

Top questions raised to Circle Housing by Merton Council and Newman Francis as a result of their respective consultations.

A number of questions have been raised (either directly or inferred) through the consultations carried out by both Merton Council and Newman Francis. The main one being:

- 1) **'Why are you looking at total regeneration rather than refurbishment or partial regeneration?'**

There are a number of reasons why Circle Housing Merton Priory believes full regeneration should be considered (with the exception of Ravensbury Court where refurbishment is proposed). Some of these are shown below.

Firstly, the homes managed by Circle Housing Merton Priory and those owned by resident homeowners and private sector landlords are all mixed up across the neighbourhoods. This means that just refurbishing the properties which Circle Housing Merton Priory is responsible for becomes much more difficult and piecemeal. It also means the private sector homes would be excluded from that refurbishment as Circle Housing would not be able to use its funds to pay for improvements to private residences. The external areas, play areas, green spaces and parking sites could not be improved holistically and on a neighbourhood basis. Circle Housing Merton Priory believe a more comprehensive approach which looks at the neighbourhoods as a whole and considers not just the homes but the community facilities, parks and green space, public transport and community safety (i.e. not just the homes Circle Housing Merton Priory is responsible for) should be explored.

Secondly, comprehensive regeneration would mean building new homes with modern space standards, much higher environmental performance and which could house future generations for decades to come. Many of the homes within the three neighbourhoods are smaller than current space standards for new homes (in some cases much smaller) and refurbishment would not address that problem. Some of the non-traditionally constructed homes seen on Ravensbury and Eastfields could be refurbished but they would not last as long as newly built homes before they would require further major refurbishment or full replacement. Similarly many (but not all) of the homes on High Path are of such poor quality they need to be replaced sooner rather than later, and others will certainly need to be replaced in the relatively near future. A refurbishment programme could address some of this but in many cases it would be a temporary solution to problems that will re-emerge later (e.g. as buildings get older and can no longer be maintained). It might be better to look at how these current and future problems could be dealt with through a more comprehensive approach, which could be disruptive now but offer the best long term solution.

Thirdly, full regeneration will allow the building of a much wider range of homes, better suited to current and future household needs. For example on Eastfields there are currently just four types of homes (1,2 and a few 3 bed flats and one type of townhouse). In the regeneration plans for Eastfields there are 12 different types of homes proposed, from one bed flats to multi-generational homes for families. The

regeneration plans for all three neighbourhoods include many more house, flat and maisonette types than are currently available to residents living there. A refurbishment programme would not be able to offer that choice and variety.

Finally, a refurbishment programme does not result in the building of any new homes at a time when Merton has been identified as the London Borough with the greatest shortage of new homes to meet its future needs. If Merton is to house its future generations it will need new homes and soon.

Some of the next most frequently asked questions are below.

Finance:

2) Would rent/service charges increase if the regeneration happens?

If you are a Circle Housing Merton Priory tenant the regeneration plans will have no effect on your rent agreement. Your rent level is unaffected whether the regeneration goes ahead or not. The same is true of your tenancy conditions – they will be unchanged, including your Right to Buy if you have the Right to Buy now

With regards to service charges, at this early stage in the regeneration plans when we do not yet know how the estates would look and the services and facilities they would include. The Residents Offer expands on this.

3) What costs would leaseholders/freeholders incur if the regeneration happens?

The Residents Offer contains all the details about the financial compensation, disturbance allowances, etc., which will be offered to homeowners.

4) What if leaseholders/freeholders can't secure additional funds to afford a new home within the estate, either due to age, health, or income?

Helping existing residents to continue to live in their neighbourhood if the regeneration goes ahead is a priority for us. The Residents Offer includes details of how Circle Housing Merton Priory can support residents to take up the offer of a new home and stay in their existing community

5) If regeneration happens, who will pay for the rental properties which are temporarily occupied by leaseholders/freeholders?

This is addressed in the Residents Offer.

6) Will rents and service charges be higher on the new development?

Rents will be set exactly as they are now – the regeneration does not affect rents. This is confirmed in the Residents Offer.

Service charges could be affected but it is too early to say at this point. We will need to take into account how many homes will be built, what areas will need to be maintained, what facilities will be available. These factors will have a bearing on service charges but they will not be finalised for some time yet as we are still at the early stages of design and planning.

7) Will I get compensation for the improvements that I have made to my home?

Everyone who loses their home will be offered a Home Loss Payment and a disturbance allowance. The value of the Home Loss payment is set by government but the disturbance allowance has some flexibility which would allow us to consider such compensation on a case by case basis.

8) Will CHMP pay for all my legal expenses including stamp duty and early redemption penalties?

Yes

9) How will the value of my property be determined?

Circle Housing will not be using our own valuers but appointing an independent valuer registered with the Royal Institute of Chartered Surveyors (RICS). These are not “group” valuations based on property type and location – they will be individual valuations which take account of the condition of individual properties, any improvements made and recent sales of similar properties in that location. They will then produce a valuation which will be sent to the homeowner for their consideration. The properties will be valued as if the plans for the regeneration of the area had never been considered. This is called “equivalence” and this will ensure the home’s value has not been affected by any discussions about the proposed regeneration. If the homeowner is not happy with the valuation they can appoint their own RICS registered valuer, which Circle Housing will pay for. A list of RICS registered valuers can be found at <http://www.ricsfirms.com/> . Where the two valuers still cannot agree on a price or the home owner is still unhappy with the valuation they are offered, there is a further appeal process. This is likely to be the District Valuer (1st level valuation tribunal) and the Valuation Office Agency.

10) I am a retired freeholder. I can’t get another mortgage on my income, so what will happen to me?

The Residents Offer details what we can do to help residents meet their future housing needs.

11) I am a freeholder, and I currently don’t pay any service charges. Will I have to pay service charges for my house on the new development?

At this early stage in the regeneration plans when we do not yet know how the estates would look and the services and facilities they would include. The Residents Offer expands on this.

12) What guarantee is there that CHMP will be able to complete the project and it won’t run out of money?

Circle Housing Merton Priory is one of the UK’s largest housing associations and the largest in London. We have completed large scale regeneration projects before and build around a 1000 new homes every year. We will not be depending on any grants or government funding for this programme. We have the experience and the financial strength to deliver this project.

Housing:

13) Would residents be guaranteed a home of the same size as their present one?

If you are a tenant of Circle Housing Merton Priory your housing needs will be assessed to make sure you are housed appropriately. Most tenants live in the right size home for their needs at the moment based on household size, ages of children, any medical or mobility issues. Quite a few people are living in overcrowded conditions and one of the aims of the regeneration programme is to tackle overcrowding on these three neighbourhoods. A small number of residents will be living in homes which could be considered to be too large for their current needs. So any offer of a new home will depend upon individual circumstances and this will be assessed nearer to the time of any move. This is to make sure we take account of any change in circumstances (e.g. a larger family, adaptations required). More details on this are in the Residents Offer.

If you are a homeowner you will be free to make a choice about the type of new home you would like to live in, just as you are now. Again, details on the financial compensation and our financial offer to homeowners are in the Residents Offer

14) Residents have cited the example of Southwark Council and the regeneration of the Aylesbury Estate where residents were offered a fraction of the Estate Agent valuations. When Circle say they would offer a 'fair market value', what does this mean?

One important difference between our proposed regeneration scheme and the one in Southwark is the way freehold and leasehold homes will be valued. Circle Housing will not be using our own valuers but appointing an independent valuer registered with the Royal Institute of Chartered Surveyors (RICS). These are not "group" valuations based on property type and location – they will be individual valuations which take account of the condition of individual properties, any improvements made and recent sales of similar properties in that location. They will then produce a valuation which will be sent to the homeowner for their consideration. The properties will be valued as if the plans for the regeneration of the area had never been considered. This is called "equivalence" and this will ensure the home's value has not been affected by any discussions about the proposed regeneration.

If the homeowner is not happy with the valuation they can appoint their own RICS registered valuer, which Circle Housing will pay for. A list of RICS registered valuers can be found at <http://www.ricsfirms.com/>. Where the two valuers still cannot agree on a price or the home owner is still unhappy with the valuation they are offered, there is a further appeal process. This is likely to be the District Valuer (1st level valuation tribunal) and the Valuation Office Agency.

15) If regeneration happens, where would residents be re-housed during the period of works? And what charges would be payable by leaseholders/freeholders?

If it goes ahead the regeneration programme will be delivered in a number of phases. On all three neighbourhoods there are areas of land which will allow us to build first before we have to demolish any homes. This means we will have new homes ready to move some existing residents into without the need for temporary accommodation.

When they leave their homes, they then free up those homes for demolition and rebuilding.

The size and complexity of the plans means that there will almost certainly be a need to temporarily rehouse some residents whilst their new home is being built. To help with this Circle Housing Merton Priory is in negotiation with Merton Council to buy sites near the three neighbourhoods where we could build new homes before the regeneration works get under way. This would give us high quality accommodation to temporarily rehouse residents when the regeneration is under way.

At the same time, a number of homes always become vacant on each of the three neighbourhoods throughout the year as people move away or transfer to a new home. Where this happens Circle Housing Merton Priory will work with the Council to make use of these homes as temporary accommodation for residents.

Details of how Circle Housing could support homeowners through this process are being discussed with the Council currently and information is in the Residents Offer.

16) If regeneration happens, how long would it take to complete works? And how long would residents be expected to live in temporary accommodation?

The complete regeneration of High Path is likely to take about ten years from the start of the works. For Eastfields and Ravensbury it is likely to be eight years, but all of this will be revised if the regeneration goes ahead to try and reduce those times. The quicker the work can be done the better for everyone involved, especially residents living on the three neighbourhoods. We may also be able to rehouse existing residents “out of turn”, meaning that if your home is earmarked for rebuilding in a later phase but you would like to be rehoused on an earlier phase we will try and accommodate you. This way existing residents could be rehoused much more quickly.

Each phase of works is likely to take about 20 - 24 months to complete so it is likely residents temporarily rehoused would be in that accommodation for that period of time.

17) There are examples in the Borough of estates in far worse condition than these three. Why are we being targeted?

The three neighbourhoods have been included in the regeneration plans for a number of different reasons. In some cases it is because most or all of the homes are non-traditional in construction. For example most of the homes earmarked for replacement on Ravensbury were built as emergency post-Second World War housing and have been identified as defective under the 1984 Housing Defects Act. On Eastfields the homes are also non-traditional in construction. They are called Wimpey No Fines homes and many have long term maintenance issues. On High Path there are some better quality homes alongside very poor homes and tower blocks. Circle Housing Merton Priory believes it is impossible to address the problems on High Path without looking at it as a whole.

The overall objective is to create new communities where residents will live in good sized, warm, efficient and high quality homes for many decades to come.

There are other poor quality estates in Merton and the Circle Housing Merton Priory is working with the Council and other agencies to look at ways of improving those neighbourhoods too.

18) Will I be allocated a property on the new development through the Councils' Choice Based Lettings system?

No. The intention is to produce a Local Lettings Policy with the Council. This will allow us to treat existing tenants on the three estates differently, giving you the automatic right to return to your neighbourhood. You will be offered a new home suitable for your needs.

19) If I want to move to another area, how will that be managed?

You can apply for a transfer or arrange a mutual exchange just as now.

20) Will I be offered a home of the same size, even though I am under-occupied?

We will arrange an interview with you before the offer a new home is made to you to make sure we take account of all your circumstances and to ensure we house you according to your needs. You will find more details on how we will address under occupancy in the Residents Offer.

21) I am overcrowded, will I be offered a new home that is the correct size for my family?

Yes

22) My home is in the last phase of the scheme. Can I choose a new home in an early phase of the scheme?

If you would like to be rehoused "out of turn" in an earlier phase and we can offer you a suitable home, then we will do our best to accommodate you. We want to rehouse the existing residents in new homes as quickly as possible.

23) Can I move to a new home in the first phase, because I am currently overcrowded?

The priority will be rehousing residents who have been displaced by demolition works first, but where we can accommodate early moving we will try and do that.

24) How long will it be before I am able to move into my new home?

The earliest we can start and regeneration works will be early summer 2016. It will take about two years to complete the first phase of new homes, though we will rehouse residents as soon as individual homes are ready. There will be a number of phases for each estate.

So it will be at least three and half years from now before the first new homes will be ready. The regeneration programme will then last eight – 10 years, but the intention is to rehouse existing residents as quickly as possible.

25) When will the project start and residents begin to be re-housed?

It will be at least three and half years from now before the first new homes will be ready. The regeneration programme will then last eight – 10 years, but the intention is to rehouse existing residents as quickly as possible.

26) On high path some of the home proposed for demolition are structurally sound for instance the houses in Pincott Road, what justification is there for demolishing these homes are there?

High Path has lots of different property types of different ages and in different states of repair dotted throughout the estate. The ownership of those properties is also mixed up, with some owned privately and others owned by Circle Housing Merton Priory. That makes it almost impossible to regenerate the area comprehensively with a range of new parks, homes and community facilities if a few individual properties or a short row of homes are left in isolation. Through the master planning process we are trying to show residents that it would be better to redesign High Path completely and create a neighbourhood which meets the needs of existing and future generations for many decades to come.

27) Some tenants have adult family members still living at home who are on the housing waiting list, will these family members be housed separately should the regeneration go ahead?

Every household living in a Circle Housing Merton Priory property will have an individual assessment of their housing needs. So where families are assessed to be living in overcrowded accommodation we will house them appropriately. Dependent upon the family's individual circumstances, this might mean a larger home or two separate homes where necessary. One of the reasons we are proposing regeneration is to make sure we are able to offer residents a wider range of property types and sizes. This will give residents more choice and help us meet their individual housing needs.

Communication:

28) Residents were promised new windows, bathrooms and kitchens in 2010. Why has this plan been abandoned? If unviable, is there any proof of this?

These are the Merton Standard home improvements which Circle Housing Merton Priory committed to providing when it took over responsibility for managing these three neighbourhoods five years ago. Those plans have not been abandoned.

Circle Housing Merton Priory asked the Council for permission to temporarily suspend any Merton Standard works planned for the three neighbourhoods while we explored the option of full regeneration.

If the regeneration does not go ahead for whatever reason then Circle Housing Merton Priory will return to the Merton Standard improvements programme and complete it in full on all three neighbourhoods.

The concern was that the level of improvement offered by the Merton Standard upgrades would be not be sufficient to tackle the scale of the issues facing these three neighbourhoods.

29) Residents dispute Circle's claims that 95% of residents were consulted in 2013, with many feeling that the figure was significantly less. Can evidence of this process be provided?

The reports on the consultation undertaken in 2013 have been published on the consultation pages of the Merton Regeneration website www.mertonregen.org.uk . The details of all the consultation events undertaken in 2014 can also be found there.

30) How can freeholders/leaseholders make an informed decision without knowing what the offer is?

The Residents Offer will be available soon and this will provide the information required.

31) Has the decision to regenerate already been made? Does our opinion actually matter?

No decision has been made. Even if Circle Housing Merton Priory decides to continue with its regeneration plans we need planning permission. The regeneration programme will only happen if the Council approves any plans submitted by Circle Housing Merton Priory.

32) Our repairs service is worse now than when we were with the Council. So why should we trust CHMP to deliver this project, when they can't deliver a good repairs service?

The regeneration works will be carried out by specialist contractors, quite separate from the organisations responsible for the repairs service. The architects designing the scheme have a long and successful track record of delivering high quality homes and neighbourhoods. Circle Housing Merton Priory is confident any regeneration improvements will be of a high quality and long lived. To help ensure that is the case we will make arrangements for residents to be part of the regular review of the regeneration programme's performance and the contractors' performance throughout the life of the.

Planning:

33) As a result of the arranged visits to other estates that have gone through a regeneration process, many residents have expressed concerns about the quality of the new housing, and whether they are as well built as their existing properties. What reassurances can be provided about the quality of the new dwellings?

One of the important differences between this this regeneration programme and others is that there is no private sector house builder involved. Circle Housing Merton Priory will be borrowing all the money required to deliver these improvements and will appoint construction companies directly. Circle Housing Merton Priory will still be responsible for the management of the three neighbourhoods and many of the new homes after the regeneration works are complete, and for many years to come. As a result we need to make sure the new homes, parks, play areas and community facilities are built to the highest quality.

34) If the decision is made to go down the regeneration route, when could we expect works to start?

Currently the earliest construction work could begin would be the early summer of 2016.

35) If I don't want to move will CHMP obtain a Compulsory Purchase Order to acquire my home?

Circle Housing Merton Priory cannot obtain a Compulsory Purchase Order (CPO) itself – only a few organisations have CPO powers, including Councils. If a CPO is required we would need to make a strong case and prove the need for a CPO before the Council would consider promoting one. At the end of the day it would be the Council and the CPO Inspector who would decide if we can use a CPO.