

1. Payments	
Do leaseholders have to use their disturbance payments towards buying a new home?	No. Disturbance payments are made to ensure that residents do not bear any financial loss due to moving. The policy does not require leaseholders to contribute any of these moving costs.
Do leaseholders have to use their Home Loss payments towards buying a new home?	Yes. The policy requires leaseholders to contribute their Home Loss payment of 10%. This is standard practice in developments across London.
Does the full amount of service charge arrears have to be deducted from a Home Loss payment?	Yes. The Home Loss payment will be made at the point that the leaseholder leaves his/her current property. Even if moving to a new property on the same scheme, this will mean an end to their current lease and all debts associated with that lease will need to be settled.
Can people living in the regeneration area but whose property is not going to be re-developed access these options?	No. As the policy states: on a borough-wide basis it will only apply to properties where the resident is required to move because of the renewal scheme - ie where his/her property is demolished. However, the Council may be interested in purchasing other homes in the renewal area and will be open to negotiations.

2. The tenant offer	
Will 'equivalent' rent be calculated as 'social rent'?	Yes. If a tenant is already on a 'social rent', then their new rent will also be calculated as a 'social rent' if they choose to move to a new property within the regeneration area.
Will the social rent always be exactly the same as the current rent?	No. Existing rules on social rents are quite complex and social rent levels can vary between different social landlords and even between seemingly identical homes within any landlord's stock, including the Council. Rents also vary between property sizes and are subject to changing Government policy. This means that while many rents will stay the same, rents for some tenants will inevitably change, particularly if they move to larger or smaller homes, or change landlords. Some may pay a little less and some a little more. But where a tenant is on a social rent, then the new rent will also be a social rent, calculated according to the rent policies of the new social landlord, and not a higher rent that might be charged by that landlord to other tenants – such as an “Affordable Rent” which can be up to 80% of the market rents.
Will I be given a Fixed Term tenancy instead of my current secure one ?	No. Anyone with an existing secure or assured tenancy who remains or returns to the renewal area will be given a permanent tenancy. Fixed term tenancies will only be given to new tenants who have not previously held a tenancy in the area.
Does an 'equivalent social tenancy' mean a 'lifetime tenancy'?	Yes. If the existing tenancy was a 'lifetime tenancy' (eg Secure or Assured tenancy), then the replacement tenancy will also be a 'lifetime tenancy'. Where the Council is the landlord, this will be a Secure tenancy, and where this is a Housing Association, this will be an Assured tenancy.
Will I still get the same tenancy if the Haringey Development Vehicle (HDV) carries out the regeneration?	Yes. When new properties have been built, the social rented homes will need to be managed by a “Registered Provider”. So the HDV will either have to register as a Housing Association, or transfer the properties to an existing Housing Association or the Council. This means that the tenancy would be a Secure or an Assured tenancy.

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<p>Will I become homeless or have to go into temporary accommodation?</p>	<p>No. Every secure or assured tenant will be offered a new permanent home in the area or elsewhere in the borough, and every leaseholder will have an option available so that they can stay in the area if they wish. Although some residents who wish to remain in the regeneration area may have to move to another property while new homes are being built, these will not be “temporary accommodation”. Indeed the tenant will subsequently be able to choose to remain in that home permanently if they wish, or choose to return to a new home in the renewal area.</p>
<p>I have a home larger than I need. Will I be able to keep all my spare rooms if I choose to remain?</p>	<p>No. The policy guarantees that tenants will have the right to return to (or move to) new home that is the right size to meet their needs. One of the key aims of renewal schemes is to provide more family homes for homeless households and those in housing need, so it would be wrong to underuse new family-sized housing in this way. However, the Council’s existing under-occupation policy allows tenants who voluntarily downsize to only have to give up one bedroom and tenants in renewal schemes will not be barred from moving to a new home elsewhere in the borough under this existing policy.</p>
<p>If a household has two adult children living in the house, will the household automatically be offered one 1-bedroom property each instead of a three-bedroom property?</p>	<p>No. Not automatically. Any decisions on allocating homes to those who are not already tenants must be decided in line with Haringey’s Housing Allocation Policy. This policy does not make any change in this regard.</p>

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<p>Will the council guarantee that there will be no change in any other costs such as Council Tax, utility bills, home insurance, service charges or interest rates?</p>	<p>No. The Council cannot give such guarantees. Some of these costs may go down in the new home, some may go up. The extent of these will vary depending on a number of factors.</p> <ul style="list-style-type: none"> • As the Council Tax payable is based on a notional value of the property in 1991, it is likely that the same sized property will be in the same band, but those moving to different sized homes may face larger or smaller bills. • As the new homes will be designed to be more energy efficient, utility bills are likely to be lower. • If additional services are provided, service charges may be higher. • As interest rates are currently very low, these are likely to rise somewhat over time. • As buildings will be better designed, both buildings and contents insurance should be lower. <p>The exact level of any of these costs are beyond the Council's control and cannot be guaranteed by the Council for individual tenants or leaseholders.</p>
<p>Will you extend these offers to tenants who have already moved out?</p>	<p>No. There are no plans to backdate the offers set out in the policy. Those who may have moved previously would have done so under the policy that applied at that time.</p>
<p>Will introductory and demoted tenants receive the same offers as Secure and Assured tenants?</p>	<p>Yes. Introductory and demoted tenants receive the same offers where they meet the minimum residency requirement of one year set out in legislation.</p>
<p>If this offer is extended to Housing Association tenants, will they be given priority on the Council's waiting list?</p>	<p>Yes. Where they live on an estate covered by this policy, Housing Association tenants will be given the same banding and priority as they would have if they were Council tenants. This means that they could bid for both Council properties and Housing Association properties to which the Council has nomination rights.</p> <p>Many Housing Associations already use the Council's Housing Register and do not have their own waiting list. But where they do, Housing Associations would allow their tenants to join their own waiting lists.</p>
<p>Is there a guarantee that anyone who has to temporarily move off an estate will remain in Haringey?</p>	<p>Yes. Anybody moving, whether temporarily or permanently, will be offered a home in the area or elsewhere in the borough, unless they wish to move elsewhere.</p>

3. The leaseholder offer

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<p>Is the 60% minimum contribution to qualify for an Equity Loan calculated to ensure every existing Leaseholder can afford this option?</p>	<p>No. There is no exact science to setting this percentage – it is seeking to balance affordability and viability. The minimum percentage was benchmarked against other specific schemes and the policies of boroughs and Housing Associations across London. Although there is significant variance at individual scheme level, 60% for a borough-wide policy emerged as a reasonable mid-point offer. This figure of 60% also matches the minimum requirement for the Government’s Help to Buy scheme in London. However, it is important to note that the minimum contribution in individual schemes can go lower than 60% if the circumstances make it appropriate.</p>
<p>Some other boroughs have more generous offers on specific schemes. Will Haringey increase this offer to match the most generous (eg zero minimum Equity Loan requirement and gifting unsold equity)?</p>	<p>No. Most other policies in London are only making specific offers on specific developments, which may or may not be a more generous offer than in the policy. No other borough that we are aware of is making a more generous offer as a guaranteed minimum to all residents on all schemes. As the policy applies across the borough and is the minimum guaranteed offer, it needs to be suitable for all schemes regardless of size, location and current housing stock. As with other boroughs, each individual scheme will set out their own offer to residents, which may go beyond this minimum, but will be required to meet the minimum offer set out in the borough wide policy.</p> <p>But it is important to note that every scheme has to operate within a fixed overall budget and an overgenerous offer to one group of residents can only reduce the offer to another group - or result in less affordable homes or lower quality homes being delivered.</p>
<p>Has the council carried out individual assessments of each leaseholder to assess what they can afford to buy in the new development?</p>	<p>No. The overriding aim of the policy is to provide all residents with a range of affordable offers to remain in the regeneration area if they wish. The policy provides a minimum guarantee on all schemes in the Borough, but it will be the responsibility for each project to assess the needs of the individual residents affected by that scheme and consider whether a more extensive offer may be appropriate for that scheme.</p>

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<p>Will the Equity Loan properties be valued using the same valuation methodology as the Council uses when it arrives at the valuations for the properties it seeks to purchase from the resident leaseholders?</p>	<p>Yes. The policy sets out the rehousing options for leaseholders and the payments to which they are entitled, but it does not seek to mandate the method of valuation. However, the valuations for existing and replacement homes will be undertaken by an independent valuer who will use the same method of valuation for all homes.</p>
<p>Will all leaseholders be able to afford to stay in the same area?</p>	<p>Yes. The policy is designed to deliver a range of options to enable resident leaseholders who wish to remain in the area to do so. It is expected that virtually all existing properties will be valued at more than 25% of the value of the new replacement properties. Therefore, the Equity Loan or Shared Ownership offer should be affordable. In the Shared Ownership offer, the first 40% of equity retained by the Council or developer will be rent free. The rent on the remainder is typically around 2.5% which is likely to be lower than the interest rates which would be payable if this equity was bought under the Equity Loan scheme using a mortgage from a third party to buy the minimum 60% equity. Where none of these options are possible the policy commits the council to consider other options, including a rental offer, to ensure leaseholders can remain in the area if they wish to do so.</p>
<p>Will the Council provide mortgages or guarantees for leaseholders who are not able to obtain a new mortgage?</p>	<p>No. The policy does not seek to resolve existing issues that tenants or leaseholders may have that are not a result of the estate renewal scheme itself. In this case, it is expected that virtually all current properties will be more than 25% of the value of the new properties, and so an option of an Equity Loan or Shared Ownership should be available. However, if the leaseholder is no longer in a financial position to be able to maintain what would in effect be their existing mortgage, then there is provision in the policy to look at other options, which can include a rental offer on the scheme.</p>

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<p>Will the Council still try to make me an offer if I am not able to raise a new mortgage for the same amount of money as my current mortgage?</p>	<p>Yes. The policy expects leaseholders to reinvest the value of their existing home plus their 10% Home Loss payment. However, it is anticipated that there will be individual circumstances where residents may not be able to comply with this or other conditions in the policy.</p> <p>Where this would lead to an unfair or inequitable outcome, the Estate Renewal Rehousing Payments Discretion Panel may be asked to review available options and make a suitable offer in line with the policy's general principles.</p>
<p>Will you change the scheme if the 40% equity loan won't be enough to purchase a new home on my estate?</p>	<p>No. This is a borough wide policy which guarantees that leaseholders and tenants who wish to remain in the area will have an offer of a new home in the renewal area, and that this new home will be affordable to them.</p> <p>Ownership options include full ownership with or without an Equity Loan, a more affordable Shared Ownership option or a rental offer for those that cannot afford the Shared Ownership option. The policy does not guarantee the same ownership status as at present because an assessment will need to be undertaken of each individual's financial circumstances.</p> <p>However, it should be emphasised that the policy sets a minimum offer to all schemes in the borough and that individual schemes can better the commitments in this policy.</p>
<p>Will we have to become shared owners?</p>	<p>No. Owners will receive the full market value for their property plus a 10% Home Loss payment, and they may use this to purchase a new home anywhere in the UK. The policy also offers leaseholders an Equity Loan option to purchase properties elsewhere in the borough if they prefer. Should the leaseholder decide not to take up these options, and wish to stay on the estate, a Shared Ownership offer will be made for those whose existing home (and home loss) is valued at more than 25% of the cost of a new property.</p>
<p>Will I get support to buy a new home elsewhere in the borough in the Equity Loan offer?</p>	<p>Yes. Equity loans elsewhere in the borough may be offered through one of the Council's agents or partners. Further advice and support on this will be available at the time of the offer.</p>

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<p>Is there a limit on the value of property I can purchase on the estate and still get an Equity Loan?</p>	<p>No. Leaseholders must invest the full value of their home plus their 10% Home Loss payment – and this sum must be at least 60%. However, leaseholders purchasing a property on the scheme may add additional funds to purchase a home on the scheme if they wish to raise their contribution to 60% or more or buy a larger home.</p>
<p>Is there a limit on the value of property I can purchase elsewhere in the borough using an Equity Loan?</p>	<p>Yes. The Equity Loan is offered to help leaseholders who cannot afford to purchase 100% of a new property. However, it is not designed to subsidise people who can afford to purchase a more expensive home away from the regeneration area. There is thus a limit on the value of the replacement home outside the scheme.</p> <p>Leaseholders must invest the full value of their home plus their 10% Home Loss payment – and this sum must be equivalent to at least 60% of the new home. The leaseholder may add further contributions to reduce the share of the equity loan, but cannot use these to increase the value of the property bought.</p> <p>As an example, if an existing property was valued at £200K, then the leaseholder would receive this plus a 10% Home Loss payment of £20K. This would give a total contribution of £220K.</p> <p>This total contribution must be at least 60% of the value of the new property. In other words, the maximum value of the new property in this example would be £366,667, (as 60% of £366,667 = £220,000).</p> <p>Leaseholders can contribute additional money into the purchase to reduce the percentage of the Equity Loan, but the maximum value of the new property would remain at £366.667. Any properties valued above this would not be eligible for an equity loan.</p> <p>In addition, there is a total value cap, to prevent public funds being used to help purchase very high value properties. This value cap is set at the top quartile of house prices in the borough, ie £637,250 in August 2017, above which no equity loan will be offered. This figure will be updated annually.</p>

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<p>If a Shared Owner staircases up to 60% ownership or more will the offer convert to an Equity Loan?</p>	<p>No. The leaseholder would still be in a Shared Ownership property, but would face the same costs as someone with an Equity Loan, that is they would not pay any rent on the remaining un-owned equity.</p>
<p>Can I buy any property off the estate? Or will the Council limit Leasehold Swaps to just Council properties?</p>	<p>Yes. The policy offers a transportable Equity Loan offer which will allow resident leaseholders to buy any property in the borough and not be restricted to a limited supply of existing Council properties. In the event that the leaseholder requires support to purchase a new home, the Council may act as an agent for the leaseholder, and purchase a property on the open market on their behalf.</p>
<p>Can a Leaseholder upsize to a larger property and still get the 40% Equity Loan offer?</p>	<p>Yes. Leaseholders can purchase a larger property but would need to fully fund any shortfall - the value of an Equity Loan offer will be based on 40% of the same sized property. In the Equity Loan example in the consultation booklet, the leaseholder will be eligible for an equity loan of £81,000 for the same size property. If the leaseholder wished to purchase a larger property, he/she would still be offered an interest free equity loan of up to £81,000, but any additional cost that is a result of buying a larger property would have to be met by the leaseholder in full.</p>
<p>If a leaseholder is offered a rental offer, will they have to pay back the RTB discount?</p>	<p>No. This will not be necessary. However, if they ever put in a new RTB application, the original RTB discount will be deducted from any new discount.</p>
<p>Will partners be able to inherit the equity share or Shared Ownership arrangements?</p>	<p>Yes. Those living as partners with people who have an Equity Loan or Shared Ownership arrangements will be able to inherit this arrangement. This will be limited to one inheritance.</p>
<p>Will sons and daughters be able to inherit the equity share or Shared Ownership arrangements?</p>	<p>No. Children of people who have an Equity Loan or Shared Ownership arrangements will inherit the equity owned by their parent but would then have to staircase up to full ownership if they wished to remain in the property.</p>
<p>Will the council stop leaseholders buying properties and leaving them empty or renting their properties out?</p>	<p>No. These are not issues for this policy, which only seeks to restrict the purchase of properties to currently resident leaseholders. The policy does not seek to place additional restrictions on how these leaseholders subsequently use their homes, as they should have the same rights and responsibilities as anyone else buying a new home in the borough.</p>

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<p>Will you make sure that non-resident leaseholders can't just move back in to qualify for the 40% Equity Loan?</p>	<p>Yes. The qualifying period for Home Loss and other payments is set out by law. The policy will ensure that the offer to resident leaseholders is only made to those who are genuinely resident.</p>
<p>If joint leaseholders have a disagreement over what they should do, can they be split up and given separate properties?</p>	<p>No. The policy does not seek to resolve existing issues that tenants or leaseholders may have that are not a result of the estate renewal scheme. In this case, the leaseholders would be expected to resolve the issue between themselves.</p>
<p>Will you extend these offers to leaseholders who have already moved out?</p>	<p>No. There are no plans to backdate the offers set out in the policy. Those who may have moved previously would have done so under the policy that applied at that time.</p>
<p>If I choose to return but the new properties aren't built yet, will I have to buy a property off the scheme?</p>	<p>No. However the leaseholder may choose to buy one if there is likely to be a long delay. The Council will discuss individual options with each leaseholder which could include leaseholders moving to a new rented home, with the receipts from the sale and Home Loss payment being held in an escrow account. However, it should be noted that most schemes will seek to minimise the need to move more than once by building the new properties in phases.</p>
<p>Can I apply for Shared Ownership elsewhere in the borough?</p>	<p>No. The Shared Ownership offer is being made to ensure that there is a lower-cost affordable offer for leaseholders to remain in the area, where they cannot afford the Equity Loan offer.</p> <p>If the leaseholder chooses to leave the area, then they can use the Equity Loan offer elsewhere in the borough.</p>

4. Wider regeneration questions	
<p>If only schemes with 20 homes or more are covered by the policy, does that mean there is no offer for those living in smaller schemes?</p>	<p>No. The policy is guaranteed to apply to all schemes where 20 or more homes are being demolished, but the Council expects that it will apply to almost all schemes in the borough. The previous policy made clear that the Council aims to deliver the commitments set in this policy and that aim would still apply to all schemes, regardless of size.</p> <p>There is no exact science on setting a minimum figure, but there has to be one, otherwise certain schemes could never go ahead. For example where the Council is providing new specialist housing, which would be unsuitable for existing residents, or where the current properties are all one size, which makes replacement of the same size properties infeasible – then in these cases applying this policy in full would make those valuable schemes undeliverable.</p>
<p>Is this policy replacing the offer to Love Lane residents?</p>	<p>No. The policy provides a general framework for all future Estate Renewal schemes in Haringey. Individual Estate Renewal schemes need to deliver the offers in this policy at a minimum, but where it is appropriate and viable, can go above and beyond this minimum.</p>
<p>Will there be further consultation? This consultation is not as detailed as the Love Lane consultation on the resident charter.</p>	<p>Yes. Each regeneration scheme will agree its own specific offer and will undertake consultation with the residents in the regeneration area, as is happening in Love Lane. There will not, however, be further consultation on the borough-wide policy, as there has already been consultation through targeted emails, consultation events, drop-in sessions and on the Council's website.</p>
<p>Some people will move away and not want to return. Will the Council develop a target to keep residents on the estate?</p>	<p>No. The policy seeks to extend the options available to residents. This includes the option of enabling residents to move away from the area if they wish to do so. However, schemes should seek to phase the demolition of properties and the construction of new homes to maximise the number of single moves and minimise the number of people who need to move away from the area even temporarily. But the phasing of regeneration schemes is outside the remit of this policy and will be decided on a scheme by scheme basis.</p>
<p>Do you know what proportion of Love Lane residents have returned to the estate?</p>	<p>No. As no new properties have been built yet, there is no data on how many people have returned to the area.</p>

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<p>I currently live in Sheltered Housing. Would I be able to return?</p>	<p>Yes. Where specialist housing such as Sheltered Housing or supported housing is replaced, then existing Sheltered tenants would have priority for these new homes. Where it is not replaced on site, tenants will have the options of returning to a standard tenancy in the renewal area with appropriate floating support or being given priority to move to the nearest specialist accommodation.</p>
<p>Can't the Council just deal with overcrowding without needing to do regeneration?</p>	<p>No. The Council's ability to tackle overcrowding is limited by the number of larger properties that become available for re-let. In 2016/17 there were only 29 four bedroom properties let and only 15 let in the 2015/16. Most of these were needed to house homeless families.</p> <p>Regeneration schemes are seeking to increase the number of larger homes and enable the council to move many more households to appropriate size accommodation. This pressing need for family-sized homes is why it is essential that larger new homes are not under-occupied.</p>
<p>There are many more general concerns over renewal schemes such as:</p> <ul style="list-style-type: none"> • That many people oppose the renewal of their estates in principle • That new developments will mean private and social tenants will be segregated with separate entrances. • That people may lose the views they currently have. • That affordable housing targets will not be met meaning reduced amounts of affordable homes. • That the mix of any homes may not reflect what is needed on the housing register <p>Will the policy seek to resolve these issues?</p>	<p>No. These are not issues for this policy.</p> <p>The policy does not seek to cover decisions on whether any particular renewal scheme should go ahead, or how, but instead makes commitments to existing residents should renewal happen. Similarly, the design of new properties, the overall number of new homes and the tenure mix of those homes are all issues for the renewal scheme itself and the planning process not this policy.</p> <p>The purpose of this policy is not to set out how and when renewal schemes should happen, but is instead focused on guaranteeing key outcomes for existing residents should these schemes go ahead.</p>

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<p>Is this really a binding guarantee?</p>	<p>Yes. There is no way that the Council can give any firmer guarantees than those contained in this policy. All schemes in Haringey will be required to offer these guarantees.</p>
<p>Will the council change the commitments later to avoid letting people return?</p>	<p>No, and if any future council should want to change the commitments in this policy, it would need to consult on those changes. Even if it did the commitments would still apply to anyone who had moved while the policy was in force..</p>
<p>Will I get these payments in this policy if I have to move out of my home while repairs are being made to the building?</p>	<p>No. The policy is clear that it applies to residents who have to move because their home is being demolished as part of an estate renewal project. This does not apply if tenants need to move out for a short period during which repairs are done to their home or to the building or estate.</p>
<p>There has been talk of my estate being knocked down - can I move under this policy now?</p>	<p>No. The policy will only apply to residents who are required to move because of estate renewal. The rehousing and payment commitments will therefore only come into force on the implementation date of the relevant scheme.</p>
<p>Does the Discretion Panel mean I don't need to use the complaints process?</p>	<p>No. The complaints panel should still be used when officers are not following Council policies. The Discretion Panel should instead be used where there are individual and exceptional circumstances where applying the policy as written would lead to unfair or inequitable outcomes.</p>