

Our offer to residents

Kingsbridge Estate (Michigan, Montrose and Montcalm House)



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আপন যদি চান যে, এই ডকুমেন্টটি বাংলায় অনুবাদ করা হোক বা আপন যদি বাংলা বা সলিটে ভাষায় আলোচনা করতে এবং আপনার মতামত দিতে চান, তাহলে অনুগ্রহ করে নিঃশুল্ক ফোন নম্বর 0800 030 4588-এ ফোন করুন এবং আপনার নাম, ঠিকানা এবং যোগাযোগের বিবরণ সহ একটা ভয়সেমলে ছড়ে আসুন। কউ একজন আপনার সাথে যোগাযোগ করবেন।

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Introduction

Since 2020, we have worked with residents to consider future options for the Kingsbridge Estate. Through this process, it has become clear from one-to-one meetings and at exhibition events that the most popular option is to demolish the existing buildings and build new homes. As they stand, the draft proposals would deliver between 270 – 323 new homes, 93 of which would be to replace the existing homes to ensure that our residents live in properties which meet modern living, environmental and energy performance standards.

This booklet contains details of the ‘Landlord Offer’, including our commitments, key pledges and guarantees to you should the proposed regeneration go ahead. It also includes some draft designs that give you an idea of what you could typically expect from the regeneration. We have also included information on your rights as One Housing residents and details of the ballot process.

This booklet has been developed with the community’s feedback during consultation events and at one-to-one meetings where we have heard what is important to you.

Regeneration is a long and complex process and the COVID-19 pandemic has compounded this. To be successful, regeneration needs to reflect the views, needs and wishes of existing residents, as well as those who will live in the area both now and in the future. That is why we have spent the last two years working with you to develop this offer and the proposals included in this document.

Our engagement with you

As part of this process, you appointed the following:

- Your own steering group,
- Your independent advisor,
- A resident advocate,
- and an architect.

We engaged with you in these ways:

- 5 exhibitions (3 physical events and 2 virtual) plus additional online FAQ follow-ups
- 2 additional exhibitions about the Landlord Offer document
- 8 Newsletters, 4 FAQ documents and 8 virtual meetings
- 3 online Q&A sessions for leaseholders followed up by a leaseholder FAQ document
- 13 Drop-in sessions on the estate
- 18 Steering group meetings before the group was disbanded in 2021
- 1 walking tour of the New Union Wharf regeneration site
- More than 217 one to one meetings



Exhibition event

Over the course of the last two years, over 95% of you have shared with us your thoughts and ideas for the future. We believe that the landlord offer you are now holding is the result of a truly collaborative process between us and the community. We want to thank each and every one of you for your time, insight, patience and vision. The Landlord Offer for Kingsbridge Estate has been developed with these discussions and your views in mind.

This landlord offer is being sent to all residents living in Kingsbridge Estate who are eligible to vote on whether any proposed regeneration will go ahead.

The ballot will take place on 8th November 2022 and will ask whether you are in favour of the regeneration offer set out in this booklet. It will be a simple ‘Yes/No’ question. Please read this booklet carefully so that you fully understand the proposals before you vote. The ballot will be determined on a simple majority of those who vote across the three blocks. **Your vote is important.**

This booklet has been designed to contain all the information you need to make an informed decision about whether you are in favour of the regeneration. If you have questions about the Landlord Offer or anything else that you feel would help you decide, then please contact the One Housing regeneration team, your independent advisor (Rob, Christine and Ifte from New Mill Consultants) or Mike Tyrrell, the resident’s advocate. Contact details are on the back page of this booklet.

Any regeneration plan that is developed following a positive ballot will need to be financially viable to be taken forward to the planning and construction phases.

Section One: What you need to know

What we want to deliver

We propose to regenerate the 134 homes at Kingsbridge Estate. Our proposals would see the existing buildings demolished and replaced with new buildings and facilities that meet the latest design, safety and sustainability standards. The new blocks will provide improved homes for existing One Housing residents and new homes for families in housing need. We would also take this opportunity to improve the environment, accessibility, and economy for the area.

Some residents may have to move temporarily to allow the new homes to be built, however we will work hard to avoid this wherever possible. We will ensure that every One Housing resident, whether a tenant or a leaseholder, will have the right to return to a brand new home in the new development.



The current draft proposals would deliver:

93 replacement homes

Up to **53** new homes for social rent

Up to **45** new homes for shared ownership

Between **160-204** new homes for sale

Total: Between 270-323 homes

Please note

If residents vote 'Yes' to take forward the regeneration in the ballot, we will prepare and submit a planning application to the London Borough of Tower Hamlets to get their permission for the new homes to be built.

This process will involve detailed design work. The redevelopment scheme, as set out in this document, will be improved upon and more detailed proposals will be submitted to the council.

The number of homes given above is an estimate and may change during the detailed design stage. Residents will be consulted on any substantial changes to the proposals that result from this stage and what these changes could mean for them.

The images and drawings of the potential new buildings within this booklet are indicative and not yet final. Residents will have further opportunities to get involved with any changes during the detailed design stage that will follow the ballot.

Why we are bringing these proposals forward

A stock condition survey carried out by an independent surveying firm (Hunters) in 2017/18 highlighted ongoing maintenance issues with the existing buildings.

During this time, it was noted that residents of the Kingsbridge Estate wanted better homes for a number of reasons:

- Size of the existing homes
- Poor amount of storage
- Lack of lifts
- The need to improve quality, accessibility and the outdoor space
- Building security

This technical survey, along with the results from our residents' survey carried out in 2019, asking what you liked and disliked about your homes, demonstrated that there was both a maintenance need and a desire from residents for us to consider regeneration options. This has led us to consider opportunities, in collaboration with you, to redevelop the homes here.

How we decided on this option

The option appraisal approach that we have taken here is closely aligned to the Mayor of London's good practice guide to estate regeneration, 'Better Homes for Local People' published in 2018. This sets out some key objectives for estate regeneration which are outlined below:

1 Delivering safe and better-quality homes for local people

2 Increasing the overall supply of new and affordable homes

3 Improving the quality of the local environment

Over the last two years, as a community you have assessed, scrutinised, influenced and guided the designs of a number of regeneration options through your feedback, comments and suggestions.

Designs and supporting information have been presented at consultation events, in your homes and over the phone during one-to-one discussions; this information is also available on our website for you to access at any time.

Multiple options were shown to the community with the support of your Independent Residents' Advisors (Rob, Christine and Ifte from Newmill Consultants) resident advocate (Mike Tyrell) and Haworth Tompkins architectural firm:

- Refurbishment
- Partial demolition and rebuild
- Infill

Over the course of two years, it was clear that full regeneration was the community's favoured option.



The red line showing the area being considered for regeneration

Our design principles

Our early designs respond to a range of requirements:

- Your needs, in terms of the size and layout of homes
- The size and shape of the land
- Tower Hamlets and the Greater London Authority's planning policies
- Making sure they are affordable for us to build

Taking account of these requirements, and our commitment to building new homes of the highest possible quality, the proposals have been developed with the following key principles in mind:



Design high-quality homes

We want to design high-quality, safe, energy efficient, well-sized homes with storage for existing and new residents that enjoy plenty of sunlight which all have access to private outdoor space. In order to meet Government requirements all new homes will have water meters installed and heating will be provided by a communal heating system.



Consider the surroundings

We want to consider the nearby sites and buildings and the access and views to the Thames River, to ensure our designs do not look out of place, compliment the surrounding area and minimise any impact.



Creating usable outdoor spaces

We want to provide green communal spaces for residents that offer spaces to relax, enjoy and play, while also feeling private and safe. The outdoor spaces will also have better daylight and sunlight. We also want to provide better access into the estate with high quality areas that are separate from vehicles.



Provide homes to the Isle of Dogs

We want to provide much-needed homes, including affordable and intermediate homes, to the Isle of Dogs and wider Tower Hamlets area.

Additional information on energy efficiency can be found at:

www.onehousing.co.uk/about-us/what-we-do/development-and-regeneration/isle-of-dogs

Redeveloping Kingsbridge Estate will enable us to build improved homes for existing residents meet local housing needs and improve the environment, accessibility and economy within the area.

At the time of writing (October 2022) we are in uncertain economic times, with unusually high inflation leading to increased construction costs and One Housing's rental income likely to be limited by incoming proposals from the government.

Any regeneration plan that is developed after the ballot will need to be financially viable and pay for itself, and this may be more difficult if the current economic situation continues.

It is important to note that a positive ballot result does not necessarily mean that regeneration will go ahead. Detailed plans will be developed after the ballot. Residents will be kept well informed of the situation throughout any upcoming consultation.

The indicative designs



This image shows an option of three buildings with between 8-19 storeys delivering 48% affordable housing



This image shows an option of three buildings with between 6-9 storeys delivering 270 homes overall of which 28% is affordable housing



This image shows three buildings with between 6-14 storeys delivering 313 homes overall of which 49% is affordable housing



This image shows three buildings with between 3-14 storeys delivering 301 homes overall of which 49% is affordable housing

It is important to understand that the plans and building designs shown in this Landlord Offer are not final. They are examples of what a new estate and new homes could look like based on your feedback, the work of the architect and the opinion of the Council's planning department. The heights of the buildings shown, and the quantity/type of homes are indicative and may change as the design is developed after the ballot.

Should the ballot be in favour of regeneration, our project team will continue to work with residents and the Council for another 12-18 months to fully design the estate and residents' homes before applying for planning permission. This means that there will be further opportunities for resident involvement in the design of their new homes.

The heights of the buildings shown, and the quantity/type of homes are indicative and may change as the design is developed after the ballot.

In effect this means that you are voting on whether you support the idea of regenerating the estate rather than a specific design.

There are however some things relating to the design that we can promise. These are highlighted throughout this document and a few examples of these promises are listed below:

- We will be able to offer a choice of either open plan or separate kitchens to returning residents.
- We can promise that the materials used to build new homes would reduce heat loss and keep homes warmer, reducing the noise between homes, and with better ventilation.
- We can promise that new homes with the same number of bedrooms will be the same size or larger than your existing homes.

What you can expect from your new home

Here we have provided some example floorplans to give you an idea of what your new home might look like should redevelopment go ahead. These are just examples of typical floorplans and show the necessary size for any new homes to meet the London Housing Design Guide standards, based on the number of bedrooms and occupants.

The precise layout and dimensions of the new homes will be worked out during the detail design stage after the ballot, but they will be no smaller than the examples shown below. We have also committed that new homes will exceed the size of residents' existing homes. All new homes will also have some private outdoor space in the form of a balcony, patio or garden.

These floorplans and layouts should be used as a guide to help you get a sense of what your new home may look like.

Example: 1 bedroom 2 person

50m²
FLOORSPACE
MINIMUM

5m²
OUTSIDE
SPACE

BIGGER
THAN YOUR
CURRENT HOME



Total area: 50m² (+Terrace/balcony 5m²)

Key

Living/Dining/Kitchen Bedroom Bathroom Storage Balcony

Example : 2 bedroom 4 person

70m²
FLOORSPACE
MINIMUM

7m²
OUTSIDE
SPACE

BIGGER
THAN YOUR
CURRENT HOME



Total Area = 74m² (+Terrace/balcony 7m²)

Key

Living/Dining/Kitchen Bedroom Bathroom Storage Balcony

Example: 2 bedroom 4 person - dual aspect

70m²
FLOORSPACE
MINIMUM

7m²
OUTSIDE
SPACE

BIGGER
THAN YOUR
CURRENT HOME



Total area: 74m² (+Terrace/balcony 7m²)

Key

Living/Dining/Kitchen Bedroom Bathroom Storage Balcony

Example: 3 bedroom 5 person

86m²
FLOORSPACE
MINIMUM

8m²
OUTSIDE
SPACE

BIGGER
THAN YOUR
CURRENT HOME



Total area: 86m² (+Terrace/balcony 8m²)

Key

Living/Dining/Kitchen Bedroom Bathroom Storage Balcony

Example: 3 bedroom 5 person - wheelchair accessible

95m²
FLOORSPACE
MINIMUM

8m²
OUTSIDE
SPACE

BIGGER
THAN YOUR
CURRENT HOME



Total area: 103.6m² (+Terrace/balcony 10m²)

Key

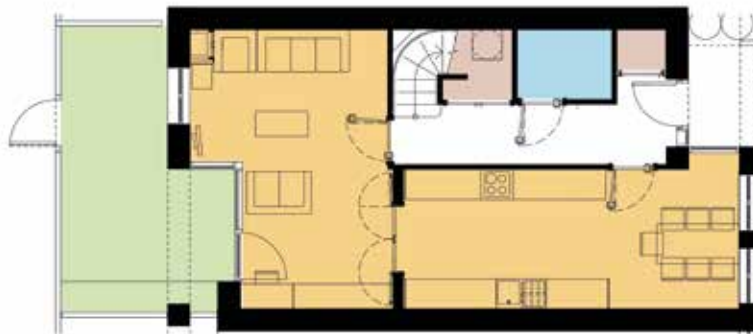
Living/Dining/Kitchen Bedroom Bathroom Storage Balcony

Example: 4 bedroom 6 person

99m²
FLOORSPACE
MINIMUM

10m²
OUTSIDE
SPACE

BIGGER
THAN YOUR
CURRENT HOME



Total area: 99m² (+Terrace/balcony 10m²)

Key

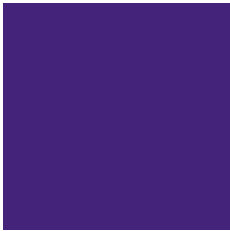
Living/Dining/Kitchen Bedroom Bathroom Storage Balcony

Comparisons of the existing homes with the current space standards

■ Montrose/Montcalm House □ Michigan House ■ New Homes ■ Balcony

1 Bed

39sqm



48sqm



50sqm



2 Bed

49sqm



64sqm



70sqm

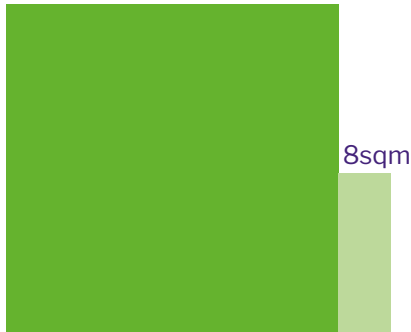


3 Bed

61sqm



86sqm



Our residents charter

The following charter is an important series of promises to all One Housing tenants and leaseholders of Kingsbridge Estate. These are our key commitments to you should you vote in favour of regeneration and this landlord offer.

These promises have been developed through engagement with the community both on the Kingsbridge Estate and elsewhere on the Isle of Dogs, and with feedback from residents, the independent advisor and your resident advocate. **Whilst the design of the new homes may change as detailed design work progresses in the event of a 'Yes' vote, these commitments will remain the same.**

We provide more detail on each of these commitments in Section Two of this document.

1

A new home for every One Housing tenant and resident leaseholder if you want to return:

Where possible we will arrange for you to move directly into your new home from your existing one and we will offer you a home in the new development that meets your housing needs/budget. You will have your own private outdoor space.

Some tenants and resident leaseholders currently living in Kingsbridge Estate may need to move away from the site temporarily to allow the regeneration to take place. We will aim to keep such moves to a minimum and all who temporarily move will have a right to return to the finished development. Resident leaseholders will have financial options to enable them to return if they are unable to purchase outright (see page 23 for details).

2

Help when moving and extra support for those who need it: If you need to move away from the Kingsbridge Estate temporarily to allow the regeneration to take place or if you choose to move away permanently, then we will work with you to find a home which suits your needs. We will also pay all reasonable removal expenses (as part of a 'disturbance fee' – see page 22) and help to arrange your move and set up your new home.

We will provide extra help for those who need it, for example older residents or those with support needs. We will help you to understand the proposals and to move home.

Important note: if tenants do choose to move away permanently, it could be to a home let by another housing association or the council. You will be offered an assured tenancy (that may be preceded by a probationary period) but some details in your new agreement may be different from One Housing's agreement. Your rent in a new permanent home will also be set by your new landlord and so may be different to the rent you pay now, but you will know what the rent will be before making your decision to move.

3

We will minimise disruption: We will make every effort to limit disruption to you and your household.

4

Ongoing consultation and communication: We will consult you on proposals for the new development throughout the process, using a range of methods so you can influence things in ways that best suit you.

5

Provision of parking: Resident car owners who currently have a permit to park in the street or car park will be able to continue to do so after the redevelopment.

6

A commitment to quality: All new homes will be built to the latest standards as set out in the **London Housing Supplementary Planning Guidance (SPG)** and the current Building Regulations. For existing residents, the intention is for all new homes to be at least as big as your current home and have a meaningful outdoor space. All homes will be energy efficient and water meters will be installed. Additional information on energy efficiency can be found at onehousing.co.uk/about-us/what-we-do/development-and-regeneration



Exhibition event

7

Your rent will stay the same: If you rent your home from One Housing then apart from the usual annual increases, your rent will not increase because of the redevelopment once you return to your new home, unless you move to a home with more bedrooms. Rents will also stay the same during any temporary move away from the estate while the work is carried out.

If you decide to move away permanently, the rent in your new home may be different to the rent you pay now, but you will know what the rent will be before making your decision to move.

8

Your tenancy will stay the same: If you are a One Housing tenant your tenancy rights will be the same when you return to your new home as they are now. If you move away permanently with a different landlord you will be granted an assured tenancy and some details may be different to your existing tenancy agreement.

9

A permanent move away if you want it: If you would prefer to move away permanently then we will support you to find a new home. For tenants this may mean moving into one of our existing properties elsewhere or moving into a property owned by another housing provider. This may be in Tower Hamlets or if you wish it could be in another borough subject to an arrangement with another landlord.

For leaseholders this means an independently assessed purchase offer from One Housing (see page 23 for details)

10

You will receive compensation: We will pay you (tenants and leaseholders) a home loss payment for the loss of your home, which as of the 1st October 2022 is £7,800 for tenants and up to 10% of the value of your property for leaseholders as of October 2022 capped up to a maximum of £78,000. We will also pay all reasonable costs incurred as a result of moving.

Separate to this, if you are a tenant who has made improvements to your home, we will compensate you for them providing they were carried out with One Housing's permission. If leaseholders have made improvements, they will be considered when calculating the property's value for both outright sale and shared options.

11

A fair and flexible offer to leaseholders: We are committed to ensuring that all leaseholders have the option of a financially advantageous offer available to them. We will offer both resident and non-resident leaseholders the option to sell your homes to us at an independently verified price plus a regulatory home loss payment (which is a payment of up to 10% of your property value).

Resident leaseholders will be able to buy a property in the new development and will be able to take an equity loan option if they cannot purchase outright. We will cover all reasonable costs incurred as a result of sale/equity loan arrangements. We will discuss any additional circumstances with individual leaseholders (such as alternative mortgage arrangements) and provide all support that we can.

How to have your say

Following the Mayor's guidance, we will hold a ballot with a simple Yes/ No vote. This will ensure that all residents who are eligible to vote will be able to have a say in the future of the estate and the quality of their homes and environment.

You can vote anonymously either in favour of the regeneration of Kingsbridge Estate, (with a 'yes' vote) or against it (with a 'no' vote).

There is no minimum turnout needed and the result will be based on a simple majority; whichever option (yes or no) receives the highest number of votes will decide if the proposals go ahead or not.

Who will run the ballot?

We have appointed Civica Election Services (CES), an impartial and independent organisation, to manage the registration and ballot process in line with Greater London Authority guidance.

- Securely posting the ballot papers to eligible residents
- Receiving and counting the votes
- Verifying that all votes have been cast legitimately
- Issuing the result

More information about Civica Election Services (CES) can be found here: civica.com/en-gb/civica-election-services

This will be a secret ballot and CES will never tell One Housing, or anyone else, how individual residents have voted. Voting in the ballot is voluntary, however we encourage everyone to take part and use their vote.

Who gets to vote?

Please note that the Greater London Authority (GLA) determines who is eligible to vote, not One Housing or CES. The GLA states that the following residents within a regeneration area will get to vote:

- Social tenants (i.e. those that are listed as a 'tenant' or 'joint tenant' on their tenancy agreement).
- Resident leaseholders or freeholders who are named on the lease or freehold title and have been living in their property for at least one year prior to the publication date of the Landlord Offer.



- Any resident whose principal home is within the regeneration area and who has been on the council's housing register for at least one year prior to the publication of the Landlord Offer.
- Residents living in an intermediate rented home.

What question will be on the ballot paper?

The question will be: "Are you in favour of the proposal to demolish and fully redevelop the Kingsbridge Estate through regeneration?".

You can vote either YES or NO.

How do I cast a vote?

Information on how to vote will be provided with your ballot paper, which you will receive by post from CES. You will be able to vote using one of the following methods:

- Post the completed ballot paper back to CES in the pre-paid envelope provided
- Vote online using the security codes listed in your ballot pack
- Telephone voting using the number provided in your ballot pack



Further guidance on how to cast your vote will be included in your ballot pack. You may only vote once. CES checks and verifies every individual ballot paper and online vote to ensure that eligible residents only vote once. If a resident tries to vote multiple times - for example voting online and then submitting a postal vote - only the first vote received will be counted.

When will I receive my ballot paper?

Ballot papers will be posted by first class post to all eligible residents on Monday 7th November 2022 with the ballot officially open as of the 8th November 2022. You can expect the pack to arrive over the following couple of days.

When will the vote take place?

You can cast your vote as soon as your ballot paper arrives. The ballot will last for 24 days and closes at 5pm on Friday 2nd December 2022. If you chose to vote by post, your ballot paper must be returned by the close of the ballot date (Friday 2nd December 2022) to be counted. If you choose to vote by post, please make sure you send your vote back with plenty of time to arrive as any ballot papers received after the close will not be counted under any circumstances.

When will I find out the result?

All residents will receive a letter within five working days of the close of the ballot to confirm the result and the next steps.

What happens after the ballot?

The two scenarios on the next page highlight the next steps given each of the ballot outcomes.

A 'Yes' vote

If the ballot result in the autumn is in favour of the regeneration proposals, One Housing will continue to develop the designs and prepare an application for planning permission to the council. It will likely take about 14 to 24 months to get from the ballot to the planning application. During this period, several important pieces of work need to be done.

Firstly, immediately after the ballot there will be a break in consultation for up to 2 months while we at One Housing prepare for the next stage of work.

We will then appoint a development partner who will work with us and the residents of the Kingsbridge Estate to develop the designs and eventually build the new properties. This appointment process is likely to take 6 to 8 months.

The consultation with residents will then be restarted so that we can work with you on the detailed design of the new homes and buildings and eventually submit a planning application. This is likely to take 9 to 12 months.

During the design consultation, we will meet with each household to discuss your individual circumstances and preferences so that these can be included in the design work for the new homes. We will also start discussions with leaseholders about their options and preferences.

We expect that the process of temporarily rehousing the residents in Michigan House (which is the first block that would be demolished) would begin after we have received planning permission. This should occur approximately 2.5 years after the ballot.

At the time of writing (October 2022) we are in uncertain economic times, with unusually high inflation leading to increased construction costs and One Housing's rental income likely to be limited by incoming proposals from the government.

Any regeneration plan that is developed after the ballot will need to be financially viable and pay for itself, and this may be more difficult if the current economic situation continues.

It is important to note that a positive ballot result does not necessarily mean that regeneration will go ahead. Detailed plans will be developed after the ballot, Residents will be kept well informed of the situation throughout any upcoming consultation.

A 'No' vote

If the residents vote no in the upcoming ballot, then the proposed regeneration of the Kingsbridge Estate is very unlikely to go ahead.

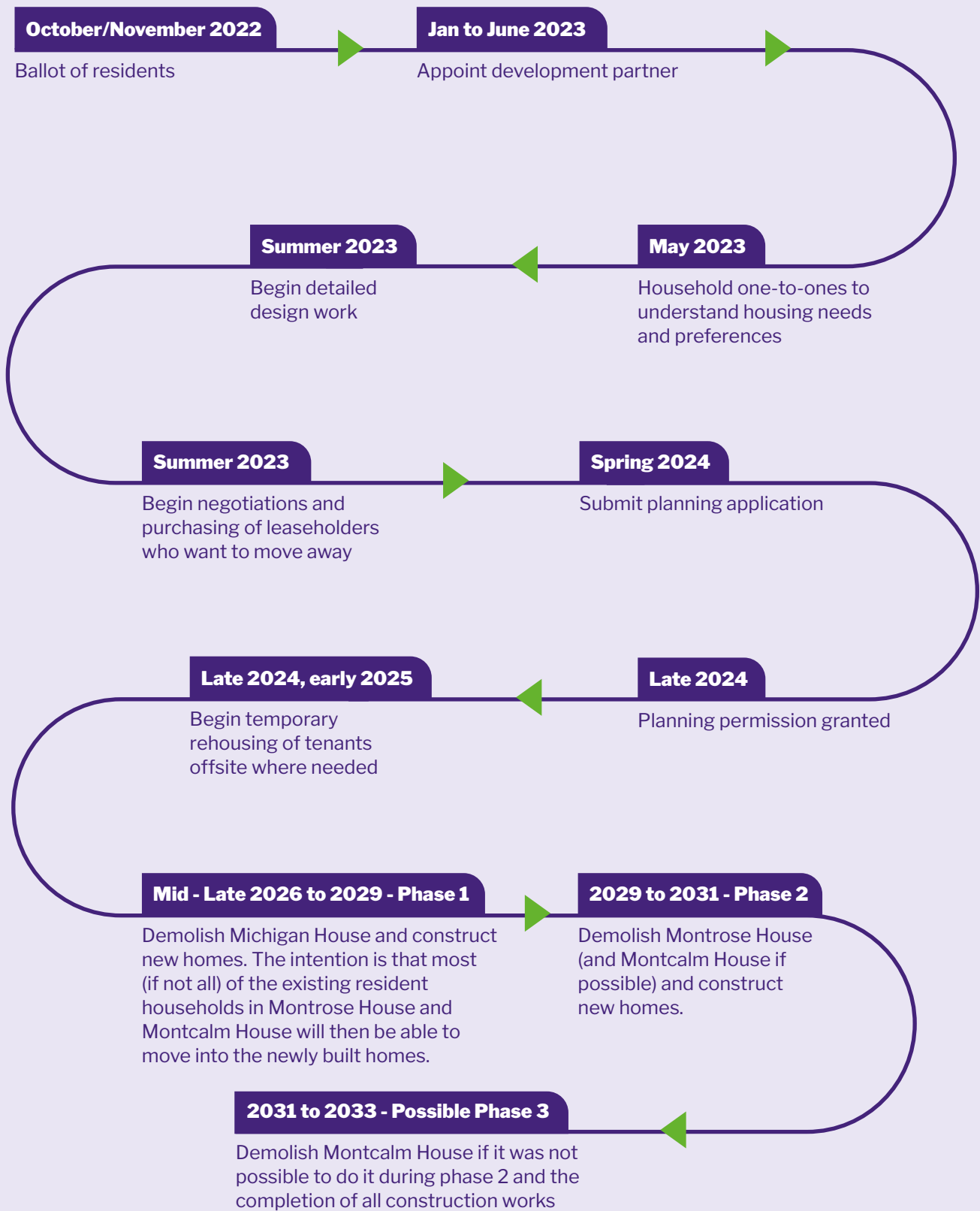
This is because without a 'Yes' result in a ballot, the GLA will not give grant funding to One Housing. Without grant funding, One Housing cannot afford to do the regeneration. The GLA does not allow housing associations to have another ballot after a 'No' vote unless the regeneration proposals are significantly different from the original proposal.

Who can I contact for further information about the ballot?

For more information about the ballot, or if you have not received your ballot paper or if you lose or damage it, please contact CES by phone **020 8889 9203** or **email support@cesvotes.com**

For information about the landlord offer document and the regeneration project, please contact One Housing.

'Yes' vote timeline



Section Two: Our commitments to you in detail

In this section, we provide more detailed information on each of our commitments, set out in our 'Residents Charter' on pages 12-13. If at any point you would like to discuss this offer in more detail, we are happy to meet with you. Please contact us using the details on the back of this document.

To make this easy to navigate, we have split these into four categories:

- Our commitments to all residents, which apply to you whether you rent or own your home.
- Our commitments to our tenants.
- Our offer for resident leaseholders.
- Information for non-resident (or 'investor') leaseholders.

Please note that for the purposes of this offer a resident leaseholder is defined as someone who is named on the lease and is living in a property within the regeneration area as their only or principal home at least twelve months prior to the publication of this offer.

Our commitments to all our residents

1. A new home if you want to return

We will offer a brand-new home to every existing One Housing tenant and resident leaseholder that wishes to return after the area is redeveloped.

Wherever possible we will allow you to move directly into your new home from your existing one. However, some residents will need to move away from the estate temporarily (also known as 'temporary decanting') whilst their existing homes are demolished, and new ones built.

We will match the number of bedrooms that you currently have in the home you return to, unless you are overcrowded, or under occupying your home by more than one bedroom.

We acknowledge that some residents would prefer a 'like for like' new home in terms of aspect (view) and the floor that they live on. We will do all we can to accommodate this during the detailed design stage. In doing so, some residents may have to move twice but we aim to minimise this.

We will take a fair and transparent approach to allocating the new homes if required, as follows:

First priority

Those who are temporarily decanted will receive the first choice of which new home to move into. If two residents with equal priority both want the same home, priority will be given to those who have lived in the blocks the longest.

Second priority

After all temporarily decanted residents have been allocated a new home, priority will be given to other residents based on the length of time that they have lived in the blocks



2. Help when moving and extra support for those who need it

Some residents will need to move away from the estate temporarily whilst the existing homes are demolished and the new ones built. Others may choose to move away permanently (see ‘A permanent move away if you want’ in the following sections).

We will provide you with help and support throughout the process of finding a suitable temporary home, if needed. You will be able to make as many applications (“bids”) for a temporary home as you wish, until six months before vacant possession of your existing home is needed. At this point, if you have not found a suitable property through the council’s allocations scheme, you will receive an offer of an appropriate home in the borough. This offer will consider your current circumstances.

You will be able to apply for your temporary home through Tower Hamlets Council’s housing allocations scheme once planning permission has been granted. The council always gives highest priority to residents whose homes are to be demolished.

If you wish to move permanently, we can work with you to find suitable properties immediately after the successful ballot.

Having moved into a temporary home, you can choose to live there permanently; if you do this, you will be charged the standard rent and any other tenancy charges for that property. Please note that this may be different to your current rent although it will still be lower than present market rents and you will know what the rent will be before committing.

If you move either temporarily or permanently, we will support you through arranging your move and covering reasonable expenses (such as the reconnection of utilities and the redirection of mail for a period). We will also provide extra help where needed for older residents or those with support needs – such as packing services, additional packing materials etc.

One Housing will ensure that there is a dedicated team in place to support residents during the decant phase, including assisting in managing benefit and utility changes.

Adult children who are offered their own home due to the regeneration will not be offered the same support as the main tenants who will be moving. This is because their offer is for a one-off offer of housing due to the regeneration receiving priority on the Tower Hamlets waiting list.

3. We will minimise disruption

We understand that moving home is disruptive and stressful. We will work with you to ensure that disruption is as manageable as possible. We will also engage with you regularly throughout the regeneration so that you are aware and involved in the progress.

Independent advice

If you would like to talk about any aspect of this offer, the ballot, your rights or the implications that the proposal might have for your household, the Independent Tenant & Resident Advisers (Rob, Christine and Ifte from New Mill Consultants) will be happy to talk to you in confidence and give impartial advice. They are independent of One Housing and their job is not to support the scheme, only to make sure you receive accurate and impartial information and advice when you need it.

They can be contacted using the details below:

Christine Searle

Christine.searle@newmillconsultants.com
specialises in tenant matters

Rob Lantsbury

Rob.lantsbury@newmillconsultants.com
specialises in leasehold matters

Ifte Ahmed

Ifte@bia-consultants.com
Bengali, Sylheti and Hindi speaker

If you would like additional support and advice then you can speak to your Resident Advocate, Mike Tyrrell, whose role is to support and represent residents as required.

Mike can be contacted using the details below:

 **07958 225416**

 **mike@puttingresidentsfirst.co.uk**



Scheme visit to New Union Wharf

4. Ongoing consultation and communication

If the community votes in favour of these proposals, we will continue to consult and involve you in the emerging designs as we prepare a planning application.

We will continue to do the following:

- Meet regularly with the community and continue resident meetings on a one-to-one basis
- Publish regular newsletter updates
- Hold exhibitions, events and open days for you and the wider community so that residents are kept fully up to date on the proposals and how they are progressing.

5. Provision of parking

On the new development

Residents who currently have a permit to park on the street or in the car park will continue to do so after the redevelopment. If you do not currently have a permit, we cannot guarantee that you will be able to park after the redevelopment as the provision of future on-street parking permits will be at the discretion of the London Borough of Tower Hamlets.

During your temporary move

There are many parking zones in Tower Hamlets and two parking zones on the Isle of Dogs, so your right to park locally will depend on the location of your temporary home. It is possible that your current parking permit may be valid in the area you move to. Tower Hamlets Council's parking permits team can advise you. You can call them on **020 7364 5000** or check online at **www.towerhamlets.gov.uk/parking**

If you move to a One Housing property which has a designated parking scheme, we will endeavour to provide you with a space.

If you are still living within one of the current blocks while works are ongoing, we will maintain as much parking as possible and will retain the same number of disabled parking bays.

6. A commitment to quality

We are committed to building homes that meet every modern standard for our residents. We set out our Design Principles on page 6 which demonstrate this commitment to quality and provide more information about what this will mean in practice.

Looking after our tenants

7. Your rent will stay the same

Your rent will remain the same as it is now in both your temporary home and in your new home in the redevelopment area, as long as you have the same number of bedrooms. If the number of bedrooms changes, your new rent will match that of the same sized home on the estate now.

If you choose to move permanently to a home owned by another housing association, your new landlord will set the rent in that property, which may be different to what you currently pay.

If you receive Housing Benefit, Universal Credit or similar help with your housing costs, you will continue to receive this in both your temporary home and your new replacement home on the estate if your circumstances remain the same.

Service Charges

Charges will be based on the cost of providing services that are delivered within the new development. We are committed to making sure service charges are kept as low as possible. If there are increases in service charge amounts, we would agree a phased introduction of the increase over a period of three years.

www.onehousing.co.uk/about-us/what-we-do/development-and-regeneration/isle-of-dogs

Council Tax

If your Council Tax increases because your newly built home is in a higher council tax band then One Housing will pay some of the extra costs during the first three years where applicable as follows:

- During the first year One Housing will pay all (100%) of any extra Council Tax due to the higher banding.
- In the second year One Housing will pay two-thirds (66%) of any extra Council Tax due to higher banding, and
- In the third year One Housing will pay one third (33%) of any extra Council Tax due to a higher banding.
- From the fourth year, you will be fully liable for any extra Council Tax due to a higher banding

8. Your tenancy will stay the same

Your rights as a tenant will not be affected by the redevelopment and you will continue to have an 'assured tenancy'. If you were a council tenant in the past, before transferring to One Housing, then you may have 'protected secure rights' which will be retained in the redevelopment.

Current residents will have either a Toynbee Housing Association or One Housing tenancy agreement, both of which are very similar and the differences between the two are shown in the table below. If you currently have a Toynbee Housing Association tenancy agreement, you will be able to choose whether to keep it or move to a One Housing tenancy agreement. The Independent Resident Adviser will be able to discuss your individual rights to help you decide which agreement you would prefer to have.

If you move permanently to a home let by another landlord you will retain an assured tenancy, although some details in your new tenancy agreement may differ from your current agreement. Protected secure rights cannot be retained if you sign up to a tenancy with a new landlord.

Your Rights	Toynbee Housing Association	One Housing
Succession (the right of a family member to inherit the tenancy on the death of the original tenant)	Allows a single succession by a partner, or by another family member if they have been living at the property as their main home for the last 12 month	Allows a single succession to a spouse or partner living with the tenant at death. One Housing will also consider a discretionary succession for other family members living in the home for at least a year.
Pets	Written consent needed to keep any animal.	Requires permission for any animal (consent not to be unreasonably withheld)

9. A permanent move away if you want it

If you would prefer to move away from the redevelopment area permanently to another home in Tower Hamlets, we will help you to secure a new home from the available properties in the borough.

If you wish to move away from Tower Hamlets, we will help you to try and secure a home in the area of your choice. Advanced warning of where you would like to move will enable us to liaise with the relevant council to enquire whether they are able to offer you a suitable home.

If you move away permanently, the rent that you will be liable to pay on your new home may not be the same as your existing rent; as a social housing property, it will still be lower than current market rent.

Any adult children that are living with you will be given priority to bid for their own social housing property within Tower Hamlets, providing they need nothing larger than a one bedroomed property and they have lived in your home for at least twelve months.

10. Compensation for social housing tenants in detail

Home Loss payment

This is compensation for the inconvenience of having to move because of the regeneration. The amount payable is set by the Government each year and is currently **£7,800 per household if you have lived in your home for 12 months** by the time you move out.

It is payable when you move out of your existing home. If you currently owe us rent or any other payment, the amount is deducted from the Home Loss payment.

The Home Loss payment amount is decided annually so it may increase once you come to move. Joint tenants are only entitled to one Home Loss Payment.

Disturbance payment

This payment is to cover reasonable costs of moving, such as removal costs, redecoration allowances where requested, reconnection charges, postal redirection costs and alterations to carpets and curtains. We can arrange and pay for associated eligible removal costs directly. For those moving temporarily, if additional costs are incurred for travel to school or work this can be reimbursed with receipted claims.

Home improvements

Providing tenants have sought permission from One Housing to make these improvements, they will be compensated for their loss. If you have made improvements without One Housing's permission, then this would need to be considered on a case-by-case basis.

We don't want you to be out of pocket if you have made good quality improvements to your home, but we would not compensate if an improvement had risked the structure or safety of the building without our approval.

Your options as a private renter

Some of the homes in the development are proposed to be for either market rent or sale. If homes for market rent are built, then you would be given priority in the letting of these, subject to being able to pay the market rent and passing credit checks.

If you have been on the council's housing register and living on the estate for over one year prior to the publication of this document, then you may be eligible for an offer of a new tenancy at London Affordable Rent level. In order to be eligible for this offer, you will need to be assessed as being in priority housing need (bands 1 or 2) by the local authority. This offer is limited to one applicant per existing property.

If neither of the above solutions is appropriate for you, please speak to a member of the project team or contact the council's Housing Options service. Specialist officers will be able to advise you on your housing situation and any additional options available to you. You can contact the relevant team by calling **020 7364 5000** or by emailing **homeless@towerhamlets.gov.uk**

Looking after our leaseholders

11. A fair and flexible offer for leaseholders

Should redevelopment go ahead, we are committed to ensuring the following:

- Leaseholders will not be compelled to accept an option that would mean they are financially worse off because of the redevelopment.
- Resident leaseholders will be able to buy a suitable replacement home (with the same number of bedrooms) in the development, if you want to.
- We are as flexible as possible, working with you to find the right solution to suit your personal circumstances.
- Resident leaseholders that are moving into a new home within the regeneration area can do so directly from their existing home wherever possible.
- Resident leaseholders will have three options should the redevelopment go ahead, which are set out below. Please note that under all options any service charge debt will be recovered at the point of sale/equity transfer from any retained home loss payment.

Option 1

Outright sale – a permanent move away if you want it.

One Housing will purchase your property for the full open market value. This value will be determined by an independent qualified surveyor, who is a member of the Royal Institute of Chartered Surveyors (RICS), plus a 10% statutory home loss payment.

We will also reimburse you for the reasonable cost of your own independent valuer, legal fees, stamp duty, financial advice relating to the sale and removal costs. Reimbursed costs to be agreed before they are incurred through the provision of quotes.

If you take this option, you would not be automatically entitled to a property within the new development. The buyback process must commence at least 18 months before the expected start on site date.

Option 2

Gain full ownership of a new home within the development with an interest free loan arrangement with One Housing if required (an equity loan).

You invest the full market value of your current home, plus your 10% home loss payment (less £7,800 that can be retained) into a new property within the upcoming development area.

You must invest the full value of your property, less any mandatory deductions from the agreed value (for service charge arrears or other personal debts for example) and any existing mortgage must be ported across. You will not pay any rent on the remaining equity.

One Housing will fund the difference in value and secure it against the value of the property (in effect an interest free loan). If the property is sold in the future One Housing would be entitled to receive the same proportion of sale revenue as they originally provided.

The lease may be passed on once to an immediate family member as a succession. At the point of a second succession One Housing's share of equity must be repaid through the sale of the property.

Option 3

Gain partial ownership of a new home within the development with One Housing as partner (shared ownership).

This option allows you to part own and part rent a newly built home within the new development. This option is for homeowners who wish to have the option to 'buy out' One Housing's equity share over time.

You will be asked to pay rent on the unpurchased portion of the property up to the lower of:

- 50 per cent of the value of the new property, or the full market value agreed for your existing property.
- You will be required to invest your full home loss payment, in order to get as close as possible to either of the two above thresholds (whichever is the lower).
- You are required to purchase a minimum of 25 per cent of the value of the new property.
- Rent will be charged at 2.75% on the difference between the share purchase price and the full market value or 50% of the value of the new property, whichever is lower.
- Any existing mortgage must be ported across to the new property. You can pay off a proportion (or all) of One Housing's share at any time, subject to a market evaluation at that time. This is often referred to as 'staircasing'.

Compensation in detail

Home Loss payment

This is compensation for the inconvenience of having to move because of the regeneration. The amount payable is set by the Government each year at the following levels:

For resident leaseholders

10% of the independently-assessed market value of your home up to a maximum of £78,000. You must have a minimum unexpired term of three years remaining on your lease.

For non-resident leaseholders

7.5% of the independently-assessed market value of your property.

This amount is decided annually so it may have increased once you come to move.

Disturbance payment

This payment is to cover reasonable costs of moving, such as removal costs, redecoration allowances where requested, reconnection charges, postal redirection costs and alterations to carpets and curtains. We can arrange and pay for associated eligible removal costs directly. For those moving temporarily, if additional costs are incurred for travel to school or work this can be reimbursed with receipted claims.

Home improvements

Any improvements that have been made will be taken into account when calculating the property's value for both outright sale and shared equity options. Any valuations will be independently assessed and verified.

Information for non-resident leaseholders

If you are a non-resident leaseholder you will be able to sell your property to us for the full open-market value, plus a 7.5% statutory home loss payment. We will also reimburse you for the reasonable cost of your own independent valuer, legal fees, stamp duty, financial advice and removal costs. Reimbursed costs are to be agreed before they are incurred through the provision of quotes. You will not be automatically entitled to a property within the new development, although you could purchase on the open market once the development is complete.

Key points:

- The purchase of any leasehold units will be at the independently-assessed market value, plus home loss compensation of 10% for resident leaseholders and 7.5% for non-resident leaseholders.
- All reasonable expenses to be covered with prior agreement of One Housing.
- As a leaseholder you may 'pass on' your property thorough succession once before any equity held by One Housing must be re-paid.
- Non-resident leaseholders will not be automatically entitled to purchase a new property in the resultant development.
- Any service charge debt at the point of sale will be recovered from the home loss payment.



Illustrative view from Westferry Road

Section Three: Your questions answered

These are questions that we have been asked by residents that are either not covered elsewhere in this booklet, or are so frequently asked as to warrant an entry in this section.

1. New homes and design
2. Rents and other charges
3. During Construction
4. Rehousing options
5. Removals and decanting
6. Compensation
7. Parking
8. Right to Buy
9. Pets
10. Leaseholder information

1. New homes and design

Will residents be involved in the ongoing design of the new development following the ballot? Including kitchen and bathroom finishes?

Yes, residents will be fully involved in the detailed design process after the ballot up to the point where an application for planning permission is submitted to the Council. The intention is for residents to have input and choice in the kitchen and bathroom finishes as part of this process.

Will there be outdoor space for any new homes built as part of the redevelopment?

Yes. All new homes will have private outdoor space; this will be a patio, balcony or garden depending on which new home you move into. The size of the outdoor space is determined by the latest London Plan Space Standards and is dependent on the size of your home.

Will I have the same view I have now?

We will be working with returning residents who have river views to ensure a similar or equivalent view is provided to those that wish it. We cannot guarantee the same floor level or exact view. After the ballot we will continue working with the community to develop detailed designs of the new homes and buildings, where each household's housing need and preferences around things (such as views) will be considered and accommodated as far as possible.

Will the new homes have a separate toilet and bathroom?

All flats with two bedrooms or more will have a separate bathroom and toilet. One-bedroom properties will have a single bathroom with a toilet within it.

Will existing residents be able to choose between having an open plan or separate living room and kitchen?

Yes, existing residents will have the option of either an open plan or separate kitchen as we work on the detailed design after the ballot.

Will the new homes have a larger amount of storage space in the kitchen?

Yes, storage space in the new kitchens will be increased based on the current storage space standards. The specific dimensions will be worked out during detailed design after the ballot.

All new homes will also have a minimum amount of storage.

Will residents have a choice between having a bath tub or a shower?

We hope this will be possible, this will be considered with residents during the detailed design of homes after the ballot.

If I choose to have a bath tub will it also have a shower facility?

Yes, we can include a shower head on all baths.

Will there be sufficient water pressure in the new properties?

Yes, pumps will be fitted as necessary.

Will there be spotlights in the new homes?

It is a bit too early to say exactly how the new homes will be lit, this will be worked out during detailed design after the ballot.

Will the new homes have outdoor communal landings?

We know this is important to residents, and during detailed design we will work with the design team to try and design the new homes to have outdoor communal landings wherever possible.

Will the new homes have a sprinkler system?

If required by building regulations then the new homes will have sprinklers. Sprinklers are currently required in any new building above 11 metres (roughly four storeys) in height.

Will there be windows in the kitchens of the new homes for all current tenants?

We hope this will be possible as it is too early to say at this stage, this will be considered with residents during the detailed design of homes after the ballot.

Will all current residents be able to have dual aspect views in their new homes? (i.e., windows on at least two sides of the property)

We hope to be able to accommodate this, but we can't say for sure until the detailed design stage.

Will there be satellite and TV points in the bedrooms as well as living rooms?

Yes, there will be connection points for this in both the master bedroom and the living room.

What sort of heating system will the new properties have?

In line with current government regulations the new homes will have a communal heating system but individual bills. More information and estimated costs can be found at onehousing.co.uk/about-us/what-we-do/development-and-regeneration.

Will the new homes have very long/large windows or glass panels to the front of them?

We wouldn't be able to say for certain until we have completed the detailed design work after the ballot. We will aim to meet residents' expectations in terms of window size, but we will have to ensure they allow in sufficient daylight/sunlight as set in the building regulations.

Will you guarantee to match or exceed current room sizes?

All new homes for existing Michigan House residents will be at least as big or larger than your current home but the exact dimensions of the individual rooms will not be worked out until the detailed design process after the ballot. Our intention is that the new rooms will match or exceed the current room sizes.

All new homes for existing Montrose House and Montcalm House residents will be much bigger than your current home but the exact dimensions of the individual rooms will not be worked out until the detailed design process after the ballot.

If you install environmentally-friendly lighting will it be bright enough to ensure the communal areas are well lit and feel secure?

Yes, we will ensure that any lighting is sufficiently bright and we will be aiming to obtain 'Secure by Design' accreditation from the police.

Can you please avoid using an entry system that is accessed from a smart phone?

During designing the new development we will consider different types of entry systems but cannot say exactly what this could be just yet.

Will all private outdoor space and shared communal areas be secure?

We will be designing all outdoor spaces to be as safe and secure as possible, and we will be looking into different options for securing communal areas (and making them less accessible to non-residents) as we work on the detailed design after the ballot.

Will there be a back-up system for lighting, lifts and security systems in the event of a power failure?

There will be an emergency lighting system in case the main system fails or a power issue occurs. There would be at least two lifts per building in case of the mechanical failure of one. Lifts would not function if there was a power cut, and likewise any fob access/security door system would disengage if there was a loss of power. This is a safety requirement to stop people getting trapped in the building if there was a power failure.

Can letterboxes be fitted to people's front doors rather than be in a communal foyer?

This is a design option that we can explore further during detailed design after the ballot. We are unable to give a definite answer now.

Will any tenants that currently have a home adapted (or are awaiting adaptations) due to a disability or other vulnerability be able to have these adaptations installed in their new home?

Yes, we will work with social services, the NHS and any other support network to ensure adaptations are carried over into a resident's new home, or new adaptations installed where there is a need confirmed by the health & support services.

Does that mean that any resident currently on the adaptations waiting list will receive a priority visit from an occupation therapist to ensure their new home is adapted to meet their needs?

The London Borough of Tower Hamlets coordinates occupational therapist visits, but we will work with residents and the borough to ensure that any vulnerable residents moving into new homes will have them adapted to their needs by the time they move in.

Will residents be able to clean the outside of the windows themselves?

On the lower floors and low-rise buildings then this will be possible, but due to health and safety regulations we would have to take responsibility for cleaning the windows of tall buildings.

How will the mix of different tenure homes in the new development be managed to ensure that the estate is fair and equal for all?

One Housing has a policy of 'tenure blind' management and there will not be any visual differences within blocks for different tenure types.

2. Rents and other charges

What rent levels will be charged to new tenants?

At present, and in line with the Greater London Authority's current guidance, any new tenants would be charged 'social rents' also known as 'target rents'.

Will the rent go up if a household was to move into a larger home due to overcrowding?

Yes, the new rent will be the social rent (also known as a 'target rent') for that sized property. Please see page 13 of this booklet under Commitment 7 for more detail.

Will the new homes have water meters?

Yes, please see page 12 of this booklet under Commitment 6.

Will my service charge or council tax change as a result of the regeneration?

Yes, they probably will. Any increases will be phased in over the period of a few years. Please see page 21 for more information.

3. During construction

Construction work will be taking place close to existing buildings, what will be done to reduce the impact of this on residents?

Any developer that is appointed to build the new development will be expected to be part of the 'Considerate Constructors' scheme (www.ccscheme.org.uk). This means that they will be expected to introduce a number of measures to reduce the impact on the local community such as acoustic panelling, damping down dust and working within agreed hours to minimise the disruption. Unfortunately, some disruption is inevitable, but we will work with the developer to reduce this as much as possible.

Will One Housing have a dedicated team for residents to contact both during the building of new homes and once they are completed?

The One Housing regeneration team will provide a dedicated point of contact throughout the construction period. Once the new development is completed, management of the properties will be passed to One Housing's operational teams.

Will the developer have a Resident Liaison Officer that residents can contact?

Yes, this will be provided.

How will any building defects be managed after the development is completed?

Defect responsibility will be clearly defined in the contract between One Housing and the developer. Typically, the developer will be responsible for any defect repairs for a period of one to two years after completion, after which One Housing would take on responsibility.

4. Rehousing options

When will I be able to/have to move to allow the regeneration to take place?

We would expect Michigan House residents to need to move after we have planning permission (expected to be Winter 2024) and Montrose and Montcalm House residents to move once any new blocks have been built on the Michigan House site (a rough estimate would be that this would be in 2026). This is a 'best guess' at the moment as there is still a lot of work to do before construction can start. Residents will likely have the option to move earlier than this if they want to.

Will all current social housing tenants and resident leaseholders be assured of a home in the new development?

Yes, all current social housing tenants and resident leaseholders will be able to remain on the estate in the new development. Please see page 12 of this booklet under Commitment 1 for more detail.

If I return to a home in the new development will it be on the site of my current home?

Every resident leaseholder and tenant will have the 'right to return' to a home in the new development completed on the site of the Kingsbridge Estate. The specific location of your new home will be determined during the detailed design process after the ballot.

If two households who are moving back to the new development want the same property, how do you decide priority?

Top priority is given to people who had to be temporarily decanted, additional priority is then determined by the length of tenure. Please see page 18 for more information.

Will residents be able to stay permanently in the property they are decanted to (i.e. their temporary home) if that is what they would prefer?

Yes, residents who move away because of the regeneration works will generally be able to remain in the decant home if they choose to do so. However, there may be certain circumstances where it would not be possible – if, for example, the decant property was scheduled for demolition. Please see page 22 of this booklet under Commitment 9 for more detail.

How do I bid for properties that are available for decants?

The One Housing team will be able to give you more details at the time. In summary, you would register for transfer with the Tower Hamlets Council. They would then give you 'priority status (because you are being decanted) and you would be able to log onto their website every week to see what empty properties are available. You will then be able to 'bid' for those properties. One Housing staff will also be monitoring the Council's empty property list, and may be able to inform you of a property as it becomes available.

How do the residents that are registered for transfer get prioritised if they bid for the same property?

Any households that need a decant get high priority, and they may also get additional priority if they have a vulnerability or a medical need for a specific type of property.

If I want to move permanently rather than temporarily, do I still have to bid for properties on the Council's waiting list?

Yes, the Council makes no distinction between a tenant who wants to move permanently and one who needs to move temporarily. They treat them both the same in terms of the bidding process and granting of priority.

Will tenants' current rights be retained if they move to another One Housing property?

Yes, please see page 21 of this booklet under Commitment 8 for more detail. If you choose to decant to a property that is owned by another landlord then you will keep the same type of tenure (such as an assured tenancy) but the tenancy conditions could be different.

What will happen to tenants who are under occupying their current property (have more bedrooms than they need) if they move into a new home?

Current council policy is to allow under-occupiers to apply for properties that have one bedroom more than they need, providing they will be occupying a 2 bedroom or 3-bedroom home. The council will not support under occupiers moving into 4-bedroom homes or larger.

Can tenants move to areas within Tower Hamlets where One Housing does not manage any properties? Either permanently or temporarily?

Yes, tenants can apply for non-One Housing properties for temporary or permanent moves via the Council's common housing register. This is done via a website online, and so tenants who want to transfer to another housing provider but remain in the borough will have the opportunity to do so - depending on availability. Any new property that they move into would be let on the terms and conditions set by the new landlord. Depending on the property, the independent tenant and leaseholder adviser can advise at the time how this will differ to your current tenancy, so you are fully aware of the implications before you bid for a property.

I live in a block in a later construction phase, do I have to move straight away?

If you live in Montrose or Montcalm house, you may not need to move until a newly built home is available for you or we are able to offer you a permanent home away from the Estate. This may be later as we expect buildings needing to be demolished first will need to move first.

Will tenants be able to move permanently to areas outside Tower Hamlets where One Housing does not manage any properties if they wish?

This is possible. One Housing would have to make an agreement with another landlord in another borough, which can be difficult. As above, any new property residents move into would be let on the terms and conditions set by the new landlord. Depending on the property, the independent tenant and leaseholder adviser can advise at the time how this will differ to your current tenancy, so you are fully aware of the implications before you bid for a property.

If I am overcrowded, will I be able to move to a larger home?

Yes, the local authority will allow us to provide you with a larger home that meets your housing need as determined by Tower Hamlets Council. If you have adult children living with you who are causing you to be overcrowded, then the Council may offer them their own property rather than provide you with a large home to accommodate everyone.

Will adult children living with a tenant be able to get a property of their own?

Yes, any adult children that are living with a tenant will be given priority to bid for their own social housing property within Tower Hamlets, providing they need nothing larger than a one bedroomed property and they have lived in your home for at least twelve months.

Will temporary accommodation be provided while the regeneration works take place?

Yes, residents who have to move because their home is to be demolished before any new homes have been built, will be temporarily decanted. We will ensure that as many residents as possible can move directly into the newly built homes on the estate from their existing home. In these cases temporary moves will not be required or offered, although residents could still choose to move permanently should they be offered a suitable home. The temporary home may be managed by One Housing or another landlord, but your rights will remain the same as long as your move is temporary.

How long will it take to build the replacement homes and when will the regeneration be completed?

An estimate of the timescales for the regeneration is shown on page 17 of this booklet. This is just an estimate as we are still early in the process and there are still many decisions to be made but this is a useful guide.

5. Removals & decanting

Will everyone need to be decanted?

No, we will try to design the new development in such a way that parts of it can be built while people still live in their current properties. We will ensure that as many people as possible can then move directly into their newly built, permanent home. At the present time it seems likely that only the residents of Michigan House will need to be decanted, but this could change as we work through the detailed design.

Will the reasonable costs of removals be covered by One Housing?

Yes, please see page 9 of this booklet under Commitment 2 for more detail.

Who will carry out the removals?

A removals contractor employed by One Housing.

How quickly will I be expected to move after I accept a decant property?

It depends on who your new landlord will be, but usually within a couple of weeks of accepting a new property.

Will residents who are elderly, disabled or vulnerable be supported with the move and will the costs be covered?

Yes, please see page 19 of this booklet under Commitment 2 for more details.

Will tenants receive financial compensation and assistance for moving?

Yes, please see page 22 of this booklet under Commitment 10 for more details.

What will be considered as like-for-like when moving into a new home?

Like for like will mean preservation of the number of bedrooms and bedspaces, and access to private outdoor space. Preservation of floor and views can't be guaranteed, but we will try to match residents with properties in positions that they are happy with. We will provide parking for those that currently have it

If I have rent arrears, will this be an issue?

It shouldn't be, any outstanding rent arrears will be recovered from your home loss payment.

I live in a block in a later construction phase, do I have to move straight away?

If you live in Montrose or Montcalm house, you may not need to move until a newly built home is available for you or we are able to offer you a permanent home away from the Estate. This may be later as we expect buildings needing to be demolished first will need to move first.

6. Compensation

Will there be compensation paid to tenants who have improved their home at their own expense?

Yes. We will pay compensation as long as the resident has followed the legal procedure to get permission for the improvements. More information can be found on pages 22 (for tenants) and 24 (for leaseholders) of this booklet.

Will you replace any furniture or appliances that I can't use in the new home?

No, but you are entitled to a home loss payment (currently £7,800 for tenants, up to 10% of property value for leaseholders) that could cover the cost of any appliances that you can't use in your new home.

7. Parking

Will residents who currently have an on-street parking permit be able to retain that permit once the development is completed?

Yes, our proposals retain parking for those who already have a permit on the estate, and the council have informed us that residents with existing on-street permits won't lose them as a result of the regeneration. More information can be found on page 20 of this booklet, under section 5, 'Provision of Parking'.

Will there be any new charges for car parking?

At present we don't yet know exactly how the parking will be provided on the new development, this will become clearer as we move into the detailed design process after the ballot. Charges could increase or decrease, dependant on what is designed and agreed with the residents.

8. Right to Buy

Will the cost floor rules apply to tenants who have to move because of the redevelopment proposals but who want to exercise the Right to Buy post redevelopment?

'Cost floor rules' are a product of government legislation and so not within the power of One Housing to amend. The 'cost floor' rules will apply for 15 years after construction.

9. Pets

Will returning residents be able to retain their pets in the new homes?

Yes, all existing residents will be able to retain their current pets. Any new resident will need the permission of One Housing in order to keep a pet.

10. Leaseholder information

What if I don't want to sell you my home?

In the event that a leaseholder does not come to an agreement about the sale of their property, we will pursue a Compulsory Purchase Order (CPO) as a last resort.

We would need to request this from the local authority as housing associations are not able to authorise a CPO. Properties that are purchased through a CPO are not eligible for a home loss payment.

However, all reasonable attempts will be made to come to an agreement with a leaseholder before this route is considered and it would only be implemented if necessary.

Would One Housing purchase my property now?

If you are interested in selling your property, please let us know and we can discuss this on an individual basis with you. However, you would not be entitled to the statutory compensation (7.5%-10%) if you choose to sell your home before the regeneration ballot.

The compensation would be applicable to sales for which negotiations begin after a positive ballot.

I have made improvements to my home, will I be compensated for this?

Any improvements that have been made will be taken into account when calculating the property's value for both outright sale and shared equity options. Any valuations will be independently assessed and verified.

As a resident leaseholder, will I have the option to purchase a One Housing property, away from the estate?

The vast majority of the homes we own are affordable homes, the social housing regulator does not allow us to sell these on the open market because it would be taking away from the numbers of affordable homes in London. However, we do have some properties within our stock that are available for sale, and we are happy to have conversations with individual leaseholders about what their preferences are and will do what we can to accommodate these where possible.

How will market value of leaseholder properties be calculated? When will this be completed?

The full open market value would be determined by an Independent Qualified Surveyor at the time of negotiation which will be after the ballot but could be before planning permission is granted. The Independent Surveyor must be a member of the Royal Institute of Chartered Surveyors (RICS).

Leaseholders can commission their own valuation from a qualified independent surveyor if they wish (providing the surveyor is a member of RICS) and One Housing would cover the cost of this. Quotes need to be obtained and agreed with One Housing beforehand.

Will leaseholders get the same number of bedrooms they already have?

Returning resident leaseholders will be offered a property in the new development that has the same number of bedrooms as they did before the redevelopment. New homes will be designed as far as possible to accommodate leaseholders who wish to return. All new homes will have a living room.

Will I have the same view I have now?

We will be working with returning leaseholders who have river views to ensure a similar or equivalent view is provided to those that wish it. We cannot guarantee the same floor level or exact view. After the ballot we will continue working with the community to develop detailed designs of the new homes and buildings, where each household's housing need and preferences around things (such as views) will be considered and accommodated as far as possible.

Will my property be on the same floor level?

We will be working with returning leaseholders to allow them to have a property on a similar floor level to their current floor, if that is what they wish. As with the point regarding views, we cannot guarantee the same floor level. But after the ballot we will continue working with the community to develop detailed designs of the new homes and buildings, where each household's housing need and preferences around things (such as views) will be considered and accommodated as far as possible.

Is it possible to home swap for an other property?

We are open to resident leaseholders swapping their equity to another One Housing property if they so wish, but this is of course dependant on there being a property available to swap to.

Will I be provided with temporary accommodation during the development?

We will be working to minimise off site moves as much as possible and will seek to ensure that as many people as possible only move once into a new home. If this is not possible, we will discuss this with the household on a one-to-one basis and will agree a package of support.

As stated above our guiding principle in dealing with all leaseholders is that we will cover all reasonable costs and that we will avoid a situation that compels any leaseholder into a financially disadvantageous position.

We do not expect to need to provide temporary accommodation for the vast majority of resident leaseholders.

Get in touch

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