

REP Meeting
4th October 2016
Central Hill Community Centre, Lunham Road SE19 1AA

Attendees:

Rev Jonathan Croucher (Chair) -JC
 Nicola Curtis -NC
 Andrea Rose- AR
 Lucy Payne-LP
 Karen Bennett -KB
 Clifford Grant -CW
 Fiona Cliffe (programme Manager) -FC
 Mathew Bennett (Cabinet Member
 for Housing/Councillor Gipsy Hill Ward)-MB
 Luke Murphy (Councillor Gipsy Hill Ward) - LM
 Ron Houston, PPCR –RH
 Abraham Nomafo, PPCR AN

Apologies:

Cllr Braithwaite, Victor Hernandez,

1.	JC Introduced the meeting and asked LBL officers and members to set out the timeline for the pending consultation event proposed for CH	
2.	<p>MB advised the meeting that the revised draft updated Key Guarantees had now been finalised and ready for consultation. Also the Council and PPCR had finished reviewing the ASH proposals.</p> <p>MB outlined the purpose of the meeting which was to share with the REP the updated KGs and to go through the consultation process.</p> <p>MB informed the meeting that suggestions made by the REP and other residents such as removing the 60% minimum qualification for shared ownership had been removed and that the consultation information for CH was still with LBL's lawyers to sign off and will be shared with the REP once approved</p> <p>JC enquired whether there was an agreed timetable for the proposed consultation as the Cabinet decision on the proposals for CH was not likely be considered at November's Cabinet Meeting, but more likely at December's meeting.</p> <p>JC enquired whether or not the consultation information was being signed off by LBLs lawyers, how would it be possible for REP to make changes?</p>	FC

	<p>FC advised that the REP and PPCR could raise questions for LBL to respond to as part of the process. FC also advised that the REP would receive the consultation material before it was sent out to residents on the estate.</p> <p>JC raised concerns regarding the tight timescale for the consultation event leading up to the December Cabinet meeting.</p> <p>NC and KB both raised concerns about not having received the paper work in advance of the meeting and which meant it was going to be difficult to provide a critique between the old KGs and the new KGs to see the differences.</p> <p>FC and MB went through the KGs and the following issues were raised by REP</p> <ul style="list-style-type: none"> • Zero Rent Shared Ownership had replaced the Shared Equity Option • Transfer of equity mortgage and 10% home loss payment then no rent is charged on the share owned by LBL <p>KB queried the difference between LBL taking out a mortgage on the share of the property owned by HFL or LBL and not charging rent versus the Shared Equity Option</p> <ul style="list-style-type: none"> • Shared Ownership Option where homeowner cannot get a mortgage, home loss of 10% must be included within the amount towards the new purchase and Lambeth provides mortgage. Rent is charged on mortgage proportion provided by LBL. No rent is charged on the remaining share. • This Option is where a homeowner invests equity but cannot get a mortgage to replace existing mortgage that has been redeemed following sale of property. LBL will provide mortgage <p>Resident REP members queried during and after the meeting how this would work and raised a number of concerns about: the affordability of this option for homeowners; how long is the rent charged for; at what percentage rate will the rent be charged at; will the homeowner be able to pay this mortgage off or is this just rent. Can the rent be converted into mortgage payments?</p> <p>Concerns were also raised about the impact on owners who purchased their homes on the open market and if valuations were low they would be in negative equity and will not be able to afford to live on the estate.</p> <p>NC raised issues regarding the lack of Equality Impact Assessment on the KGs and the changes to home loss payments and disturbance allowance. LBL would only forward fund disturbance or home loss payments in exceptional circumstances when this restriction was not contained within the old KGs. JC concluded that rep members were clear that some of the proposed changes were not being supported by residents and this should be considered by LBL</p> <p>FC and MB informed the meeting that these issues should be raised as part of the formal consultation process for LBL to respond to.</p> <p>KB raised concerns with the proposed change to fund disabled adaptations from home loss payments for homeowners. These concerns were shared by attendees at the meeting who felt that it was unfair. Also that any cost of adaptations should be already factored into the needs of the prospective purchaser and if their former</p>	
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	<p>home already contained these adaptations, these should be provided at no additional cost to the new homeowner.</p> <p>NC informed the meeting that issues of unfairness regarding aids and adaptations had already been previously raised during other consultation processes on other estates.</p> <p>The meeting briefly reviewed Homeowners KGs, due to time constraints</p> <p>The following points were made</p> <ul style="list-style-type: none"> • Previous commitments that homeowners did not need to purchase 60% of the value of the new property to qualify for shared equity (now zero rent shared ownership) so the 60% figure should be removed. • Concerns about the length of the new lease was raised and for this to be looked at by lawyers • Why the KGs offered only 1 assignment or succession of ownership to spouse or civil partner and not to children. MB confirmed that LBL reviewing this for parity with LBL's tenancy agreement and residents should feedback this concern during the consultation process. • Also the restriction on subletting should be removed from the lease. <p>MB explained that LBL will set out clearly what the rent charge of up to 2.75% of the value of the new dwellings will mean for owners,</p> <ul style="list-style-type: none"> • where home owners will be able to obtain advice on mortgages and financial matters. • The changes proposed meant that homeowners will be able to access more mortgage products as more financial institutions are familiar with shared ownership rather than shared equity. • Home owners could staircase (purchase more shares) and acquire more shares of their home <p>Residents have the consultation period which runs until mid-November to feed in their views about the KGs.</p> <p>Tenant KGs</p> <p>The meeting briefly reviewed Tenants KGs, due to time constraints</p> <p>The following points were made:</p> <p>MB summarised the options</p> <ul style="list-style-type: none"> • Residents will be awarded Band A status following implementation of Cabinet decision • Option of residents remaining in their existing home and decanting only once into new home is LBL's preferred option if a tenant chooses to be rehoused on CH • If a tenant does move, they will have the right to return • Tenants can choose to be rehoused by a Housing Association also <p>AR raised concerns about the lack of supply of homes and length of time tenants in Band A were having to wait until rehoused. Also the supply of homes for bidding was</p>	
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	<p>very low in numbers, 5 properties were available for letting in the borough on the choice based letting system.</p> <p>KB raised further concerns on the Choice Based Lettings system and the lack of availability properties for tenants to bid for, 600 applicants bidding for 5/6 properties per week.</p> <p>Concerns were also raised regarding assistance for elderly and vulnerable residents unfamiliar with choice based lettings.</p> <p>MB explained that</p> <ul style="list-style-type: none"> • 23,000 registered applicants are on the housing register and approximately • 24 homes are let each week through choice based lettings. • These lettings do not include the new homes that are going to be build and these will take on board the rehousing needs of tenants being decanted on regeneration estates. • Also LBL are working with specialist providers and new sheltered schemes are also being develop such as Cheviot Gardens. <p>FC explained further that decant officers will be assigned to work with all residents to assist them with the bidding and also make direct offers.</p> <p>RH requested that LBL should make clear to residents the potential impact of the Housing and Planning Act with changes to secure tenancies. Also LBL will need to review policies such as the proposed 'Pay to Stay', the end of life time secure tenancy, and how these would impact on regeneration schemes. The ending of life time secure tenancies will not apply to tenants moving as a result of CH being regenerated, should tenants choose to be rehoused elsewhere.</p> <p>MB pointed out that LBL would have to implement the 'pay to stay' policy, however HFL will not be obliged to introduce it. HFL would use its discretion in favour of tenants. Succession rights to be introduced in the new Act will mean that successors would only receive a 5 year fixed term tenancy and new tenants being rehoused by LBL would automatically receive a fixed term tenancy. This would not apply to tenancies awarded by HFL.</p> <p>NC pointed out that the proposed changes to the tenants KGs now included</p> <ul style="list-style-type: none"> • restrictions on the funding of removal expenses, which was only now available in exceptional circumstances. • This would now mean that tenants would not be able to afford to move and this new restriction should be removed. • This would further cause financial difficulties for tenants. <p>NC also requested clarification of what would happen if HFL was sold and the triple lock gave no guarantees that resident's rights and the KGs would be protected.</p> <p>JC commented further that on the application of the triple lock,</p> <ul style="list-style-type: none"> • The 3 decision making bodies were all in the hands of the governing political party and that perhaps HFL should have tenants and resident representatives on the board. 	
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	<p>NC enquired why there appeared to be more organisations in HFL.</p> <p>MB explained that HFL would have registered housing association arm to manage the social housing, as well as a developer arm, so that LBL provide funding to HFL, to build new homes using Right to Buy receipts, if not used go back to central government.</p> <p>KB enquired whether LBL had updated the valuation examples undertaken in March 2015 to reflect current values.</p> <p>MB confirmed that the Council would look at the valuations at the appropriate time.</p> <p>JC summarised that LBL were proposing to go cabinet before the end of the Calendar year and PPCR would work with the REP to review the KGs</p> <p>PPCR to meeting with REP</p>	
	<p>JC introduced the next Agenda Item the CH Regeneration Consultation Process</p> <p>FC went through the proposed consultation process</p> <ul style="list-style-type: none"> • Residents will be invited to attend exhibitions and other sessions • Feedback forms will be completed by an independent organisation TCC and not local dialogue. • Information will be anonymised when reported back to LBL • PPCR and LBL will be on site during the consultation period holding events • LBL's decant officers will also be available to interview residents on request • At the end of the consultation process a report will be taken to Cabinet for a decision in December 16. <p>JC raised concerns regarding the timing of the consultation process</p> <ul style="list-style-type: none"> • the length of the consultation process as the REP envisaged it would take approx. 8 weeks plus. • The REP had been working towards the consultation process for a long time and it would have been good if the REP could review and comment on the consultation material before it was sent to residents on the estate. <p>FC informed the meeting that information was still being signed off so could not be shared with the REP currently and that once it had been distributed, PPCR and the REP could review it and feed it back to the Council during the consultation process.</p> <p>KB raised concerns that other estates had estate events as part of the regeneration process and CH had not had any.</p> <p>General concerns were raised by REP members on the lack of sight of the consultation information, the speed of the consultation process and the lack of involvement of the REP on reviewing the consultation booklet.</p> <p>MB informed that there was little scope for the booklet to be amended as LBL might face legal challenge.</p>	

	<p>RH requested confirmation on who would lead the consultation process and expressed concern that the REP had not received the KG's before the meeting as well as the delays and time it took for LBL to provide information.</p> <p>JC raised concerns that having acted as Chair of the REP, he was concerned that although residents wanted a decision made about the future of CH, the consultation process and the decision being made just before Christmas was not good timing.</p> <p>RH also highlighted reservations on the timing of the consultation process and the importance of ensuring that adequate time and material was provided during the process.</p> <p>NC further commented that residents had been working on the KGs since 2013 and the gains made during that period appeared to have been reversed in the new KGs, disabled residents now being informed that they would have to pay for their own aids and adaptations and that residents did not feel as if they were part of the consultation process.</p> <p>KB raised concerns about the timing of the consultation event being held near the Christmas period, as not many residents would engage with the process as they had other commitments, therefore it would not be a meaningful consultation.</p> <p>LP and AR both voiced their concern that the consultation process should be delayed until the new year and it was insensitive to hold it near the Christmas period.</p>	
4	<p>AOB</p> <p>RH informed the meeting that PPCR refuted any allegations or suggestions of non-independence and wanted this put on the record. Also any such allegations would be investigated appropriately.</p> <p>JC introduced the request from Glen to have proxy (someone else to represent him) attend the REP meetings on his behalf. Also that this was a matter for LBL to address and the REP had no voting rights on this matter.</p> <p>NC informed the meeting that Glen was still a resident, that he had gone away and rented only one room out.</p> <p>JC advised the meeting that the matter had been referred to the Council to resolve.</p> <p>FC advised the meeting that the purpose of the REP would be refreshed and that the membership would need to reflect the tenure split between homeowners and council tenants.</p> <p>Concerns were expressed by some members at the meeting about the election process of current and future REP members and the need for consistency in the election process.</p> <p>End of meeting</p>	

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