

WITHOUT PREJUDICE

Meeting dated 3rd April 2017, 3.30pm at Notting Hill Aylesbury estate office

In attendance:

Beverley Robinson, leaseholder – 105 Chiltern	BR
Agnes Kabuto, leaseholder – 148 Chartridge	AK
Simon Chambers, Southwark Council	SC
Eleanor Purser, Notting Hill Housing Trust	EP

Notes and key actions:

Focus of the meeting

- For BR and AK to express what the perceived barriers were when offered previous shared equity offers on Phase 1a, Harvard Gardens(Site 7) and Camberwell Fields.
- To discuss a further alternative and discretionary rehousing option which could be offered by Notting Hill Housing.

Perceived barriers to taking up previous shared equity offers

- Not enough flexibility in terms of timescales to enable leaseholders to get appropriate advice before committing to offers
- Complexity of ownership
- Eligibility criteria
- Not enough options on property location within the developments
- The size of the properties offered, compared to their existing homes
- Defects in the properties viewed
- The valuations of their existing property

Other issues raised

- BR raised query regarding timing of the Council's payment of surveyors acting for leaseholders and stated this appears to be restricting pool of surveyors willing to act for leaseholders.
SC explained Council's standard policy of paying reasonable surveyors fees on completion.
ACTION: BR to ask surveyors who she is aware of whom are not comfortable with the Council's current policy to contact SC directly for a discussion.
- Costs of going to Upper Tribunal (Lands Chamber) to resolve outstanding valuation disputes

Rehousing option

- EP advised that in exceptional circumstances Notting Hill could employ a specialist surveyor to work closely with resident leaseholders to source properties on the open market which meet their needs in terms of size, location and other relevant factors, and which would then be made available on a shared equity basis assuming full reinvestment of the value of their existing properties and the home loss payment. This option could be made available to BR and AK subject to agreeing timing, specification etc.
ACTION: EP to follow up notes of the meeting with principles of this option
ACTION: BR and AK to consider and come back via email with what some of their key individual requirements might be when searching for a new home on the open market
- Notting Hill have schemes coming up outside the borough, which they would be willing to offer to leaseholders on shared equity terms – in particular in the Royal Docks in Newham

and in West Norwood in Lambeth. BR stated not interested in schemes where she would have to leave the borough. AK expressed an initial interest in the West Norwood scheme.
ACTION: SC to contact AK with further details of the West Norwood development

Notes of the meeting with Melanie Hill and Habib Ajiboye re Rehousing Option from Aylesbury for Beverley Robinson

Date: Wednesday 27th April at 3pm (meeting commenced at 3.14pm approx)

Attendees:

(MH) Melanie Hill, Acquisition Officer

(HA) Habib Ajiboye, Acquisition Manager

(BR) Beverley Robinson, Aylesbury Regeneration Leaseholder

Purpose of the meeting: Follow up from the meeting on 13th April 2016 and to discuss Questions raised at that meeting.

Introduction and opening of the meeting
At the beginning of the meeting Beverley Robinson (BR) requested Melanie Hill (MH) a hard copy of the previous meeting notes of 13 th April 2016 that were produced by Nessa Dincgun . MH left the meeting room to obtain a hardcopy of those notes.
Habib Ajiboye (HA) Opened the meeting stating that he hoped that Beverley Robinson (BR) could see that they are trying to make progress and address the questions she had raised previously.
BR Stated that she did not know what progress had been made because the question had been passed to other people and she has not received any responses yet.
HA stated that they have some responses for BR but he is not sure if BR had seen them yet. HA went on to say that Melanie Hill (MH) was ehasing the matter up.- HA stated that he discussed this matter with his manager as well. HA also stated “we will make progress one-way shape or form” (2)- that they were doing everything they could but (3) somethings were out of their jurisdiction and they would hope to rehouse her.
BR: Stated that she had not seen the responses and she felt that she was still in the same position as she was two weeks prior. BR also stated that she would not like to end up under a cardboard box.
HA stated that he hoped it want get to the point where you will be homeless. “We are doing everything we can to make sure you are rehoused in a suitable place as long as you keep working with us and we can reach an amenable conclusion to your housing application which is rehousing you either as a Homeowner or Council Tenant”.
BR stated “that rehousing is all that she is asking for, she felt she acted reasonable in looking at the options be it Equity Share or Council Tenancy as she needed to know which one would be more affordable for her. BR indicated that it had been 2 years since this process started and 7 months since the conclusion of the Public Inquiry and she is no further forward.
2 Request for change in Policy
HA stated that when assessed BR indicated that she wanted to continue to be a homeowner if possible.

BR asked HA whether he had this scenario before.

HA stated that the policy does satisfy the requirements of being on Homeseach as a Shared Equity Homeowner and also a Council Tenant.. HA appreciated that BR wanted a long term affordability solution, but-emphasized that current policy only allowed for a recommendation of affordability as a Council Tenant and then to be placed on the Homeseach. HA stated the council would normally do is to look at the following option when assessing Shared Equity, Shared Ownership or a Council tenancy. HA said what BR was asking for could not be addressed by that policy as they have never had the need to address it with a policy.

BR stated that the policy should be more flexible or changed to address the need to consider Shared Equity, as well as possibly being a council tenant. BR stated that this is going to happen time and time again because there are other people in her situation that would fall within these requirements after losing their homes through the CPO especially those who currently own their properties outright by paying off their mortgages and have no debts. BR indicated that they would be a number of people in her situation who brought their properties some 30 years ago so the policy needs to be more flexible to support their needs. BR stated “You are going to find a lot more people in my situation”.

HA stated the options BR was requesting are different from council tenants

BR stated that she is a Homeowner and not a council tenant and therefore should be given the option to remain a homeowner or change to be a council tenant if that option is not affordable.

HA stated when BR was assessed- we made a recommendation to say what you can afford.

BR stated that the policy was not flexible and said “your such in a box and if your offering a Shared Equity facility your policies need to change in line with the Shared Equity that you are offering”.

HA stated this has never been a problem before.

BR stated it should not be a problem now. BR then stated it should be a straight forward process – either BR be put on the Homeseach, finds a property, have a valuations, pass the information to the financial adviser, once obtained the of costings and then BR will see if it is affordable for her, then make an offer to buy and if is not affordable then go back to base one and then look at becoming a Council Tenant.

HA stated he understood what BR was requesting but the policy did not allow for that.

BR stated the policy needs to be revised, amended, changed or scrapped and start again because it is going to have this again and again for people on the Aylesbury.

HA the policy does not affect homeowners only effected by regeneration, it affects tenants and we would not have a problem with you looking for a property as a tenant. The difficult is when you are on Homeseach you want the option of looking in to Shared Equity and a tenancy and that what we do not have.

BR indicated that Tenants have the option to go on to the Homeseach and immediately have a bidding number but I am being denied that right.

HA confirmed that Tenants have the option to look at council stocks and make a bid.

BR expressed that she was not a tenant but a leaseholder: (2) “ the policy needs to change because as a homeowner now and she pays no rent and no mortgage (3) Asked why would council tenancy be the right option for her without knowing the costs. BR indicated that she wanted to explore both options so she could see what is affordable “The law states that BR should not be in a worse off position than she otherwise would have been but for the CPO. This means the most feasible option available to me but she does not have a job so ongoing cost may be curtailed over a period of time.-renting would be more expensive and she would find herself in 6 years time having nothing”.

HA stated concerns are well founded but the policy is not a policy that affect just homeowners who affected by regeneration. HA stated for example property are released only on Thursday close on Sunday. Which would mean BR has 24 hours to choose a property, have a desk evaluation , take the figures to a financial adviser to find out affordability.

BR stated you would need to have an idea of the cost of the property so that you can take it to the financial adviser. BR stated that it was suggested by Southwark to have a desk based evaluation. BR felt that Southwark had initially provide a list of properties for sale that would have been better. BR would have looked at the property from the list of properties available and get an evaluation.

HA stated that we have 24 hours turnaround time to do a desk based evaluation. BR would have to tell us what property she wanted by 10 am Friday morning from seeing the properties that had been released the day before (Thursday). 3 days to place a bid and 24 hours to look at the figures from the desk top evaluation. Aylesbury properties are only released on Thursday and you would have to give us an answer by Friday.

BR stated that she was not a tenant but a leaseholder so that would be difficult.

	MH had returned to the room with hard copy document as follows:
--	---

	Home Search Facts Sheets
--	---------------------------------

	MH presented BR at the meeting with two hard copy fact sheets:
--	--

	1) Homeowner Bidding Factsheet – “welcome to Southwark Homesearch”.
--	--

	2) Homeowner Bidding Factsheet for “Shared Ownership and Shared Equity”
--	---

	And stated that properties were on this website every Thursday.
--	---

	weblink for ease of reference www.southwarkhomesearch.org.uk
--	--

	BR asked if the facts sheets were available electronically and whether the sheet was for Shared Equity only or is it separate from the council rented properties Homesearch.
--	--

	MH stated that factsheet 2 (as she referred to it) was for Shared Ownership and Shared Equity properties and buying a property you need to refer to factsheet 2.
--	--

	BR Reminded MH that she had not yet been provided with a bidding number so that she would not be able to see the properties until she got the bidding number and asked when would that number be available to her.
--	--

		MH stated if BR needed to log on for purchasing a property – (the link above) this would be the link to follow. It comes up with the whole list of properties.
		BR asked why was she informed that she needed a bidding number to access the Homesearch.
		MH indicated no, that one you can actually get into the portal using the weblink on the Homesearch fact sheet she thinks! MH stated she was able to do it herself as it is a generic link.
		BR asked if MH could confirm this?
		MH stated that you need a bidding number to be eligible “BR you are aware that Samantha Cheng will be doing a report to send to Geri Scott and we have to wait for the outcome of that report”.
		BR confirmed that she was aware of Samantha’s email because she had sent Samantha an email asking when the report would be completed and sent to Geri Scott. BR stated that Samantha had responded to her confirming it would be sent to Geri by Friday (29 th April) of that week in her response email of the 27 th April 2016.
		BR suggested it would be better to see properties on the Homesearch whilst Geri is doing her recommendations. BR also asked if the properties on the generic web link are the same on the Homesearch?
		HA stated it would be the same list of all properties that the whole council have to bid on.
		BR asked why is a bidding number needed if you can actually view the Homesearch from the generic link.
		MH replied that BR-could view it, everyone can view it but BR cannot bid.
		BR asked MH had she seen Nessa response to her re the financial Adviser concerns?
		Seeking Financial Advice
		MH replied, yes.
		BR stated that she is still having problems getting financial advice as no financial adviser that she has approached knows nothing about Shared Equity and are not willing to advise; without financial figures or understanding Shared Equity product.
		MH Asked BR if is it was general advice or mortgages broker that she had sought?
		BR Stated that she had approached both Mortgage and financial advisers on the internet. BR stated she had a list of the ones she had approached at home.
		MH asked, What about mortgage advisers at the bank?
		BR Stated that she had approached HSBC Halifax Barclays but with no luck.
		MH asked BR whethet Barclays have their own financial adviser.

		BR stated, “she had approached Barclays but they want to know whether BR had an income or a job and since she does not, no one wants to even see her”.
		BR stated she could go to a financial adviser without figures because she would laughed out of the room. BR stated you need to have an idea of what the property cost or the service charge.
		HA stated that it is the process of getting a valuation within 24 hours.
		BR stated that Southwark were the one that offered a desk base evaluation. -And thought-HA had a list of properties.
		Nessa Dincgun’s Notes Taken from previous meeting on 13/4/2016
		MH handed BR a hardcopy email (dated 27 th April and timed 12:10) at the meeting MH stated that BR has probably not see this email yet as she had only sent it at lunch time that day. But it was the response from the meeting.
		BR asked what meeting? BR confirmed that she had not had sight of that email prior to MH handing it to her at the meeting that day. BR asked MH if she should only read the first two paragraph’s of the hardcopy (black and white) email that was given to her at the meeting. MH said yes, BR read the two paragraphs in front of MH and HA. The email referred to a suggested error in Nessa’s meeting notes taken on 13 th April (but dated 14 th April 2016) and reference was made to the accroynm GVD. BR asked what’s GVD?
		MH tried to recall what the accroynm stood for and stated General Vesting Data. And went on to state “In your mind for eviction” .
		BR: Stated that this <u>was not</u> what had been discussed at the previous meeting with Nessa Dincgun. BR also stated that she did not know what GVD meant and that her previous question at the last meeting was to share her concerns of the CPO date and the time frame for purchasing property and reiterated that the average time it took to complete on an open market purchase for a new home would be 3 months and she wanted to know whether the council would allow time for completion of a purchase of the home after the CPO had/if confirmed. BR stated that it was her understanding from the previous meeting. BR had agreed with Nessa recorded Notes of the 14 th April 2016 and disagreed with what MH inference in her response email dated 27 th April at 12:10 handed to BR at the meeting.
		BR asked if she could use Nessa Dincgun Meeting Notes dated 14 th April to refer to throughout the remainder of the meeting.
		MH replied, yes. 'And BR knows what is going on with the rehousing- Samantha is drafting the report and we will just wait for Geri Scotts feedback.
		5 Harvard Gardens
		MH reiterated that Simon Chambers had been intouch with BR on Friday re Harvard Gardens. Simon had said that L&Q have not provided him with the information and the flats in the block have not yet been released. There is a delay.
		MH Response added to previous notes but was not clearly indicated
		BR pointed out that MH had put her response “questions raised in the meeting “... onto the

		previous notes in her email that she had sent to BR on 14 th April 2016 at 15.31.
		MH replied, "Yes that is what I have done" but the mail it is blue and black.
		BR stated that MH had not indicated that that is what was done within her email BR was also given a black and white hardcopy at the meeting so MH now informing BR that the one sent by email that afternoon was in two different colours. BR stated she was not presented with a colour hard copy at the meeting and it was difficult to release that the Q&A responses were in fact incorporate in a previous email. BR stated this wasn't helpful since she was only given a B&W copy and at first glance it looked like the original notes that MH had sent to BR and ND. Given the level of stress she is under these things should be made clearer.
		MH asked BR if should would like her to print off another copy in a colour now so that BR could see it clearly.
		BR said yes, at the end of the meeting so she could take away a hard copy as MH had now explained the responses from the Q&A were incorporated into the previous meeting notes.
		BR Stated that it would have been helpful if MH had outlined in a paragraph in her email that her responses where incorporated into the current email addressing the questions BR and ND had previously raised. BR asked if MH can make it clearer next time? MH said she did not know how the format of the meeting was going to go.
		Service Charges be Capped for 5 years
		MH indicated what Simon Chambers had provided her as a response "that it would be inequitable to expect the secured tenants to subsidise the ownership of Beverleys future property by capping services charges. Ultimately by purchasing an asset that is likely to increase in value Beverley would have the benefit of that, but that benefit would not be passed back to the secured tenants who would have subsidised Beverley's ownership."
		BR stated although she raised the question of the capping for the Service Charge it wasn't only for her it was a general question for other leaseholders also.
		MH sated that her response was in regards to BR.
		BR stated that other schemes have capped service charges.
		MH stated Southwark haven't unfortunately - unless you were referring to the Right to Buy under the 1985 housing Act.
		BR stated that is not a cap that is the "five year rule" under the Right to Buy that defines what is written in the capital expenditure when you buy the property is then set and you only pay that amount for capital expenditure upto the five year.
		Melanie Hill Response re Financial Adviser from Simon
		BR noted that MH referred to seeking a financial adviser for "Housing only". BR asked MH to clarify the reference because the idea of seeking financial advice was based on the fact that BR only had her savings that she was living off. BR need to know the onward cost of homeownership and when her savings were invested would provided an income to be able to continue homeownership. So asking for the financial adviser to be only based on housing

		would mean BR would not be able to see what financial investment would be possible. BR stated this needs to be revised.
		MH the investment is to do with your future housing. For example if you were to buy shares then that would not be covered,
		BR stated, saying “only housing” is restricting BR. MH said she knows that BR was living off saving so the financial advice should be around investing BR’s saving for an income. BR stated “If she wasn’t going through this process she would not need to get this advice. This is a cost that she really doesn’t need to incur”
		BR requested MH revisited this with Simon Chambers and to let BR know what he says?
		BR asked for MH advice of the next stages of rehousing?
		MH confirmed unfortunately she could not advice BR further until Geri Scott has made her comments and take instructions for a meeting.
		BR asked MH “Are you going to set another meeting date in the diary”?
		MH Asked BR if the meeting could be moved to a Thursday to incorporate bidding.
		BR stated she was supporting a family member on that day but things may change in the future.
		Medical Information
		BR confirmed that she was able to post or email supporting documents to Althea Murray, Housing Solutions. PO Box 64529, London SE1P 5LX.
		Focus Magazine
		BR asked if there was another copy of the focus magazine?
		MH stated that BR had taken away the latest copy at the last meeting and she would let BR have any future copies when they become available.
		Security Issues
		BR thank Melanie for raising the Security Issues with Tracey Keane. BR to follow up with TK.
		Outstanding actions agreed to be taken Melanie Hill from meeting 13th April 2016
		<p>The following actions are still outstanding:</p> <p>Placing BR on the Homesearch facility to allow her to view and bid on properties she can buy on a shared equity basis.</p> <p>Providing BR with a bidding number on Homesearch.</p> <p>Liaising with Officers of the Council to find out if BR can be registered as homebuyer on the home search system and then be converted to a tenant, if after obtaining financial advice, homeownership is not affordable. Report been sent to Geri Scott by Samantha Cheng.</p>

		Supply BR further financial information on Harvard Garden prices and service charges.
		MH left the room to print off the email that she had sent to BR that afternoon and BR had-sight of at the meeting.
		BB indicated that it would be useful to have things written clearly in the email – as MH didn't draw attention to the fact that she responded in her email. MH stated there was an amendment to the reference to the GVD. BR confirmed her approval of Nessa summary.
		MH Confirmed that when she would send the bidding fact sheet electronic that it will have all the relevant icons as per the paper copy presented to BR at the meeting.
		BR referred to her diary to make a new meeting appointment. Booked for Wednesday 11 th May at 3pm.
		HA asked was there anything else they could do
		BR stated all she wanted was somewhere to live and be able to live her life again.
		Meeting closed.

Actions to be dealt with by Melanie Hill

- MH too flow up on the report sent to Geri Scott on Friday by Samathan Cheng for Gerri's recommendations for Beverley's case.
- MH to contact Beverley if the report from Geri Scott comes out prior to the next scheduled meeting.
- MH to feedback to Simon Chambers Beverley concerns about not being able to obtain financial advice regarding Shared Equity and to ensure that the financial advice is not "only Housing" as stipulated in the response email of the 27th April 2016 (point 6) – As the purpose of Beverley seeking financial advice was to ensure that she could meet the onward cost of homeownership and if her only income is her savings then she would need to seek advice how to invest her savings to be able to obtain an income for the ongoing cost of home ownership under a shared equity option until she finds a job. As such this needs to be revisited.
- MH to follow up with Simon Chambers to obtain quotes for the service of a financial adviser to define the cost of using the service.
- MH to send BR electronic copies of the Homeseach facts sheets handed out as hard copies at the meeting on 27/4/2016 as BR will need to share these electronic documents with her adviser.
- MH to update BR and further changes on Harvard Gardens when she hears back from Simon Chambers.

Actions to be dealt with by Beverley Robinson

- **BR to wait for the outcome of Geri Scott's recommendation report.**
- **BR to continue to look for a financial adviser.**

- **BR to schedule another fortnightly meeting with Melanie Hill in her diary – action completed new date scheduled for 11th May 2016 at 3pm (if Gerri Scott report comes out before that the meeting will be brought forward. (MH proposed cancellation of the meeting because Geri Scott's report was not ready on 11th May 2016).**
- **BR to request a housing application number for the purpose of submitting any medical information.**