



This document is IMPORTANT and concerns the possible transfer of YOUR HOME to TOWER HAMLETS COMMUNITY HOUSING in the near future

Formal consultation on the proposed
regeneration and transfer of the

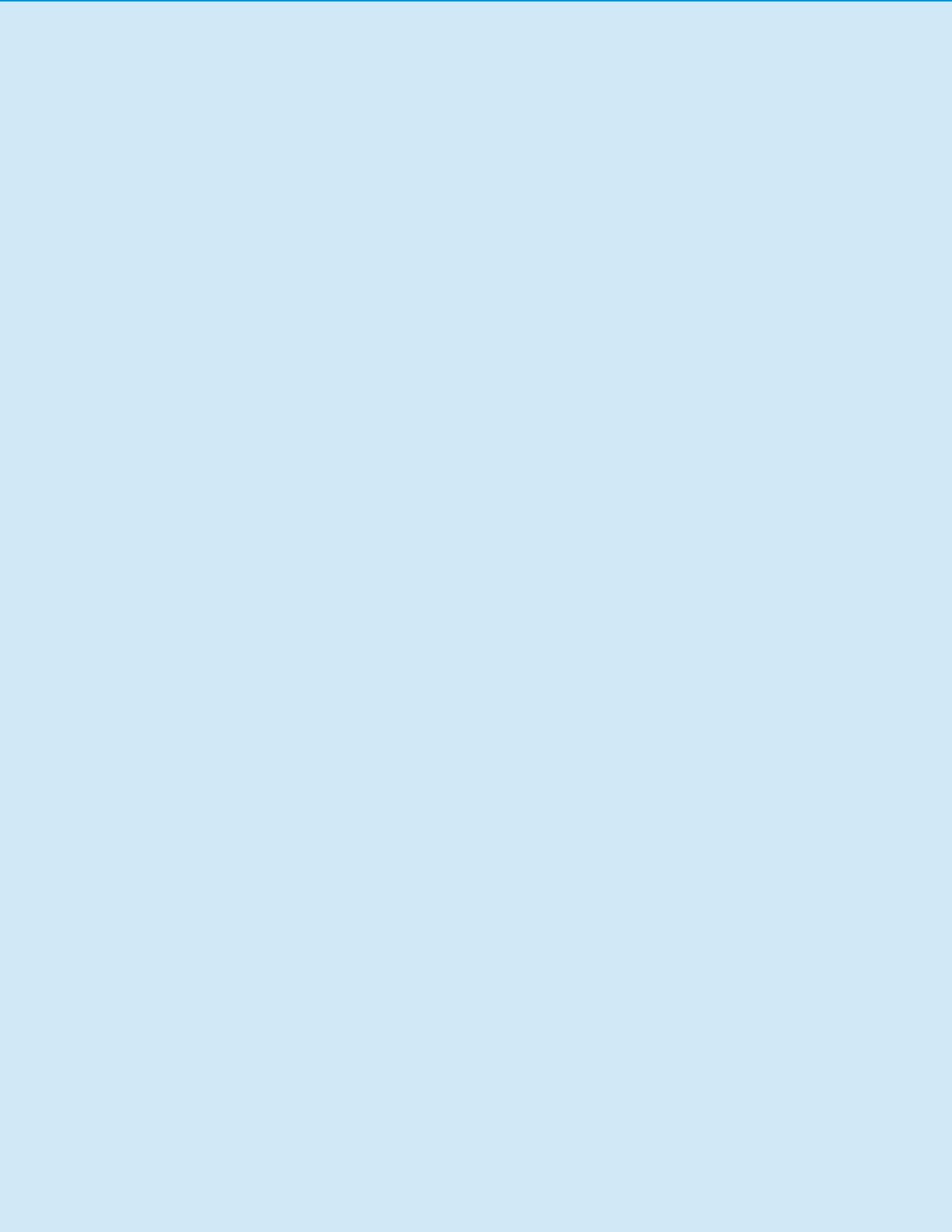
Mansford

Estate

to

Tower Hamlets

Community Housing



Part I Offer Document

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1 The Vision For Mansford Estate

Section 1 The Vision for Mansford Estate

London Borough of Tower Hamlets (LBTH) and Tower Hamlets Community Housing (THCH) have been working closely with residents since October 2003 on the proposals laid out in this document. These proposals are designed to regenerate the Mansford Estate ('The Estate'). Together we want the estate to be a place where people choose to live, can bring up families and enjoy their retirement – ***an estate that works for everyone***. If tenants vote for this proposal the estate will transfer to THCH. THCH proposes to channel at least £18.5 million of investment into the renovation of the estate over a four year period. This is your chance for a decent home in a safe and attractive environment.

In consultation with residents on the Mansford Estate, THCH has drawn up proposals for repairs and improvements to your homes. These will not only bring all the properties up to a good state of repair, including new kitchens and bathrooms where necessary for tenants, but will also improve the security and environment of the area and provide much needed play areas on the estate.

This proposal represents a unique opportunity to bring about a positive and lasting change to Mansford estate. If the transfer goes ahead, the Council would enter into a legal agreement with THCH. THCH would be bound to keep the promises set out in this document and the Council could take legal action against them if they do not.

The programme proposed by THCH will:–

- Ensure all residents' homes benefit from repairs and improvements to bring them up to the Decent Homes standard.
- Improve safety and security to the estate
- Create an attractive environment for all to be proud of
- Provide a local housing management service with a local cleaning team
- Provide an effective and efficient local repairs service with a locally based handy person
- Tackle overcrowding
- Provide improved community facilities

This proposal represents a unique opportunity to bring about this vision.

Statement from the Mansford Estate Steering Group:



Mr Antonio Irranca,
ESG Chairperson

Dear Resident,

We the ESG believe that these proposals give us, the residents, a once in a life-time opportunity to sort out our estate, repair blocks, improve outside areas and get to grips with security. Tenants will have their homes brought up to a decent standard with new kitchens and bathrooms. Leaseholders will see their properties properly maintained and their investment protected.

These proposals have not been imposed by the Council or dictated to us by Tower Hamlets Community Housing (THCH) – they are the result of many public meetings and consultations that have taken place over the last two years. The Estate Steering Group, which is made up entirely of residents – both tenants and leaseholders – has been at the heart of this.

The Estate Steering Group has explored alternatives to transferring away from the Council but none of them offer the level of investment and level of accountability that residents want. We believe we deserve to live in decent homes on a safe, attractive and well-managed estate. If you vote YES to transfer to the RSL THCH, we will all benefit from a new team who will manage our estate – a team who are professional, carry out repairs quickly, who think of the future not the short-term.

Residents on the Steering Group have developed our own website that provides more detailed information about Housing Choice. Go to: www.mansfordestate.org.uk

Section 2 London Borough Of Tower Hamlets' Transfer Proposal

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2 London Borough Of Tower Hamlets' Transfer Proposal

2.1 What is the Council proposing?

The London Borough of Tower Hamlets is consulting you about the proposal to transfer the ownership and management of Mansford Estate to THCH. If this were to go ahead, existing Council tenants would pay rent to THCH. For Leaseholders, THCH would become the freeholder, to whom they would pay their Service Charges.

Background to 'Housing Choice'

The Government requires all Council landlords to bring their homes up to a certain standard by 2010. This is called the Decent Homes Standard and it requires that homes are in a reasonable state of repair, having reasonably modern facilities and are safe and warm. The Decent Homes Standard is a basic standard, which the Council cannot meet through its own resources. The Council therefore started 'Housing Choice'.

'Housing Choice' is the name of the comprehensive consultation programme being undertaken by the Council, which will enable Council tenants and leaseholders to express a genuine choice about the future ownership and management of their homes. Housing Choice on this Estate has had three stages.

Stage 1

This stage, which was carried out on the Mansford Estate between June 2001 and February 2002, culminated in a referendum in March 2002. The referendum established that there was support by the residents for the proposition that alternative proposals for the ownership and management of the Estate be developed.

Stage 2

This stage entailed a steering group of residents from the estate known as Mansford Estate Steering Group (ESG), selecting a partner organisation from a selection of social housing providers to become the potential new landlord of the estate, subject to a ballot of tenants.

The voluntary Steering Group is made up of residents from the Mansford Estate. The ESG chose THCH as the partner landlord with which to work on plans to improve the estate and housing service.

THCH was chosen for the following reasons:

- THCH is small, local registered social landlord (RSL) that puts residents at the heart of the process. It has an excellent track record on estate regeneration and has delivered what it promised in respect of refurbishment and housing management.
- THCH is accountable to the residents of the estates they manage. Residents would have extensive input into how the organisation manages their homes and environment.
- THCH is a not-for-profit organisation. This means that any surplus money will be ploughed back into the Mansford Estate.

Stage 3

After having chosen THCH as its partner, the resident steering group, the Council and THCH have been working closely together to develop this transfer proposal that is now being put to residents for consideration in this offer document. The transfer would only go ahead if, in the secret ballot proposed for summer 2005, a majority of the tenants on the estate vote in favour of transfer. All Council Secure and Introductory Tenants on the estate would get a vote. This would not include anyone occupying a property as a non-secure tenant.

If the transfer proceeds, THCH would become your landlord and the regeneration of the estate detailed in Section 3 would begin. Information about THCH is set out in Section 5 of this document.

It is proposed that a ballot will take place over a period of approximately 2-3 weeks, but before the ballot, we want to hear your views and comments on the proposal to transfer.

Please use the reply card enclosed in this document.

The Council is consulting leaseholders separately on the transfer proposals to get their views. If the majority of tenants who vote are in favour of the transfer, it is proposed that the transfer would take place by early 2006.

If the majority of tenants who vote are not in favour of transfer then the transfer cannot go ahead and the Housing Choice programme for the estate will come to an end.

2 London Borough Of Tower Hamlets' Transfer Proposal

2.2 Why is the Council proposing transfer?

The Council knows that Mansford Estate needs regeneration, but it does not have the money necessary to do this level of work. So, it has worked with Mansford Estate residents and THCH to develop this proposal.

Over the past six months there have been specific meetings with resident groups, public meetings, open days, drop in sessions, exhibitions, advice surgeries, and newsletters.

The Council and residents have said there is a need for major investment to improve all homes, address security issues and improve the environment to the estate. Money is needed to:

- bring all properties up to the Decent Homes Standard
- carry out essential structural repairs
- redecorate internal communal areas and the outside of buildings where necessary
- undertake a major programme of improving communal outdoor space
- increase security and safety to the estate
- deal with anti-social behaviour on the estate
- undertake improvements identified as a priority by residents

The estimated cost of carrying out the investment needed to the estate which is set out in this proposal is £18.5 million, however during the consultation with residents, extra works have been identified, which will be carried out subject to the sale of the new homes that are planned. The Council estimates that it can only invest a maximum of £2.28 million between now and 2008 according to its current investment programme whereas THCH would be able to deliver all of the proposals.

The Council has, therefore, looked at every option available to provide the level of regeneration and service that both it and the residents would want. Transfer to THCH is currently the best available solution.

2.3 Why can't the Council invest what is needed?

Because the Council is a public body, there is currently a limit on how much it is able to borrow to fund housing projects. This is because Council borrowing affects the level of the Public Sector Borrowing Requirement, which the current Government controls tightly. The Government has recently introduced change to the rules on Council borrowing, but this relaxation of the rules does not help the Council in its ability to raise the funds necessary to carry out the works of repair and improvement needed to the estate.

2.4 Why would THCH be in a better financial position?

THCH would be in a better financial position because:

It has more freedom to borrow money to pay for the works and to pay this money back over a longer period, on the basis of its rental income.

Unlike the Council, THCH would be able to use all the money it receives from Preserved Right to Buy sales on providing homes and services.

2.5 The key benefits of the transfer

The key benefits of the transfer (if it goes ahead) would be:

- A proposed major regeneration programme to Mansford Estate of £18.5 million on the estates over a 4 year period, with an additional £4.3 million on extra works, subject to the sales of the new homes that are planned.
- Residents would have a direct say in the management of the estate through the Bethnal Green Area Resident Board which also elects a Tenant Director to the Main Board and through the THCH Leaseholder Steering Group, which also elects a Leaseholder Director to the Main Board.
- Better value for money. Whether or not transfer goes ahead, your rent will only go up in line with Government policy. However, with transfer the estate would be regenerated as described in Section 3.

2 London Borough Of Tower Hamlets' Transfer Proposal

- The protection of your key rights would be guaranteed through a contract between the Council and THCH and by a new assured tenancy agreement. The proposed new tenancy agreement is set out in part 2 of this offer. THCH offers greater protection of tenants' rights than the current government recommendations for RSLs.
- The provision of an efficient, local, responsive service in the day-to-day management of homes, estates and community facilities.

2.6 What would happen if the transfer does not go ahead?

If the transfer does not go ahead, you would remain a Council tenant and the Council would keep its responsibilities as your landlord.

If tenants vote against transfer it will not be possible for the Council to undertake the proposed improvement and redevelopment programme. This is explained in section 6.17 further on in this document. The Council would seek to address urgent health and safety repairs from its limited capital budget and to continue normal arrangements for day-to-day repairs and limited works. The Council cannot fund the regeneration proposals set out in this document.

2.7 What is the timetable for consultation?

Our summary of the timetable is as follows:

Date	Event
Formal Consultation Period	The Council will issue the formal consultation document and begin an intensive programme of resident consultation. This will include meetings and visiting residents in their homes. Residents are asked to feed back their views to the Council during this period.
End of Formal Consultation	The Council and THCH will consider the views of residents and discuss how these should be taken into account.
'Stage Two' Notice Period	The Council will send a letter to residents telling them of the outcome of the consultation, This letter will say: <ul style="list-style-type: none"> • Whether or not the Council is going to proceed to a ballot • Whether or not it is going to make any changes to the formal offer as a result of residents' views It will also explain that the letter marks the start of the 28 day period for tenants to lodge any objections on the offer with the Office of the Deputy Prime Minister
Ballot Period	If the Council decides to continue with the process, then a ballot of secure and introductory tenants and a leaseholder test of opinions will be conducted by an independent organisation called Electoral Reform Services.
Ballot Result	The result will be announced to the Council by the Electoral Reform Services. The Council will then inform residents.
Transfer <i>Approximately six months after the close of the ballot.</i>	If the tenants' ballot result is in favour of transfer, and the First Secretary of State gives his permission, it is expected that THCH will take over the housing at Mansford Estate.

Section 3 The Regeneration Of The Estate

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3 The Regeneration Of The Estate

3.1 Repairs and improvements to homes

If the transfer goes ahead, your homes and the estate would benefit from a significant programme of repairs and improvements.

Within 4 years of transfer, THCH intends to spend at least £18.5 million on the estate, with an additional £4.3 million on extra works, subject to the sales of the new homes that are planned. Repairs and improvements would bring homes up to modern standards and make them more comfortable to live in. THCH will then provide programmed maintenance that will ensure that the properties remain in their improved condition for 30 years. Residents' aspirations could change over the 4 year period so the works of repair and improvement proposed in this section are subject to detailed consultation with residents and also subject to planning permission and other consents that may be needed.

The Council cannot afford this level of investment because of public sector borrowing rules.

Repairs

A major programme of repairs will bring all homes up to the Government's minimum standard which is also known as the Decent Homes Standard (see Section 3.5 for more details). In addition to these important repairs there would be a large programme of improvements.

Improvements

Tenants have said that kitchens and bathrooms are their priorities. So, all homes that need them would have:

- a new kitchen, with a choice of wall tiling colours, kitchen units and floor coverings;
- a new bathroom with mixer taps, tiled surrounds and a choice of floor coverings.

If individual tenants do not wish to have these improvements done they would not have to have the work done unless there are health and safety reasons for doing so, for example gas safety or water leaks.

The following pictures are examples of what the kitchens and bathrooms in the properties to be refurbished could look like, based on the refurbishment work that THCH have carried out in recent years on the Minerva Estate in Bethnal Green and the Barnardo Gardens Estate in Shadwell.



THCH also installed examples of the proposed new kitchens and bathrooms in a 'Show-flat' which was set up in the OAP Club in Zander Court, which residents were invited to see during the two-week consultation event which took place in November 2004.

3 The Regeneration Of The Estate

3.2 How have residents been involved

Once THCH had been selected as the preferred partner RSL, THCH agreed with members of the Estate Steering Group (ESG), a schedule of meetings leading to ballot that would cover all of the issues that the residents were concerned about. Four of these meetings were set aside specifically to discuss the internal works to the properties and the external refurbishment and environmental works. These meetings although led by the ESG were open to all residents. Following this consultation THCH have consulted with residents through individual one-to-one sessions at the show flat on the Estate in Zander Court. Each one-to-one has resulted in a questionnaire being completed. The information gathered from these events has helped to identify residents' opinions of their homes and the Estate.

Should tenants vote in favour of the proposed transfer there will be a need for a great deal more consultation after the ballot. Detailed design issues will be discussed on a block by block basis as the programme continues.

3.3 New homes

Why we need new build

The 'new build' proposals outlined in this document were drawn up through direct consultation with residents, with the Estate Steering Group and a local group of architects. The residents wanted to look at ways of sympathetically mixing a small amount of new homes in amongst the existing homes with minimum disturbance and maximum gain.

A proportion of the of the new homes would be for rent and shared ownership in accordance with the Council's Affordable Housing Policy.

How will the 'new build' benefit me?

It will fund major improvements to the Estate that will not be covered by money raised from rents or leaseholder charges. The sale of new homes will raise up to £4.3 million. This money will be ring-fenced for funding:

- improvements to outdoor space including hard-landscaping and extensive new planting.

- an overhaul of lighting and security
- installation of digital TV aerials
- give residents control over what is built. **The new build will be subject to further resident consultation and would require planning approval.**

Will it disrupt me?

THCH will carefully plan any new build projects to minimise disruption to existing residents. They will work towards completing new homes as quickly as possible. For example, two new four bedroom houses would take approximately 10 months to complete from start to finish. Work will start no earlier than 8am and end at 5pm.

Proposed site 1: Rushmead

THCH is committed to working with LBTH to develop a proposal for a 3,500sqm 'Idea Store' on or around the Rushmead Housing Office site and Bethnal Green Road frontage. The residents of the Mansford Estate will be consulted throughout the design process, in addition to any other public consultation held by LBTH or THCH.

Proposed site 2: Pollard Street Garages

There are currently 12 garages with an entrance off Pollard Street (see map 2). These garages attract anti-social behaviour and this, combined with the state of the refuse collection point, creates an unsafe and unattractive area. The proposal is to provide a 4 storey block with 4 two bedroom flats per floor. This scheme, together with fencing off the area around Charles Dickens House and improving security and landscaping, would have an extremely positive impact on this part of Mansford Estate and make tenants and leaseholders proud to live there.

Proposed site 3: Wear Place

The proposed site is the car access off Canrobert Street between John Fielden House and Joseph Priestley House (see map 3 on p13). The proposal is to block the Canrobert Street entrance with 2 three storey, 4 bedroom houses with private rear gardens.

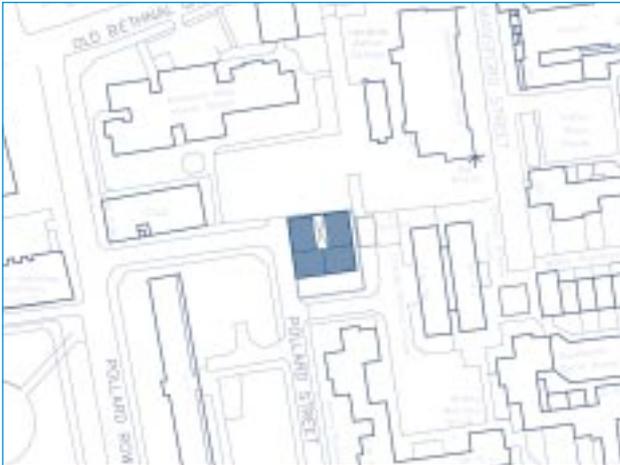
3 The Regeneration Of The Estate



1 **Rushmead**



2 **Pollard Street Garages**



3 **Wear Place**



4 **Blythe Street**



5 **Corner of Mansford Street and Old Bethnal Green Road**

Proposed site 4: Blythe Street

At the end of Blythe Street there is a car parking area (see map 4 on p13). In the past this area has been a popular place to dump stolen cars. The area appears unpopular for parking. The proposal is to build 4 three storey, 4 bedroom houses facing north, with private rear gardens. The new houses will be designed to fit in well with the existing maisonettes and with them, create an intimate courtyard.

There is also the possibility of increasing security by closing off the cut-through between Blythe Street and the parking space by Adrian Boulton House. As with all these proposals, this would only be implemented following close consultation with residents.

3 The Regeneration Of The Estate

Proposed site 5: Corner of Mansford Street and Old Bethnal Green Road

Approximately two thirds of this site (see map 5 on p13) is taken up with tarmac, although it is popular with young people who play a range of games including football, tennis and baseball. The remainder of the site is grassed but unfortunately this is unusable because it is fouled by dogs. The area next to Cobden House contains the remains of brick walls and a children's slide which seems more popular with teenagers than young children. The area is also badly lit.

The proposal is to put a fifteen storey tower on the site with no more than five units (2 two bedrooms and 3 one bedroom flats) per floor. The ground floor would be reserved for community use, so the building would potentially provide a total of 75 new homes. The building would be set away from Cobden House and close to Old Bethnal Green Road and would neither overlook nor take away light from Cobden House. The building would in fact take up less than a third of the site.

A better place to live

These new build proposals will fund improvements that everyone will benefit from, whether a safer estate, an improved view, a new playground or noise reduction through soft landscaping.

How can I object?

Should the transfer proceed each new build proposal has to go through the normal planning procedures. If you live near one of the proposed sites you can voice your concerns via the Council's planning department or call the ESG who can explain the plans more fully. Voting 'Yes' to transferring away from the Council to THCH does not mean yes to the new build proposals.

3.4 Repairs and improvements

One of the main aims of THCH is to complete a programme of major refurbishment and improvement to the estate. The proposed works listed in this section together with a planned programme of maintenance will ensure that the properties remain in their improved condition for 30 years. The list is

preliminary and will be subject to detailed survey and block consultation before works start.

Should tenants vote in favour of the proposed transfer there will be a need for a great deal more consultation after the ballot. Detailed design issues will be discussed as the programme continues.



Minerva Estate before



Minerva Estate after

3.5 Essential Works

A list of essential works has been drawn up to bring the estate up to a good base standard. Some of the works are not structural but will add to residents' quality of life. Examples include better security and improved block entrances and enhanced outdoor space.

Work Categories

A description of the type of repairs and improvement work proposed is set out below:

WORKS DESCRIPTION

STRUCTURAL REPAIRS

- All defective concrete and brickwork areas to be repaired and cleaned where necessary
- Damp proof courses to be in good order
- Fire break installations

OVER CLADDING AND THERMAL IMPROVEMENT

- External walls and any exposed flank end walls adjacent to individual dwellings to be filled with cavity wall insulation or over-clad with insulated render where possible to help the building to retain heat

REPAIR/RENEW ROOF

- The flat roofs will be renewed with improved insulation and covered with high performance felt backed by an independent insurance backed guarantee
- 'Mansafe' anchors will be provided to ensure a safe working environment for future maintenance works. The existing flues to be repaired
- THCH will investigate with each block, the possibility of creating 'green roofs' or roof gardens

BLOCK SECURITY ALTERATIONS

- Defensible space railings to be installed to ground floor properties where appropriate
- Access ways and courtyards to be remodelled to improve the layout of the estate
- A proposal for the management of the underground car-park to cross-fund security improvements to the estate to be brought forward for consultation with the estate

COMMUNAL AREA IMPROVEMENTS

- Common areas in blocks such as halls, stairs, landings and corridors will be decorated and improved where appropriate

3 The Regeneration Of The Estate

WORKS DESCRIPTION

EXTERNAL DECORATIONS

- All properties will be decorated externally

NEW KITCHENS *Tenants' properties only*

- New kitchens will have easily repairable or renewable components. All new sinks to be fitted with mixer taps. Tiled surrounds and full decoration of the room
- New durable slip resistant floor covering
- Plumbing for washing machine, space for fridge, gas and electric cooker points and mechanical ventilation

NEW BATHROOMS *Tenants' properties only*

- Bathrooms to have hard wearing fittings with tiled surrounds and full decoration of room
- New durable slip resistant floor covering
- Pull cord light switch, bath and basin to be fitted with mixer taps
- Mechanical ventilation

NEW TOILETS *Tenants' properties only*

- New sanitary ware
- Full decoration of room
- New durable slip resistant floor covering

REPAIR/RENEW WINDOWS

- All windows will be overhauled thoroughly and where windows are beyond repair they will be entirely replaced with double glazed units with controlled ventilation and high quality handles and catches

BALCONY/WALK WAY REPAIRS

- Private balconies and communal walkways will be repaired including refurbishment of existing balustrades, incorporating new infill panels, new handrail to private balconies and decoration
- Asphalt areas to be re-surfaced
- Repairs to soffites and walls prior to decoration

REPAIR/RENEW ENTRANCE DOORS

- All tenants entrance doors will be repaired or improved to make them achieve the 'secure by design' standard

DOOR ENTRY SYSTEM WORKS

- New Door entry systems will be installed subject to agreement of the majority of blocks residents

3 The Regeneration Of The Estate

ESSENTIAL LANDLORD SERVICES

- Repair and improvements will be made to the following where necessary. Lighting, lightning conductors, dry risers, gas and electric mains
- Adequate lighting to be provided for all stairs, landings and balconies
- Communal satellite/digital TV aerial improvements/installation
- Trunking on access balconies to protect wires for phones, cable TV, lighting etc

ESSENTIAL INTERNAL SERVICES

- Electrical services will have circuit breakers, safe adequate wiring and sufficient sockets to meet modern needs. Asbestos removal, smoke stops where necessary

REFURBISH/RENEW LIFT

- Existing lifts and lift motor rooms to be refurbished
- Lift cars to be have new surfaces, controls, adequate lighting and alarm systems

DRAINAGE WORKS

- Drainage to be replaced or overhauled as necessary. All down pipes, soil and vent pipes to be renewed where defective. Water tanks, tank rooms and dry risers to be overhauled

IMPROVE REFUSE DISPOSAL

- Underground Refuse Systems to be introduced to prevent open chute chambers and loose bagged rubbish

IMPROVE BLOCK ENTRANCES

- Improved entrances to reduce anti-social behaviour, exclude intruders and enhance the appearance of the estate
- Two stage entrances to be provided with gates to boundary railings

INTERNAL SERVICES IMPROVEMENTS

- Works to heating systems, fire check doors to kitchens and electrical wiring where necessary to tenanted properties

EXTERNAL WORKS INCLUDING SECURITY WORKS, LIGHTING, LANDSCAPING

- Attractive, hard-wearing landscaping (which would maximise noise reduction and water drainage) to be provided in close consultation with residents
- Security fences and gates to street perimeter of blocks

3 The Regeneration Of The Estate

South Side of Old Bethnal Green Road

The following tables identify by block the refurbishment works proposed in the first 4 years if the transfer goes ahead.

Essential works to bring all properties up to a good standard	Pollard Street 1-71 (odd)	Florida Street 37-53 (odd)	Waring House	William Channing House	John Cartwright House	Charles Darwin House	Thomas Burt House	John Fielden House	Joseph Priestly House	Gwilym Marie House	John Nettlefold House	Bethnal Green Rd 395a-405a (odd)	Adrian Boulton House	William Rathbone House	Southwood Smith House	Charles Dickens House	Jeremy Bentham House
<i>The following tables identify by block the refurbishment works of at least £18.5 million proposed in the first 4 years.</i>																	
Structural Works																	
Concrete and brickwork repairs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
External decorations and works to entrance screens	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Flat roof repair/renewal	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓
Parapet repairs				✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓
Pitched roof overhaul			✓								✓	✓					
Asphalt and balcony repairs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Internal Refurbishment Tenants' properties only																	
New kitchen, bathroom and WC	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
New or overhauled heating system	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
New double glazed windows			✓	✓				✓		✓	✓	✓			✓		✓
Overhaul existing windows	✓	✓			✓	✓	✓		✓				✓	✓		✓	
Rewiring or repair existing electrical installations	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Internal Repairs and asbestos removal	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

3 The Regeneration Of The Estate

	Pollard Street 1-71 (odd)	Florida Street 37-53 (odd)	Waring House	William Channing House	John Cartwright House	Charles Darwin House	Thomas Burt House	John Fielden House	Joseph Priestly House	Gwilym Marie House	John Nettlefold House	Bethnal Green Rd 395a-405a (odd)	Adrian Boulton House	William Rathbone House	Southwood Smith House	Charles Dickens House	Jeremy Bentham House
Essential works to bring all properties up to a good standard																	
Services																	
Underground drainage repairs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Overhaul/replace rainwater goods as necessary	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Repairs and decoration to communal areas	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Overhaul water tanks	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Bin chamber refurbishment	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Overhaul refuse chute																✓	
Lightning protection	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Replace block lights as necessary	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Overhaul door entry system	✓		✓								✓		✓			✓	
Lifts																	
Overhaul of existing lift	✓																✓
<i>The following tables identify by block the extra works up to £4.3 million proposed subject to the sale of new homes on the estate.</i>																	
Works to areas around blocks																	
Fencing repairs and decorations	✓	✓		✓	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓
Semi-defensible space to ground floor flats		✓								✓							
Improve hard landscaping and signage	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Additional roof insulation			✓									✓					
Cavity wall insulation	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓
CCTV installation (subject to consultation and agreement by Residents)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Replace/overhaul front entrance door	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Full replacement of electric laterals and risers	✓	✓															
New Digital Communal Aerial System	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

3 The Regeneration Of The Estate

North Side of Old Bethnal Green Road

The following tables identify by block the refurbishment works proposed in the first 4 years if the transfer goes ahead

	Cobden House	Elver Gardens	Nelson Gardens	Mansford Street 2-54 (even)	Grayling Square	Zander Court	Mullet Gardens	Warner Place	Lampern Square	Kite Place 1-2	St Peters House 1-51 (odd)
Essential works to bring all properties up to a good standard											
<i>The following tables identify by block the refurbishment works of at least £18.5 million proposed in the first 4 years.</i>											
Structural Works											
Concrete and brickwork repairs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
External decorations and works to entrance screens	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Flat roof repair/renewal	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Parapet repairs		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Asphalt and balcony repairs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Internal Refurbishment <i>Tenants' properties only</i>											
New kitchen, bathroom and WC	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
New or overhauled heating system	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
New double glazed windows		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Overhaul existing windows	✓										
Rewiring or repair existing electrical installations	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Internal repairs and asbestos removal	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Services											
Drainage repairs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Overhaul/replace rainwater goods as necessary	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Repairs and decoration to communal areas	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓
Overhaul water tanks	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Bin chamber refurbishment	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓
Lightning protection	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Replace block lights as necessary	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Overhaul door entry system	✓										

3 The Regeneration Of The Estate

	Cobden House	Elver Gardens	Nelson Gardens	Mansford Street 2-54 (even)	Grayling Square	Zander Court	Mullet Gardens	Warner Place	Lampern Square	Kite Place 1-2	St Peters 1-51 (odd)
Essential works to bring all properties up to a good standard											
Lifts											
Overhaul of existing lift	✓										
<i>The following tables identify by block the extra up to £4.3 million proposed subject to the sale of new homes on the estate.</i>											
Works to areas around blocks											
Fencing repairs and decorations	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Semi-defensible space to ground floor flats		✓									
Improve hard landscaping and signage	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
CCTV installation (subject to consultation and agreement by Residents)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Replace/overhaul front entrance door	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Full replacement of electric laterals and risers	✓										
Cavity wall insulation	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
New Digital Communal Aerial System	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

3 The Regeneration Of The Estate

3.6 What could the estate look like in four years time?

The following plans are a representation of what parts of the estate could look like following the redevelopment and

improvement programme set out in this Section. These are subject to any changes which may be necessary, for instance to take account of planning requirements and further consultation with residents.



VIEW 1
MAXIMISING THE POTENTIAL OF EXISTING GREEN SPACES



VIEW 4
DEFINING URBAN EDGE OF THE PUBLIC SPACE, REINFORCING CIRCULATION CONNECTIONS AND VIEW AXIS

3 The Regeneration Of The Estate

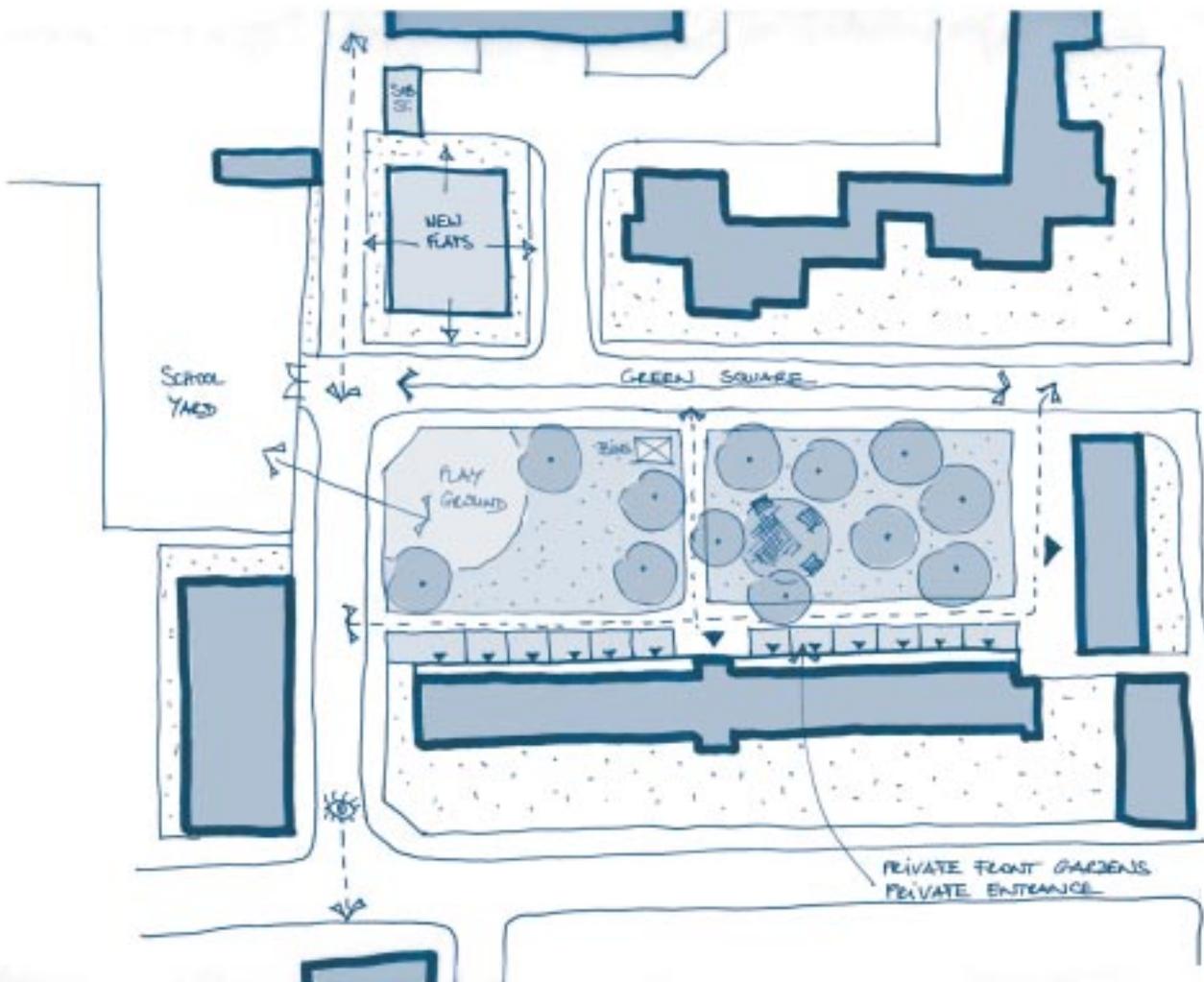
As well as improving the homes, buildings and environment during the initial major works programme THCH will continue to invest time and resources in the care and upkeep of the area so that it continues looking good well into the future.



VIEW 2
REMOVING OBSTRUCTIONS TO UNIFY EXISTING GREEN SPACES



VIEW 3
DEFINING SEMI-PRIVATE EXTERNAL SPACES



3 The Regeneration Of The Estate



Charles Dickens House before



Charles Dickens House after



Square on corner of Old Bethnal Green Road and Mansford Street before



Square on corner of Old Bethnal Green Road and Mansford Street after



'Fish' balconies before



'Fish' balconies after

3.7 Minimising inconvenience to residents during the works programme

THCH is committed to keeping to a minimum any inconvenience caused by the works to the Estate.

The aim is to:

- Produce a practical building programme in consultation with residents, covering what works are to be done and when.
- Take into account health and safety considerations.

Most improvement works would be carried out while you continue to live in your home. To minimise inconvenience, THCH officers would visit each resident to make sure their individual circumstances are taken into account before refurbishment starts.

The builders will work to strict standards when they are in your home. They will be instructed to look after your belongings (making sure they are not damaged) and to ensure that water and electricity supplies are only turned off if absolutely necessary and for the minimum of time. All tradesmen would wear identity badges.

Quiet rooms or flats would be made available nearby for use by residents during the day and a resident liaison officer would be employed to deal swiftly with any queries or concerns regarding the works.

A Resident Liaison Officer would be employed who would be sensitive to the cultural needs of the communities on the estate. Measures would also be put into place to ensure the safety of residents and workers throughout the build programme.

In certain circumstances, some tenants may need to move during the works. Alternative temporary accommodation would be provided for them by THCH while improvements to their homes are being carried out.

3.8 How would leaseholders be affected?

The Council is consulting separately with leaseholders about the transfer proposal.

If you would like to receive a copy of the leaseholder consultation document please call the Council Freephone number set out in Section 8 and request a copy.

In summary, if the transfer goes ahead, leaseholders' rights would stay the same and their leases would be unchanged. THCH would become the freehold owners of the property.

Where leaseholders could be affected by the improvement programme set out in this document, consultations will take place with every individual leaseholder on the options available to them.

THCH is committed to working with all leaseholders at Mansford Estate to ensure that the full range of options are explored. A number of options will be developed to help leaseholders meet their share of any major works costs. These options will include payment by instalment, low interest loans and deferred payment via a charge on the property.

3.9 What happens if THCH do not get planning permission for the new homes?

The new build proposals, drawings and photographs used in this document are indicative as they are dependent on obtaining planning permission and any other necessary consents and to comply with any necessary legal requirements. Further consultation with residents would take place on these issues and the final works programme and in relation to the details of the proposals, such as finishes and materials used.

However, THCH is committed to spending at least £18.5million on major works even if no approval for new homes was forthcoming. The tables above indicate the works that are included in the £18.5million and the extra works that would be subject to the sale of the proposed new homes.

4 Your Rents And Other Charges

Section 4 Your Rents And Other Charges

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4.3 The Government’s rent reforms.....	27
4.4 What would happen to rents if transfer goes ahead?.....	27
4.5 What would happen to rents if the estate stays with the council?	28
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4.8 What would happen if you fall behind with your rent?	28
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4.12 What rent would new tenants pay?.....	29
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4 Your Rents And Other Charges

4.1 Keeping your rents low

Whether or not the transfer goes ahead your rent would be set in line with Government policy, which applies equally to Councils and Housing Associations like THCH. This means there would be limits on what you could be charged and how rents would increase, with the intention of keeping rents affordable.

4.2 Housing benefit

The transfer would not affect your entitlement to claim housing benefit. If the transfer takes place, you would still apply to the Council for benefit and, if you are eligible, it will either:

- pay it to you; or
- pay it directly to THCH as rent.

4.3 The government's rent reforms

The Government has introduced a formula for rents which applies to all councils and registered social landlords like THCH. Under this formula properties of a similar size in the same area will carry a similar rent regardless of whether the landlord is a local authority or a registered social landlord.

The Government's current rent policy means that the rents will be worked out in a similar way whether or not transfer takes place.

A 'target rent' is calculated for each social housing property. This formula has to take account of:

- The market value of the property compared with the national average value of housing association and local authority properties
- London average earnings compared with national average earnings
- The number of bedrooms the property has

Rents will change until they reach the current target rent which both Council and other social landlords are expected to reach by 2012. The maximum rent increase that Registered Social Landlords like THCH may make in any one year is inflation (Retail Price Index figure) plus 0.5% plus £2 per week.

Once the target rent is reached for your home, then under current Government guidelines your rent would increase by just the rate of inflation plus 0.5%. Please note that the statements above set out the current government guidelines on rent increases for RSLs and local authorities which could change.

4.4 What would happen to rents if transfer goes ahead?

The table below shows what your rent is likely to be. There would be no additional rent increases as a direct result of the repairs and improvements set out in this document. The rents set out in the following table are based on current government guidelines which could change.

Proposed average rents for the Mansford Estate:				
Average weekly rent excluding service charge, water rates and the effect of inflation	Property Size			
	1 Bed	2 Bed	3 Bed	4 Bed & larger
2005/6	£63.44	£73.88	£81.69	£90.33
2006/7	£65.75	£76.24	£84.09	£92.78
2007/8	£68.07	£78.62	£86.51	£95.24
2008/9	£70.41	£81.01	£88.94	£97.71
2009/10	£72.76	£83.24	£91.10	£100.19
2010/11	£73.56	£83.65	£91.56	£102.69
2011/12	£73.93	£84.07	£92.02	£103.51
2012/13	£74.30	£84.49	£92.48	£104.03

NB. After the target rent is reached your rent will increase by no more than the rate of inflation plus 0.5% under current government guidelines.

4 Your Rents And Other Charges

4.5 What would happen to rents if transfer does not happen and the estate stays with the Council?

If the transfer does not go ahead, the Government's new rent policy would still apply and your home would still have to meet the target rent for the area. However, the major regeneration programme proposed in this document would not take place. The Council does not have enough money to fund the regeneration proposals. Any money it has needs to be shared between all of the 22,300 Council-owned properties across the Borough.

4.6 Tenant service charges

Until April 2004 the Council 'pooled' rents with service charges so that, where services (like caretaking, cleaning and maintenance of the grounds) were provided to tenants, these were included within the amount you paid as rent. From April 2004 the Council has decided to 'unpool' the rents and service charges and now service charges are separated from rent. The above tables exclude the proportion of your rent that goes towards services. This is, on average, approximately £4.30 per week at present, except for Charles Dickens House (Nos 1–130) where communal heating is included in the service charge and the combined charge is £13.80.

Your landlord, whether it is the Council or THCH will continue to separate out the amount that is charged for services from the amount charged as rent.

This is so that you can see what you are actually paying for and to ensure that you only pay for services you benefit from. This would not be an additional payment unless tenants choose to receive a new service. It would simply be shown on your rent statement.

If tenants choose to have new services, for example a concierge or CCTV system then your landlord would have to charge you for them, unless an alternate funding source can be identified.

Remember: Both the Council and THCH would only be able to charge tenants the actual cost of providing these services, including an administration charge - they are not allowed to make a profit.

4.7 Paying your rent

If transfer goes ahead, you would be able to pay your rent in the same ways as you do now. That is, at a Post Office using a swipecard, Bank, Building Society or by Direct Debit.

You will automatically receive a rent statement every 3 months. This will give details of all charges and payments made to your rent account. You would also be able to request a rent statement at any time.

4.8 What would happen if you fall behind with your rent?

The Council and THCH are committed to taking firm action against tenants who owe rent. THCH will try to help prevent tenants from getting into arrears in the first place. Information on how, when and where to pay rent will be given to all new tenants. THCH staff will help tenants complete Housing Benefit application forms where necessary and send these to the Council's Housing Benefit Section.

THCH will notify tenants who do get into arrears at an early stage and will maintain contact until the arrears problem is resolved. THCH will do all it can to help tenants in genuine financial difficulty but will expect arrears to be paid. THCH will take appropriate legal action where necessary to recover arrears including court action for possession. Transfer to THCH would not remove a tenant's responsibility to clear any arrears built up with the Council. The arrears would be transferred to THCH who would expect the tenant to enter into an agreement to repay the arrears by appropriate instalments.

Under the terms of your tenancy agreement, if you are in rent arrears THCH will ensure that they **only** use similar grounds for possession as are currently used by the council in possession proceedings against secure tenants. The mandatory ground for possession, namely Ground 8 of the Housing Act 1988, which requires the Court to grant possession if an assured tenant is in eight weeks rent arrears at the time of the Court hearing, would not be used by THCH. Furthermore, THCH will not use Ground 11 of the Housing Act 1988 which gives the Court a discretion to grant a possession order where the tenant has persistently delayed in paying rent.

4.9 Water rates

At present, secure tenants pay water charges direct to the Council in addition to their rent. If transfer goes ahead, THCH would collect the water charges for the existing properties, subject to the agreement of the water company.

In new properties, water meters will be installed (this is a government requirement for all new properties) and tenants would pay the water charges directly to the water company.

4.10 Your council tax

You would still have to pay your Council Tax to the Council. You can still claim Council Tax benefit from the Council.

4.11 Parking spaces

THCH will protect the existing number of parking spaces so that those living on the estate can park on it. This can only be achieved through an effective controlled parking scheme, and THCH will rent out the bays on the estate for use by designated users only, with a waiting list maintained to a criteria set by the residents through consultation with the Area Resident Board.

The need for parking spaces will be built into any new layout of the communal areas and any parking policy will take into account those residents who require car parking for carers.

4.12 What rent would new tenants pay?

New tenants are those who become tenants of THCH on Mansford Estate after the transfer. It is proposed that new tenants would pay the same rent and service charges as existing tenants who transfer.

4.13 Insurance

THCH can offer tenants the opportunity to insure the contents of their home at a competitive rate, similar to that currently offered by LBTH, by joining THCH's Contents Insurance Scheme. The premium can be paid either weekly, monthly or annually.

Section 5 About Your Proposed New Landlord, Tower Hamlets Community Housing

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5.2 Who manages Tower Hamlets Community Housing (THCH)?	32
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5.1 Who are THCH?

Tower Hamlets Community Housing Limited (THCH) is a not-for-profit, Registered Social Landlord (Housing Association) and a Registered Charity. The London Borough of Tower Hamlets set up THCH in 1999 in partnership with local residents and the wider community in general, in order to transfer 1552 Council homes to its ownership in March 2000. Transferring these 1552 homes enabled THCH to receive £21 million in Estate Renewal Challenge Fund Grant from the Government. This was a scheme to provide extra funding for estates which had major repair problems. THCH raised an additional £35 million, of which £25 million is a mortgage from the Abbey National, to regenerate the estates included within THCH's portfolio.

Housing Associations are independent not-for-profit organisations that provide homes for people in housing need. Housing Associations are the country's major provider of affordable new homes for rent. THCH already provides high quality homes and housing services to the people who live on THCH Estates in Shadwell & Wapping, Bethnal Green and Spitalfields.

For more information on THCH's performance see – www.housingcorp-online.org

The name Tower Hamlets Community Housing was carefully chosen. The name incorporates Tower Hamlets in order to emphasise THCH's links with Tower Hamlets. It also incorporates the word 'community' to emphasise the importance THCH places on its links with the community. To underline this commitment, one third of THCH's 18 Board Members are residents (five tenants, one leaseholder) and the current Chair is a tenant. A further third of the THCH Board are Tower Hamlets Council Nominees. The final third are independent members. The policies of THCH with regard to rents and tenant rights are very similar to those of the Council in order to protect tenants who have already transferred and new tenants in future.

THCH is accountable to residents and will enable you to make decisions at a local level about what services will be provided to Mansford Estate and how these services will be provided Estate.

THCH aims to eventually increase the number of homes it owns and manages to around 5,000 homes in Tower Hamlets, through a mixture of stock transfer and new build. They believe this to be the optimum size for delivering an efficient service while maintaining close links with the local community. All surplus money generated by THCH is used to fund the provision of new homes, maintain existing ones and fund other housing and community related activity. If the transfer goes ahead THCH will own the transferred properties and any land attached to the Mansford Estate and will become the landlord of the tenants and leaseholders, instead of the Council.

THCH is a not-for-profit organisation which means that all of its income is spent on the housing and community services, providing new homes and repaying loans. There would be no question of any 'profits' being shared out between members of THCH. All surpluses are recycled back into the association and every penny has to be properly accounted for.

Very strict rules apply to registered social landlords. For example:

- THCH can only do certain things, as set out in its rules, such as provide quality homes at affordable rents;
- THCH must comply with the Housing Corporation's Regulatory Code and Guidance which sets out the expectations of Registered Social Landlords. These expectations are designed to make sure that the RSL is viable, properly managed and properly governed. The Housing Corporation assesses compliance with the Regulatory Code and Guidance and if compliance is not achieved it has very wide powers to intervene;
- THCH's constitution prohibits payment of anything other than out-of-pocket expenses actually incurred in carrying out THCH's business, to Board members and any change would require the Housing Corporation's consent.

5 About Your Proposed New Landlord, Tower Hamlets Community Housing

5.2 Who manages THCH?

THCH is governed by a Board of Management, which sets out its rules and monitors its performance.

The duties of the Main Board are to ensure that the organisation remains viable and well run. It oversees and guides the work of the staff teams and meets regularly with staff to receive and comment on reports and to agree future developments and strategy.

There are 18 places on the Main Board, including 6 for residents (tenants and leaseholders). Mansford Estate residents could be eligible to stand for the resident places on the Main Board if the transfer goes ahead. Main Board members are selected on the basis of their expertise, experience and suitability to do the job. The Main Board Members are not paid, but are reimbursed for the expenses of attending meetings, for example travelling or child-minding costs.

Main Board

The board of THCH has significant resident representation.

The board has places for:

- Resident Members (five tenants, one leaseholder)
- Independent Members
- LBTH Council Members

Residents are involved both as full THCH Main Board members and through involvement in the local Area Resident Boards. THCH sees resident involvement as fundamental to providing quality services to local people that meet their needs and aspirations.

The Independent Members of the Main Board consist of suitably qualified and experienced volunteers. The Independent Members have a range of skills and experience which contribute to the governance of the organisation and which complement the other Board Members.

The 6 councillor members of the Main Board are nominated by the London Borough of Tower Hamlets.

The Residents are:

Anne Ambrose of Achilles House – Representing the Bethnal Green Area Resident Board

Don Beal of Beechwood House – Representing the Leaseholder Steering Group

Mosabbir Ali of Vollasky House – Representing the Spitalfields Area Resident Board

Alan Stern of Java Court – Representing the Shadwell & Wapping Area Resident Board

Vacancy – Representing the Bethnal Green Area Resident Board

Vacancy – Representing the Shadwell & Wapping Area Resident Board

The Independents are:

Ken Beech – Director of Corporate Banking with Bank of Scotland

John Lau

Jackie Odunoye

Roger Booth

Claire Fry

Vacancy

The Council Representatives are:

Cllr Manir Uddin Ahmed of Shadwell Ward

Cllr Richard Brooks of St Katharine's & Wapping Ward

Cllr Sirajul Islam of Bethnal Green South Ward

Cllr Akikor Rahman of Bethnal Green South Ward

Cllr James Sanderson of Bethnal Green North Ward

Vacancy

Resident Members

Anne Ambrose

Anne has lived on the Minerva Estate in the Bethnal Green Area all of her life. She has seen many changes in the way the estate and area has been managed and more recently how the condition of the estate had deteriorated, prior to its transfer to THCH. Anne has spent many years as a community representative and in 1985, set up a Tenants and Residents Association. Since then a great deal of her own time has been spent representing residents' views on various proposals for the estate. She regularly attends the local LAP meeting and Police Sector Forums. Anne is also the Chair of Governors of a local junior school. Anne is a civil servant working for the Home Office, and brings her supervisory and management skills, and knowledge of IT to the Main Board.

Mosabbir Ali

Mosabbir Ali is a resident in the Spitalfields Area and through his interest in helping other residents, he chairs the Spitalfields Area Resident Board. He has been a resident of his current block since 1984 and has been a member of the THCH Main Board since 2002.

Don Beal

BSc, MSc, PhD, AFIMA, MBCS, C. Eng

Don Beal is a Research Fellow at Queen Mary & Westfield College and a leaseholder, living on the Dinmont Estate in the Bethnal Green Area. He is an active member of his local residents' association and has been involved in the consultation on the THCH proposal from the beginning. He is pleased to be able to represent leaseholders and to examine how THCH plans to meet its promises and commitments over the next thirty years for the benefit of all residents. He has therefore taken a keen interest in the detail of the THCH business plan.

Alan Stern

Alan Stern is a resident in the Shadwell and Wapping Area using his commercial experience of dealing with a variety of ethnic backgrounds to take an interest in the well-being of local residents regardless of different landlords. This has often brought him into contact with THCH and the Borough in his efforts to solve individuals' problems. Alan wishes to see the improved environment that THCH has created developed to see a return of community pride.

5 About Your Proposed New Landlord, Tower Hamlets Community Housing

Independent Members

Ken Beech, ACIB MCT (VICE CHAIR)

Ken Beech is a Director of Corporate Banking with Bank of Scotland. He was previously a Senior Account Manager with the Social Housing finance teams of Bank of Scotland and Halifax plc. Ken is professionally qualified in banking and corporate treasury and has a wealth of corporate and structured finance experience. He is the Chair of the Finance Committee for his local parish council and sits on a regional grant committee for the HBOS Foundation, a charitable trust funded by his employer HBOS plc.

John Lau BA, BSc (Econ) MCIH

John has worked in the Local Authority and Housing Association field for over 20 years. John started his career with Lewisham Council. He then worked as an Estate Manager for Tower Hamlets, before working in a number of councils in London. He joined the Peabody Trust (a registered social landlord) in 1992, as an Area Manager, where he was responsible for the management of the Trust properties in North and East London. John joined the Network Housing Group in 2001, as Divisional Manager for London Strategic Housing, where he has been responsible for the development of accommodation for keyworkers. John has recently joined the Strategic Health Authority as the Housing Co-ordinator.

John is also a Committee member for Greenwich Housing Society and a member of the Government for London's Affordable Housing Group, and has been a School Governor.

John has been a board member of THCH since 1999, where he currently chairs the Service Delivery Committee. John is keen to contribute his knowledge and expertise in areas of Housing management, Housing Law, Regeneration, Neighbourhood Renewal and Local Strategic Partnering to help THCH build Sustainable Communities and promote excellence in services to residents.

Jackie Odunoye BSc (Econ), CIPFA

Jackie Odunoye was Chief Executive of the Tower Hamlets Housing Action Trust in Bow and previously had seventeen years Local Government experience within Finance, Accountancy and Technical Services. She is also a school governor in Tower Hamlets, a board member at Leaside Regeneration Ltd and Leaside Business Centre and a Trustee of Action for Bow. Jackie is a qualified accountant and has specialised in housing finance and computer development on rent accounting and other financial packages. The particular experience she brings compliments that of other directors on the board and helps to ensure the success of THCH.

Roger Booth MRICS MCIOB MCMI, Independent Director

Roger Booth has lived in Tower Hamlets since 1977. He is a member of three professional institutions, including the Royal Institution of Chartered Surveyors. Roger has a wealth of experience in social housing and education projects and is a partner in a Consultancy specialising in this area. He is the Treasurer of Care for St Anne's, a charity which aims to raise funds for the restoration of the historic St Anne's Church, in Limehouse.

Claire Fry BA (Hons), Independent Director

Claire Fry is a Housing Manager with Kelsey Housing Association, based in South London, which covers homes all over the South East of England from Southampton in the South to Cambridgeshire in East Anglia. Claire has worked in housing for over 20 years and brings a wealth of associated knowledge to the Board of THCH. Claire is a Practitioner Member of the Chartered Institute of Housing.

Councillors

Cllr Manir Uddin Ahmed

Manir Uddin Ahmed is a local resident and the councillor representing the Shadwell area of the London Borough of Tower Hamlets. He is an active member of the Labour Party, a school governor, the Tarling Estate TRA and a former Chair of the Shadwell Board of the SRB 5 programme, Connecting Communities. He was the Mayor of the London Borough of Tower Hamlets for last municipal year.

Cllr Richard Brooks

Richard Brooks is a local resident of the London Borough of Tower Hamlets and councillor representing the St Katharine's and Wapping Ward. He is currently the Research Director at Fabian Society, where he oversees projects on public policy and politics and was previously Research Fellow in Economics at the Institute for Public Policy Research. He chairs the steering group of the Shadwell Safer Neighbourhoods Team and is a local authority representative on the Police Consultative Committee. Since May 2003, he has served in the Cabinet at the London Borough of Tower Hamlets as lead Member for Resources, where his responsibilities include the budget, pensions and accounts, council buildings and other assets and e-services. Richard chairs the THCH Personnel Committee.

Cllr Sirajul Islam

Sirajul Islam is a local tenant and is one of the three councillors for the Bethnal Green South area of the London Borough of Tower Hamlets. He has served as a cabinet member for the Council as lead member for Social Services. He is currently working for the Barts and the London NHS Trust's Communications Department and is also an active member of the Bengali Educational Society, Baitul Aman Mosque and Cultural Centre Ltd, John Scurr School as a school governor and Management Committee member of Tower Project and Chair of Cityside Partnership Board. In addition he is also an Associate Non-Executive Director of Tower Hamlets PCT.

Cllr Akikur Rahman

Akikur Rahman is a local tenant and is one of the three Councillors representing the Bethnal Green South area of the London Borough of Tower Hamlets. Akikur is currently employed as a Security Supervisor for the Shield Security Services Company Limited. He previously served on the Council as a councillor for the Holy Trinity Ward from 1990–1994.

Cllr James Richard Sanderson

James Sanderson is a local LBTH resident, and one of the three Councillors representing the Bethnal Green North Area of the London Borough of Tower Hamlets. James is currently working in the Bishopsgate area of Central London as a Chartered Accountant and is also a trustee of Cans Limited which is located in Islington, North London.

5.3 Who regulates THCH?

THCH is a not-for-profit Company Limited by Guarantee that is registered with the Housing Corporation. This is the government agency responsible for supervising and regulating Registered Social Landlords. These include regulations relating to:

- provision of information, consultation, participation, confidentiality of information, complaints and compensation;
- service charges and standards of services;
- leasehold and general housing management policies;
- financial management; and
- the way in which the organisation operates in terms of competence, independence, openness and equality and diversity.

THCH produces an annual report to residents, which includes details of their annual accounts and performance.

In addition, THCH, just like the Council, is subject to regular inspection by the Housing Inspectorate, an arm of the Audit Commission, to assess, amongst other things, the quality and the cost effectiveness of the services provided.

5 About Your Proposed New Landlord, Tower Hamlets Community Housing

Statement from Anne Ambrose, Chair of Tower Hamlets Community Housing

THCH was chosen by the Mansford Estate Steering Group in the summer of 2004.

Tower Hamlets Community Housing operates exclusively in the London Borough of Tower Hamlets and as at January 2005, THCH owns nearly 1,900 homes; these include:

- 1265 tenanted properties
- 534 leasehold properties
- 20 shared ownership units
- 2 commercial properties
- 42 properties managed by Spitalfields H.A.

We have 3 area offices, employ 56 staff, and are financially strong. We have a significant development programme which is expected to generate some 74 new properties a year. THCH's approach from the start has been to put residents in control of the process of developing proposals for the regeneration of our Estates and the setting up of local housing services.

We believe that only by doing it in this way will the proposals genuinely reflect your needs and priorities.

THCH Officers have been working with residents through your Estate Steering Group since May 2004 and in that time have carried out very extensive consultation. We are grateful to all who have kindly given up their time to help shape the ideas and plans which are set out in this offer document.

During the consultation you told us many things about the estate and your homes. What you liked or disliked; what the key problems are; how you would like the estate improved and made safer; and how you would like to benefit from THCH's local housing service.

The proposals set out in this offer document reflect what you have told us you want to see happen.

The Council has made it clear that it has very limited resources to invest in your homes and what money is available has got to be spread thinly across all the Council's housing stock.

The Council is realistic about how much it can afford and has said it has very little chance of getting any more money to tackle the massive backlog of disrepair to its homes.

That is why the estate is now being given the chance to vote for more resources and a better future.

In this offer document we have set out our proposals to invest at least £18.5 million on the estates over a 4 year period, with an additional £4.3 million on extra works, subject to the sales of the new homes that are planned.

The choice for the future for your estate is in your hands.

Anne Ambrose
CHAIR, THCH

Section 6

How Your Homes Would Be Managed

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6 How Your Homes Would Be Managed

6.1 Local Community Housing Office and Staff Structure

Mansford Estate residents will initially benefit from management by THCH's local Community Housing Office based on the Minerva Estate. Should THCH be successful in other Housing Choice stock transfers in the Bethnal Green area, they will establish a second Local Housing Office on the Mansford Estate. If the ballot to transfer is successful, the local THCH Community Housing Office will be managing your homes and will have the following staff:

- Community Housing Office Manager
- Senior Community Housing Officer
- Community Housing Officers
- Housing Support Officer
- Housing Support Assistant
- Handyperson
- Estate Cleaning Supervisor
- Estate Cleaners

Estate Wardens

In addition to the above, THCH proposes to widen its warden service to Mansford Estate subject to further resident consultation. The warden service will involve regular Estate patrols by uniformed officers. This should improve security and reduce anti-social behaviour on the estate for all tenants and leaseholders. Like other services, such as cleaning and concierge, the wardens would be paid for through a service charge.

6.2 Local Management of the Estate

The THCH office that will manage Mansford Estate will provide the following services:

- day-to-day repairs and maintenance
- cleaning and caretaking
- tenancy management
- leasehold management
- tackling anti-social behaviour and harassment
- service charge arrears

- rent arrears
- lettings and transfer requests

THCH will:

- work closely with residents to develop and improve the delivery of day-to-day housing services
- involve you in decisions about the improvement programmes for the estate
- provide effective customer care training and standards for all staff
- have named officers responsible for service delivery for your estate
- have a policy of openness and accountability to residents
- ensure that services are sensitive to the needs of all sections of the community
- provide residents with information about the local housing service on a regular basis, including feedback from residents and satisfaction surveys

6.3 The Housing Management Service

THCH will provide a full range of financial and corporate services to support the local Community Housing Office, including rent accounting and service charges.

6.4 Repairs Service

A high quality, customer orientated local repairs service will be provided. A Handyperson would carry out routine day-to-day repairs in the Mansford Estate. They would be locally based and known to local residents, with a good knowledge of the needs of the estate. Larger or more specialist repairs will be carried out by contractors who will be selected by THCH in partnership with resident representatives. The service will:

- Operate an appointments system for the carrying out of repair work;
- Adhere to published priority timescales for the completion of repair work wherever possible, and ensure that all tenants are aware of these timescales;

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- Ensure that all contractors undertaking housing repairs abide by a code of conduct designed to ensure high standards of customer care;
- Survey contractors work whilst they are on site to ensure that repairs and installations are carried out satisfactorily, without damaging, weakening or affecting the appearance of the building;
- Monitor tenant satisfaction with the repairs service and ensure that any complaints about the service are investigated promptly.

THCH will have a planned maintenance programme that will ensure the property is kept in good repair on a cyclical basis.

THCH will ensure that all tenants are treated equally in respect of the repair and maintenance of their homes and that all tenants have equal access to the service.

6.5 Responsive Repairs and Customer Service Standards

THCH will ensure that all staff are aware of the organisation's repair responsibilities. Training and guidance will be given to ensure that staff can order and specify repair work accurately.

Information on how to order repairs will be made available to all tenants. When ordering a repair, tenants will be given a receipt and a job number for the repair they have requested. THCH also offers a service to leaseholders to carry out repairs at cost including administration.

6.6 Appointments

For non-emergency repairs carried out by contractors working for THCH, an appointment system will operate. Tenants will be offered compensation where these appointments are not kept by the contractor and the money will be reclaimed from the contractor.

6.7 Repair timescale

Repairs will be completed within timescales which will have been agreed with the Mansford Area Resident Board. These will be publicised. THCH repairs timescales are currently:

- Emergency repairs – Respond within 2 hours and complete works within 24 hours
- Urgent repairs – Respond within 2 working days and complete works within 3 working days
- Priority repairs – Respond within 5 working days and complete work within 7 working days
- Normal repairs – Respond within 10 working days and complete within 20 working days

THCH's average performance for completing repairs within the appropriate timescales for 2004–05, was 96% (above their target of 95%).

6.8 Right to Repair

If work is not completed within the specified timescale, the tenant may, in certain circumstances, request that THCH use a second contractor. If the second contractor fails to complete the work on time the tenant may claim compensation from THCH. Information about this Right to Repair will be publicised amongst tenants.

6.9 Out of Hours Emergency Repairs

THCH publicises its arrangements for dealing with out of hours emergency repairs in its monthly newsletter 'Update'. This service is monitored, to ensure that THCH residents receive a quality out of hours service.

6.10 Code of Conduct and Quality Monitoring

All staff involved in the delivery of the repairs service, both THCH officers and contractors used by THCH, are expected at all times to treat tenants with courtesy and respect; to ensure that no damage is caused to tenants' belongings in the course of carrying out work;

6 How Your Homes Would Be Managed

and to leave tenants' properties clean and tidy following the completion of work. All contractors are expected to abide by a Code of Conduct, drawn up by THCH, which addresses these Issues.

6.11 Cleaning

THCH recognises that the care and maintenance of a block by a local cleaner can make a dramatic difference to its appearance. The cleaning staff will be fully supported through the use of proper cleaning equipment and training. Staff also benefit from local, 'on the spot' management.

The cleaning service at THCH includes the following:

Open and Transparent Service

A publicised cleaning programme for the estate will be agreed with residents, setting out what cleaning tasks take place on what days. A clear record of the completion of the cleaning tasks will be kept for inspection by residents.

Cleaning Method Statements

The ways in which the cleaning tasks are undertaken are as important as how frequently they are carried out. The method of carrying out key tasks will be agreed with residents and publicised. All cleaners will receive training and guidance on the various method statements on an ongoing basis.

Full Resident Involvement

Residents will be involved in monitoring the service via joint inspections with the local Community Housing Office. The findings of the residents will be reported to the Area Resident Board on a regular basis.

Locally Managed Service

The Local Community Housing Office will manage the service and be responsible for resolving any problems. Residents will therefore be able to find out more about the service and, where necessary, make a complaint at the local Community Housing Office.

Weekend Service

It is recognised that many residents are keen to have a good cleaning service over the weekend period and the cleaning programme allows for Saturday working, without detriment to the weekday service.

6.12 Anti-Social Behaviour

Statement of Intent

THCH is committed to ensuring that all tenants and leaseholders enjoy their right to peace, quiet and security in their homes. THCH will take firm and prompt action in dealing with disruptive tenants and any other persons causing a nuisance or harassment on Estates or in individual dwellings. THCH recognises that anti-social behaviour has a negative impact on people and neighbourhoods.

Appropriate Action

THCH will take whatever action is available to it in tackling anti-social behaviour. This includes arbitration and mediation, the use of injunctions, and the use of THCH's powers under the Housing Act 1996 and Anti-Social Behaviour Act 2003.

If the anti-social behaviour is persistent or acute and the perpetrator is a tenant of THCH they will:

- ask the tenant to sign an acceptable behaviour contract (ABC)
- serve notice that they will seek possession and, if this does not act as a deterrent, go to court to seek a possession order
- seek an injunction to enforce the terms of the tenancy agreement
- seek an anti-social behaviour order (ASBO), either directly or via the police or local authority
- share information enabling the police to take criminal action
- share information enabling the local authority to take action under the Crime and Disorder Act

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- share information enabling the local authority environmental health team to take action against statutory nuisances e.g. noise

- use arbitration or mediation services

Where the perpetrator of anti-social behaviour is unidentified, THCH will take a pro-active approach to identify them including the use of covert surveillance and professional witnesses as well as THCH staff including caretakers and wardens as appropriate.

Inter-Agency Approach

THCH works with local statutory and voluntary agencies, including the police, probation service, health authority, environmental health and social services, to develop a co-ordinated approach to problems of neighbour nuisance on its Estates.

Leaseholders and Sub-Tenants

Where a lessee or sub-tenant of the leaseholder perpetrates nuisance, THCH will use its powers under the lease to take action against the lessee or sub-tenant. This includes the use of injunctions and action for forfeiture.

6.13 Harassment

THCH takes all forms of harassment very seriously.

THCH is committed to combating all forms of harassment including:–

- racial harassment
- sexual harassment
- harassment against people living with HIV or AIDS
- harassment of gay and lesbian residents
- harassment on grounds of age, disability and religious belief

THCH believes in equality, and is committed to ensuring that its residents are able to live without fear of harassment, intimidation or attack. THCH is opposed to all forms of harassment, and will use its powers and resources to take action against any individual involved in an incident, where either the victim or the perpetrator is a resident of THCH.

Work In Partnership with the Community

THCH's strategy will be to work in partnership with the Local Authority, local community groups, voluntary agencies and the police to develop initiatives to combat all forms of harassment. THCH will adopt practices which will contribute towards the development of harmonious communities in the Borough.

Victim Centered Approach

THCH will take a victim-centred approach in responding to cases of harassment. THCH will be guided by the victim in determining the most appropriate course of action in responding to an incident of harassment.

Complaints Policy

THCH is committed to providing a high quality efficient and effective service to all its residents and applicants for housing but recognises that sometimes people may be dissatisfied with its services or mistakes might be made in service delivery.

THCH is keen to obtain feedback from service users to inform reviews of the services it provides and the way in which it provides them.

THCH operates clear and well-publicised procedures for receiving and dealing with complaints which will be dealt with within stated timescales.

THCH ensures that all staff likely to be involved in handling complaints have had relevant training and are familiar with the complaints procedure to ensure that all complaints are dealt with promptly, courteously, consistently and fairly with due regard to confidentiality.

Monitoring and Taking Improvement Action

All complaints received will be monitored, and details recorded of the date received, the nature of the complaint, the date action was taken and the nature of the action taken. THCH's Director of Housing and its Service Delivery Committee regularly review complaints received and consider appropriate action to tackle problems that are persistently raised, reporting their findings to the Board.

6 How Your Homes Would Be Managed

6.14 Residents' Involvement

As a resident-led organisation THCH is committed to local decision making, control and service delivery.

THCH believes residents should be empowered to have a full say in how their homes and communities are managed and communities supported. Effective participation provides residents with an opportunity to voice their concerns and express their views in order to positively shape the organisation's vision and services. THCH tenants can have direct involvement in the management of their homes through the Area Residents Boards, who nominate representatives to the Joint Area Residents Board (JARB), they also nominate the resident directors to the Main THCH Board. The Leaseholders Steering Group also nominates a director to the Main Board.

THCH will facilitate and enable residents to express their concerns and aspirations individually and collectively.

THCH will ensure that all residents have the opportunity to participate in the decision making process at all levels within the organisation. THCH will endeavour to encourage residents to participate. THCH will proactively seek to maximise representation and involvement from the widest cross-section of residents. However, THCH recognises that not all residents will want a high level of involvement.

THCH will fully consult with all residents on matters of interest or concern to them including planned maintenance and major works, proposed changes in housing management and service delivery.

Consultation

THCH consults residents widely on a variety of issues including proposed changes in policy and practice, service delivery performance, housing management and major works. Consultation is carried out both through the local Area Resident Board and the Leaseholder Steering Group, and with individual residents as appropriate.

All residents are fully consulted on such proposals at the earliest opportunity. Residents will be given a full and clear explanation of the

proposals and their implications, and adequate time to consider the proposals. The methods may include:

- Block meetings
- Special interest group meetings
- One to one interviews/discussions
- Drop in sessions
- Open days
- Fun days
- Newsletters
- 'Planning for Real'
- Focus groups
- Individual letters
- Surveys and questionnaires

THCH monitors the results of consultation methods, to ensure that views from all sections of the community are considered when making changes and improvements.

THCH welcomes feedback and gives individual residents a range of different media to register their views and influence policy. This will enable continuous review and improvement of service delivery. These methods include:

- Comprehensive residents' satisfaction surveys carried out on an ongoing basis.
- Monitoring of residents' satisfaction with our maintenance contractors and handy person.
- Regular newsletters to be used as a medium for encouraging feedback.
- Telephone and postal surveys or consultation will be carried out on a regular basis.
- Effective Monitoring of all complaints received to ensure any trends are noted and improvements in service delivery made.

The findings of all consultation exercises are analysed and reported back to residents to inform the decision making process.

6.15 Choice based lettings

Common Housing Register

The Council operates a Common Housing Register and all Registered Social Landlords with stock in Tower Hamlets are invited to participate. A choice-based lettings policy was introduced in July 2002, which means that vacant properties, including those RSL properties to which the Council has nomination rights, are advertised and bids invited by applicants waiting to be rehoused. Reasonable preference is determined through the use of banding into a number of priority groups.

Full membership of the Common Register by partner RSLs means that their tenants have access to the full range of empty properties on an equal basis with Council Tenants on the transfer list. The Council believes that tenants should not have their opportunities of moving diminished by stock transfer and will therefore expect all RSLs that receive stock via Housing Choice to join the Common Housing Register.

Homelessness

The Council will ensure that the proposed transfer will not affect the supply of accommodation to assist vulnerable households. As well as ensuring that those accepted as homeless and in priority need are able to access the Choice Based Lettings System there will continue to be close monitoring to ensure that homes from all transfer landlords continue to be available to this client group. Empty homes in blocks that are being decanted as part of regeneration programmes will continue to be used as valuable temporary accommodation as part of the strategy to end the use of Bed and Breakfast as temporary accommodation.

Overcrowding Strategy for tenants

THCH, with the permission of the Council and subject to THCH gaining planning approval for the new build proposals, will operate an overcrowding strategy for all those Mansford Estate tenants on the transfer list as at 28th February 2005. Under the Overcrowding Strategy for Mansford Estate, THCH will make an offer to all overcrowded tenants on the transfer list within five years of the transfer. The

scheme will operate in the same way as previous THCH overcrowding strategies i.e.:

- One offer of accommodation will be made regardless of property types and floor levels chosen (except where a medical assessment advises otherwise)
- Offers will be made in group and date order
- Offers will be withdrawn if rent accounts are not cleared by the time of the viewing
- A refusal of an offer of a knockthrough will count as a refusal of an offer
- Offers will have regard to areas of preference however offers may be made in the Bethnal Green area
- If an offer is made through the Common Housing Register, this will also count as an offer under this strategy

If an offer is refused, then applicants will remain on the ordinary transfer list to await an offer and will not lose out on their current rights.

6.16 What would be the role of the Council following transfer?

If the transfer goes ahead, the Council would enter into a legal agreement with THCH. THCH would be bound to keep the promises set out in this document and the Council could take legal action against them if they do not.

Following transfer, the Council would continue to work in partnership with THCH. The Council would continue to have a strategic housing role even if the estate did transfer to THCH, which would include, for example, maintaining its duties to the homeless under the homelessness legislation and maintaining the Common Housing Register.

The Council would continue to be responsible for non-housing services for Estate such as Highways, Leisure, Refuse Collection and Planning. The residents of Mansford Estate would still be able to contact the Council in the usual way. Residents would still be required to pay their Council Tax in the same way as they do now. (The Council would also be responsible for administering Housing Benefit).

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6.17 How the Council would manage your home if transfer doesn't proceed

Investment

The Council cannot generate all of the investment needed in all of its homes in the foreseeable future. The Council has included the following major repair schemes in its current 4 year investment programme for Mansford Estate.

As this work programme is based on an estimate of the money that the Council will have available in the future, it cannot guarantee it will be able to carry out the work identified in the timescale proposed. This will depend on the Council having the anticipated amount of money identified and other more urgent work not having to take priority in the Council's Housing Investment Programme.

Scheme	Details	Provision in Programme	Year(s) when works proposed
Adrian Boulton House	Rewire – R & L	£22,000	2006/07
Charles Dickens House	Structural Strengthening	£165,000	2005/06
Florida/Gossett/Roberta	Concrete Repairs, New Windows & Decorations	£600,000	2006/07
Nelson Gardens (Nine Blocks)	Window Renewal & Decorations	£1500,000	2007/08
Total		£2,287,000	

Day-to-Day Management

The Council will in future provide estate management services from larger centres which will also provide a wide range of other Council services. Estate management services will include tenancy management, rents, leaseholder services and technical services. The current provision of local housing offices will change as a result of this move which is intended to result in more efficient and effective services. The Council will provide tenancy services from a reduced number of locations in future. These larger centres will have a dedicated reception service that will be able to deal with most of your queries. Where specialist services and advice are needed the reception service will pass your query onto the specialist team to address. You will also in future be able to contact a customer contact centre which will be able to deal with a wide range of housing enquiries including repairs. There will continue to be a local caretaking presence and the proposed arrangements are intended to enable estate staff to spend more time on estates, carrying out estate inspections and home visits.

The Council will continue to provide the current range of services subject to any changes requested by residents e.g. concierge services. However, the location and ways of contacting the Council to receive these services will change.

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7 Your Rights After Transfer

7.1 How would your rights be affected if the transfer goes ahead?

Council tenants have a 'secure tenancy or an 'introductory tenancy''. With THCH you would have an 'assured tenancy'.

The main difference is that as a secure tenant of the Council you have statutory rights which are laid down in statutory law (mainly the Housing Act 1985). As an assured tenant with THCH your rights would be protected by a different law (the Housing Act 1988) and also by your contract (tenancy agreement).

Tenants' rights

The following chart summarises your rights now and shows you the rights you would have after transfer. Introductory tenants have fewer rights than secure tenants. The table shows which rights introductory tenants do not have with the Council during the 12 month probationary period. On transfer, even though they do not have as many rights as a secure tenant, introductory tenants will be given the same tenancy agreement as secure tenants.

Your Rights	Your rights now as a secure tenant with the Council	Rights now as an introductory tenant with the Council	Your rights with THCH
The Right to Buy. (This would be known as the 'Preserved' Right to Buy, if the transfer took place)	✓	✗	✓
The Right to live in your home without the threat of being evicted without good cause	✓	✓	✓
The Right to pass on your home when you die	✓	✓	✓
A second right of succession	✓	✗	✓
The Right to make certain improvements and receive compensation for them when the tenancy comes to an end	✓	✗	✓
The Right to have repairs carried out within set timescales	✓	✓	✓
The Right to be given information about the management of your home	✓	✓	✓
The Right to transfer or exchange your home	✓	✗	✓
The Right to Manage	✓	✓	✗
The Right to take in lodgers and (with permission) to sublet part of your home	✓	✗	✓
The new Right to Acquire in certain circumstances	✗	✗	✓
The Right not to have your tenancy agreement changed (except for rent and service charge) without your consent	✗	✗	✓
The right to be consulted	✓	✓	✓

7.2 Would THCH have more rights to obtain possession of your home than the council?

No. THCH would only be able to use the grounds for possession which are set out in the tenancy agreement in part 2 of this booklet. THCH would not be able to use the mandatory ground for possession known as Ground 8 of the Housing Act 1988 which requires the court to grant possession if an assured tenant has eight weeks of arrears of rent at the date of the court hearing.

Also THCH would not be able to use ground 11 which allows possession to be sought if a tenant persistently fails to pay the rent on time.

What Rights Would You Gain After Transfer?

Two rights would be gained through transfer. These are:

- The Right to Acquire would be available for all tenants of THCH. See section 7.5 for more details.
- The right not have your tenancy changed without your written permission.

Succession: Because you would be signing a new tenancy agreement, some tenants would benefit from an additional right of succession. See section 7.6 below for more details.

What Rights Would You Lose After Transfer?

You would lose one right because registered social landlords are not able to offer them within the contract they offer. This is:

The Right to Manage allows tenants to take on the responsibility for the day-to-day management of properties and repairs by forming a properly constituted organisation called a Tenant Management Organisation. However, if tenant management becomes a realistic option, registered social landlords are required by the Housing Corporation to give positive support to any proposals. The creation of any tenant management organisation would be subject to necessary approvals from Government and the Housing Corporation. Registered social landlords would require any proposal to have the support of the majority of tenants involved.

7.3 Would I still have the right To buy my home?

If you have the Right to Buy your home with the Council, you would, immediately on transfer, have a Preserved Right to Buy with THCH and your discount would still apply and be worked out in the same way.

This right remains with you or any member of your family who succeeds you even if you later move to another home which is owned by THCH, as long as it is not exempt from the Right to Buy. Also, if you have the Preserved Right to Buy and later move to a Council home in another area, you would still have a right to buy and any discounts would include your time as a tenant of THCH.

Future tenants of THCH would not have the Preserved Right to Buy, but would have the Right to Acquire (see 7.5 below).

7.4 What would happen to my discount?

Any discount you have built up would transfer with you and would continue to increase while you are a tenant of THCH up to the maximum discount. In London this is currently £16,000. The discount would depend on your number of years as a Council tenant and later as a tenant of THCH.

This is subject, however, to something called the cost floor. The cost floor is the minimum price that you could pay for your home, even if your discount would take the price below this amount.

The cost floor is the total of the amount spent by your landlord on buying, improving or building your home and includes repair and maintenance costs where these are above £5,500.

The cost floor is most relevant where a landlord has recently spent large amounts of money buying, building or improving the property or where large amounts of money have been spent on repairs and maintenance. With the Council, these costs are worked out (broadly) over a ten-year period before you buy your home.

7 Your Rights After Transfer

However, THCH would be able to take into account all costs incurred during the 15 years prior to your application to buy (starting at the point of transfer). THCH would be able to include in the cost floor the cost of the catch up repair works which would be carried out to tenants' homes and which are referred to in this document (see Section 3.5) even if these costs have not actually been incurred at the time of your application to buy. However, THCH would not be able to take into account costs previously incurred by the Council.

The difference is not likely to affect tenants in Tower Hamlets because the high value of homes in the Borough would normally mean that the price a tenant has to pay (even after a maximum discount of £16,000) would be significantly higher than the cost floor for their home.

Example

Mrs Brown's landlord has spent £15,000 repairing and improving her home within the last few years. This figure of £15,000 is the cost floor and Mrs Brown must pay at least this amount for her home.

Because of the number of years she has been a tenant, Mrs Brown is entitled to a discount of £16,000. Her house is valued at £80,000 and so she would have to pay £64,000 for it. As this is significantly more than the cost floor, the cost floor has no effect on her calculations.

7.5 The right to acquire

Tenants transferring from the Council, and new tenants of THCH, may have the 'Right to Acquire' their home. As a transferring tenant, you would be able to choose between this scheme and the Preserved Right to Buy, but you would not be able to benefit from both.

The maximum discount under the Right to Acquire is also currently £16,000. The amount of discount you would be entitled to under the Right to Acquire is a fixed grant amount for the area in which you live. The fixed amount for Tower Hamlets is £16,000 regardless of how long the tenancy is (subject to the minimum requirement).

Similar rules to those that apply under the Right to Buy scheme relating to repayment of discount and exclusions for some types of properties (such as sheltered housing) also apply to the Right to Acquire scheme.

7.6 Would I still be able to pass on my home?

The new tenancy agreement would allow for the tenancy to be passed on in the same way as now, and THCH would also allow succession by same sex partners. Carers may also be considered in appropriate circumstances, for example where they have lived with the tenant for more than twelve months.

You would also retain the second right of succession that exists within your tenancy with the Council, if the transfer proceeds.

All tenants will start their new tenancy with two rights of succession.

7.7 Would I still be able to take in a lodger or sublet my home

As an assured tenant of THCH, you would be in the same position as a secure tenant of the Council. You would be able to sub-let part of your home with THCH's consent and you would be able to take in lodgers.

7.8 Would I still be able to transfer or exchange?

Yes. THCH aims to make the best use of its housing stock by helping with transfers and exchanges both within its stock and with other landlords. You would retain your right to exchange your home with another tenant and your right to pass on your tenancy in your life time to a potential successor. Full details are set out in the proposed assured tenancy agreement at the back of this booklet.

THCH would participate in HOMES (the Housing Organisations Mobility and Exchange Scheme) and the HOMESWAP Scheme which helps people to move to Council or RSL homes in other areas.

7.9 Your new tenancy agreement

If the transfer goes ahead you will be asked to sign a new tenancy agreement (see Part 2). Once you and THCH sign the tenancy agreement, your rights in that agreement cannot be changed without your written permission or unless required by a change in legislation. The only things that can be changed are the annual rent and service charges (subject to the Government's rules. See Section 4.4 and 4.6).

The only people who would not automatically receive the new tenancy agreement are those who have been issued with a Notice of Seeking Possession, an introductory tenant issued with a notice of possession proceedings or those tenants subject to possession proceedings or against whom the court has made a Possession Order. The Notice of Seeking Possession or Possession Order must still be valid and in force on the transfer date.

Tenants in this position would still transfer to THCH as assured tenants but they would not have all the contractual rights set out in the new tenancy agreement. However, these tenants would be entitled to the new tenancy agreement if they subsequently remedy the problem and it would take effect as if it had been issued on the transfer date.

7.10 What is the position of new tenants

People who become new tenants of THCH after transfer would either be offered a tenancy agreement with similar rights to those being offered to you or an assured shorthold tenancy which would operate along similar lines to the introductory tenancies that the Council issues to all its new tenants. However, the main difference would be that new tenants would not have the Right to Buy. New tenants may be eligible for the 'Right to Acquire' which is a similar right to the Right to Buy (see above).

8 Getting More Information

Section 8 Getting More Information

Copies of the following are available from the Council on Freephone 0800 783 6845 on request:

- Housing Corporation document called 'What is a Housing Association/Registered Social Landlord'.
- Charter for Housing Association residents and applicants.
- A detailed summary of the comparison between your rights as Secure and Assured Tenants.
- A list of Councillors with addresses.

If you need any further information or have any queries or are unsure about anything you can contact:

- The Council's 24 hour Freephone Helpline on 0800 783 6845, or
- FIRST CALL, your independent adviser, on Freephone 0500 295 999 or post by writing to First Call, Prospect House, 2 Prince Georges Road, London SW19 2PX, or by Email at mansford@first-call-housing.com
- Compton Gustave at THCH on 020 7780 3092

You can also seek advice from:

- Your Ward Councillor
- The Citizens Advice Bureau.
- A Solicitor (although you may have to pay for this advice)

Glossary Of Terms

A guide to some of the terms used in the offer document that may be unfamiliar to you

Term	Explanation
Area Residents Board	<i>The Area Residents Board (ARB) consists of a group of residents who formally adopt a constitution and form part of THCH's consultation mechanism.</i>
Assured tenancy agreement	<i>The new agreement that you would get as a tenant of THCH (see Part II of your offer document for a copy of the proposed agreement).</i>
Assured tenant	<i>Your new tenancy agreement with THCH would make you an assured tenant – rather than a Secure Tenant, the term currently used by the Council (see under 'S' below)</i>
Residents Charter	<i>This is a written charter by the Housing Corporation (see under 'H') of how it expects THCH to treat their tenants. All registered social landlords should abide by this charter.</i>
Cost floor	<i>This is the lowest price that the Council or THCH could sell a property for under the right to buy or preserved right to buy.</i>
Electoral Reform Services	<i>Independent and experienced service that organises elections.</i>
The Estate	<i>Mansford Estate.</i>
Estates Renewal Challenge Fund	<i>A scheme administered by the Government providing extra funding for inner city estates. (no longer available)</i>
First Secretary of State	<i>The Government Minister required to give his consent to the proposed transfer of the Estate to THCH.</i>
Home Loss Payment	<i>The amount of money you would get as compensation for having to move permanently out of your home.</i>
Housing Corporation	<i>The Government appointed body responsible for funding and regulating registered social landlords.</i>
Housing management services	<i>The range of services from your landlord including things such as grounds maintenance, repairs, dealing with anti-social behaviour and rent collecting.</i>
Independent Housing Ombudsman	<i>An independent national organisation that would look into any complaint about your landlord if you became an assured tenant of THCH.</i>
Inflation	<i>The Retail Price Index, which is a figure issued by the Government.</i>
Knockthrough	<i>When two flats, for example two one bedroom flats, are combined to make a one larger flat.</i>
Offer to tenants	<i>The Council's legal and binding offer document to tenants on its proposals for the estate.</i>
Office of the Deputy Prime Minister	<i>The Government Department which has the responsibility for providing funding to councils and creating housing policy.</i>
Preserved right to buy	<i>If transfer goes ahead tenants who are currently secure council tenants on the estate who have the right to buy would have the preserved right to buy after transfer.</i>

8 Getting More Information

Glossary Of Terms *continued*

Term	Explanation
Residents Charter	<i>This is a written charter by the Housing Corporation (see under 'H') of how it expects THCH to treat their tenants. All Registered Social Landlords should abide by this charter.</i>
Retail Price Index	<i>A measure of inflation issued by the government.</i>
Registered Social Landlord	<i>Not for profit organisation, (very often called) a housing association, offering homes at affordable rents to people with housing need.</i>
Right to manage	<i>All Council tenants have the right to claim this. It is a government scheme allowing tenants to take control of the day to day management of their homes.</i>
Right to buy	<i>The Government scheme that allows Council tenants to buy their homes at a discount price. There are strict rules about who can claim this and how much discount you can get.</i>
Secure by design	<i>The name given to the stamp of approval that is given by the police to estates designed in a way that makes them safer and more secure.</i>
Secure tenant	<i>A tenant who has signed an agreement with their landlord (currently London Borough of Tower Hamlets) stating that they are a permanent tenant.</i>
Stage 1 consultation	<i>The legal name given to the period where the Council considers your views to its offer, adds any amendments to it and then writes you a letter to let you know whether there are any changes. By law there must be 28 days between you receiving that letter and the offer going to ballot. During this period you can make objections about the proposed transfer to the First Secretary of State.</i>
Stage 2 consultation	<i>The legal name given to the period where the Council notifies tenants whether it wishes to proceed further with its transfer proposals. The Council will issue a letter setting out any changes to the transfer proposals following feedback from tenants during the Stage 1 consultation. By law tenants have 28 days from the date of issue of the letter to lodge objections with the First Secretary of State at the Office of the Deputy Prime Minister. The secret ballot normally takes place during this period although the period of the ballot could be less than 28 days.</i>
Succession	<i>The right to pass on your home to someone else in your family or household living there, when you die.</i>
THCH	<i>Tower Hamlets Community Housing (THCH) is an independent community based organisation; the proposed new landlord for the Mansford Estate.</i>

Section 9 Legal Notice

Notice to tenants

London Borough of Tower Hamlets is proposing, subject to the result of a tenants' ballot, to transfer the ownership of all of its homes at Mansford Estate to THCH. Your new landlord would be THCH, BUT IT WILL BE FOR YOU TO DECIDE.

The Council is committed to an open and detailed consultation process with its tenants about this proposal. The decision to consult you has been reached after careful consideration of the options available. Tenants are now invited to decide whether they wish to take advantage of what THCH has to offer. THCH will be legally bound to deliver the promises set out in this document, including the refurbishment of your homes, whilst keeping rents at affordable levels. The Council will take into account tenants' initial views on the proposal before deciding whether to hold a formal ballot and will not proceed further with or make a final decision on the transfer proposal unless a majority of the tenants concerned who vote on the issue vote in favour.

If the majority of tenants who vote in the ballot agree to a transfer, it is intended that the transfer will take place approximately six months after the close of the ballot.

The transfer cannot take place without the consent of the First Secretary of State for the Office of the Deputy Prime Minister which cannot be given if a majority of tenants are opposed to the transfer.

The Council and the First Secretary of State must have regard to the views of the Council's secure tenants.

Details of the statutory requirements that the Council must comply with are available from the Council on freephone number 0800 783 6845.