

Our offer to residents

Kedge House, Starboard Way and Winch House



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Foreword

Over the past several years we have been working with residents to consider options for the future of Kedge House, Starboard Way and Winch House. Through this process it has become clear that the most popular option is to demolish the existing three blocks and build new homes. As they stand, the draft proposals would deliver 280 new homes, 72 of which would be to replace the existing homes to ensure that our residents live in properties which meet modern standards.

This booklet gives you the details of our 'Landlord Offer', including our commitments and guarantees to you about how you will be treated if any regeneration goes ahead and if you move into a new home because of these proposals.

Regeneration is a long and complex process. To be successful, it needs to reflect the views, needs, and wishes of our current residents, as well those who will live in the area in the future. That's why we have spent several years working with you to develop the design proposals and this offer.

Our engagement with you

As part of this process, you appointed:

- Your own steering group,
- Independent advisor,
- Resident advocate, and
- Architect.

We then engaged with you at:

- Four exhibitions (two in-person events and two virtual),
- Eighteen steering group meetings,
- Drop-in surgeries with your independent advisor, and
- More than 160 one to one meetings.

Over the last two years, **98% of you have spoken to us and formally shared your thoughts and ideas for the future of Kedge House, Starboard Way and Winch House.** The 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 and patience.

This offer is being sent to all the residents of Kedge House, Starboard Way and Winch House who are eligible to vote on whether the regeneration proposed will go ahead.

The ballot will be open for you to cast your vote from Wednesday 28 April until Friday 21 May 2021. The ballot will be a simple 'Yes/No' question, asking you whether you are in favour of the regeneration proposal set out in this booklet or not. 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.**

If you have questions about our Landlord's offer or anything else that you feel would help you decide, then please contact the One Housing regeneration team, your independent advisor (Ray Coyle from Open Communities) or Mike Tyrrell, the resident's advocate. Contact details are on the back page of this booklet.



Engaging with our residents last year

Section One: What you need to know

What we want to deliver

We are proposing to regenerate the 72 homes at Kedge House, Starboard Way and Winch House. Our proposals would see the existing blocks demolished and replaced with new buildings that meet the latest design, safety and sustainability standards. The new blocks will provide improved homes for our current 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.

While some residents may have to move temporarily to allow the new homes to be built (although we will work hard to avoid this wherever possible), we are committed to ensuring that every One Housing resident will have a right to return to a brand new home in the new development, whether a tenant or resident leaseholder.



The current draft proposals for the new estate and homes would deliver:

72 Replacement homes
for current residents

32 New homes for
social rent

39 New homes for
Shared Ownership

137 New homes
for sale

Total 280

Please note

If residents vote 'Yes' to take forward the regeneration in the ballot, there will be a process to 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 where the overall principles of the redevelopment scheme as set out in this offer document are improved on and a more detailed proposal is put together and submitted to the council.

The number of homes given above is an estimate and may change slightly during the detailed design stage. If any more substantial changes to the proposals come out of the detailed design work, we will consult with residents about what these changes could look like and what it would mean.

The images and drawings of the potential new buildings within this booklet are indicative and not yet final. There could be some changes during the detailed design stage that will follow the ballot. Any changes that are made will be made in consultation with residents.

Why we are bringing these proposals forward

The current buildings are not in good condition and require significant improvements in the short and long term. A stock condition survey carried out by Hunters (an independent surveying firm) in 2018 highlighted ongoing maintenance issues and this was further reinforced by a structural survey carried out by Arup (another independent firm) in 2019 which showed that Kedge House, in particular, had some significant structural issues that would require its demolition in the next few years.

These technical surveys, along with the results from a resident's survey we carried out in February 2019 (asking what you liked and disliked about your homes), demonstrated that there was both a maintenance requirement and a desire from residents for us to consider regeneration options.

This is what has led us to consider opportunities, in collaboration with you, to redevelop your homes.

How we decided on this option

The option appraisal that we have undertaken 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 several years, you and your appointed Resident Steering Group have assessed, scrutinised, influenced and guided the designs for several 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. **All our consultation information and the draft designs are available on our website for you to access at any time.**

With the support of your Independent Residents' Advisor (Ray Coyle, Open Communities), resident advocate (Mike Tyrrell), an architectural firm appointed by the Resident Steering Group and members of our dedicated regeneration team, multiple designs were eventually whittled down to just one preferred option, which is what we are presenting here.

Demolition and redevelopment of the existing blocks was the final preferred option both in terms of residents' opinion and deliverability – by which we mean the proposals are:

 **Affordable to One Housing**

 **Provide community and economic benefits**

 **Likely to get planning permission from the local authority**
(Tower Hamlets Council)



Images of Kedge House, Winch House and Starboard Way as they are now.

Our Design Principles

Our early designs respond to a range of requirements:

- Your needs, in terms of the size and type of homes
- The size and shape of the land
- Tower Hamlets and the Greater London Authority's planning policies
- Making sure they are viable 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:



Maintain the residential feel of Tiller Road

Tiller Road is lined with predominately residential homes and we want to preserve this moving forwards.



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.



Consider surrounding sites

We want to consider adjacent and nearby sites, in particular the Westferry Printworks to ensure our designs do not look out of place, compliment the surrounding area and minimise any impact.



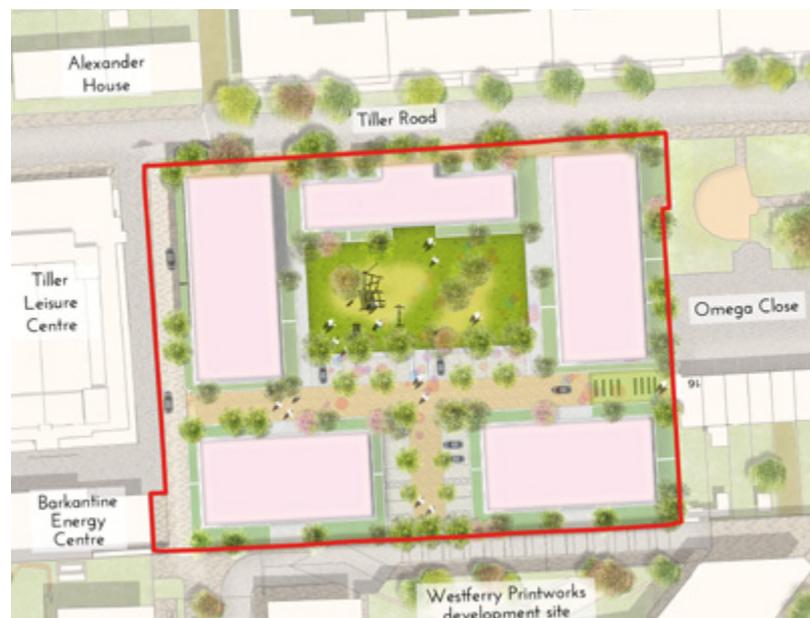
Creating usable outdoor spaces

We want to provide green communal spaces for residents that offer spaces to relax, enjoy and play while also retaining uses such as the resident growing space and dog exercise area.



Design high-quality homes

We want to design high-quality, well-sized, energy efficient homes for existing and new residents that enjoy plenty of sunlight and 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. Additional information on energy efficiency can be found at onehousing.co.uk/about-us/what-we-do/development-and-regeneration



Red line diagram of the proposed site for regeneration. The image on the left shows the site as it is now, the image on the right shows the proposed regeneration. *The current proposals include five blocks that are 15, 12, 10, 6 and 6 stories high.*

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 size any new homes must be to meet the London Housing Design Guide standards, based on the number of bedrooms and occupants.

The precise lay out 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 any new home a resident moves into will be at least as big as their existing home or larger. 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.

1 bedroom, 2 person example home

Typical layout

The 1 bedroom, 2 person example shows a total floorspace of 50m² plus an additional 5m² of private terrace/balcony space. There is a bedroom, bathroom, kitchen and living area and storage.

Comparison to existing homes

Studio and 1-bedroom homes on the existing estate within Winch House and Kedge House range from 29m² to 56m², with the larger homes (Kedge House) having no private outdoor space. This diagram is an example showing minimum standards. All new one bedroom homes will be at least as big or larger than residents existing one bedroom homes.



2 bedroom, 4 person example home

Typical layout

The 2 bedroom, 4 person example shows a total floorspace of 74m² plus an additional 7m² of private terrace/balcony space. There are two bedrooms, a bathroom, a cloakroom, kitchen and living area and storage.

Comparison to existing homes

The existing 2 bedroom homes within Kedge House are 70m² and have no private outdoor space.



3 bedroom, 6 person example home

Typical layout

The 3 bedroom, 6 person example shows a total floorspace of 95m² plus an additional 9m² of private terrace/balcony space. There are three bedrooms, a bathroom, additional separate toilet, kitchen and dining area, living room and storage.

Comparison to existing homes

The existing 3 bedroom homes within Kedge House and Starboard Way range from 84m² to 88m², with the homes in Kedge House and upper floors of Starboard Way having no private outdoor space.



95m²
FLOORSPACE

UP TO
13%
INCREASE IN
HOME SIZE

9m²
PRIVATE
OUTSIDE SPACE

3 bedroom, 6 person maisonette example home

Typical layout

The 3 bedroom, 6 person maisonette example shows a total floorspace of 103m² plus an additional 9m² of private terrace/balcony space. Over two floors, there are three bedrooms, a bathroom, a shower room, kitchen and dining area, living room and storage.

Comparison to existing homes

The existing 3 bedroom homes within Kedge House and Starboard Way range from 84m² to 88m², with the homes in Kedge House and upper floors of Starboard Way having no private outdoor space.



103m²
FLOORSPACE

UP TO
23%
INCREASE IN
HOME SIZE

9m²
PRIVATE
OUTSIDE SPACE

4 bedroom, 7 person maisonette example home

Typical layout

The 4 bedroom, 7 person example shows a total floorspace of 115m² plus an additional 10m² of private terrace/balcony space. Over two floors, there are four bedrooms, a bathroom, a shower room, kitchen and dining area, living room and storage.

Comparison to existing homes

The existing 4 bedroom, 7 person maisonettes on the estate within Starboard Way are 94.9m², with the homes located on the upper floors having no private outdoor space.



115m²
FLOORSPACE

UP TO
21%
INCREASE IN
HOME SIZE

10m²
PRIVATE
OUTSIDE
SPACE

Indicative sketch showing how the new buildings might look.



Our Residents Charter

The following charter is an important series of promises to all One Housing tenants and leaseholders of Kedge House, Starboard Way and Winch House. These are our key commitments to you should you vote in favour of these proposals.

These promises were developed and agreed in consultation with your Resident Steering Group, the Independent Advisor and your Resident's Advocate. **Whilst the designs 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 and budget. You will have your own private outdoor space.

However, some tenants and resident leaseholders may need to move away from the site temporarily to allow the regeneration to take place. We will work hard to keep such moves to a minimum and anyone who temporarily moves 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 21 for details).

2

Help when moving and extra support for those who need it:

If you do have to move away, either temporarily or 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 21) and help to arrange your move and set up your new home.

We will also 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 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 on the street or in the 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

7**Your rent will stay the same:**

If you rent your home from One Housing then 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 a 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.

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 only if you want it:**

If you would prefer to move away permanently, 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, and financial support to buy elsewhere (see page 21 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 is £6,500 for tenants and up to 10% of the value of your property for leaseholders as of March 2021. 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 afford to purchase outright. We will cover all reasonable costs incurred because of sale/equity loan arrangements. We will discuss any additional circumstances with individual leaseholders (such as alternative mortgage arrangements) and provide all the support that we can.

How to have your say

Following the Mayor's guidance, we have committed to holding 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 the homes and environment you live in.

You can vote anonymously either in favour of our proposals to regenerate Kedge House, Starboard Way and Winch House (with a 'yes' vote) or against our proposals (with a 'no' vote).

There is no minimum turnout needed and the result will be based on a simple majority – in other words 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. They will be responsible for:

- 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 can be found here: www.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 Civica. 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 principle 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 residents offer.

What question will be on the ballot paper?

The question will be: **"Are you in favour of the proposal for the regeneration of Kedge House, Starboard Way and Winch House?". 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 Civica Election Services (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 more than once (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 Wednesday 28 April 2021. 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 21 May 2021. If you are voting by post, your ballot paper must be received by CES by the deadline 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 below highlight the next steps given each of the ballot outcomes.

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 at support@cesvotes.com or **020 8889 9203**.

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

A 'Yes' vote

If the ballot result is in favour of the regeneration proposals, we will begin work on a detailed design process that will lead to the submission of an application for planning permission to Tower Hamlets Council. Residents will be involved and consulted as part of the detailed design work.

We expect to submit the application for planning permission within 6-12 months of the ballot being completed. Following a successful ballot we will begin the process of temporary rehousing for affected residents and appoint a contractor or development partner to begin the construction works.

A 'No' vote

If the ballot result is not in favour of the regeneration proposals, we will continue to manage and maintain the existing homes and the estate.

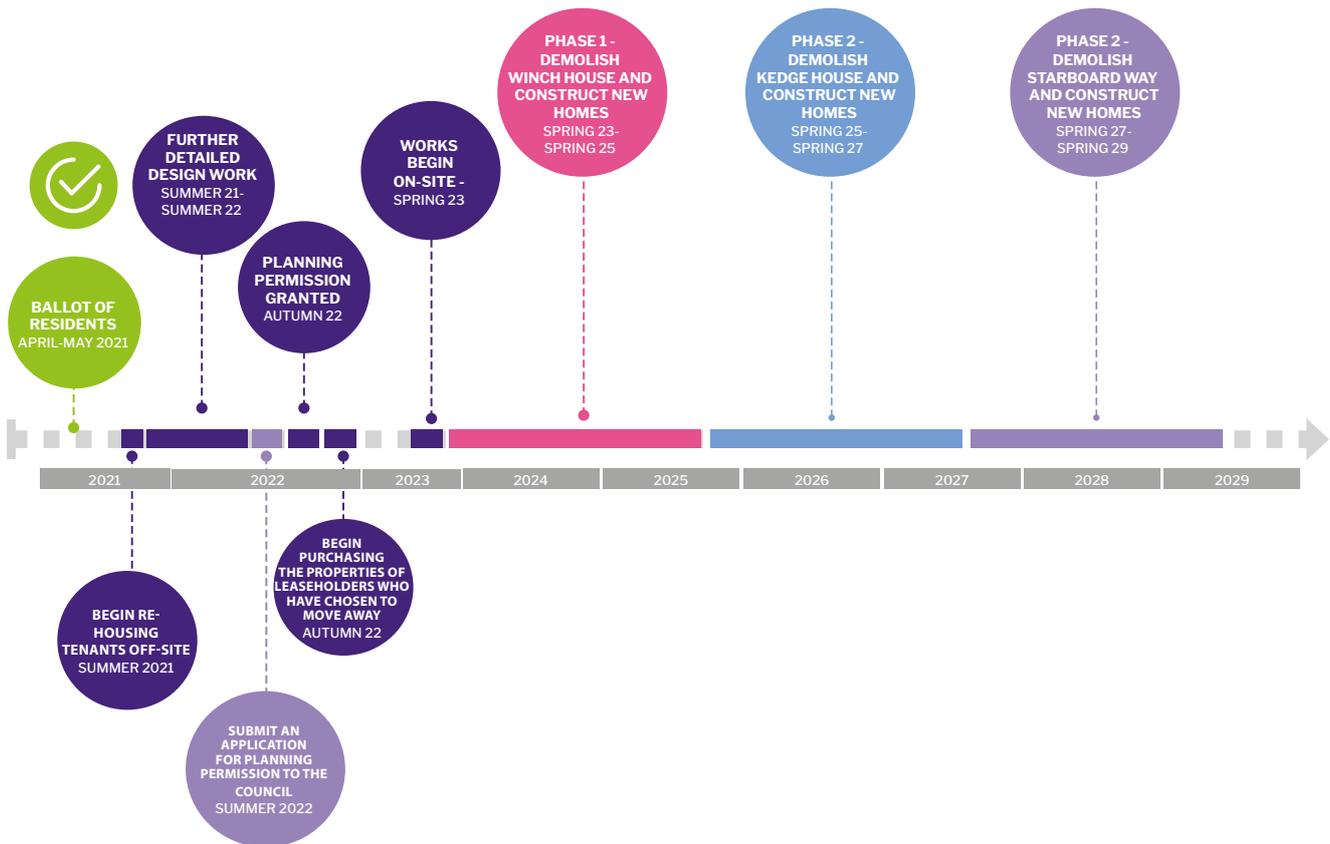
Due to the structural issues at Kedge House that will ultimately require its demolition, we will need to develop an option that allows us to do this and that is accepted by the majority of residents.

In the event of a 'No' vote we will therefore seek further information from residents to understand why they voted against the proposals. We would then present a revised proposal at a later date, to be put to a ballot.



Winch House and Starboard Way as they are now

What happens after a 'Yes' vote?



Tiller Road Leisure Centre

The London Borough of Tower Hamlets (the Council) have asked us to consider the inclusion of the neighbouring leisure centre within the proposal for regeneration. This is an option that will be explored further in the detailed design stage after the ballot. Proposals may lead to construction also taking place on the site of the existing leisure centre



Aerial sketch of what the new buildings could look like.



Indicative sketch showing how the new development could look

Section Two: Our commitments to you in detail

In this section, we have provided more detailed information on each of our commitments, set out in our 'Residents Charter' on pages 10-11. 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 aim to 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 your 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 are 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 keep this to an absolute minimum

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

First priority:

Those who have to be temporarily decanted will have 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 of you will need to move away from the estate temporarily whilst the existing homes are demolished, and the new ones built. Other residents may choose to move away permanently (see 'A permanent move away if you want' in the following sections).

If you need to move to a temporary home, we will provide you with help and support throughout the process of finding a suitable temporary home. 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 a suitable 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 as soon as the ballot has concluded - providing the community have voted in for the regeneration. 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.

You can choose to remain permanently in the home that you initially move to temporarily, but if you do, 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 the current 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 work with residents during the decant phase who will support them throughout the process (including assisting in managing benefit and utility changes).

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 ensure that regular ongoing engagement takes place throughout the regeneration process and that you are aware and involved in the progress of the building of your new homes.



Indicative sketch showing what the new development might look like

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 proposals and designs as we work towards making a planning application.

We will continue to:

- meet regularly with the Resident Steering Group and other residents 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.

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 Adviser (Ray Coyle from Open Communities) 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 can get accurate and impartial information and advice when you need it. Ray can be contacted using the details below:



Phone: 0800 073 1051 (freephone)



Email: enquiries@opencommunities.org

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:



Phone: 07958 225416



Email: mike@puttingresidentsfirst.co.uk

5. Provision of parking

On the new development

Residents who currently have a permit to park their vehicle 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 where you move to temporarily. 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 do all we can to 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 buildings 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 goes up or down, 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 be responsible for setting 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.

Further information, including estimated service charges, can be found under the 'Isle of Dogs - Kedge House, Starboard Way and Winch House' section of our website at

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

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

Further information, including estimated council tax, can be found under the 'Isle of Dogs - Kedge House, Starboard Way and Winch House' section of our website at

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

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 what is known as an 'assured tenancy'. If you have 'protected secure rights' (usually due to you having been a council tenant at some point in the past, before transferring to One Housing) then these will also be retained.

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 be different 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 not to return or remain in the redevelopment area and would rather move away 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. We would need to know early on where you would like to move so that we can liaise with the relevant council to enquire as to 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 the home you move to may not be the same as your existing rent, but it will still be a social housing property with rent lower than the current market.

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 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 **£6,500 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.

This amount is decided annually so it may be higher once you come to move. Joint tenants are only entitled to one Home Loss Payment.

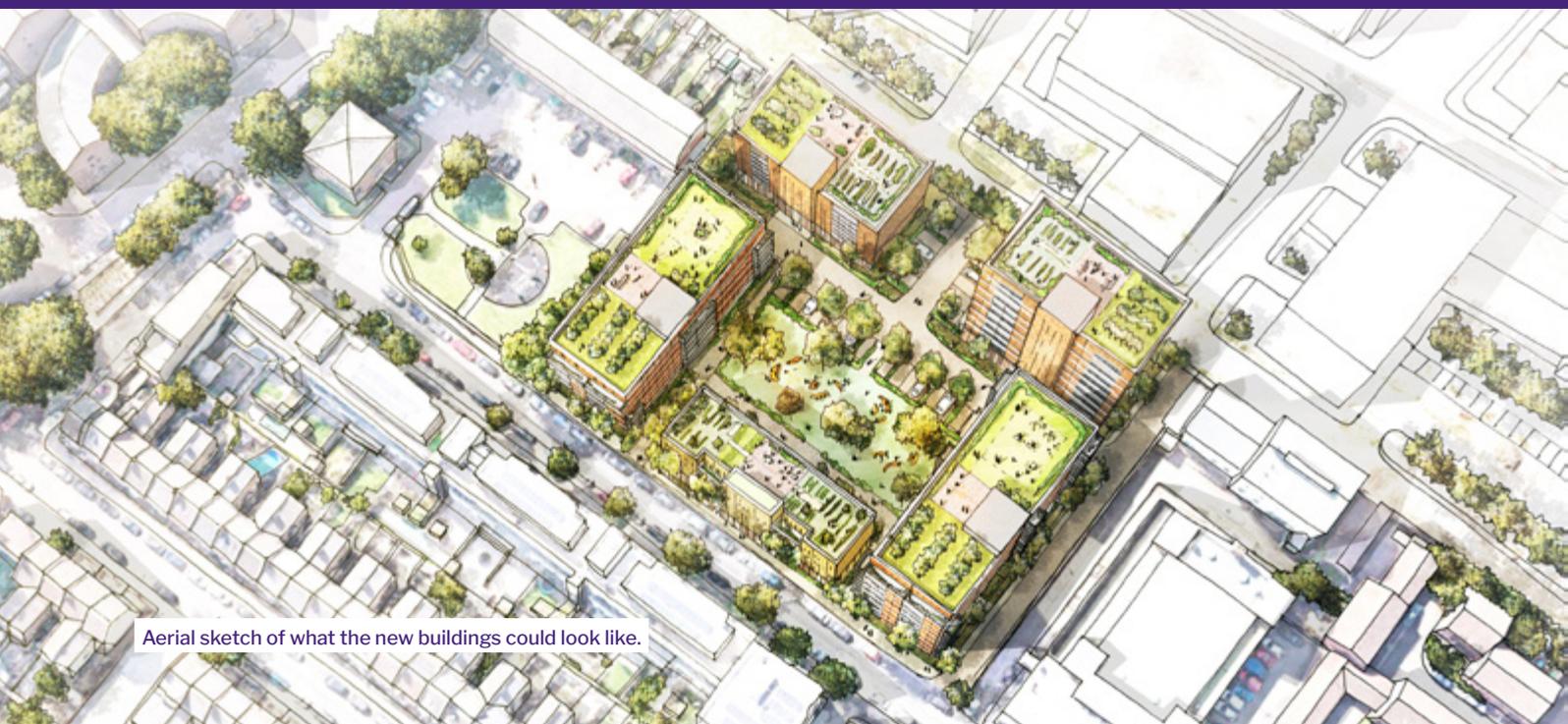
Disturbance payment

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.



Aerial sketch of what the new buildings could look like.

11. A fair and flexible offer for leaseholders

Should redevelopment go ahead, we are committed to ensuring that:

- 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 as 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 £6,500 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 and is currently:

For resident leaseholders:

10% of the independently assessed market value of your home up to a maximum of £68,000. You must also 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 be higher 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 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 through succession once before any equity held by One Housing must be re-paid.
- Non-residents 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.



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 & design**
2. **Rents and other charges**
3. **Rehousing options**
4. **Removals**
5. **Compensation**
6. **Parking**
7. **Right to Buy**
8. **Pets**

New homes & design

Will residents be involved in the ongoing design of the new development following the ballot?

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.

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 any new lifts be big enough to take large pieces of furniture?

Yes, the lifts will be a sufficient size to allow furniture to be moved into people's homes providing it is not significantly oversized.

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 the same amount of storage space in the kitchen?

Yes, storage space in the new kitchens will either be equivalent to the current storage space or larger. The specific dimensions will be worked out during detailed design after the ballot.

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

Yes. All current residents will have these options.

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 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 there be carpet in the communal areas of the new buildings? We are worried this could be a fire risk.

The intention is for the communal areas not to be carpeted for exactly this reason. More detail will be available on exactly what flooring we will have in the finished buildings during the detailed design stage.

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

All flats with two bedrooms or more will have windows in the kitchen, we can't yet be certain about the one-bedroom properties. We will be able to advise for certain once we have completed more detailed design 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 believe that should 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.

Can you ensure that the balconies:

- **Do not have wooden floors (because this is a fire risk)** - Yes.
- **Don't allow water to penetrate on to the balcony below** - Yes.
- **Don't block light to the flat below** - There will be a daylight and sunlight assessment carried out as part of the detailed design process that will ensure there will be minimal impact on light entering the windows below a balcony.

And can the balconies have a canopy above them so they are sheltered?

We can explore options to make sure the balconies are as sheltered as possible during the detailed design process after the ballot. Canopies would probably have too much of an impact on light entering the windows to be possible.

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 better current room sizes?

All new homes for existing 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 be at least as big or larger than the current rooms.

Will waste disposal be through a bin room or chute? Or will you consider something like an underground refuse system?

We will include an underground refuse system on the site if we can, but we need to do some more surveys during the detailed design work to know for certain whether this is possible. Underground refuse systems store waste deep underground for collection and so are less prone to causing smells or other hygiene problems, so would be preferable.

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? I have seen these in other developments and they are really unreliable.

Yes, we will avoid using any entry system that you need a smart phone to operate.

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 there was a power issue. There would be at least two lifts per building in case of the mechanical failure of one. Lifts would not be functional 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.

Can the ceilings in communal areas be solid rather than being made up of ceiling tiles or panels?

Yes, we will have fixed ceilings with secure access panels at various points for maintenance.

Can the walls in the communal areas please be solid and not easy to damage or vandalise?

Yes, we will ensure the walls are solid and secure and are as resistant as possible to damage or misuse.

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.

Rents and other charges

What rent levels will new tenants moving in be charged?

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 19 of this booklet under Commitment 7 for more detail.

Will the new homes have water meters?

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

Rehousing options

Will all current residents be assured of a home in the new development?

Yes, all current residents will be able to remain on the estate in the new development. Please see page 16 of this booklet under Commitment 1 for more detail.

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 16 of this booklet under Commitment 2 for more detail.

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

Yes, please see page 19 of this booklet under Commitment 8 for more detail.

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.

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.

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, there will be some residents who will need to be moved into temporary accommodation if their block is being demolished before any new homes are built. We hope to minimise the number of times residents need to move and be able to arrange the construction so that most residents can move straight out of their current home into the new development. But there may be some cases where residents need to move twice, once into a temporary home and then finally into their new home. The temporary home may be managed by One Housing or another provider, but your rights will remain the same as long as the 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 14 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.

Removals

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

Yes, please see page 20 of this booklet under Commitment 10 for more detail.

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

Yes, please see page 17 of this booklet under Commitment 2 for more details.

Will tenants receive disturbance payments?

Yes, please see page 20 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 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

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 tenant has followed the legal procedure to get permission for the improvements. More information can be found on pages 20 (for tenants) and 22 (for leaseholders) of this booklet.

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 18 of this booklet, under section 5, 'Provision of Parking'.

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.

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.

Get in touch

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