à l'adresse indiquée ci-dessous.

**Spanish**

Si desea saber de lo que trata este documento, marque la casilla correspondiente, escriba su nombre, dirección y número de teléfono al final de esta página y envíela a la siguiente dirección.

**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 rûpelê 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.

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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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