

# **KINGSBRIDGE ESTATE RESIDENTS' EXPECTATIONS: RESPONSE**

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This document has been prepared by One Housing and its partner Argent, and sets out an initial response to the 'Kingsbridge Estate Residents' Expectations' document of 26 September 2016. We recognise that there will be ongoing discussion with residents about the points addressed in this document and that you are likely to have more questions.

While this response document sets out our preferred positions on a number of questions and issues, The London Borough of Tower Hamlets will also need to agree to many of them; for example, policies for the allocation of any new homes on the estate and the re-housing process for existing residents.

We use the term 'residents' to refer to One Housing tenants and leaseholders. Please refer to the list of definitions and terms used at the back of this response where necessary.

One Housing owns and manages the Kingsbridge estate which was acquired from the London Borough of Tower Hamlets as a stock transfer in 2005. One Housing has been considering options for the future of the estate and has been consulting with residents and stakeholders to try to understand their perspective and priorities for the future.

Argent is a highly-respected UK developer, responsible for long-term projects such as the redevelopment and regeneration of King's Cross. One Housing and Argent have worked together previously, over a number of years, at King's Cross.

One Housing and Argent will be working together to consider the potential redevelopment options for Kingsbridge and other estates on the Isle of Dogs. The involvement of Argent means that One Housing can call on additional expertise in, for example, the phasing, funding and delivery of major projects; the provision of physical and social infrastructure; and the management of places including new streets, squares and parks. It does not mean that decisions have already been taken, in favour of redevelopment or any particular type of redevelopment.



## 1. INDEPENDENT ADVICE

We agree that residents should have access to impartial and independent advice from experts.

We have supported the appointment of an independent advisor, Mike Tyrrell (former chief executive of Tower Hamlets Community Housing), to advise and support residents across all four Island estates and are funding this appointment for an initial six-month period.

In due course, Kingsbridge residents may want to appoint their own Tenant and Residents' Friend. We will of course need to discuss and agree the scope and duration of this role and how he or she is going to be appointed. The appointment could, for example, be made by a panel of residents and administered jointly with One Housing and/or Argent. We would be happy to help to set up the panel by procuring support and training for residents. We would budget for and fund the appointment itself, as part of any regeneration project.

## 2. FAIR DEAL

We agree that residents should get a fair deal. We are happy to 'sign up' to a starting point that no resident should be worse off in terms of the rent they have to pay or the value they have built up in their home, as a result of any regeneration project. We will also meet in full our obligations to pay any statutory financial entitlements, such as Home Loss and Disturbance payments. The current amounts that residents would be entitled to for home loss and/or disturbance are set out in Table 1 at the end of this booklet.



We expect that a modern redevelopment project would also help to cut living costs for residents in terms of energy bills and also maintenance and repair bills for leaseholders (see point 7). Other items such as Council Tax are not entirely within our control and service charges would be affected by choices we need to make together about design and how services are delivered (see point 21). We obviously cannot fix these amounts today, but we can commit to preparing information to inform residents at the appropriate time (see point 20).

We also agree that residents on the Kingsbridge Estate should continue to enjoy equivalent rights and living experiences, or better. We would like to continue working with residents to understand how we might achieve this; including your hopes, aspirations and objectives for the future of Kingsbridge. For example, what are the good things you want to keep and what could be changed and improved?

### 3. CASE FOR REDEVELOPMENT

We agree that we need to make and demonstrate any case for redevelopment.

We will be commissioning a fresh stock condition survey of the four estates to inform our options appraisal (see point 4). We will involve resident representatives in agreeing the brief and scope of that survey and choosing the firm that will undertake the work.

We agree that some blocks or households on the estate have particular problems such as overcrowding or poor living conditions. While we agree that such problems are not a conclusive case for change on their own, we think they may form part of a wider case for change judged against social, community, environmental and economic objectives. We would also like to work with residents to understand your thoughts on the objectives for the future and what objectives you may have.



## 4. OPTIONS

We agree that we need to consider a range of options for the future of the estates, including maintaining the estates as they are, enhanced refurbishment, infill development, partial and more comprehensive redevelopment. We have started work on an options appraisal which will assess the options against a number of objectives and allow us (and others) to compare them. These objectives would address a range of physical, community, economic, environmental and social factors.

We will base any work of this kind on published guides and reports by central government, the Homes and Communities Agency, and the London Assembly.

We see the options appraisal as a key piece of information to inform residents. We are happy to share our work, as it develops; and involve residents, or their representatives, in the methodology and the identification and assessment of options. As you would expect, we are also sharing our work with the London Borough of Tower Hamlets and the GLA/Mayor of London.

## 5. TRANSPARENCY

We agree that having confidence in the information used to make decisions is key to building trust. We recognise the need to be open and transparent about the information used to justify any case for redevelopment and the selection and assessment of options; and the answer above explains how we are taking forward an options appraisal and involving residents. As explained, that process includes consideration of financial matters.

We will work openly and transparently with the council as the local planning authority on any redevelopment proposals, sharing information and showing how residents' expectations, affordable housing and wider-place-making aspirations have been addressed within the scope of financial viability.

We are happy to provide to any resident who asks for it any financial information relating to their rents, service charges and other appropriate information, as well as any information used to inform the consideration of the future of the estate.

One Housing has already said that maintenance and repair costs for the four estates are among the highest within the One Housing portfolio and we are happy to provide these figures to residents.

Of course, there may be times when it is not appropriate to disclose certain information, for example because it is commercially sensitive and/or not part of any justification for redevelopment or other change, or because to release the information would give rise to data protection or confidentiality concerns. Any requests can be sent to **[iodconversation@onehousing.co.uk](mailto:iodconversation@onehousing.co.uk)**, and will be properly considered on a case-by-case basis.

## 6. CERTAINTY

We recognise that uncertainty over the future can have and indeed is affecting residents. We are keen to address these concerns and we hope that the publication of information, including this document, will help you to plan for the future and make things a little easier.

It is difficult for us to publish a clear timetable at the present time but we will commit to publishing a timetable in due course. You rightly expect us to consider options and some of these may involve other estates, not just Kingsbridge. The process for making decisions is not straightforward and we are not the only parties involved – quite rightly we need to work with others, including of course residents but also the London Borough of Tower Hamlets and the GLA/Mayor of London.

What we can say is that nothing is going to happen very quickly. We are talking about some years, not weeks or months. We all need to take the time to get this right. We consider it highly unlikely that we would be in a position to make any sort of planning application for refurbishment or redevelopment before 2018; or start physical works before 2019/20.



## 7. ON-GOING OBLIGATIONS

One Housing will continue to fulfil its duty to maintain the existing homes and estate to a high standard. However, the Kingsbridge buildings are ageing and this means that costs are likely to increase. One Housing is now coming to the end of its current maintenance cycle and so will be assessing the buildings again, for what repairs and upkeep are required in the next cycle.

For tenants, any works and their cost are the responsibility of your landlord (One Housing). Leaseholders will be re-charged their due proportion in the normal way.

We will be happy to discuss the programme, works and costs associated with the next maintenance cycle, as part of our on-going liaison, once we have this information. The fresh stock condition survey we will be commissioning (see point 3) will inform our maintenance plans.

## 8. MAINTAINING A SAFE, STABLE, MIXED COMMUNITY

We understand that residents value the current sense of community and quality of life on the Kingsbridge estate and the Isle of Dogs more generally. We hope to work with residents to understand what the key aspects of this sense of community are and how it can be maintained and enhanced.

As explained above, the options appraisal will consider social objectives alongside others and allow us all to compare the range of options. The options appraisal methodology will recognise maintaining and strengthening the community as an important social objective.

## 9. SOCIAL RETURN ON INVESTMENT

As explained before (point 4), the options appraisal will include consideration of a number of social objectives for the future and will not just be about the financial impact. The published guides and reports we have based our work on recommend this approach. Some of the guidance suggests translating social return into its financial value and we don't agree with this. We propose to consider social return on investment more in terms of what people get out of it, recognising that different groups may value things in different ways.

The options appraisal will allow all of us to compare a range of options for the future of the Kingsbridge estate. We will be happy to share our work, as it develops; and involve residents, or their representatives, in the methodology and the identification and assessment of options.



## 10. COMPULSORY PURCHASE ORDERS

We are entering into discussions with residents in good faith. If we were to progress with full redevelopment we would always hope to acquire as many properties as possible through negotiation and agreement.

Neither One Housing nor Argent has the power to make Compulsory Purchase Orders (CPOs). In most cases this is only something the council can do, in this case Tower Hamlets, so this would be a matter for them to consider. The council would only issue CPOs if a planning permission had been granted. John Biggs, Mayor of Tower Hamlets, has said at public meetings that the council would wish to see substantial resident support for a project to consider backing estate regeneration and the use of CPOs.

If we get to that point, One Housing and Argent would of course continue to pursue voluntary agreements and settlements, in tandem with any future compulsory purchase process; and would need to provide the council with substantial supporting technical evidence and assessments about the potential impact on specific properties and groups of residents.



## 11. RIGHT TO REMAIN

We are committed to ensuring that residents living on the estate and who wish to remain will be able to do so – either in the same property or one close by.

## 12. RIGHT TO RETURN

As stated above, we are committed to ensuring that residents living on the estate who wish to stay will be able to do so – either in the same property or one close by.

In the event of major refurbishment or redevelopment, our tenants would be offered the right to return. The detailed mechanisms for this would be developed later, working with residents; and the point raised about time limitations can be addressed as part of that detailed work.

Our offer to leaseholders is set out under point 15. We want to offer leaseholders a reasonable financial deal. We certainly do not want resident leaseholders to be forced out of the area or left in financial difficulty. Leaseholders would be paid a fair market price (full market value) or transfer equivalent value into a new home.

In addition, most residents would be entitled to home loss and/or disturbance as set out in Table 1 at the end of this response. We agree that tenants and resident leaseholders should not lose their rights because of delays in matters outside their control.

## 13. TEMPORARY ACCOMMODATION

We would aim to minimise the use of any temporary accommodation. If there is redevelopment, we would prefer for tenants to only move once. If that is not possible in every case, we would of course aim to provide a suitable property close by; and work with the tenant, being as flexible as possible and taking account of their individual circumstances.

We support the expectations expressed in your document, including the principle that, at the point when the new or refurbished home is ready, our tenant could choose to stay in the 'temporary' home or take up the new or refurbished property. There may be some circumstances though where this is not possible, for example if the accommodation is provided by another landlord.

## 14. LIKE-FOR-LIKE

We would expect that any refurbishment of the Kingsbridge estate would mean tenants and resident leaseholders moving back into the same homes.

In the case of redevelopment, we believe that it is very important to agree with all stakeholders, including residents, a definition of 'like for like' that everyone understands and is comfortable with.

We will need to do more work together, including design work, on redevelopment options. As you recognise in your own 'Expectations document', any redevelopment is likely to:

- include new homes for sale alongside re-provided homes (as recognised under your point 19) within a high quality, mixed tenure estate
- provide the opportunity to address overcrowding or poor living conditions (highlighted under your points 3 and 17), and
- provide the opportunity to address the current needs of tenants and this will inform the mix and phasing of any new homes built (your point 17).

We will need a definition of 'like for like' that recognises and includes these points and, indeed, one that reflects modern building standards. Many of the properties on the Kingsbridge estate fall below the minimum floor areas stated in the current London Plan for new-build properties of the same or equivalent number of bedrooms.

Our initial view is that we could include floor area, number of bedrooms, access to external amenity space and car parking provision





within a workable definition. We cannot make any commitment about 'orientation, aspect and view' given that we have no designs at this stage; and we must be conscious that any redevelopment (if that is what happens) is almost inevitably going to mean a different arrangement of buildings and homes to what is there at the moment, for the reasons above. And our priority for resident leaseholders is to offer them options including a new home straight away (see below).

## 15. LEASEHOLDER RE-HOUSING

As recognised in your 'Expectations' document, we have already committed that leaseholders will get a fair market price (full market value) or transfer equivalent value into a new home. We want to offer leaseholders a fair financial deal. We certainly do not want resident leaseholders forced out of the area or left in financial difficulty.

We agree that existing resident leaseholders should be no worse off, with options that protect their equity, offer a 'like-for-like' property (see point 14) and mean they do not have to take out an extra mortgage or loan, or put in additional capital.

We envisage three options:

- **Option 1:** sale or purchase at market value. This would generally apply where we are buying out a non-resident leaseholder or where a resident leaseholder has decided to move away.
- **Option 2:** we provide a new replacement home. There are different ways to do this and what is right for each resident will depend on a range of circumstances. For example:
  - » **Option 2a:** a fixed home exchange option - the resident would transfer to a new home and they would be the sole owner. The leaseholder would not have to pay anything up-front to cover any difference in value between their existing and new replacement property. Instead we would fund this difference, secured against the value of the property. There would be no additional rent for the leaseholder to pay.

In the future, when the property is sold or transferred, we would be entitled to receive the same proportion of the new property value as the original charged amount represented, when the resident moved in. In other words, the sum due to One Housing or Argent would be linked to the change in property value.

  - » **Option 2b:** a shared equity option - in some circumstances, shared equity may be the best option. This allows the resident leaseholder to use the value in their existing property to buy a share in a new home, with us as landlord owning the rest. There will be no additional rent for the leaseholder to pay. The leaseholder will be able to buy more equity in the property over

time. If you wish to downsize to a smaller property your equity will enable you to own a bigger share of it.

The differences between option 2a and 2b are relatively small but they may be important to some people:

- ◆ 2a does not involve any split or sharing of equity and the financial arrangement between the resident and us as developer or landowner is fixed until the property is later re-sold or transferred.
- ◆ 2b results in shared equity arrangements and these arrangements are more flexible, with the resident leaseholder having the option to buy more equity in the property over time.
- **Option 3** - In certain circumstances, it may be possible for us to offer a version of option two, where the leaseholder buys a new property on the open market.

In each option, valuations of the existing leasehold properties would be carried out by an independent chartered surveyor. Alternatively, the leaseholder may appoint their own valuer to value their existing property and seek to reach a settlement with the independent valuer we have appointed. Once we agree, we would pay the leaseholder's valuer fees and any reasonable legal fees (provided these are agreed in advance.)

We will meet in full our obligations to pay any statutory financial entitlements, such as home loss and disturbance payments. The current amounts to which residents would be entitled for home loss and/or disturbance are set out in Table 1 at the end of this response. Again, this applies to each option.





We would of course have some flexibility to adjust arrangements, in response to individual and exceptional circumstances. For example, if people need to trade-up to a larger property, or indeed trade down to something smaller, or there are difficulties in transferring existing mortgages. In such circumstances, we would work with resident leaseholders to enable them to transfer to an appropriate new home.

In the future, when the ownership of a new replacement home changes hands, there will need to be some situations where we can (a) recover the proportion of the property value that is secured by our charge or related to our equity share; or (b) charge a proper rent on our equity share. We have not yet determined these circumstances and we will need to do this carefully, working with both residents and the London Borough of Tower Hamlets.

We are committed to shaping a fair settlement for leaseholders, one that keeps residents on the Island. At the same time, we must be careful to frame an offer that is affordable, alongside other regeneration aspirations, for example, new affordable homes and better physical and social infrastructure for all our residents on the Isle of Dogs. We believe these options achieve that.

Some worked examples of the options above are given in Table 2 at the end of this response.

## 16. PASSING DOWN PROPERTIES

Redevelopment would not affect the ability of residents to 'pass down' their property.

Tenants would see their existing tenancy rights transferred to a new tenancy, including those relating to succession. Some of the existing tenancy types on the Island have a limit of one succession. In such cases the succession clock would be reset if a new tenancy is granted, even if the property has already been passed on. This would mean that for some residents, redevelopment would mean a further opportunity to pass down the property. Leaseholders will be able to leave their property to children, family members or others as an inheritance, in the normal way, subject to the terms of the options described above.

Any arrangements we put in place will of course be subject to national taxation and other legislation. As such, neither One Housing nor Argent can 'guarantee' what would happen 'in any future scenario'.

## 17. TENANT RE-HOUSING OFFERS

We would be happy to work with residents, the council and others to prioritise the early re-housing of overcrowded families on the estate, as far as is practically possible.

## 18. PRE-ALLOCATION OF HOMES

We would be happy to work with tenants, resident leaseholders and the council to develop a policy of pre-allocation. We will need to do a lot of work, over time, to develop detailed arrangements. But we support your objectives of optimising choice, ensuring cultural adaptations and helping to build early neighbour and social ties.

## 19. HOMES FOR SALE

We agree that any private homes for sale should be of high quality to encourage a stable community. We expect to play our part, alongside residents and others, to promote community cohesion and prevent a 'them and us' scenario.



## 20. RENT AND SERVICE CHARGES

We agree that tenants and resident leaseholders need to be able to understand the likely level of costs such as rent, service charges, utilities and leaseholder contributions to capital spend, over time, under different options.

We can commit to preparing information to inform residents at the appropriate time. Getting some of this information is likely to depend on quite detailed design work, which of course is not available at this stage.

As explained earlier (point 2), we expect a modern redevelopment would help to reduce energy bills as well as maintenance and repair bills for leaseholders (point 7). Other items such as Council Tax are not entirely within our control and service charges would be affected by choices we need to make together about design and how services are delivered (see next point, number 21).

## 21. HOUSING AND ESTATE MANAGEMENT

We are happy to work with residents to agree a measurable and affordable standard for the maintenance and management of all housing, community facilities, open and public spaces on the Kingsbridge estate, including the provision of a caretaker or warden for Kingsbridge.

## 22. ELDERLY AND VULNERABLE RESIDENTS

We want to work with residents to ensure that particular attention is given to elderly and vulnerable residents, throughout the process of consultation or considering options etc. We suggest that we develop a charter on consultation with residents to include these points.

Considering a range of options for the future of the Kingsbridge estate will enable us to identify and address new opportunities for housing options for elderly and vulnerable people, for example specialist 'extra care' accommodation.

## 23. DECISION MAKING

We agree that residents should be actively and fully involved in any decision-making affecting the future of the estate; and that we should aim to include as many people as possible. We also agree that residents need to be fully informed of all implications, including financial considerations and how any decision will affect their daily lives.

Many of the responses in this document concern the provision of information to, and/or the involvement of, tenants and leaseholders.

## 24. CONSULTATION AND ENGAGEMENT

We would be delighted to continue working with residents and others to develop an appropriate process of consultation and engagement for the full duration of the project, including the design stage. We endorse the principles of openness, transparency, inclusivity and being meaningful.

There is a long way to go, before we ever get to any 'post occupation' period. Nevertheless, we would be happy to discuss the principles of how resident engagement or involvement might evolve over time.

## 25. APPENDIX

### Table of definitions

We/us -	One Housing and Argent
Resident(s) -	A tenant of One Housing, or a leaseholder of a property where One Housing is the freeholder.
The council -	The London Borough of Tower Hamlets, the local authority covering the Isle of Dogs.
The GLA -	The Greater London Authority, the body which is responsible for the strategic administration of greater London. The leader of the GLA is the Mayor of London (currently Sadiq Khan).

**Table 1**

Current statutory home loss and disturbance payments as at 2016		
	Residents of One Housing	Freeholders and leaseholders
<b>Home loss payment</b> Criteria - <ul style="list-style-type: none"> <li>The resident must have occupied the property as their sole or main residence for a period of one year before the date of displacement.</li> <li>The move must be permanent.</li> <li>The claimant must be a general needs assured (not assured shorthold) / secure tenant.</li> </ul> Any exceptions to the above will be considered on a case-by-case basis.	£5,800  (This amount is set by government legislation and is reviewed regularly.)	A payment of between £5,800 and £58,000, depending on the market value of your interest in the existing property.
<b>Disturbance payment</b>	Reimbursement of any reasonable expenses incurred as a result of having to move.  There are no minimum or maximum payments.	Reimbursement of any reasonable expenses incurred as a result of having to move.  There are no minimum or maximum payments.
All payments including those made at the discretion of One Housing may be offset, wholly or partly, against debts owed to One Housing. Exceptions to this will be considered on an individual case basis.		



**Table 2**

We have provided worked examples of the leaseholder options 2a and 2b (see point 15) below. These options are obviously broad in scope and will be developed further in due course, working with residents.

**Option 2a** will allow resident leaseholders to choose a brand new home with the same number of bedrooms as your current home, at no extra cost. We explain how this would work below, through a fictional example. We assume, in this example, that the purchase prices of new homes in any rebuilt neighbourhood are higher than existing properties, as we know that many people are concerned about the possible cost of new homes:

Existing property value	£225,000
New property value	£300,000
Amount the leaseholder has to pay up front towards the difference in value between the existing and new property	0 (zero)
Leaseholder owns:	100% of the new property
Loan amount	£75,000 (£300,000 less £225,000) representing 25% of the open market value.

Our loan would be secured by a legal charge on the property, which would rank behind any mortgage the leaseholder takes out or transfers to their new home (with their lender's approval). The leaseholder would be free to sell their new home and, in the example above, upon any sale would need to repay the higher of £75,000 and 25% of the open market value of the property.

**Option 2b** works slightly differently. Using the same hypothetical example, we will pay the difference between the existing property value and the new property value and own a share in the equity in the new home.

The leaseholder will not have to pay rent or interest on the landlord's share in the new home. The leaseholder will be able to increase his or her ownership in stages by gradually buying additional shares of equity.

Existing property value	£225,000
New property purchase price	£300,000
Leaseholder sells their existing property in return for an equity stake in the new property. The equity stake is £225,000 / £300,000:	75%
Landlord holds an equity stake of:	25% (100% less 75%)
Rent charged to the leaseholder on the 25% equity stake:	0 (zero)
Is the leaseholder required to buy the 25% at some point?	No
Can the leaseholder buy the 25% if he or she wants	Yes. The leaseholder will be able to increase his or her ownership in stages by gradually buying additional shares of equity.
Can the leaseholder sell the home at their 75% equity stake?	Yes (the leaseholder would enjoy the full sale value of their equity stake in the property, including their proportion of any gain in value.)

As illustrated above, if the leaseholder decides to sell their new home, he or she will keep their share of the proceeds and we as landlord will keep our share. Any increase or decrease in value would be split between the leaseholder and the landlord, in line with our respective equity interests.

If the purchase price of the new property and the value of the existing property were around the other way, perhaps for example because the resident leaseholder has chosen to move to a smaller property, then the leaseholder would receive 100% of the equity in the new property and the cash difference. In the above hypothetical example, if the new property were priced at £225,000 and the existing property worth £300,000, then the leaseholder would receive the new property

(100% equity) plus £75,000 (the difference between £225,000 and £300,000).

We would of course have some flexibility to adjust arrangements, in response to individual and exceptional circumstances. For example, if people are not able to 'port' their current mortgage and any new mortgage offer is for a lower capital sum than the outstanding balance on their existing mortgage. In such circumstances, we would work with resident leaseholders to enable them to transfer to a new home, without being required to 'find' or put in additional capital.

## Copy of residents' submission

# Kingsbridge Estate Residents' Expectations

### Document purpose

This document sets out a series of minimum requirements and expectations that the residents of the Kingsbridge Estate expect to be addressed by One Housing on the future of their homes and the estate.

Following submission of this document, Kingsbridge residents' position is that:

**No further consultation will take place until independent advisors have been appointed to assist residents through the consultation process.**

This document is not an indication of resident support for any proposals One Housing might present and is intended simply as a series of general questions or statements that residents want answering as a goodwill gesture from One Housing.

Residents also wish to express that they did not initiate the production of this document, it has been authored primarily by Cross-Island Conversations following a series of meetings with residents.

As a sign of good faith from One Housing, and as an indication that this document is taken seriously, residents expect a detailed response within **three months** of submission to One Housing and sooner if possible such as within **eight weeks**.

Whilst the residents involved have dedicated much time and effort to this process and on behalf of the community, there is likely to be a wide range of views which may not have all been included or agreed and we reserve the right to amend all aspects of this document.

### Background context

One Housing stating their intention to consider the long-term futures of the Kingsbridge, Barkantine, St John's and Samuda Estates on the Isle of Dogs has prompted the production of this document.

Furthermore plans were also revealed by Tower Hamlets councillors that indicated what One Housing were considering for their properties on the Island.

One Housing have stated that these plans are no longer being considered, as such residents would like these plans out in the open as a sign of goodwill and to improve the transparency of decision making.

One Housing have also stated that no decision has been made and that a full consultation process will be carried out to understand the wishes of residents before making any decision.

Commitments made by One Housing in leaflets and the Island Newsletter, and at various meetings held on the Island have included:

- Residents who want to stay on the Island will be able to
- Rent or tenancy arrangements will not be changed (unless people change to a bigger or smaller home)
- Leaseholders will get a fair market price or share in a new home
- Residents have a voice in how their estates are run
- New homes will be designed to be cheaper to heat and look after

One Housing have also responded to a number of frequently asked questions that provide more detail. These can be found at [www.cross-island.co.uk/faq](http://www.cross-island.co.uk/faq)



# Residents' Expectations

## 1. Independent advice

In order to better inform their decisions residents will require impartial and genuinely independent advice from experts. As such, as a condition of any further resident engagement with the consultation process, residents will require the appointment of a Tenant and Residents' Friend and independent advisors.

It is proposed that a panel formed of, and appointed by, residents are granted independent funds to select and contract these independent advisors.

## 2. Fair deal

The starting point for all residents is that no one (tenant or leaseholder) will be worse off financially and in terms of their current rights and experience of living in Kingsbridge, as judged by residents themselves. This applies to any future scenario on the estate.

## 3. Case for redevelopment

Residents remain unconvinced about the need for redevelopment and wish to assert that One Housing must demonstrate why they have come to this conclusion with evidence they can trust.

Residents are aware that some blocks or households on the estate experience particular problems such as overcrowding or poor living conditions, however these should be assessed and treated as individual cases and not as a justification for a wider project. Residents welcome creative solutions to any problems there may be, such as providing larger household accommodation on nearby sites, alterations to individual homes or other solutions.

## 4. Options

Kingsbridge residents' first preference when considering the future of the estate is to retain, refurbish and improve the existing estate and they expect to be presented with a fully priced refurbishment option that delivers this by One Housing.

It is expected that a range of options that respond to all the points made in this document are presented to residents and that residents are provided with sufficient information to be able to respond from an informed position.

Why a particular option has been developed should also be fully explained and justified with evidence to support this decision if applicable.

## 5. Transparency

Residents expect One Housing to be transparent with all information they are using to justify the case for redevelopment, the selection and assessment of options and any other relevant matters. For example, residents expect a detailed assessment of condition issues on the estate, the log of repairs on properties and any occupancy data (subject to data protection considerations) to be made available to them.

Residents will also expect to be able to request the disclosure of financial information from One Housing and wish to be informed of One Housing's procedures for making this request.

Having confidence in the information used to make decisions is key to building trust which will enable residents to engage with One Housing.

## 6. Certainty

Uncertainty on the future and how it will impact on residents can have a significant adverse effect on the wellbeing of residents and makes financial and family planning difficult. Residents expect that One Housing addresses these concerns as a matter of urgency and publish a clear timetable to help manage uncertainty.

Furthermore, residents expect a comprehensive response to this document from One Housing within three months of publication.

## 7. On-going obligations

Residents wish to state that One Housing have a duty to continue to maintain the existing homes and estate to a high standard and want reassurances that this will continue without undue financial burden on residents and leaseholders in particular.

Residents believe that One Housing has a duty to share with residents a schedule of the ongoing programme of capital works planned for the Kingsbridge estate in order for residents to make informed decisions, particularly regarding future financial charges leaseholders may incur and the disruption residents will face.

## 8. Maintaining a safe, stable, mixed community

Residents value the current sense of community and quality of life on the estate and expect all options presented to them by One Housing to be socially minded in order to maintain and strengthen the community.



## 9. Social Return on Investment

Residents want to see a Social Return on Investment assessment undertaken for all options considered to ensure that the future of the Kingsbridge estate is determined by social, cultural, environmental and other impacts or benefits, and not purely on financial grounds.

## 10. Compulsory Purchase Orders

Residents expect a statement from One Housing that Compulsory Purchase Orders (CPOs) will not be used unless the vast majority of residents agree with the proposed option presented to them. Residents would welcome such a statement as a demonstration that One Housing are entering into discussions with residents in good faith.

## 11. Right to remain

On the whole, residents love living on the Isle of Dogs and the Kingsbridge Estate in particular; and want to stay living on the estate. They expect to be offered to return to their refurbished home or a new one as geographically close to their current location as possible if that is their wish.

## 12. Right to return

Residents understand that they may need to vacate their home, even in the event of refurbishment, and would expect to be offered the right to return without any time limitations that might fall foul over delays in construction works or funding streams.

## 13. Temporary accommodation

Any temporary accommodation that residents are offered should be at no extra cost until such time as a suitable permanent property becomes available. The standard of this temporary accommodation should be reasonable, i.e. comparable with the resident's current conditions - and situated in close proximity to their current home to ensure minimal disruption to daily routines.

In the event of a tenant, at the end of the regeneration period, choosing to stay on in their 'temporary accommodation', this option should also be made available to them.

## 14. Like for like

Residents expect any refurbished or new home they are offered through the process to be 'like for like' as a minimum. For residents, like for like includes the same:

- Floor area as their existing home
- Number of rooms
- Access to external amenity space
- Orientation, aspect and view
- Car parking provision

A more detailed description of like for like will be developed by residents and issued to One Housing. This will include detailed design requirements that should be used to inform all design development, and will be the measures by which residents will assess any options they are presented.

## 15. Leaseholder re-housing

Residents expect the purchase price of new equivalent sized homes in any rebuilt neighbourhood to be significantly higher and recognise that without a reasonable financial deal, leaseholders could be forced out of the area, or even London.

Residents believe that those who currently live in Kingsbridge as leaseholders should be no worse off and offered a 'like for like' property without having to share their equity, take out an additional mortgage or loan, or put in additional capital.

Residents expect that as a minimum requirement for any deal leaseholders will have 100% equity of any new homes provided and expect this to be guaranteed by One Housing prior to any further engagement on redevelopment options.

## 16. Passing down properties

Many residents have expressed a strong desire to be able to pass down their property to their children or other family members and want assurances that this will be guaranteed in any future scenario by One Housing.

## 17. Tenant re-housing offers

Residents understand that an objective housing needs survey will assess the current needs of all tenants living on Kingsbridge and that this will inform the mix and phasing of any new homes built. Residents expect any regeneration to facilitate the early re-housing of overcrowded families on the estate, and decant, phasing, and construction timelines should pay particular attention to this.

## 18. Pre-allocation of homes

In the event of redevelopment residents would like to work with One Housing to develop a policy of pre-allocation which they believe could maximise tenants' choice, ensure appropriate cultural adaptations within the home and help to build early neighbour and social ties in the new blocks by, for example, ensuring that current neighbours and families who wish to live near each other can clearly see they can do so again.

## 19. Homes for sale

Residents understand that private homes for sale will also be proposed in some of the options One Housing develop and want to ensure that these are also of high quality to encourage a stable community.

Residents also expect every effort to be made to promote community cohesion for new and existing residents to prevent a 'them and us' scenario.

## 20. Rent and service charges

It is vital that existing residents can fairly compare their current costs with the future costs, including rent, service charges, utilities, capital costs and future leaseholder obligations. An easy to understand document comparing current and future charges in a format that residents are familiar with should be prepared for all options before any decisions have to be made.

## 21. Housing and estate management

Residents believe that a future measurable and affordable standard for the maintenance and management of all housing, community facilities, open and public spaces on the Kingsbridge Estate should be agreed before any decision is made. These standards should include provision of a caretaker/warden.

## 22. Elderly and vulnerable residents

Particular attention should be given to elderly and vulnerable residents. For instance, those uncomfortable with telephones or incapable of visiting the housing office should have the option of having someone come up and see them. Special policies, resources and training for dealing with the elderly or otherwise vulnerable should be developed to deliver such objectives.

Visits should be made during the daytime where possible and by appointment to reassure vulnerable residents. We hope that One Housing have policies and procedures in place for such situations and residents would welcome these being shared.

## 23. Decision making

Residents are clear that they want to be actively involved in any decision affecting the future of their estate, and that this must include as many existing residents as possible.

To come to any decision, residents need to be fully informed of all implications including financial considerations and how any decision will impact on their daily lives, such as requiring them to move into temporary housing, experiencing significant levels of disruption from construction works, and so on.

## 24. Consultation and engagement

One Housing, alongside residents and their independent advisors, should develop a process of consultation and engagement for the full duration of any project including post occupation. This process should be open, transparent, inclusive, and meaningful. One Housing must carefully consider any findings and provide justification if they cannot be delivered.

Residents also desire to be involved in any design processes for the estate from inception to ensure their wishes and needs are best catered for as residents know the Island and estates best.

This document has been prepared by Soundings on behalf of the residents of Kingsbridge Estate, Isle of Dogs.

For more information please contact them on:

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freephone: 0800 124 4081







This document is also available in other languages, large print, Braille and audio format upon request. Please contact 0300 123 9966 / 020 8821 5300 or visit your local housing office.

تتوافر هذه الوثيقة أيضا بـ لغات أخرى، أو مطبوعة بأحرف كبيرة، أو بلغة برايل للمكفوفين، أو على شريط صوتي وذلك عند الطلب.  
الرجاء أن تتصل على 0300 123 9966 / 020 8821 5300 أو تقم بزيارة مكتب الإسكان المحلي.  
[Arabic]

অনুরোধ করেল, এই নিখিট (কাগজিট) অনয ভাষায়, বড় হরেকর ছাপায়, ব্রেইল-এ এবং কানে শোনার সংস্করণও পাওয়া যায়। দয়া কের 0300 123 9966 (০৩০০ ১২৩ ৯৯৬৬) / 020 8821 5300 (০২০ ৮৮২১ ৫৩০০) নম্বরে টেলিফোন করেবন অথবা আপনার স্থানীয় হাউজিং অফিস যাবেন। [Bengali]

本文件還可以根據請求，提供採用其他語言、大字印刷、盲文和音頻版式的版本。請聯絡0300 123 9966 / 020 8821 5300，或者是訪問你當地的住房辦公室。[Traditional Chinese]

Na życzenie można również otrzymać ten dokument w innych wersjach językowych, w powiększonym druku, w języku Braille'a lub nagrany w wersji audio. Prosimy skontaktować się z nami telefonicznie pod numerem 0300 123 9966 / 020 8821 5300 lub odwiedzić swój lokalny urząd mieszkaniowy (housing office). [Polish]

Waxaa dukumeentigan weliba lagu heli karaa luqado kale, far waaweyn, farta Braille ee dadka indhaha la' iyo nuskhad dhegeysi ah marka la codsado. Fadlan la xiriir lambarka 0300 123 9966 / 020 8821 5300 ama booqo xafiiska guryeynta ee xaafaddaada.[Somali]

Tài liệu này cũng có thể có bằng các ngôn ngữ khác, được in cỡ chữ lớn, chữ nổi Braille và định dạng âm thanh nếu có yêu cầu. Xin vui lòng liên hệ 0300 123 9966 / 020 8821 5300 hoặc ghé thăm văn phòng nhà ở tại địa phương của quý vị. [Vietnamese]

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Registration number 20453R.  
Homes and Communities Agency number: LH0171.  
Registered office: 100 Chalk Farm Road, London, NW1 8EH