THE LONDON BOROUGH OF HARINGEY (HIGH ROAD WEST PHASE A) COMPULSORY PURCHASE ORDER 2023

DOCUMENT CD 10.2

WITNESS 1: PETER O'BRIEN, LONDON BOROUGH OF HARINGEY

APPENDICES TO REBUTTAL

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Regeneration, Planning and Development

5th Floor, River Park House, 225 High Road, Wood Green, London N22 8HQ

Tel: 020 8489 2025 Fax: 0208 489 4500

www.haringey.gov.uk

Director of Regeneration, Planning and Development:

Date: 6th October 2016

Email: @haringey.gov.uk

Direct Phone number:

Mobile Phone:

MS MARY POWELL 63 Whitehall Street, N17 8BP

Dear Ms Powell,

Re: Tottenham Regeneration Scheme - High Road West Regeneration Scheme.

I wrote to you on the 5th July 2016 to introduce myself as the newly appointed Leaseholder Rehousing Officer for the Tottenham Regeneration Programme - High Road West Scheme.

The regeneration process for redevelopment of the Love Lane estate is ongoing, with the process of finding a developer commencing in May of this year. The selection process for the development partner should be concluded by this time next year.

It is Haringey's commitment to continually engage with leaseholders on the Love Lane Estate to enable the High Road West Regeneration Programme to move forward. In order that the estate can be demolished and new homes built, along with other facilities, it will be necessary for the Council to acquire your property.

We want to ensure that this process is as trouble free as possible and aim to give you the assistance that you need. My role is to support you with general advice and information about the council acquiring your property and explain your housing options.

It is very important that you do make contact with me in order to make arrangements for us to meet. At our meeting I will capture your views, opinions and comments about what your intentions are for the future in order to support you through the process of re-housing. I will listen to any issues that you have and, by engaging with the team of dedicated officers at the council, our aim is to ensure that they are resolved.

There will be a series of leaseholder meetings towards the end of this year and throughout next year. Promotional work surrounding this will be through estate advertising, direct contact with you and publicity on the Team North Tottenham website.

Website: www.teamnorthtottenham.com

The Love Lave Leaseholder Guide, which was agreed at the Council's Cabinet in December 2014, set out the process for the Council acquiring your home and your housing options. We are now seeking to further develop these housing options and would like to work with you to do so.

The Council has started to acquire properties in line with this Guide and should you want to initiate the process for a valuation, I am happy to facilitate this request.

If you have already contacted me to initiate a valuation then please do not take any further action. The Development Surveyor will be in contact with you in due course.

In the meantime, should you have any further questions, please do not hesitate to call me.

Yours sincerely,

Leaseholder Re-housing Officer for Love Lane Estate. Regeneration, Planning and Development

| Subject: | Forwarded mail dated 6 October 2016 |
|--|--|
| From: Mary Powell [gent: 10 October 20: To: Subject: Forwarded | |
| To whom it may cond | cern |
| The attached nonsen operate with this pro | se has been forwarded to me. "Leasehold Re-Housing Officer" indeed? I do not intend to co- cess |
| | do not want to hear from you. |
| Yours faithfully | |
| Mary Powell | |

This email has been scanned by the Symantec Email Security.cloud service. For more information please visit http://www.symanteccloud.com

Tottenham

HIGH

ROAD

WEST

CONSULTATION ON THE OWNERSHIP AND MANAGEMENT OF THE NEW SHARED EQUITY HOUSING



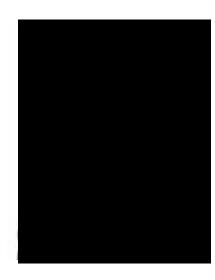
www.tottenham.london



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Introduction



Dear Resident Leaseholder

As you will be aware, in December 2014 we agreed a masterplan and regeneration proposals for the High Road West area which includes the Love Lane Estate.

Your feedback was overwhelming in support of regenerating the estate and building new homes, with 70% of residents supporting the change.

I believe that the plans, created in partnership with the community, will bring far reaching benefits to you and your neighbours, including new homes, job opportunities, new community and health facilities and a brand new Library and Learning Centre. But I want to continue to consult you every step of the way about the future for High Road West.

Thank-you for being so involved and for working with us to create a Residents Charter, Residents Association and Design Guide and thank—you to the Love Lane residents who have been involved in the procurement process to find a development partner to build the High Road West Scheme, helping us select three development partners from a long list of 6. I hope these residents will continue to be involved as we discuss the partners' proposals for High Road West and choose one partner.

I am now seeking your views on the affordable replacement homes, which will be built in the High Road West regeneration area, and made available to existing resident leaseholders on the Love Lane Estate.

I am committed to ensuring that existing resident leaseholders are able to stay within the regeneration area should they wish, therefore, your views on the ownership and management and terms of the replacement homes are important to me.

We are currently in the process of selecting a development partner for High Road West and there are three remaining bidders. They are; Barratt Developments Plc, Lendlease Developments Ltd and Linkcity (Bouygues). We are engaged in what is called a competitive dialogue process with the potential partners which means that your views will feed into those conversations and shape the final agreement with the selected developer for High Road West.

The views you give during this consultation will also feed into the leaseholder offer. We will complete a 6 week consultation on the leaseholder offer once it is further developed in the summer.

The questions we are asking you today are the next steps to delivering your new homes, with the options clearly laid out in this document.

I really look forward to hearing your views.

Cabinet Member for Housing and Regeneration

What we would like you to do



Please read this pack to help you understand the options we are considering and what this means for you.

To give your feedback on this consultation you can do one of the following:

- Complete a feedback form online www.tottenham.london/HRWconsultation
- Complete the paper feedback form included with this pack and return in the supplied prepaid envelope
- Hand your form back in person to your Rehousing Officer, or Engagement Officer, who are based at the Grange, 32-34A White Hart Lane, Tottenham, London, N17 8DP
- Hand your form back in person to your Independent Tenant and Leaseholder Association representative for the Love Lane Estate,
- Email your views to: tottenhamregeneration@haringey.gov.uk
- Write to: High Road West Consultation Haringey Council, 639 Enterprise Centre, 639 High Road, London, N17 8AA

The consultation ends on the 5 May 2017. Your feedback and views must be received by this date.

If you would like to speak to a council officer about the information within this pack you can:

• Attend one of the drop-in events (dates detailed below) where you can speak to a council officer on a one-to-one basis or the laseholder Advisor for the Love Lane Estate:

 Arrange for your dedicated Rehousing Officer to visit you in your home

Your Rehousing Officer's details and the dates of the drop-in sessions can be found below:

Drop in events will be held for Love Lane residents at the Grange, 32-34A White Hart Lane, Tottenham, London, N17 8DP, on the following dates:

- Tuesday 4 April 2017, 12 noon 4pm.
 A Turkish interpreter will be available
- Thursday 20 April 2017, 7pm 9pm.
 A Turkish interpreter will be available

Leaseholder Rehousing Officer
Email: **@haringey.gov.uk**Tel:

If you would like this document in another language or large print call **020 8489 5317**.

All of the feedback received will help to inform discussions with the three bidders and subsequently the selected development partner.

The feedback will influence the following decisions:

- Ownership and management of the new shared equity housing to be council or Housing Association
- The management arrangements, i.e. services and service charge for the new shared equity housing
- The terms of the shared equity offer

4 | HAVE YOUR SAY

About the consultation

What is the consultation about and why am I being consulted?

When the High Road West regeneration scheme goes ahead it will mean all properties on the Love Lane estate will need to be demolished and new high quality homes will be built.

As a resident leaseholder on the Love Lane estate you have been provided, within the Leaseholder Guide 2014, a range of housing options, which include:

- Option 1: Purchase a new home in the High Road West area (either shared equity or shared ownership)
- **Option 2:** Purchase a low-cost ownership home built by the council
- Option 3: Leasehold swap
- Option 4: Purchase a property elsewhere

These options are still available to you and are being further developed by us through the development of the Leaseholder Offer, which we will consult with you on further later in the Summer.

This consultation focuses ONLY on Option 1 – to purchase a new home in the High Road West regeneration area.

Since writing the Leaseholder Guide we have committed to ensuring that the High Road West Scheme delivers a minimum of 46 shared equity units for, in the first instance, resident leaseholders on the Love Lane Estate

The consultation is about the ownership and management of these replacement shared equity housing and so will only apply to you if you move into one of these homes.

If you would like more information about the High Road West redevelopment and your housing options – please contact your dedicated Rehousing Officer or visit

www.tottenham.london/HighRoadWest

Properties included in the consultation

This area includes the following properties on the Love Lane estate: Charles House, Ermine House, Moselle House, 2-32 Whitehall Street, 3-89 Whitehall Street, 4-18 Brereton Road, 2-28 Orchard Place, 9-39 White Hart Lane and Kathleen Ferrier Court.

What are the ownership options I am being consulted on?

You are being consulted on who should own the replacement shared equity housing on the High Road West redevelopment.

We have two options:

- Option 1: Haringey Council buys and owns the new Shared Equity Housing
- Option 2: A Housing Association buys and owns the new Shared Equity Housing

This is legally referred to as a private registered provider but we will use the term "Housing Association" throughout this document.

Are there relevant future consultations?

Yes – we are currently developing a detailed leaseholder offer which you will be consulted on later on in the year.

The leaseholder offer is a document being developed which sets out the details of what we are offering to leaseholders on the Love Lane Estate. The offer is for all leaseholders but there are additional options for resident leaseholders.

It will build on the options presented the Leaseholder Guide (freely available online and by request) which was sent to all leaseholders in 2014. The Leaseholder Guide sets out that as a resident leaseholder you will:

- Be offered the market value of your home
- Receive a 10% Home-loss compensation
- Be offered the opportunity to purchase a new affordable replacement home in the regeneration area

The leaseholder offer will include much more detail on the procedures for the council acquiring your property as well as your financial entitlements and options for moving.

We will be consulting you on the leaseholder offer later this year.

What might affect my views?

What is a shared equity property?

A 'shared equity' property is a housing option where the resident leaseholder pays for a proportion of the property and the rest is funded by an equity loan.

What is the typical process for getting a shared equity property?

To purchase a shared equity home, typically resident leaseholders would use the funds from the sale of their existing property (market value plus 10%) to buy a property in the new development. This includes continuing to invest the same level of mortgage borrowing they hold in their current property.

If the cost of a new property is higher than the amount received from the Council for their

existing property, then the Council or a Housing Association, would hold on to a share of the new property. No rent or interest would be charged on the share of the property that the council holds.

Under this arrangement leaseholders can purchase a new, higher value property without increasing their existing level of borrowing. If leaseholders want to invest more in the new property then leaseholders are able to do so.

Leaseholders have the opportunity to increase their share in the property over time by gradually buying up the council's equity share.

See diagram below for example on how shared equity works.

Existing home compensation



Your home is valued as being worth £250,000

You will receive £25,000 Home Loss compensation £275,000 compensation (10% of market value)

You will receive a total of

You can use your money to buy a new home in the regeneration area



the new home in the regeneration area is valued as being worth £380,000

You would need to put in your full compensation package of £275,000

Haringey Council, a Housing Association would contribute

£105.000

£380,000

You will own 72% of the property and Haringey Council or a Housing Association would own 18% of the property.

You have the opportunity to increase your share in the property over time by gradually buying the Council's or Housing Association's equity share.

The values used in the illustration are indicative and do not necessarily reflect the value of your home.

9 HAVE YOUR SAY 6

Developing the detailed terms for the new shared equity homes in High Road West

The council will ensure that the terms of any future shared equity homes are subject to consultation with resident leaseholders. These terms will need to be met regardless of whether Haringey Council or the Housing Association own the homes.

Whilst we are still developing these terms, they are likely to include the following:

- The leaseholder will not be required to make repayments on the equity loan and it only needs to be paid upon sale of the property
- The leaseholder will be able to increase their share of the property at any time subject to valuation
- The leaseholder will have the right to succession (pass the property on to a family member, who resides in the home)
- The property will have the same number of bedrooms as the leaseholder's existing property. If the leaseholder would like to increase the number of bedrooms, they should be offered a shared ownership arrangement

Service package

The service package is the range of services provided to you as leaseholder in your building and includes the costs directly related to your building that the landlord or their management company must pay for those services. These costs are called a service charge. The services provided could be things like repairing lifts, maintaining gardens and decorating the building and communal areas.

Currently your building is managed and maintained by Homes for Haringey. You already pay service charge to Homes for Haringey for the service they provide.

If the shared equity homes in High Road West are sold to a Housing Association, the housing will be managed by them.

We are committed to ensuring that the service charge for the new homes within the development are affordable for all residents, however, due to the fact that there will be more services provided for residents in an improved and more secure

environment, it is likely that the cost will go up – this may be due to increased services such as CCTV, concierge, lift maintenance, cleaning and repairs, more lighting and lots of green space and planting.

If the new shared equity housing is bought by the Council or a Housing Association, it is likely in both instances, your service charge will increase due to the reasons listed above. This will be charged to you.

Your feedback in this consultation will influence the services that are delivered for the replacement social rented housing in High Road West which would therefore influence the service charge. However the overall quality and service offer improvements mean that the service charge is still likely to increase.

We want to reassure you that we will get the best possible deal for leaseholders when negotiating a new service package.

For more information about the shared equity offer or the service package contact your dedicated Rehousing Officers:

Email: @haringey.gov.uk
Tel:





Our preferred option

Financial implications

It is our preferred option for a Housing Association to buy and own the replacement shared equity housing to be built on the High Road West development.

This is due to the fact that we would need to buy the 46 shared equity homes from the developer. This would be a significant cost and would mean less money to spend or invest in current housing stock e.g. major works or repairs or building new houses.

We would like to undertake these activities to increase and improve housing as well as having the new regeneration schemes.

We believe that a Housing Association would be able to offer a high quality service across the whole of the High Road West Development and will benefit from the scale of the development. If the developer and housing association partner own and manage the whole site, the operation will warrant a dedicated team that all High Road West residents will benefit from.



8 HAVE YOUR SAY

The High Road West regeneration scheme

What has happened so far?

In order to get to this point we have created a series of proposals, each informed by consultation with residents.

Spring 2012

Arup was appointed to help Haringey Council develop the High Road West masterplan and the process of developing a masterplan was commenced.

Spring 2012-September 2014

A series of consultation events were held with the local community to help shape the masterplan options and the final masterplan. These events included workshops, training, one-to-one meetings, drop-in sessions.

2013-2014

Haringey Council worked with Love Lane residents to develop the secure tenant and leaseholder guides and the Resident Charter.

September 2014

The Community Hub, at the Grange, 32-34A White Hart Lane, N17 8AD opens. In December 2014 and ongoing, the Love Lane rehousing team support residents from this central location and hub.

December 2014

The High Road West Masterplan was approved by Haringey Council's Cabinet. Included a Resident Charter which made the commitment that all secure council tenants on the Love Lane Estate will:

- Be offered a new, high quality, modern home in the redevelopment area that meets their needs
- Continue to pay social rent, not new affordable rents
- · Continue to have a long-term tenancy
- Have a dedicated re-housing officer to support them through the whole moving process
- Receive home loss compensation, with all reasonable moving costs paid

December 2015

Approval by Cabinet of procurement of development partner for High Road West regeneration scheme.

Summer/ Autumn 2016

High Road West procurement process commenced to select a development partner.

October 2016

Resident representatives on a specially formed 'Design Panel' took part in dialogue sessions with six shortlisted bidders to feedback on the vision and designs proposed for High Road West.

January 2017

Three bidders are selected to continue in competitive dialogue. They are selected by scoring highest overall on the different elements of their propositions – including their response to the Resident Charter and Design Panel.

What stage are we at now?

From a longlist of six potential developers, we have shortlisted three. They are; Barratt Developments Plc, Lendlease Developments Ltd, Linkcity (Bouygues).

As part of the selection process the developers met with Love Lane residents and pitched their ideas to resident representatives on a specially formed 'Design Panel'.

In the Spring, the bidders will each submit a final tender document and these will be scored and independently moderated in order to reach a preferred bidder.

The final decision on which developer is chosen will be taken by Haringey Council's Cabinet in Summer 2017.

What happens with my comments on this consultation?

Your comments will feed into the decision by Haringey Council Cabinet on who should own

the replacement shared equity housing. This will happen in Summer 2017 alongside the Cabinet decision on the preferred developer for the High Road West regeneration scheme.

We are holding this consultation now as your responses will shape discussions with the developers and inform their future plans.



10 HAVE YOUR SAY

Glossary of Terms

- **High Road West** a proposed regeneration scheme covering 11 hectares broadly between Tottenham High Road and the railway line (White Hart Lane Station), running from Brereton Road in the south to the former Sainsbury's site in the north.
- New shared equity housing the new housing to be built in the High Road West regeneration scheme that has been allocated for current resident leaseholders
- Shared equity property a housing option where the leaseholder pays for a proportion of the property and the rest is funded by an equity loan.
- Private registered provider a private provider of social housing held on a government register (formerly known as registered social landlords or Housing Associations). Some PRPs are charitable bodies and others are not.
- Housing Association this is the commonly used term to describe a registered provider of social housing.
- **Succession** the right to pass on the shared equity homes to a successor, usually a family member who is resident in the home
- Service charge a payment made by the resident to the landlord or management company as a portion of the costs of servicing only the tenant's building e.g. repairing lifts, maintaining gardens and decorating the building and communal areas
- Homes for Haringey Homes for Haringey is an Arm's Length Management Organisation (ALMO), set up in April 2006 to manage Haringey's council housing.
- Concierge a security guard present in your building or protected neighbourhood.
- **CCTV** Close Circuit Television uses camera to provide surveillance.
- **Door Entry** the access into a secure building.

Tottenham

HIGH

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WEST

Consultation of Resident Leaseholders on the Love Lane Estate

Haringey Council are seeking your views on the ownership and management of the shared equity homes that will be available for resident leaseholders currently living on the Love Lane Estate.

As set out in the information pack, moving to a shared equity home is just one of the rehousing options for resident leaseholders and is the option we are seeking feedback on as part of this consultation.

Your views are very important to us and will be a key part of the final decision regarding who will own the replacement shared equity homes. The options for ownership of the replacement shared equity housing are either that Haringey Council, or that a Housing Association* buys and owns the housing.

Your feedback will also be used to help us develop the detailed terms for the shared equity homes which will be included within the leaseholder offer. We will be consulting all Love Lane leaseholders on the leaseholder offer later in the Summer.

Full information on the consultation and what it means for you can be found in the enclosed information pack.

Please read the pack in full before answering the below questions.

If you would like this document in another language or large print contact on .

How to give your views

You can give your views by:

- Completing a feedback form online at www.tottenham.london/HRWconsultation
- Completing the paper feedback form included with this pack and return in the supplied prepaid envelope
- Handing your form back in person to your rehousing officer, or ended or
- Handing your form back in person to your Independent Tenant and Leaseholder Association representative for the Love Lane Estate,
- Emailing your views to tottenhamregeneration@haringey.gov.uk
- Writing to: High Road West Consultation Tottenham Regeneration Enterprise Centre 639 High Road London, N17 8AA

If you need assistance in completing this form please contact by emailing:

• uk or calling or come to one of the drop-in events where officers will be available to help.

Please note: Only one feedback form will be considered per person.

All data responses will be reported anonymously.

The consultation ends on the **5**TH **MAY 2017**. Your feedback and views must be received by this date.



^{*}A Housing Association is legally referred to as a private registered provider but we will use the term "Housing Association" throughout this document.

There is information to help you answer these questions in the information pack and definitions in the glossary of terms. If you are unsure please feel free to contact us to talk it through.

| Question 1: Our ambitions for your new shared equity | home |
|--|------|
|--|------|

The statements below set out the Council's ambitions for the terms of the shared equity offer to resident leaseholders. Please respond to each of the ambitions laid out below with how far you agree with each. Please mark on the scale where 1 is do not agree and 5 is completely agree. Feel free to comment on your reasons why.

Feedback sheet. Page 2 of 5

| Q | uestion 2: Services preference |
|----|--|
| | We want to ensure that you are provided with the services that are important to you. Please rank these services in order of preference where 1 is most important and 11 is least important. |
| | CCTV |
| | Concierge |
| | Lift maintenance |
| | More lighting |
| | Communal area decoration |
| | Green space and planting |
| | High quality fixtures and finish |
| | Cleaning and refuse |
| | Door entry |
| | Fire safety |
| | Other (please state): |
| | |
| | |
| | |
| | |
| Qı | uestion 3: Ownership preference in relation to service package |
| a) | We do not know how much the service charge will be for the shared equity housing if either Haringey Council or if a Housing Association owns the homes. However the service charge will reflect the level of service and will only apply to services for your building. We will seek to get the best possible deal on the service package for tenants in the new High Road West homes by negotiating the services you require. |
| | In light of this, do you have a preference who owns the shared equity housing? |
| | Yes No Don't Know |
| b) | If yes what is your preference and why? |
| | Housing Association buys and owns the shared equity housing Council buys and owns the shared equity housing |
| Re | asons why: |

| a) Taking all of the above into considerations into account, do you have a preference as to who owns the shared equity housing? Yes No Don't Know b) If yes what is your preference and why? • Housing Association buys and owns the shared equity housing • Council buys and owns the shared equity housing Reasons why: |
|--|
| b) If yes what is your preference and why? • Housing Association buys and owns the shared equity housing • Council buys and owns the shared equity housing |
| Housing Association buys and owns the shared equity housing Council buys and owns the shared equity housing |
| Council buys and owns the shared equity housing |
| Reasons why: |
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| YOUR INFORMATION | | |
|--|------------------------------------|--|
| Age | ☐ Prefer not to say | |
| Do you consider yourself to have Yes No | a disability? ☐ Prefer not to say | |
| Sex Female Male | ☐ Prefer not to say | |
| Ethnicity – please tick the box tha | t best describes your e | thnic group: |
| White British | ☐ Irish | |
| White other Greek Greek/Cypriot Kurdish Other (please specify): | ☐ Turkish ☐ Gypsy/Roma | ☐ Turkish/Cypriot ☐ Irish Traveller |
| Black Caribbean Other (please specify): | ☐ African | ☐ British |
| Asian Indian Bangladeshi Other (please specify): | ☐ Pakistani ☐ British | ☐ East African Asian |
| Chinese or Other Ethnic Group Chinese Any other ethnic background (please specify): | | |
| Mixed White & Black African Other (please specify): Prefer not to say | ☐ White & Asian | ☐ White & Black Caribbean |
| DATA PROTECTION | | |

We will not process information for any purpose other than that for which it was collected and we will not pass it on to third parties other than those delivering services on our behalf (without permission).

| Subject: | "High Road West Consultation" |
|----------|-------------------------------|
| | |

From: Mary Powell < mary powell@

Sent: 04 April 2017 05:25

To: Tottenham Regeneration < TottenhamRegeneration@haringey.gov.uk

Cc:

Subject: "High Road West Consultation"

I have read what you disingenuously call a consultation document and will say as follows.

The structured questions are designed to reduce any critical comment and steer answers in the direction that you are seeking. I have answered according to your numbers below adding further comments as I go and at the end.

- 1. Shared Equity
- a. There should be no payment on shared equity loan completely agree.

However the use of shared equity makes clear that leaseholder compensation would otherwise price us out of the area so we have to buy an inferior product to the one we currently have (100% lease) in order not to be socially cleansed from our neighbourhood. I am fully expecting your valuers to undervalue the properties and then you will try to intimidate us all into accepting the price or face CPO.

b. Should be able to increase our share, subject to valuation - neither agree or disagree

Just like shared ownership, future shares which are "staircased" will cost more than the original purchase, by percentage.

c. Right of succession - neither agree or disagree

By definition this means we cannot leave a property in a will as we can now, but only a succession is possible like a secure tenant. Currently if I drop dead, then who I leave the flat to is none of your business during the term of the lease. Under the new arrangements you would force us to take an inferior product to our current 100% leases. We are demoted to secure tenancy rights whilst paying lease prices. If you are going to treat us like tenants you should be buying us out and offering secure tenancies instead.

d. Number of bedrooms - neither agree or disagree

If I am a home owner the number of bedrooms I have is none of your business, but you are likely to be forcing me to downsize due to the higher cost of the new homes. If you are going to treat us like tenants you should be buying us out and offering secure tenancies instead.

e. Additional comments

See above. Overall this is an inferior product which will put leaseholders in hock to Haringey Council or the chosen housing association. Currently I am a 100% leaseholder in a 3 bed maisonette and have no wish to sell or downsize. You are forcing this on the leaseholders of the estate, as you attempt to socially cleanse the whole borough, including the "wrong sort" of homeowner.

- 2. Services preference
- a. CCTV no
- b. Concierge no
- c. Lift maintenance no
- d. More lighting no, there is too much light pollution
- e. Communal decs cannot be any worse than now, nothing done in Whitehall street for years
- f. Green spaces and planting keep it simple
- g. High quality fixtures and finish no, keep it functional
- h. Cleaning and refuse try getting the basics right now
- i. Door entry keep it simple, not phone or CCTV linked
- j. Fire safety important, little evidence at present in Whitehall Street
- k. Other get the basics right and do not throw our money at frivolous extras. If you have communal areas full of rubbish no amount of expensive fire detection equipment or smoke vents will help. This is about HfH housing management staff doing their jobs properly, which we already pay for but it does not happen.
- 3. Ownership preference for shared equity product don't know but definitely do not want a G15 housing association. Housing associations need to make money to service their debts, and will sweat it out of us one way or another through extortionate service charges. Once they have ownership of the shared equity products there will be nothing that Haringey Council can do about that.
- 4. Overall view as above. Housing associations are in it for the money and paying back their loans or bond holders. Housing associations have no direct public accountability and their regulatory body the HCA has no teeth. Haringey Council has a preference for the Pontius Pilate approach to housing, selling out to profiteering housing associations and the likes of Lend Lease, Barratt or Bouygues. New build properties are often of poor quality, with poor defects liability management (by inexpert housing management staff). Take a look at some of the recent new build disasters mismanaged by housing associations like Orchard Village (https://www.southwarknews.co.uk/news/notting-hill-refuse-share-survey-bermondseys-exchange-suffer-loss-hot-water-days/). Private developments are no better as developers seek to evade their responsibility for defects during the Defect Liability Period and insurers like NHBC are equally evasive (https://www.theguardian.com/money/2017/apr/02/new-build-homes-reputation-problems-developers).

Do not send your so called rehousing officers or engagement officers around to speak to me, they are not welcome.

Mary Powell

63 Whitehall Street

Subject:

Love Lane demolition - draft leaseholder letter

From: Mary Powell < mary powell@

Sent: 08 January 2018 06:01

To: Tottenham Regeneration < <u>TottenhamRegeneration@haringey.gov.uk</u>>

Cc: '

Subject: Love Lane demolition - draft leaseholder letter

To whom it may concern

I have seen the latest piece of sophistry from Haringey Council concerning the "offer" to leaseholders. That word alone is an exercise in casuistry as it is not in any way a voluntary transaction which could be called an "offer". The estate will be demolished to beautify the area. Leaseholders will get the crumbs from Haringey Council so that we all go away somewhere else, along with the tenants. We are the wrong sort of homeowners for the brave new world of "New Haringey".

- The shared equity "offer" is little better than a Ponzi scheme. I would not have, as I do at present, a 100% lease and would not be able to leave any such property in my will, to whomsoever I choose. The proposed succession rights are those of a secure tenant. In that case I request a secure tenancy, following compulsory purchase,
- A lease swap is of little comfort when Haringey Council is intent of demolishing all council housing in the borough and handing over the land to Lend Lease for private profit. If I get another lease on a council property, what guarantee is there that I will not be in the same position in a few years' time? Haringey Council appears determined to cleanse the borough of cash poor home owners.

Both the shared equity and lease swap proposals are dishonest.

I request a secure tenancy; when can this be arranged?

I still have not been balloted about the estate demolition scheme either.

Yours faithfully

Mary Powell 63 Whitehall Street

Regeneration, Planning and Development





Ms Mary Powell 63 Whitehall Street London N17 8BP

Date: January 2017

Dear Ms Mary Powell,

Re: Draft Love Lane Leaseholder Offer- we want your views

Haringey Council will be holding a consultation on the draft Love Lane Leaseholder offer between the 15 January 2018 and the 9 February 2018.

The draft Love Lane Leaseholder offer has been developed following two months of engagement with leaseholders on the Love Lane Estate, which included holding three workshops from November 2017 through to January 2018. The Leaseholder Offer sets out the Council's enhanced commitments, developed through the feedback received, to leaseholders on the Love Lane Estate. These commitments cover:

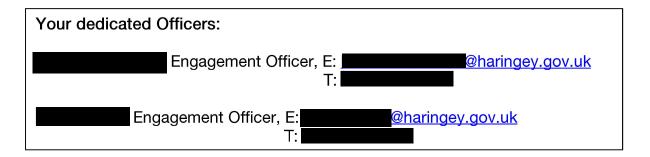
- How we will acquire your property
- The payments and compensation you will receive
- The rehousing options for resident leaseholders- including how they can acquire a new home with the High Road West development

The draft Leaseholder Offer provides additional commitments to leaseholders, above and beyond those set out in the Council's Estate Renewal, Rehousing and Payments Policy (2017) and the Love Lane Leaseholder Guide (2014).

The draft Leaseholder Offer and a feedback form, which you can use to provide us with your views are included within this letter. Your views on the Offer are important to us and will be fully considered and then presented to the Council's Cabinet when they consider the Draft Leaseholder Offer in March 2018.

If you would like to speak to a Council Officer about the Offer, you will be able to do so by contacting one of your dedicated Officers below, or attending one of our drop in events, which will be held on:

- Wednesday 24 January, 6pm-9pm, The Grange, Community Hub on White Hart Lane, 32-34A White Hart Lane, Tottenham, London, N17 8DP
- Thursday 1 February, 10am- midday, The Grange, Community Hub on White Hart Lane, 32-34A White Hart Lane, Tottenham, London, N17 8DP



We look forward to receiving your views.

Yours sincerely



Director of Regeneration Haringey Council

E: tottenhamregeneration@haringey.gov.uk

Tottenham

HIGH ROAD WEST

LOVE LANE ENHANCED LEASEHOLDER OFFER

Draft Supplementary Policy for Consultation January 2018



www.tottenham.london



CONTENTS

- 1. Introduction
- 2. Commitments to all leaseholders on Love Lane
- 3. The valuation and property purchase process
- 4. Compensation
- 5. Rehousing options for resident leaseholders
- 6. Equity loans
- 7. Further information

1. Introduction

This supplementary policy ("enhanced offer") sets out Haringey Council's commitments to leaseholders living on the Love Lane Estate, who are affected by the High Road West Regeneration Scheme.

It provides additional Council commitments, most notably relating to the rehousing options for resident leaseholders, above and beyond those set out in the Council's Estate Renewal, Rehousing and Payments Policy ("Estate Renewal Policy"), which was subject to a public consultation process and agreed by Cabinet in October 2017. It also reflects and provides more detail to the commitments set out in the Leaseholder Guide, which was subject to consultation with Love Lane residents, and agreed by Cabinet in 2014. The enhanced offer should be read in conjunction with these documents.

This enhanced offer has been developed following two months of engagement with leaseholders on the Love Lane Estate and through a series of workshops held between November 2017 and January 2018 where leaseholders' aspirations and concerns around the offer were discussed.

The development of the enhanced offer demonstrates our commitment to working with leaseholders and ensuring residents can stay within their community and benefit from the High Road West Regeneration Scheme, which will bring significant new facilities and opportunities to the area. This includes high quality replacement homes for residents, new community facilities including a new Library and Learning Centre and new parks and open space, a new local centre with shops, restaurants and workspace, all within a safe and welcoming neighbourhood.

We are now seeking leaseholders' views on this draft enhanced offer, ahead of the offer being considered by the Council's Cabinet.

Please note: For the purposes of this enhanced offer, resident and non-residents on the Love Lane Estate are defined as set out below:

- You are a resident leaseholder if you live in your property and have lived in your property since the 16 December 2014- the date the High Road West Masterplan was agreed
- You are a non-resident leaseholder if you do not live in your property and have not lived in the property since 16 December 2014

2. Commitments to all leaseholders on Love Lane

This enhanced offer sets out the payment guarantees that Haringey Council has made to resident and non-resident leaseholders living on the Love Lane Estate.

It also sets out the rehousing options that we guarantee for resident leaseholders.

The aim of this enhanced offer is to achieve the following two key commitments set out below:

- To ensure that there is an offer of a home in the High Road West area that is affordable to resident leaseholders
- To ensure that the High Road West Scheme does not disadvantage existing residents

The offer also seeks to combine the commitments the Council has set out in the Love Lane Leaseholder Guide and the Estate Renewal Policy. These commitments are set out below.

The Leaseholder Guide

The Leaseholder Guide set out a number of commitments to leaseholders, which we are still committed to. This includes:

Regular, honest communication

We will provide you with regular, honest communication about the regeneration proposals throughout the regeneration period. We will also provide you with dedicated points of contact so you know who you can go to with any questions or queries you may have.

Working together

We have been, and will continue to be, committed to working with residents to ensure that you influence and benefit from the regeneration proposals.

Dedicated officer

We will ensure that each household has a dedicated officer to help with every step of the purchasing process. The officer will meet with you on a one-to-one basis to get to know you and your family's needs and requirements, inform you of the advice you may wish to seek

and how to access this advice and answer any questions or queries you may have.

Independent advice

We will continue to fund the Independent Tenant and Leaseholder Advisor (ITLA) for the Love Lane Estate. The ITLA will continue to work with you to provide impartial advice and support about the regeneration and re-housing process. We will also ensure that you have access to the appropriate independent, professional and technical advice that you may require throughout the process - this may include valuation and legal advice.

Additional support for you and your family

We recognise the stress that the regeneration process can put on you and your family. We are therefore committed to providing additional support – beyond the dedicated Re-housing Officer and Independent Advisor, to ensure that you and your family are fully supported throughout this process. This will include organising events and activities, such as organising

for you to talk to people who have been affected by similar regeneration schemes, organising skills and training opportunities and working with other services such as schools and the health service to ensure you and your whole family are supported.

You will not be financially worse off

We are committed to the principle that leaseholders should not be in a financially worse position as a result of the regeneration scheme. As the Council will be purchasing your property it is important that you do not have to incur any costs because of the process.

Developing a range of affordable housing products

We have developed a range of rehousing options for resident leaseholders and we will ensure the High Road West Scheme delivers a range of affordable housing.

Being equitable and transparent

We are committed to being open, equitable and transparent in the process of purchasing your property.

The Estate Renewal Policy also sets out a number of commitments to resident and non-resident leaseholders, which we are committed to. These include:

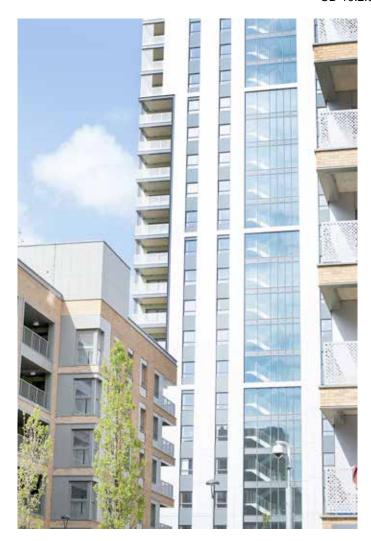
All resident leaseholders and freeholders will have a guaranteed Right to Return - this means that if you are a resident leaseholder you will be able to either remain on the estate until your new home is ready, or move away and return when your new home is built.

All resident leaseholders who wish to move away will be supported to do so - this means that if you are a resident leaseholder, you will be offered practical support to find a new home on the open market. Qualifying resident leaseholders will also have the option to seek financial support to acquire a new home within the borough with an equity loan.

No resident and non-resident leaseholder will be financially worse off as a result of the estate renewal

- this means leaseholders will receive the market value of their property, compensation for the loss of their property and a payments to cover relevant costs.

As set out in the Estate Renewal Policy, we committed to ensuring that no resident should be financially worse off as a result of the regeneration scheme. But this does not necessarily mean that every leaseholder will pay exactly the same housing costs after the move as they did before the move. More information on this can be found in section 7.





3. The valuation and property purchase process

As set out in the Estate Renewal Policy, all leaseholders will be entitled to receive the full market value of their property. The Council will enter into negotiations with leaseholders to seek a voluntary arrangement to buy their home. During the process of negotiation, it is expected that in many cases the following will also be discussed and decided on:

- The rehousing options available to resident leaseholders
- The financial advice and general support available to help assess those options (to the extent available)
- Compensation entitlements and how to claim them
- The Council's procedures for acquiring properties

Leaseholders will be given sufficient time to consider their options and will be advised of any dates by which they need to decide if they want to sell their property by agreement. All offers relating to this enhanced offer will be set out in writing and the leaseholder will need to accept or reject them. Resident leaseholders will be given reasonable time to decide which rehousing option they prefer.

Who will value my property?

The Council will appoint a qualified independent valuer to act on its behalf to undertake a valuation of the property on the Love Lane Estate to determine the market value. The appointment of an independent valuer/s will be made through an open and transparent process.

Leaseholders can also appoint a qualified valuer to act on their behalf and reasonable costs associated with this will be reimbursed by Haringey Council.

Valuations will take into account any improvement works undertaken before the valuation date and are on the basis of open market valuations which, in effect, do not take into account any increase or decrease attributable to the estate renewal or the fact that the purchase is, or may be, compulsory.

What happens if there is no agreement on the valuation?

If the Council valuer and leaseholder valuer cannot reach agreement the matter may be referred for dispute resolution.

If the leaseholder does not accept the valuation agreed between their valuer and the Council's valuer, or the valuation following any dispute resolution, they will be determined to have rejected the Council's offer to buy by agreement. They will in these circumstances have the statutory right to have the matter referred to Lands Chamber of the Upper Tribunal. Information on the Lands Chamber of the Upper Tribunal can be found at www.gov.uk/courts-tribunals/upper-tribunal-lands-

www.gov.uk/courts-tribunals/upper-tribunal-lands chamber



4. Compensation

The amount of compensation you will receive will depend on whether you are a resident or a nonresident leaseholder. The boxes below summarise the compensation available.

If you are a resident leaseholder, you will be able to claim:

- Market value of your property
- A 10% Home Loss Payment
- Disturbance payment to cover the costs of your move
- Additional Disturbance Payments (see page 9)
- Decent Homes works compensation (where applicable)

Non-Resident leaseholders will be able to claim:

- The market value of your home
- 7.5 % Basic Loss Payment
- Compensation for any reasonable costs incurred as a result of purchasing a new property in the UK
- Decent Homes works compensation (where applicable)

What is a Home Loss Payment?

Resident leaseholders are entitled to receive a Home Loss Payment to compensate them for the loss of their home. This figure is set by the government and is currently assessed at 10% of the market value of the property, with a minimum of £6,100 and a maximum payment of £61,000 as at January 2018.

To claim home loss compensation, you must have lived in your property as your sole and principal home since 16 December 2014.

Where a leaseholder does not qualify for a statutory Home Loss payment, for example, because the property has not been their only or main residence since 16 December 2014, the Council may, in exceptional circumstances, make a discretionary Home Loss payment not exceeding the statutory amount.

What is a Basic Loss Payment?

Non-resident leaseholders are entitled to receive a basic loss payment of 7.5% of the agreed value of the property, up to a maximum of £75,000 as at January 2018.

How will these Payments be made to me?

The Home Loss and Basic Loss Payments will be made in the following way:

- Payments will be made directly to leaseholder
- Claims can be made for up to six years after the offer of accommodation, and must be paid within three months of receiving the claim. Under the Land Compensation Act 1973, there is a right of appeal to the Lands Tribunal
- Payments will normally be made only after the return of keys to the property the tenant is vacating and, for leaseholders and freeholders, the sale completion. However, an earlier advance payment of at least part of the total payment may be considered in exceptional cases of financial hardship
- All arrears will normally be offset against these payments. This includes service charge or major works arrears. Deductions may also be made for any Council Tax arrears.

What is the Disturbance Payment?

Disturbance Payments are made to financially compensate resident leaseholders for expenses associated with the need to move. Disturbance Payments will be made under the Land Compensation Act 1973.

The list below, sets out the items which will be covered by the Disturbance Payment and are considered reasonable under the Land Compensation Act 1973:

- Removal costs from the current home to the new home, which will be paid directly to the Council's approved removal firm or to the tenant/leaseholder's removal firm where the tenant/leaseholder obtains two estimates which have been approved by the Council prior to the move. For vulnerable residents, this might include additional support, such as furniture packing and unpacking
- Redirection of mail for each authorised surname living at the address

- Telephone and internet disconnection and reconnection, including additional lines
- Disconnection of any television aerials or satellite dishes connected either to an existing television or that allows the proper operation of television equipment. Reconnection will only apply with the express approval of the landlord at the new address. New homes may have television aerials and systems installed as part of the specification
- Washing machine, cooker, dishwasher and plumbed fridge disconnection and reconnections to be carried out by the removal firm's operatives (who must be suitably qualified to the appropriate trade standards).
 In some cases, payments may also be made for replacing white goods or furnishings owned by the tenant where the existing white goods/furnishing do not fit into the new property
- Curtain and carpets
- Special locks and alarm refitting if these are currently fitted at the old property. They must be dismantled and refitted by a qualified locksmith or recognised alarm company and all locks and alarms must meet the relevant British standard for security. Front door and window grilles would not be covered
- Dismantling and re-fitting of fitted resident owned furniture (such as kitchen units and wardrobes)
- Any extra costs of new school uniform if moved to a different area, which necessitates a change of school (supported by letters from the respective schools)
- Reimbursements for wage or salary loss on the day of the removal, provided loss of earnings is certified by the employer, for up to two members of the household
- Reasonable costs incurred by the tenant/leaseholder if approved in writing by the Council prior to the cost being incurred, for example travel to viewings, replacement of sheds, additional childcare paid for pre-school children on the day of the move and outside furniture which cannot be dismantled, etc. Redecoration may also be payable in particular circumstances and that this will be considered on a case by case basis. In the unlikely event that a leaseholder needs to move off the Love Lane Estate before moving to their new home in High Road West, the Disturbance Payments may need to be paid twice

For leaseholders not moving into one of the new home in the High Road West area, Disturbance Payments will need to be claimed within one year of their property being acquired unless there are exceptional circumstances. Non-resident leaseholders and freeholders are not entitled to any disturbance payments.

How will the Disturbance Payment be made to me?

Disturbance payments will be made directly to the leaseholder. Disturbance payments will only be made in respect of one replacement property so in cases where joint leaseholders are not purchasing another property together, they will need to decide who will claim.

Resident leaseholders will be offered two payment method options:

Option 1- A claim option

Resident leaseholders using this option can claim disturbance payments by submitting a Disturbance Payment claim form for any legitimate expenses they incur in relation to moving home, enclosing receipts or proof of expenses.

All disturbance claims must be supported by receipts and invoices bearing the name and address of the company providing such receipts and invoices, the details of which will be verified by the Council.

Claimants should note that the level of payment assessed by the Council may be less than the "fixed payment" quoted under the Fixed Payment option below.

Payments listed as "Additional payments available to resident Leaseholders" will need to be claimed through receipts regardless of whether a fixed payment has been requested for all other costs.



Option 2- A fixed payment option

Resident leaseholders can also choose to receive a fix sum payment instead of claiming for each expense.

Payment levels are based on the size of the property being vacated, updated periodically. These fixed payments do not cover the "additional payments available to resident Leaseholders/Freeholders" which will need to be claimed separately through the "claim option" described above.

The current fixed payment levels (as of September 2014) are set out below:

- One-bedroom property £1,650
- Two-bedroom property £2,000
- Three-bedroom property £2,400

For all three-bedroom plus properties £380 will be added to the 3-bedroom figure above (i.e. £2,400) for each additional bedroom.

Please note: where and payments set out in this offer are made in advance of completion of a transaction, and the transaction does not take place, payments received will need to be returned to the Council within three months.

Can I receive any additional disturbance payments?

Yes, resident leaseholders can claim for 'Additional Disturbance Payments' in addition to the Disturbance Payment listed above. Additional Payments are any additional costs associated with selling their current property and purchasing a new one. The new home can be outside the renewal area, but must be within the UK and the property must be purchased and the claim made, within one year of the Council purchasing the property on the Love Lane Estate, to be eligible for this payment.

The payment of these additional costs is dependent on the option taken by each individual leaseholder and freeholder in regards to rehousing, and can include:

- Early mortgage redemption fees at the existing property
- Conveyancing costs
- Mortgage and lender fees arising from the purchase of a replacement property
- Stamp duty land tax arising from the purchase of a replacement property
- Solicitor/legal fees arising from the purchase of a replacement property

- In some cases, payment for replacing white goods or furnishings owned by the leaseholder where the existing white goods/furnishing do not fit into the new property
- Removal and reinstatement of disabled adaptations as agreed by Haringey Council's Occupational Therapist

In addition to these payments, additional support may be available to assist in the purchase of a new home.

What if I need payment upfront?

Emergency payments may be made available to those who will need this payment to secure a new home. If the leaseholder is moving into one of the replacement homes within the High Road West area, Disturbance Payments may include expenses associated with moving twice if this involves first living in temporary housing. This will not apply if the leaseholder has chosen to move into and fund their own temporary housing, because they want to return to a particular block or location and in these circumstances Haringey Council will only fund costs relating to one move.

The Leaseholder Guide mentioned Decent Homes Work reimbursements- is this still available?

Yes. Leaseholders will be able to claim for compensation for Decent Homes Work which was carried out before the Council's Cabinet agreed to demolish the Love Lane Estate in December 2014 and is not captured in the valuation of your property. The compensation will be calculated on a sliding scale, for example if leaseholders paid £18k for new windows which were due to last 30 years, but the leaseholder only had the enjoyment of the windows for ten years they will be compensated for the twenty-year loss, i.e., paid back £12k.

What if I want to appeal against the payments made to me?

The Council has a two-stage complaints process, which can be used in relation to appeals against the application of this policy.

Where the appeal is regarding the compensation payment in respect of property acquired, leaseholders and freeholders have the statutory right to apply to a specialist tribunal to determine the appropriate level of compensation. Further advice on this can be provided by the Independent Tenant Advisor appointed to the renewal scheme.

5. Rehousing options for resident leaseholders

Within the Leaseholder Guide and the Estate Renewal Policy the Council has set out a number of rehousing options for residents to ensure that leaseholders' choice is maximised and that resident leaseholders who want to remain in the regeneration area are able to do so.

The rehousing choices for residents are summarised below:

- Purchase a new home within the High Road West regeneration area with financial support from the Council - the Council's equity loan offer allows all resident leaseholders to have access to a new home within the regeneration area. The equity loan arrangements are set out in detail below
- 2. Complete a Leasehold swap leaseholders can swap their property for an existing council owned property of equivalent size and value
- 3. Purchase a home within the borough on the open market with financial support from the Council qualifying leaseholders can receive financial support in the form of an equity loan to acquire a new home within Haringey

- 4. Purchase a new home within the High Road
 West area without Council financial support leaseholders can use the money from the sale of their
 property to buy a property within the High Road West
 area without an equity loan from the Council
- 5. Purchase a property outside of the regeneration on the open market within Haringey leaseholders can use the money from the sale of their property to buy a property within Haringey on the open market without an equity loan from the Council
- 6. Purchase a property outside of Haringey on the open market - leaseholders can use the money from the sale of their property to buy a property on the open market without an equity loan from the Council

Please note:

The Leaseholder Guide makes reference to leaseholders being able to purchase a low-cost ownership home built by the Council as part of its new build programme. The Council is reviewing its new build programme but will keep residents informed if and when new properties become available.

Option one - purchase a new home in the regeneration area (with an equity loan from the Council)

As set out in the Estate Renewal Policy, the Council has committed to providing financial support in the form of an equity loan to you, if you require help to purchase a new home in the regeneration area.

The equity loan means:

- The Council will contribute money to help the leaseholder buy their new home
- You will NOT have to pay any rent or interest on this loan
- The loan is only repaid when the home is sold or transferred to another owner, unless inherited by a resident partner
- For example, if the Council has contributed 10% of the price paid for the home when the you acquired it, then you will need to pay the Council 10% of the value of the property when you sell it.

The Estate Renewal Policy offers an equity loan option for

leaseholders purchasing a new property in the High Road West area providing the following two criteria are met:

- The full market value of the leaseholder's existing property and the Home Loss Payment are put into the new property
- The share held by the leaseholder equates to at least 60% of the value of the new property

Following recent engagement with leaseholders, this draft enhanced offer suggests more flexibility on both these criteria. This is to reassure any leaseholders whose circumstances have changed or who may struggle to raise a mortgage for the same value as their current mortgage that the Council will take their circumstance into account and adjust the level of equity share offered accordingly.

This enhanced offer proposes that all leaseholders will qualify for an equity loan offer providing that they put in the same amount they received from the sale of their



home on the Love Lane Estate plus their Home Loss Payment.

Where a leaseholder is unable to invest the full amount received for their existing home and their Home Loss Payment (e.g. because of a change in financial circumstances), the maximum amount they can reasonably contribute towards the new home will be determined by an independent financial advisor. Providing this amount is put into the new property the Council will provide an interest free equity loan for the remainder.

In exceptional circumstances, where the maximum amount the leaseholder could reasonably contribute towards the new home is extremely low (less than 25% of the value of the new property) then an assessment will be made on that leaseholder's individual circumstance, to find the most appropriate way of enabling the resident to stay in the area without adversely affecting their financial situation.

The financial advisor will be there to support and advice leaseholders. They will be able to support the leaseholder determine how much they can afford, including how much mortgage they could afford and provide help in accessing mortgages.

More information on the equity loan can be found in section six of this document.



Example One A - A new home within High Road West with an equity loan

- Mr and Mrs Osman live on the Love Lane Estate
- They are in their 80's
- They have no mortgage on their home
- They want to stay in the High Road West area to be near their community and the local shops





Mr & Mrs Osman decide to sell their home in 2030.

The home is valued at £550k and sold for that amount.

The Council receive their 23% share (£126.5k)

Mr & Mrs Osman receive their 77% share (£423.5k)

Mr & Mrs Osman own 100% of the property

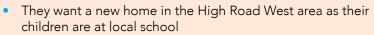
They will have no mortgage

They Council will contribute £115k (a 23% equity loan) which is only repaid when the property is sold No rent or interest is paid on the equity loan

Please note the values used in all the examples are indicative, not real life examples

Example One B - A new home within High Road West with an equity loan

- Mr and Mrs Smith have a mortgage for £200k
- Mrs Smith is no longer working and therefore their income
- They can now only get a new mortgage for £50k





Their property is valued at £350k They receive £35k in homeloss So they have £385k in total

£200k is paid back to the mortgage company Leaving £185k to reinvest

> The Council will put in £265k

The bank gives Mr and Mrs Smith a mortgage for £50k

They add this to their £185k They have £235k to reinvest



Mr & Mrs Smith decide to sell their home in 2040.

The home is valued at £600k and sold for that amount.

The Council receive their 53% share (£318k)

Mr & Mrs Smith receive their 47% share (£282k)

£500,000

Mr & Mrs Smith own 100% of the property

They will have a mortgage for £50k

The Council will contribute £265k (53% equity loan) which is only repaid when the property is sold

No rent or interest is paid on the equity loan

Please note the values used in all the examples are indicative, not real life examples



Option two - purchase a home within the borough on the open market with financial support from the Council

As set out in the Estate Renewal Policy you will be able to acquire a new home within the borough with financial support from the Council in the form of an equity loan.

The equity loan means:

- The Council will contribute money to help the leaseholder buy their new home
- You will NOT have to pay any rent or interest on this loan
- The loan is only repaid when the home is sold or transferred to another owner, unless inherited by a resident partner.
- For example, if the Council has contributed 10% of the price paid for the home when the you acquired it, then you will need to pay the Council 10% of the value of the property when you sell it

To qualify for this equity loan, the resident leaseholder must:

- Find a property on the open market in Haringey that is no more than 1.83 times the value of their current property or the value of the replacement property they would be offered on the new development (whichever is lower). This is because these loans are not intended to help purchase more expensive properties off the estate or to be used to fund very high value properties. There is therefore a double cap on the value of the replacement home
- Invest the same amount of money as they received for the value of their home on the Love Lane Estate and the 10% Home Loss Payment

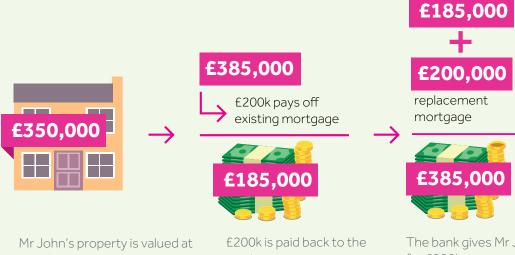
More information on the equity loan can be found in section six of this document.





Example Two

- Mr John wants to move closer to his family in Wood
- He wants to live in a house with a garden
- He has an existing mortgage of £250k
- His bank have agreed to give him a new mortgage for £200k



£350k

He receives £35k in homeloss So he has £385k in total

mortgage company Leaving £185k to reinvest

The bank gives Mr John a mortgage for £200k

He adds this to his £185k He has £385k to reinvest in a property in the borough



Mr John decides to sell his home in 2020.

The home is valued at £500k and sold for that amount.

The Council receive their 23% share (£115k) Mr John receive their 77% share (£385k)

Mr John owns 100% of the property He will have a mortgage for £200k plus an additional £185k equity

The Council will contribute £115k (23% equity loan) which is only repaid when the property is sold

No rent or interest is paid on the equity loan

Please note the values used in all the examples are indicative, not real life examples

Option three - leasehold swap

As set out in the Leaseholder Guide, you will be able to complete a leasehold swap with an existing Council owned property.

The new property will need to be the same size, or smaller, than the existing property and be of equivalent

If the values are significantly different, then that difference in value will need to be funded by the you or refunded by the Council - depending on whether the new property is

more or less expensive than the existing one.

To access the leasehold swap, you will need to complete a leasehold swap assessment form with their Rehousing Officer. Once completed leaseholders will be given access to suitable properties. A valuation of their existing property and any property they successfully select will need to take place.

Example Three

- Ms Ivy wants to do a leasehold swap
- She has found a Council property in a block next to her daughter
- Mrs Ivy does not have a mortgage



Her property is valued at £350k She receives £35k in homeloss So has £385k in total



The Council property Ms Ivy would like to move to, is valued in the same way as her existing property The property is also valued at £350k



Ms Ivy owns 100% of the property Ms Ivy keeps her homeloss payment



Option four, five and six - leasehold swap

Options four, five and six - purchase a new home on the open market within the High Road West Regeneration area, or within Haringey or within the UK without an equity loan from the Council.

As set out in the Estate Renewal Policy you can choose to use the full market value you receive for your property on the Love Lane Estate and the compensation to buy a new property on the open market.

However, you should note that the costs of purchasing a new home will only be met if the replacement property is in the UK.

As also set out in the Estate Renewal Policy, leaseholders wanting to acquire a property on the open market can receive the following:

- Practical help with buying another property outside Haringey - the Council can provide practical, non-financial help to assist leaseholders buy another property outside of Haringey. The need for this will be assessed on a case by case basis and will be limited to information on how to purchase a property on the open market such as finding solicitors, surveyors etc.
- Practical help with buying a property in another part of Haringey - the level of help to be provided will be assessed on a case by case basis, in accordance with individual needs, and may include (but is neither guaranteed to include nor restricted to) the provision of:
 - Information on how to purchase a property on the open market such as finding solicitors etc.
 - Information on any other leasehold properties Haringey Council knows are for sale
 - Advice on intermediate housing options in Haringey
- Additional Support to purchase a new property in another part of Haringey - additional, more intensive support may be provided where the Council assesses that you would have difficulty purchasing a new home on the open market – for example, if you have support needs. This support may include practical assistance and help in arranging a new mortgage, arranging surveys and providing advice and support on the legal steps needed to complete a purchase. In exceptional cases, and where required, the Council may purchase a property on behalf of the leaseholder. Any offer of

additional support and the level of support given will be at the Council's discretion

What if I can't raise enough funds to acquire a home?

Where a resident leaseholder is unable to raise sufficient funds to qualify for an equity loan the Council will sympathetically review the options available to each leaseholder to provide the most suitable offer they can afford. This may include alternative financing, smaller properties or a rental offer on the estate renewal scheme.

Where a rental offer is required to enable a resident leaseholder to remain in the renewal area, their application will be assessed in line with the Council's Housing Allocations Policy in force at the time of the assessment.

The application of any income or savings thresholds, or restrictions preventing leaseholders or home owners from joining the Housing Register, will be considered as necessary by the Estate Renewal Rehousing and Payments Discretion Panel. Rental offers will not normally be made outside of the renewal area unless the applicants meet the income and saving thresholds, and restrictions on home ownership. Any temporary moves off the estate will be held under a license.

Tenants can ask for a review of the property allocated to them under the Choice Based Lettings scheme or as a direct offer. This review will follow the procedure laid out in the Housing Allocations Policy. There will be no further right of appeal from the decision on review.

6. Equity loans

If I take an equity loan to either by a property within the High Road West area, or within the borough, will I own and be responsible for the property?

Yes. Properties bought using an equity loan are generally leasehold properties, meaning that there is a lease for a fixed period of time. As the leaseholder, you will be responsible for repairs, service charges and all other costs associated with the new property, but there is no interest payable on the equity retained by the provider.

You will be able to repay part of the equity loan at any time. In order to do so a new valuation of the property will need to be obtained and each partial repayment of the loan must be for at least 10% of the property's current value. This valuation, and any associated administrative costs, will be the responsibility of the leaseholder.

Under the equity loan arrangement, you will be the sole legal owner and are able to sublet the property subject to the usual requirements to notify the freeholder or any other relevant terms in the lease.

In addition to the value of my existing home and my Home Loss Payment can I contribute other funds I have to acquiring a new property and an equity loan?

Yes. You may contribute any other capital or savings, but these additional funds can only be used to reduce the size of the equity loan and cannot be used to purchase a higher value property. Equity loans will not be available for the purchase of properties that are more expensive than these limits.

It should be noted that if your existing property was purchased using a mortgage, a further mortgage to at least the same value as the one held on the existing property being purchased by Haringey Council will need to be raised before (or at the same time as) the purchase of the new property can take place. Haringey Council and the independent financial advisor can assist leaseholders in finding a new mortgage. For a new property in the High Road West Area, where an independent financial advisor confirms that the maximum mortgage available

to the leaseholder is lower than their existing one, the leaseholder will be required to obtain a mortgage for the maximum amount identified.

When do I need to repay the loan?

The equity loan only needs to be repaid upon sale of the property. Any increase or decrease in the value of the property will be apportioned between you and the Council or its appointed agent in line with their original contributions and any stair casing, which are calculated as percentages.

Prior to any sale the Council or its appointed agent will require a further valuation to be obtained so that the amount that is due to be repaid to the Council can be calculated. All of the administrative costs connected with the sale will need to be paid for by you.

Will I be able to pass on the equity loan if I die?

In the event of your death, you will be able to pass on the equity to loan to your spouse, civil partner or a person living with you as your partner, as long as your partner resided at the home with you at the time of your death and as long as they can afford to retain the same level of equity in the property as you did.

The equity loan will not be able to be passed on to anyone other than a partner and will need to be repaid in full when the property is transferred to another owner.

We understand that there may be some cases where you have an adult child living with you in the property. If this is the case, your adult child will be given 12 months to sell the property and will be able to use the proceeds to find alternative accommodation. Alternatively they could pay off the equity loan (e.g. by obtaining a mortgage for that amount) and remain living in the property as a leaseholder.



- Mr Pressman received an equity loan from the Council for 20% of his property
- He has died and leaves his daughter, Fiona, who had been living with him
- He had no mortgage when he died and his home is now worth £400k



There is £400k equity in the property that is due to Fiona

There is £100k equity in the property that is due to the Council

Fiona has 12 months to make arrangements





Fiona sells the property and has £400k which she can use to purchase a property elsewhere

Fiona takes out a mortgage for £100k, pays off the equity loan to the council and continues living in the property as a leaseholder



7. Further information

Ensuring leaseholders are not financially worse off

As set out in the Estate Renewal Policy we committed to ensuring that no resident should be financially worse off as a result of the regeneration scheme. But this does not necessarily mean that every leaseholder will pay exactly the same housing costs after the move as they did before the move.

For resident leaseholders, it is noted that lending rates and criteria are subject to change over time, and are beyond the control of the Council, so the cost of the same value mortgage may be different at different properties. This means that housing costs will change for some leaseholders and freeholders, particularly if they move to larger or smaller homes. The commitment that no resident leaseholder will be financially worse off as a result of the High Road West Scheme is deemed as being met by the provision of Home Loss and Disturbance payments to cover the costs of moving and the commitment to ensuring there is always an offer available that is affordable to them, enabling them to stay within the original area. This offer may be open market purchase, with an equity loan either within or outside the estate renewal scheme (but within Haringey).

For leaseholders, other costs, such as utilities, insurance, service charges, Council Tax and mortgage rates will also change – some falling, some rising. The Council will work hard with Lendlease to keep service charges in particular as low as possible. But any changes in these charges, which are outside the control of the Council, are not covered in, or part of, the commitment that no tenant or leaseholder will be financially worse off a result of the renewal scheme.

For non-resident leaseholders and freeholders, the commitment that no leaseholder or freeholder will be financially worse off as a result of the renewal scheme is deemed as being met by the statutory provisions.

This offer does not seek to resolve leaseholder problems, which are not caused by the scheme itself, such as people's existing financial problems or costs that are beyond the Council's control.

The Estate Renewal Rehousing and Payments Discretion Panel

In individual cases, the Council may need to apply discretion where the application of this policy would lead to an inequitable or unfair outcome for an individual resident, or to an outcome which is not in keeping with the principles above.

Any such decision on the use of discretion will be made by the Estate Renewal Rehousing and Payments Discretion Panel, and will be at the request of the resident affected. The Panel will have authority to apply or amend the application of this policy on individual cases where the specific circumstances would lead to outcomes which are not in keeping with these principles.

Appeals

The Council has a two-stage complaints process, which can be used in relation to appeals against the application of this offer. For more information visit

www.haringey.gov.uk/contact/council-feedback/complaints-about-council

Where the appeal is regarding the compensation payment in respect of property acquired, leaseholders have the statutory right to apply to a specialist tribunal to determine the appropriate level of compensation.

Further advice on this can be provided by the Independent Tenant Advisor appointed to High Road West.

Discretion and exceptional circumstances

There may be limited circumstances when the Director of Housing & Growth, or duly delegated persons, may exercise discretion in relation to this policy due to exceptional individual circumstances and will do this by taking into account all the circumstances considered relevant.

Updating the offer

Haringey Council reserves the right to amend the policy in any way in the future as a result of any changes in legislation, circumstances or otherwise.

FEEDBACK SHEET

Tottenham

HIGH

ROAD

WEST

Consultation on the High Road West Leaseholder Offer for Love Lane Leaseholders

Haringey Council are seeking your views of Love Lane Estate leaseholders on the High Road West Leaseholder Offer, which has been developed following engagement with you.

Your views are very important to us and will inform the report presented to the Council's Cabinet when they consider the Leaseholder Offer.

The Leaseholder Offer has been sent to you and can be found online at **www.tottenham.**

london/HRWconsultation

Please read the Leaseholder Offer in full before providing your feedback.

If you would like this document in another language or large print contact

@haringey.gov.uk

How to give your views

You can give your views by:

- Downloading a feedback form online at: www.tottenham.london/HRWconsultation
- Completing the paper feedback form included with this pack and return in the supplied prepaid envelope
- Handing your form back in person to your Rehousing Officer, or common or

- Handing your form back in person to your Independent Tenant and Leaseholder Association representative for the Love Lane Estate,
- Emailing your views to tottenhamregeneration@haringey.gov.uk
- Writing to: High Road West Consultation Tottenham Regeneration Enterprise Centre 639 High Road London, N17 8AA

If you need assistance in completing this form please contact by emailing:

@haringey.gov.uk or visit the Grange, 32-34

White Hart Lane, N17 8DP and the team will be able to help you.

Please note: Only one feedback form will be considered per household. Names and addresses will also be used to analyse responses: to identify those living and/or owning a home within the Love Lane Estate.

Those without full address and full post code information will be reported separately.

All data responses will be reported anonymously.

The consultation ends on **9 FEBRUARY 2018**. Your feedback and views must be received by this date.



RESIDENT LEASEHOLDERS

A new home in the High Road West area

We are committed to ensuring that established communities remain in the area and benefit from the High Road West Scheme whatever their financial circumstances.

Do you support the following proposed commitments to resident leaseholders?

Question 1: Buying a new home in the High Road West area

We are proposing to offer an enhanced equity loan arrangement where the leaseholder is required to only invest the maximum amount their financial circumstances permit and that this must equate to a minimum of 25% of the value of the new property. The details of the interest free equity loan can be found in section 5 of the draft Leaseholder Offer.

| Do | you support the following proposed commitments to resident leaseholders? That the leaseholder should contribute the maximum amount they can reasonably afford towards the new home within High Road West. Yes No Not sure |
|----|---|
| b) | That the maximum amount they can afford should include the Home Loss Payment. Yes No Not sure |
| c) | That the maximum amount should equal at least 25% of the value of the new home. Yes No Not sure |
| d) | If a leaseholder cannot afford to meet this 25% requirement, they should be assessed on a case by case basis. Yes No Not sure If no, which of these is your preferred option? I. Prioritised for affordable rented homes within the High Road West area II. Supported into private rented accommodation in the High Road West III. Supported into housing elsewhere in the borough IV. Offered a social rent property V. Other |
| e) | Are there any other commitments, such as gifted equity or shared ownership which you think the Council should be offering leaseholders? |
| f) | Are there any comments on the equity loan offer to acquire a home within the High Road West area you would like to make? |

RESIDENT LEASEHOLDERS

Question 2: Buying a property within Haringey using an equity loan

We understand that some resident leaseholders want to buy a new home outside of the High Road West area to be nearer friends, family and or schools for example. We are committed to ensuring that leaseholders are given the opportunity to do so. This will be through offering an equity loan on any residential property purchased within the borough providing the leaseholder invests the total amount received for their existing home, including the home loss payment. The new property they choose will need to be no more than 1.83 times the value of their existing home and no higher than the value of the replacement home they would be offered in the new development.

The details of this offer, which has not changed from the Estate Renewal Policy, can be found on page 14 of the draft Leaseholder Offer.

| Do you support the following proposed commitments to resident leaseholders? | | | | |
|--|--|--|--|--|
| a) That all resident leaseholders who wish to move away should be supported to do so? | | | | |
| Yes No Not sure | | | | |
| b) That the Council should provide an interest-free equity loan to help resident leaseholders purchase a property on the open market anywhere in Haringey if they wish. Yes Not sure | | | | |
| c) That to receive this equity loan the leaseholder should invest the full amount they received from the sale of their current home plus the Homeloss Payment? Yes No Not sure | | | | |
| d) Are there any comments about the equity loan for buying on the open market in Haringey that you would like to make? | | | | |
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RESIDENT LEASEHOLDERS

Question 3: Passing on the equity loans

We understand that some resident leaseholders who have taken up the equity loan offer want their family members to be able to remain in the property after their death.

We have proposed that the equity loan can only be passed on to a partner living at the property so that the Council is able to retrieve its loan and put it back into the Housing Revenue Account so it can be used for other housing purposes. The details of the equity loan can be found in section 6 of the draft Leaseholder Offer.

| | can be found in section 6 of the draft Leaseholder Offer. |
|---------|--|
| a) | Please tick which of the following you agree with: |
| | On the death of the leaseholder, the equity loan should be: |
| | I. Paid back to the Council |
| | II. Passed on to a partner (husband/wife/partner, civil or otherwise) living at the property only |
| | III. Passed on to a child or relative who is living at the property |
| | IV. Be passed on to anyone selected by the leaseholder |
| b) | Are there any comments you would like to make regarding passing on the equity loan? |
| | |
| | |
| | |
| Qı | uestion 4: Completing a leasehold swap |
| (- | We understand that some resident leaseholders want to swap their property for an existing Council owned property elsewhere in the Borough. We are committed to ensuring that easeholders are given the opportunity to do so and the details are set out on page 15 of the draft Leaseholder Offer. |
| a) | Leaseholders should be able to swap with: (Please tick which statement you agree with) |
| | I. A property which is the same bedroom size or smaller than their current property |
| | II. A property with more bedrooms than their current property |
| b) | Do you agree that if the values between the existing home and the Council owned property |
| | in the leasehold swap option are materially different, then that difference in value will need to be funded by the leaseholder or refunded by the Council – depending on whether the new property is more or less expensive than the existing one. Yes No Not sure |
| | in the leasehold swap option are materially different, then that difference in value will need to be funded by the leaseholder or refunded by the Council – depending on whether the new property is more or less expensive than the existing one. |

Feedback sheet. Page 4 of 8

RESIDENT AND NON RESIDENT LEASEHOLDERS

| (| Question 5: Compensation and valuation | | | |
|---|--|--|--|--|
| | We are committed to providing leaseholders with fair compensation for the loss of their home/asset and ensuring that they are not financially worse off. This includes establishing a fair and transparent valuation process. The details of the Council's commitments can be found in section 4 of the draft Leaseholder Offer. | | | |
| Do you support the following proposed commitments to leaseholders? | | | | |
| ć | a) Do you think the Council has developed a fair compensation package? | | | |
| | Yes No Not sure | | | |
| b) Do you agree that the Council should appoint an independent RICS qualified valuer? | | | | |
| | Yes No Not sure | | | |

RESIDENT AND NON RESIDENT LEASEHOLDERS

| Question 6: A fair offer | | | |
|---|--|--|--|
| We are committed to a fair offer which ensures leaseholders are properly compensated, and experience an open and transparent process. | | | |
| Do you agree with the following statement? | | | |
| a) That overall the Love Lane Leaseholder Offer, is a fair offer for resident leaseholders? | | | |
| Yes No Not sure | | | |
| | | | |
| b) Are there any other comments about the draft Love Lane Leasehold Offer you would like to make? | | | |
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Subject: "Consultation" - Resident Leaseholder "offer" Love Lane Estate

Question 1 – buying a home in High Road West Area

- a. NO this will be a forced move and Haringey council should not be setting a minimum amount to be invested by the person forced out of their existing home.
- b. NO including the Home Loss Payment, which should compensate us for a forced move, is no better than mugging us to get it back.
- c. NO as above, this will be a forced move and Haringey council should not be setting a minimum amount to be invested by the person forced out of their existing home.
- d. NO should be offered social rent housing ideally, or at very least "affordable" rent
- e. Shared ownership is just another form of swindle to make profits for private developers whilst allowing them to look as if they have a social conscience. G15 housing associations make huge profits from such Ponzi schemes.
- f. Equity loan is just another form of loan sharking, being perpetrated by Haringey Council. The proposed succession rights for live in spouse or partner only make this clear. Currently I can leave my property to whomsoever I choose.

Question 2 – buying a property within Haringey using equity loan

- a. NOT SURE it looks as if Haringey Council wants the wrong sort of cash-poor home-owners to move away anyway.
- b. NO equity loans on the basis offered by Haringey are a form of loan sharking and leaseholder's will-beneficiaries are still likely to have to sell the property to pay back the equity loan. Currently a leaseholder chooses who to leave the property to in their will and it is no business of the council until the lease expires or is extended.
- c. NO this will be a forced move and Haringey council should not be setting a minimum amount to be invested by the person forced out of their existing home.
- d. Equity loan is loan sharking by a corrupt council, seeking only to ingratiate itself with private property developers.

Question 3 – passing on the equity loan

- a. OPTION IV anyone selected by the leaseholder.
- b. How dare Haringey Council assume it can interfere with my property rights.

 want to leave my home to whomsoever I please. The equity loan is a form of financial bondage, as currently proposed by Haringey Council.

Question 4 - Completing a leasehold swap

a. Allow exchange with a property of any size, either smaller, same or larger.

- b. NO this is a forced move due to social cleansing, stop trying to make us worse off by stealth.
- c. Love Lane social cleansing predates the HDV proposal but a leasehold swap is a bit pointless if Haringey goes for HDV as you will be allowing Lend Lease to demolish all the rest of the estates in the borough for private profit. That must equate to an awful lot of brown envelopes for councillors and council senior managers.

Question 5 – compensation and valuation

- a. NO I have absolutely no trust in a council which has allowed this estate to deteriorate, with poor day to day management by Homes for Haringey, in the hope of undervaluing properties.
- b. NOT SURE the only way I can see this process being improved is through the 2018 council elections

Equal Opportunities Questionnaire – none of your business.

Mary Powell 63 Whitehall Street





Re High Road West Lendlease Introductory letter

Date March 2018

Page 01/02

Dear Neighbour,

As you may know, Lendlease has recently been appointed as Haringey Council's development partner to deliver the High Road West regeneration scheme. We would like to take this opportunity to introduce ourselves to all our neighbours including local residents, businesses and organisations in the area.

I want to emphasise that we are committed to engaging and involving you in an open and transparent way and that we will work with you to ensure the High Road West masterplan responds to the community's aspirations.

It is our intention to work with you to shape High Road West's future and that it becomes a new urban centre for Tottenham with new homes and workspace; a new district energy centre; a revitalised high street with local shops and restaurants; walking routes through new parks and public squares; a new library, learning and education centre; and an art and cultural centre at the heart of the development.

Building on the previous work and engagement completed by Haringey Council, we will be using the approved 2014 High Road West masterplan as a starting point for more detailed design work, aiming to submit the final masterplan proposals to Haringey Council in October 2018. Over the coming months, we will be out and about in the local area meeting people and introducing ourselves through pop-up street events and we will be based at The Grange (32 White Hart Lane) from mid-April where you can drop in anytime during working hours to speak to a member of the team.

We would also like to introduce our partner, Soundings, who will be working with us as part of the High Road West engagement team to ensure an open and meaningful discussion with you around the masterplan.

We are eager to meet you and involve you in the development of a more detailed masterplan that we aim to present to Haringey Council later in the year. There are a variety of ways you can get involved in shaping these proposals. To find out more and sign up to receive regular updates on upcoming engagement and consultation events, please visit https://www.highroadwest.london/ or contact us using the details provided below.

Our plans also reach far beyond the physical transformation of the area. Our efforts will also extend to support social and economic opportunities for change to create a better future for all. Whether it's your wellbeing or job opportunities, skills training and so forth, we will collectively make a difference.

I look forward to meeting you in the near future.

Kind regards,



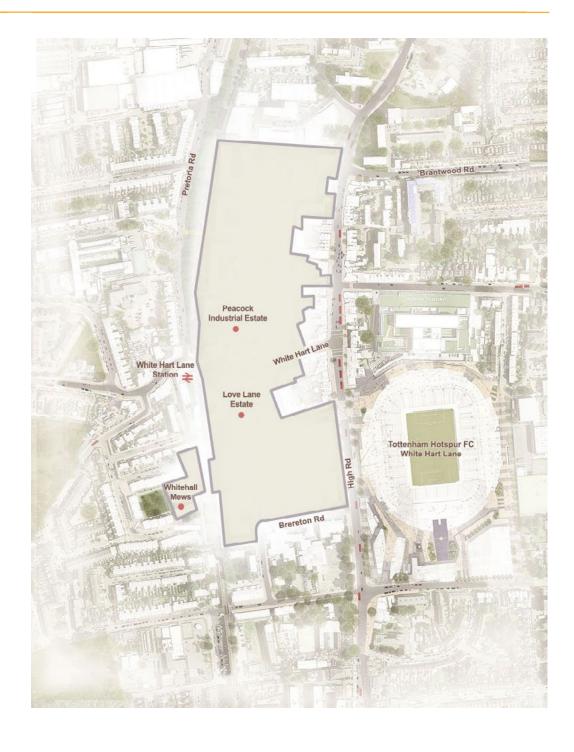
Project Director - High Road West



Re High Road West Lendlease Introductory letter

Date March 2018

Page 02/02



| Subject: | 63 Whitehall Street |
|---------------------|--|
| From: Mary Powell | |
| Sent: 03 April 2018 | munity.co.uk' < <u>info@hrwcommunity.co.uk</u> > |
| | eneration@haringey.gov.uk' < <u>tottenhamregeneration@haringey.gov.uk</u> >; |
| @harin | gey.gov.uk' < <u>@haringey.gov.uk</u> > |
| Subject: Lendlease | letter |

To whom it may concern

I have recently received the letter below, partly stuffed through the letterbox, no envelope and not individually addressed. It had every appearance of junk mail. Having read the contents I remain unimpressed. The person who has signed this letter, (if this is indeed a genuine person) does not indicate who he is employed by, Haringey Council or Lendlease. Both logos are at the top of the letter. Maybe the two organisations are now interchangeable or Lendlease has simply bought out Haringey Council?

The project described by this letter is no more than gentrification and social cleansing to suit a soccer club and a corrupt council. Lendlease will make a huge profit and demolish our homes. The assurances about "affordable" housing are too vague to be taken seriously and many secure tenants have already been shipped out elsewhere. Leaseholders still have not received clear information about their so-called "offer", even after a "development partner" has been signed up. Haringey Council screwed up the belated so-called consultation about that. There has been no ballot of any description for the estate demolition, as Haringey Council thought such democracy unnecessary. Currently the Mayor of London IS consulting about the need for such ballots.

This particular leaseholder wants no part of the Shared Equity Ponzi Scheme, which would diminish my current tenure. I have experience of managing new build projects through their defect liability period and have no faith in private developers to meet those obligations. District heating schemes are another overpriced scam which reduce consumer choice. Take a good look at the Myatt's Field North "regeneration" for evidence of that, with overpriced and poor service from EON. Overall service charges will also be inflated with unnecessary gimmicks (e.g. concierge, AOV or CCTV). Exorbitant ground rent increases are to be expected too. Nothing you can possibly offer will interest me, whether you are employed by Lendlease or Haringey Council.

In fact just take a good look at the harm done by so-called regeneration, with private sector "partners" <u>at Myatt's</u> <u>Field generally</u>.

As for addressing me as "Dear Neighbour"; that is the ultimate insult. A neighbour is someone who lives in my street and does not exercise power over me such as demolishing my home. If you were my neighbour I should have taken direct action against you straight away. I have no intention of co-operating with your social clearances in Tottenham

Be gone,

Mary Powell Whitehall Street







High Road West Lendlease Introductory letter

Date March 2018

01/02

Dear Neighbour,

As you may know, Lendlease has recently been appointed as Haringey Council's development partner to deliver the High Road West regeneration scheme. We would like to take this opportunity to introduce ourselves to all our neighbours including local residents, businesses and organisations in the area.

I want to emphasise that we are committed to engaging and involving you in an open and transparent way and that we will work with you to ensure the High Road West masterplan responds to the community's aspirations.

It is our intention to work with you to shape High Road West's future and that it becomes a new urban centre for Tottenham with new homes and workspace; a new district energy centre; a revitalised high street with local shops and restaurants; walking routes through new parks and public squares; a new library, learning and education centre; and an art and cultural centre at the heart of the development.

Building on the previous work and engagement completed by Haringey Council, we will be using the approved 2014 High Road West masterplan as a starting point for more detailed design work, aiming to submit the final masterplan proposals to Haringey Council in October 2018. Over the coming months, we will be out and about in the local area meeting people and introducing ourselves through pop-up street events and we will be based at The Grange (32 White Hart Lane) from mid-April where you can drop in anytime during working hours to speak to a member of the team.

We would also like to introduce our partner, Soundings, who will be working with us as part of the High Road West engagement team to ensure an open and meaningful discussion with you around the masterplan.

We are eager to meet you and involve you in the development of a more detailed masterplan that we aim to present to Haringey Council later in the year. There are a variety of ways you can get involved in shaping these proposals. To find out more and sign up to receive regular updates on upcoming engagement and consultation events, please visit https://www.highroadwest.london/ or contact us using the details provided below.

Our plans also reach far beyond the physical transformation of the area. Our efforts will also extend to support social and economic opportunities for change to create a better future for all. Whether it's your wellbeing or job opportunities, skills training and so forth, we will collectively make a difference.

I look forward to meeting you in the near future.

Kind regards,



Project Director - High Road West

20 Triton Street, Regent's Place, London NW1 3BF The Grange, 32 White Hart Lane Tottenham N17 8DP 0800 124 4081 info@hrwcommunity.co.uk www.highroadwest.london To whom it may concern

You continue to send me junk mail with your May newsletter from the London Borough of Lendlease. The so-called High Road West demolition project was the practice run for the now defunct HDV yet the odious council is still hellbent on "improving" a neighbourhood by demolishing it to price out existing residents. It is still unclear from this latest piece of propaganda who is responsible for sending it out, Haringey Council or Lendlease, so I can only conclude that there has been a merger between the two. Who pays your salaries now, the property developers?

This scheme still requires planning permission and some of the new councillors may possess the vertebrae to resist this application.

I continue to offer you my complete non-cooperation. I am not leaving my home peacefully.

Mary Powell

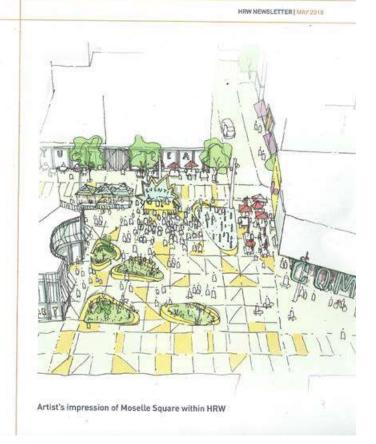


WELCOME TO THE FIRST HIGH ROAD WEST NEWSLETTER

High Road West (HRW) is a significant redevelopment project situated in the heart of North Tottenham.

The redevelopment will bring major improvements to the area, such as new homes, workspaces and thousands of new jobs for the community. HRW will see the creation of public squares, parks and a new library for everyone to enjoy. There will also be replacement Council homes. All of these connected with attractive walking routes. The development will also provide a district energy centre.

At Lendlease, we feel lucky to have been selected by Haringey Council as the partner for HRW. We are looking forward to engaging with the local community in Tottenham to see how we can best meet your aspirations for the development. This newsletter explains our plans for the next few months, and how you can get involved in shaping the HRW development proposals.



Housing, Regeneration, Planning

T: 020 8489 0000 E: tottenhamregeneration@haringey.gov.uk



Date: March 2019

Ms Mary Powell 63 Whitehall Street London N17 8BP

Dear Ms Mary Powell,

The High Road West Regeneration scheme

Last year, we wrote to you to inform you that a resident ballot will be held on whether the Love Lane Estate should be demolished to enable the High Road West Regeneration Scheme to go ahead.

We're writing to you now to say that, while the Council remains committed to holding a ballot, we are currently unable to confirm the date this will take place.

Why is there a delay?

The Council has already committed to providing new homes on High Road West to secure Council tenants and resident leaseholders. Our ambition is to provide more Council-owned social rent homes on High Road West, which could support a wider number of local residents in housing need, including non-secure tenants in temporary accommodation.

To try and meet the Council's ambition of delivering more social rent homes, we are exploring a number of options, including looking at the design of the scheme. We need to complete this work before we can undertake any further community consultation or carry out the ballot, so that we can be clearer on the number of social rented homes that the scheme will deliver.

We understand that not having a set timescale may be frustrating for those residents who have been waiting for a new home, or are waiting to know what their rehousing offer will be, but we need to ensure that the benefits of the scheme are the best they can be for as many Haringey residents as possible, including you, the residents of the Love Lane Estate.

Contact us

We will be in contact with more information on next steps as soon as we can. We expect this will be in a number of months' time.

If you have any further questions or would like this letter in another language please contact:

You're also able to speak with us by:

- Dropping into the Grange on any Thursday, 9.00am-1.00pm
- Coming along to one of our engagement events on Love Lane Estate, where we will provide information and support on a variety of subjects such as Community Safety and Home Repairs.

Yours sincerely,



Lead Member for Strategic Regeneration

Subject: Ballot delayed again

From: Mary Powell < mary_powell@

Sent: 13 April 2019 14:45

To: < @haringey.gov.uk>

Cc: Tottenham Regeneration < <u>TottenhamRegeneration@haringey.gov.uk</u>>

Subject: Ballot delayed again

I am writing in exasperation at receiving a letter "dated" March 2019, with no exact date given. This concerns the continuing limbo in which Love Lane residents exist. The ballot which Haringey council was forced to concede by the Mayor of London should have happened in April, then was put back to "summer" 2019 and now is delayed indefinitely. I am not interested in platitudes like "We understand…frustrating for residents". It is Haringey council which put us in this position in the first place by its craven desire to please Tottenham Hotspur and do deals with Lend Lease.

Nothing I have heard so far indicates that I would be able to continue to afford to live in this area, and I am not taken in by Ponzi schemes like shared ownership or shared equity when I currently have a 100% lease solely in my name. If I needed to move now it would now be impossible to sell as no buyer will be interested in purchasing a pig in a poke. The residents in temporary accommodation here are in no better position.

As it is I have nothing to loose by being entirely obstructive in the face of forced social cleansing.

Mary Powell Whitehall Street

Leader and Cabinet Office

Leader of the Council



1 February 2021

Dear Resident

I am writing to you to follow up on the letter you received a few weeks ago regarding the next steps for High Road West.

We are very pleased to present to you today our housing offer proposals to Love Lane Estate residents, which are now out for consultation.

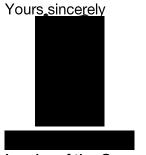
Included with this letter is your consultation and engagement pack, containing all the information you need to ensure you can have your say.

The consultation and engagement activities will take place from 5 February to 19 March 2021.

It is really important that we hear your views on the housing offer proposals. Your feedback will inform the council's final 'Landlord Offer' to residents. The Landlord Offer is the document that eligible residents will be sent to help them decide whether to vote 'yes' or 'no' in a Ballot on whether the High Road West Scheme should go ahead. The Ballot is due to take place later in the year and more information will follow in the coming months.

If you have any queries regarding the information in this pack, please contact your Love Lane engagement and rehousing team at any time. Their contact details are included within the information booklet included in this pack.

We look forward to speaking to you over the coming weeks.

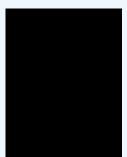


Leader of the Council

Tottenham

CONSULTATION INFORMATION FOR RESIDENT LEASEHOLDERS

Foreword



Last month we announced that the council and the Mayor of London had agreed to additional funding to kick start our revised plan for the High Road West scheme. We are now excited to be re-starting our resident and community engagement activities as we

take a significant step forward in delivering this once in a lifetime opportunity to improve your neighbourhood for its residents.

The scheme will bring wide reaching improvements to the local area, delivering what the community have told us are their priorities. Priorities such as providing much needed high-quality homes including new council homes, new jobs and employment space and improved community facilities, such as the Library and Learning Centre and new and enhanced green and open spaces.

The scheme will also see £10 million of social and economic investment into the local community, and provide opportunities for residents to benefit from education, employment, and training. As we come out of the Covid-19 crisis, this scheme can be a fantastic boost to our local economy and create jobs that are so desperately needed for those who live in and around the area.

As a council we are committed to ensuring a fair and equal borough – and are clear that when any part of Haringey is being redeveloped the residents in that area are an integral part of that neighbourhood's future.

I am delighted that the revised plans include 500 homes, which the council intends to be council homes at council rents. **Meaning that all** eligible Love Lane residents can be offered a new home within the development should they wish to live there but additionally, we would be able to offer hundreds of families currently on the housing register a new home too.

We have built on our original commitments, based upon our previous consultation and engagement with you. We now are able to offer new homes to eligible non-secure tenants living in temporary accommodation and propose a fair and equitable offer to leaseholders.

We've promised the Love Lane Estate that;

All resident leaseholders will:

- Receive the full market value for their home, with an additional 10% as compensation
- Have the opportunity to purchase a new home in the redevelopment area, with the council offering to pay a contribution through an enhanced equity loan
- Have all reasonable legal and moving costs paid

All non-resident leaseholders will:

- Receive the full market value for their property, with an additional 7.5% as compensation
- Have reasonable costs associated with selling their existing property and buying a new property paid, including legal fees

All secure council tenants will:

- Be offered a new, high quality, modern councilowned home in the redevelopment area that meets their needs
- Continue to pay council rent
- Continue to have a secure, Council tenancy



Foreword continued...

- Have a dedicated re-housing officer to support them through the whole moving process
- Receive Home Loss compensation, with all reasonable moving costs paid

All private tenants will

 Receive timely updates along with the offer of one-to-one advice on their re-housing needs and options

If our proposed Local Lettings Policy is agreed, we can also promise that

Eligible non-secure tenants in temporary accommodation will:*

- Be offered a new, high quality, modern council-owned home in the redevelopment area that meets their needs
- Be offered a secure tenancy at council rent
- Have a dedicated re-housing officer to support them through the whole moving process

Residents on the Housing waiting list elsewhere in the borough will:

- Have the opportunity to bid for the hundreds of new homes delivered by the High Road West scheme which will be allocated in line with our Housing Allocations Policy. This will deliver on our commitment to build a new generation of council homes for local people.
- * For non-secure tenants to be eligible, they will need to have both lived on the Love Lane Estate and have been accepted as homeless by the council for at least a year.

We know this is a challenging time, and the council re-housing and engagement team are here to offer support and advice to ensure you can access all the information you need to respond.

This consultation pack provides all the information and details you will need to have your say and give your feedback on the updated proposals. Please read all the information within your packs which includes the council's draft proposals – then send us your feedback by your preferred method.

The consultation will run between 5 February 2021 and 19 March 2021.

We look forward to hearing from you.



The story so far

Following years of consultation and engagement with the residents of the Love Lane Estate and local High Road West community, in January 2021, we wrote to you to inform you that the council had agreed the funding with the Mayor of London needed to progress the High Road West scheme.

This means that we can kickstart our revised plans for High Road West. We know that providing high quality, secure and genuinely affordable housing is one of the most important things we can do to improve the lives of Haringey residents. We also want to ensure that residents on the Love Lane Estate are the ones who benefit most from the proposals and that the existing community on the estate is protected, so residents can maintain the relationships and connections that have grown over several years.

We are now undertaking consultation on the draft Love Lane Leaseholder Offer which seeks to deliver on our aspirations for Love Lane residents.

Love Lane Leaseholder Offer

Enclosed within this pack you will find the draft Love Lane Leaseholder Offer, which sets out the council's commitments to leaseholders on the Love Lane Estate who are affected by the High Road West scheme.

The draft policy has been developed through engagement and consultation with leaseholders over several years, including workshops in 2017 and 2018. It builds on the High Road West Leaseholder Guide and seeks to address the concerns we have heard from leaseholders on issues such as affordability, choice, and fairness.

The proposed offer includes:

- Affordable rehousing options for resident leaseholders, including the offer of financial support from the council to buy a new home in High Road West or elsewhere in Haringey;
- Guarantees on the payments of compensation, including Decent Homes work reimbursements; and a
- Clear valuation process for your existing home, with the option to appoint a single joint expert if agreement cannot be reached.

2

Upcoming event

In light of the current government restrictions due to Covid-19 we will not be holding face to face events at this time. We will be offering an online event specifically for Love Lane leaseholders to discuss the offer. This will include a presentation and a question and answer session, with the opportunity to give feedback.

This will be held on the following date: Tuesday 23 February | 1.00pm

A recording of the event will also be available. Please visit https://tottenham.london/HRWconsultation to access the online event.

What happens next?

The feedback we receive on the draft Love Lane Leaseholder Offer will be carefully considered.

In mid-February, you will also receive a pack with information on the evolving High Road West Masterplan and design of the new homes for Love Lane Estate residents. This will be an opportunity to give your feedback on the current designs and proposals.

The feedback on both the draft Leaseholder Offer and on the Masterplan will inform the council's final 'Landlord Offer' to residents. The 'Landlord Offer' is the document that eligible residents will be sent to help them decide whether to vote 'yes' or 'no' in a Ballot, on whether the High Road West Scheme should go ahead. The Ballot is due to take place later in the year.

We look forward to speaking to you over the coming weeks.

If you have any questions about this letter, you can contact your Love Lane engagement and rehousing team on the contact details below:



You can also contact your Independent Advisor who will be able to give you

impartial and independent advice on or by emailing

Have your say



The council will be consulting on the draft Love Lane Leaseholder Offer from

5 February to 19 March 2021.

Your feedback to this consultation is really important. We will be offering a range of ways for people to give their views, please feel free to use the method which is most comfortable for you.

Within this pack you will find:

- The policy document and consultation booklet
- Feedback form
- Return envelope

Please read the information carefully, then complete the feedback forms through your preferred option, including:

- By post; using the freepost return envelope
- Online by visiting https://tottenham.london/ HRWconsultation and completing an online feedback form
- Writing to Sarah Lovell, Head of Area Regeneration at @haringey.gov.uk or 639 High Road, Tottenham, London, N17 8AA

In addition, the High Road West team will be making telephone calls to all Love Lane leaseholders in the next couple of weeks to answer any questions you have around the draft Love Lane Leaseholder Offer.

You can contact the Love Lane engagement and rehousing team at any time using the contact details overleaf.

Independent Financial Advice

You are also able to seek independent financial advice, to advise on your rehousing options and to inform your response to the consultation. Reasonable costs associated with the independent advice will be reimbursed by the council. A list of suggested independent financial advisors (FCA registered) is included with this letter

| If you want this in your own language, please tick the box, fill in your name and address and send to the address below |
|--|
| Shiqip (Albanian) Nese deshironi ta keni kete ne gjuhen tuaj, ju lutemi vendosni shenjen ne kuti, shenoni emrin dhe adresen tuaj dhe niseni me poste falas ne adresen e meposhtme. |
| Español (Spanish) Si quiere esto explicado en su propio idioma, por favor marque el casillero adecuado, ponga su nombre, apellidos y dirección y mándelo a la dirección indicada abajo. |
| Polskie (Polish) Aby otrzymać to w swoim języku, zaznacz pole, wpisz swoje nazwisko oraz adres i wyślij na adres poniżej. |
| Tiếng Việt (Vietnamese) Nếu muốn có tài liệu này bằng ngôn ngữ của quý vị, xin quý vị vui lòng đánh dấu vào ô hộp trống tương ứng, điền họ tên và địa chỉ của quý vị và gửi đến địa chỉ dưới đây. |
| Soomaali (Somali) Haddii aad qoraalkan ku rabto luuqadaada, fadlan sax mari sanduukha, kusoo buuxi magaca iyo ciwaankaaga, kuna soo dir boostada hoose ee lacag la'aanta ah. |
| Türkçe (Turkish) Bu kitapçığın Türkçesini istiyorsanız lütfen kutuyu işaretleyip, adınızı, soyadınızı ve adresinizi yazarak posta pulu yapıştırmadan aşağıdaki adrese gönderin. |
| Please indicate if you would like a copy of this letter in another language not listed or any of the following formats and send to the freepost address below. |
| Large print On disk On audio tape Braille |
| Another language Please state: |
| Name: |
| Address: |
| |
| |
| Haringey Council The Trampery, 639 High Road Tottenham, N17 8AA |

1386.58_HRW Consultation Feb 21

Tottenham

HIGH ROAD WEST LOVE LANE LEASEHOLDER OFFER

Draft policy for consultation

February 2021





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INTRODUCTION



What is this policy?

This policy sets out the council's commitments to leaseholders on the Love Lane Estate who are affected by the High Road West scheme. It includes re-housing options for resident leaseholders and guarantees on the payment of compensation for both resident and non-resident leaseholders.

High Road West is a once in a lifetime opportunity and will bring wide reaching improvements to the local area, delivering what the community have told us are their priorities. Priorities such as providing much needed new high-quality homes including council homes, new jobs, new and improved community facilities, employment space, as well as enhanced green and open spaces.

The scheme will also see £10 million of social and economic investment into the local community, and provide opportunities for residents to benefit from education, employment, and training.

If you have questions on the information provided in this document, please contact your Community Engagement Officer:

@haringey.gov.uk

Tel:

The High Road West Team will be able to talk you through its contents.

If you prefer you can contact the Love Lane Independent Tenant and Leaseholder Advisor:

'Microfish' (led by

How has the policy been developed?

The policy has been developed through engagement and consultation with leaseholders over several years. It seeks to address leaseholders' concerns such as affordability and to ensure that resident leaseholders can stay within their community and benefit from the scheme.

It builds on the High Road West Leaseholder Guide, which was subject to public consultation and agreed by Cabinet in 2014. The Council commitments to leaseholders which are set out in section one of the Leaseholder Guide still stand.

The borough-wide revised Estate Renewal Rehousing and Payments Policy 2017 (ERRPP), which has also been subject to public consultation and agreed by Cabinet is also relevant to this policy. The ERRPP sets out the Council's general commitments to residents living on estates that are affected by estate renewal schemes.

What are the Council's commitments to leaseholders?

The Council's commitments to leaseholders include the following:

All resident leaseholders have a guaranteed Right to Return

This means that if you are a resident leaseholder, you will be able to either remain on the estate until your new home is ready, or move away and return when your new home is built.

All resident leaseholders who wish to move away will be supported to do so

This means that if you are a resident leaseholder, you will be offered practical support to find a new home on the open market. Qualifying resident leaseholders will also have the option to seek financial support to acquire a new home within the borough with an equity loan.

No resident and non-resident leaseholder will be financially worse off as a result of the estate renewal

This means leaseholders will receive the market value of their property, compensation for the loss of their property and a payment to cover relevant costs. It is understood that certain housing costs can change over time and are out of the control of the Council, but the commitment that no leaseholder will be financially worse off as a result of the renewal scheme is met by the provision of Home Loss or Basic Loss and Disturbance payments to cover the costs of moving, as well as the commitment to ensuring there is always an offer available that is affordable, enabling them to stay within the original area.

The Council also maintain the other commitments of the Leaseholder Guide, including openness, transparency and fairness in the delivery of High Road West and working with residents closely throughout the process.

You will always be able to speak with a dedicated officer and/or through the Independent Tenant and Leaseholder Advisor if you have any issues or questions.

What is the definition of a resident leaseholder?

There are two definitions applicable to different parts of this offer.

For the purposes of **Rehousing** (section 2 of this offer) a resident leaseholder is:

A leaseholder who lives in their property continuously from 16 December 2014, when the High Road West masterplan was agreed, up until the date they need to move out for their property to be demolished.

For the purposes of **Payments** (section 4 of this offer) a resident leaseholder is:

A leaseholder who has lived in their property continuously for a period of one year ending on the date they need to move out for their property to be demolished.

REHOUSING FOR RESIDENT LEASEHOLDERS

Summary information

What rehousing support will I have?

The Council is committed to working with each resident leaseholder to ensure you are successfully rehoused. Your dedicated Rehousing Officer will be able to help you every step of the way. You will also be able to access advice from the Love Lane Estate Independent Tenant and Leaseholder Advisor and from an independent financial advisor.

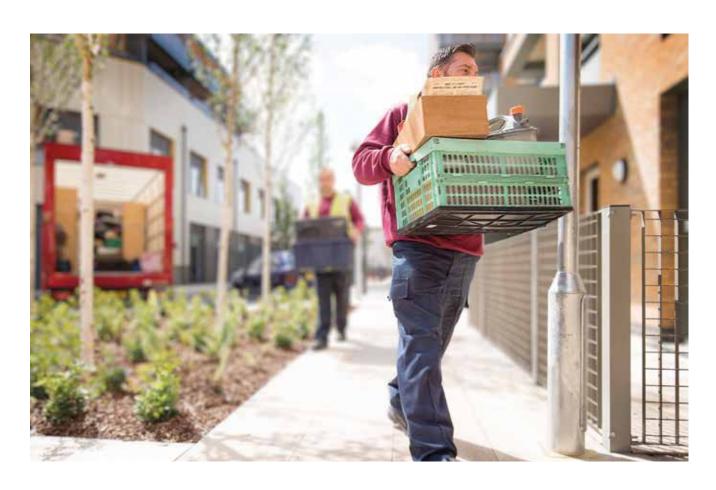
What are the rehousing options for resident leaseholders on the Love Lane Estate?

The rehousing options that are available to resident leaseholders on the Love Lane Estate are:

A. Buy a new home in the High Road West area with an enhanced equity loan from the Council

This option means that you will buy and own a new leasehold home in the High Road West scheme. Your contribution towards the new property would include the value of your current home and your Home Loss Payment. The remaining difference in price would be made up by an equity loan from the council, which you would not have to pay any rent or interest on. The terms for this rehousing option are detailed on pages 8-9.

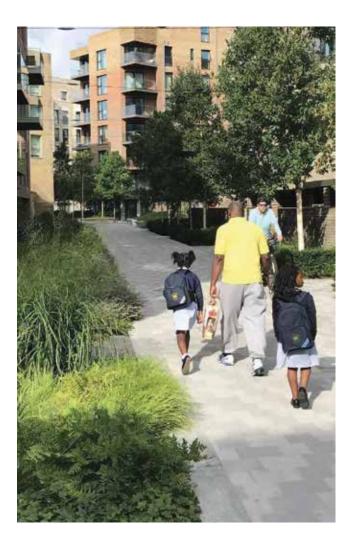
You also have an option to acquire a new shared ownership home. In a shared ownership home, you will own a share of the home and pay rent



on the portion of the property retained by the Council or another provider. Whilst this option is available to Love Lane resident leaseholders, the more affordable enhanced equity loan option within this policy should mean that the shared ownership option is not required.

B. Buy a home elsewhere in Haringey with financial support from the Council

This option allows you to buy and own any property being sold in Haringey on the open market up to 1.83 times the value of your current property. Your contribution towards the new property would include the value of your current home and your Home Loss Payment. The remaining difference in price would be made up by an equity loan from the council, up to 40% of the value of the new property, which you would not have to pay any rent or interest on. The terms for this rehousing option are detailed on page 10.



There may be opportunities for intermediate homes to be offered to leaseholders arising as part of new schemes across the borough, in line with the equity loan terms set out in this section.

C. Buy a home without financial support from the Council

This option means that you will buy a home without any financial support from the Council. The terms for this rehousing option are detailed on page 11.

D. Request a leasehold swap

Subject to availability, this option means that you will buy and own the leasehold of a Haringey Council-owned property of equivalent value. The terms for this rehousing option are detailed on page 11.

E. Exceptional circumstances

In exceptional circumstances where a residential leaseholder wishes to remain in the scheme area but cannot afford to qualify for an equity loan, the Council will review each case on its merits to provide the most suitable housing offer they can afford. This is described in more detail on page 11.

Can I get independent financial advice?

Yes; the Council will provide with you with a list of suggested independent financial advisors (FCA registered), or you can choose others if you wish. Reasonable costs associated with the independent financial advice will be reimbursed by the Council.

The independent financial advisor can advise you on how much you can afford to contribute towards a new home, including the mortgage you can afford. They will also be able to provide help in accessing mortgages.



Resident leaseholders' re-housing options explained

A. Buying a new home in the High Road West area with an enhanced equity loan from the Council

What are the terms?

If you would like to buy a new home in the High Road West area but you cannot afford to do so outright, the Council will help you by offering an equity loan. The equity loan terms for this option are as follows:

- The Council will contribute money to help you buy your new home.
- You must make a minimum contribution towards your new home. This should be the same amount you received for the market value of your home on the Love Lane Estate plus your Home Loss Payment.

- If you are unable to invest the whole value of your current home (e.g. because of difficulties re-mortgaging), the maximum amount you can reasonably contribute towards the new home will be determined through a financial assessment, but should not be below 25% of the value of the new home. Your independent financial advisor will be able to help you work with the Council to complete this financial assessment.
- You will NOT have to pay any rent or interest on the equity owned by the Council.
- You will be the sole legal owner of the property. The Council's equity share will be secured as a charge on the property along with any mortgage you may have taken out.
- You will be responsible for repairs, service charges and all other costs associated with the property and will be able to sublet, subject to the usual requirements to notify the freeholder and any lease terms.

- The equity loan only needs to be repaid when the home is sold or transferred to another owner (excluding the circumstances set out in the 'Will I be able to pass on the equity loan' section below). For example, if the Council has contributed 10% of the price paid for the new home when you acquired it, then you will need to pay the Council 10% of the value of the property when the property is sold or transferred.
- You can choose to pay off a portion (a minimum of 10% at any one time) or all of the Council's equity at any point in time. To do this a valuation must be undertaken (each party covering their own valuation costs) and any administrative costs met by you.

What if I cannot afford 25% of the new property?

If you have exceptional circumstances, for example the maximum amount you could reasonably contribute towards the new home is less than 25% of the value of the new property, then your individual circumstances will be considered in the light of the independent financial assessment, to find the most appropriate way of enabling you to stay in the area without adversely affecting your financial situation.

Will I be able to pass on the equity loan?

In the event of your death, you will be able to pass on the equity loan to your spouse, civil partner or a person living with you as your partner, as long as your partner resided at the home with you at the time of your death and as long as they can afford to retain the same level of equity in the property as you did. The equity loan will not be able to be passed on to anyone other than a partner and must be repaid in full when the property is transferred to another owner.

We understand that there may be some cases where you have an adult child or another family member living with you in the property. This individual will have 12 months to decide whether to:

- (i) sell the property and use the proceeds to find alternative accommodation or
- (ii) pay off the equity loan (e.g. by obtaining a mortgage for that amount) and remain living in the property as a leaseholder.

Ownership and responsibilities

New homes in High Road West will be available as leasehold properties. Similar to Right to Buy, this means that there is a lease for a fixed period of time. You are responsible for repairs, service charges and all other costs associated with the new property.



B. Buy a home elsewhere in Haringey with financial support from the Council

What are the terms?

If you would like to buy a new home elsewhere in the borough but you cannot afford to do so outright, the Council will help you by offering an equity loan. The equity loan terms for this option are as follows:

- The Council will contribute money to help you buy your new home.
- The property must be on the open market in Haringey, and no more than 1.83 times the value of your current property.
- You must make a minimum contribution towards your new home. This should be the same amount you received for the market value of your home on the Love Lane Estate plus your Home Loss Payment, and not be below 60% of the value of the new home.
- You will NOT have to pay any rent or interest on the equity owned by the Council.
- You will be the sole legal owner of the property. The Council's equity share will be secured as a charge on the property along with any mortgage you may have taken out.
- You will be responsible for repairs, service charges and all other costs associated with the property and will be able to sublet, subject to the usual requirements to notify the freeholder and any lease terms.
- The equity loan only needs to be repaid when the home is sold or transferred to another owner (excluding the circumstances set out in the 'Will I be able to pass on the equity loan' section below). For example, if the Council has contributed 10% of the price paid for the new home when you acquired it, then you will need to pay the Council 10% of the value of the property when the property is sold or transferred.

- You can choose to pay a portion (a minimum of 10% at any one time) or all of the Council's equity at any point in time. To do this a valuation must be undertaken (each party covering their own valuation costs) and any administrative costs met by you.
- There may be opportunities for intermediate homes to be offered to leaseholders arising as part of new schemes across the borough, in line with the equity loan terms set out in this section. For instance, these have been provided at the 500 White Hart Lane development. Residents will be made aware of these if they arise.

Will I be able to pass on the equity?

In the event of your death, you will be able to pass on the equity loan to your spouse, civil partner or a person living with you as your partner, as long as your partner resided at the home with you at the time of your death and as long as they can afford to retain the same level of equity in the property as you did. The equity loan will not be able to be passed on to anyone other than a partner and must be repaid in full when the property is transferred to another owner.

We understand that there may be some cases where you have an adult child or another family member living with you in the property. This individual will have 12 months to decide whether to:

- (i) sell the property and use the proceeds to find alternative accommodation or
- (ii) pay off the equity loan (e.g. by obtaining a mortgage for that amount) and remain living in the property as a leaseholder.

C. Buy a home without financial support from the Council

You may wish to use the money from the sale of your property on the Love Lane Estate, plus other funds, to buy a new property on the open market either within the High Road West scheme or elsewhere without Council assistance.

If you choose this option, the Council can provide practical help in finding a new home. The level of help to be provided will be assessed on a case by case basis, in accordance with individual needs, and may include (but is neither guaranteed to include nor restricted to) the provision of:

- Information on how to purchase a property on the open market such as finding solicitors etc.
- Information on any other leasehold properties the Council knows are for sale
- Advice on intermediate housing options in Haringey

Additional support may be provided where the Council assesses that you would have difficulty purchasing a new home on the open market – for example, if you have support needs. This support may include practical assistance and help in arranging a new mortgage, arranging surveys and advice on the legal steps needed to complete a purchase. Any offer of additional support and the level of support given will be at the Council's discretion.

D. Request a leasehold swap

What are the terms?

If you would like to swap your property for an existing Council property elsewhere in the borough, the Council will try to facilitate this. However, the Council has a very small number of properties available of the appropriate size, value and location. It should be noted therefore that the choice will be limited and dependent on what properties are available at the time of request.

The leasehold swap terms are:

- Subject to availability, you will be able to acquire a property of the same number of bedrooms or smaller than the existing property.
- The property you wish to move to must be of equivalent value, allowing for reasonable variation between the valuations of the two properties.
- You will not be required to contribute your Home Loss payment to facilitate the transaction, nor can this be used to acquire a higher value property.

How will the leasehold swap process work?

To access the leasehold swap, you will need to complete a leasehold swap needs assessment form with your Rehousing Officer. This form will allow you to state your preferences, including:

- Preferred postcode within the borough
- No. of bedrooms (same size or smaller than existing property)

If a suitable property becomes available, your Rehousing Officer will contact you with available times to view the property. Once you have viewed the property, you can then decide if you wish to proceed with the swap.

If more than one leaseholder is interested in the property, then the first to state their desire to proceed with the swap following the viewing period will generally be given priority, similar to the home-buying process. However, if applicable, the Council may choose to prioritise residents who are less equipped to find and purchase a property on their own (e.g. those who are elderly or disabled).

E. Exceptional circumstances

What if I can't raise enough funds to acquire a home?

If you are unable to raise sufficient funds to qualify for an equity loan the Estate Renewal Rehousing and Payments Discretion Panel will review the options available to you and identify the most suitable offer that you can afford. This may include alternative financing, a smaller property or a rental offer.

VALUATION PROCESS: RESIDENT AND NON-RESIDENT LEASEHOLDERS

You will be entitled to receive the full market value of your property. The Council will enter into negotiations with you to seek a mutually agreeable value for your home. During the process of negotiation, officers and the Independent Tenant and Leaseholder Advisor (ITLA) can explain your compensation entitlements and the Council's procedures for purchasing your property. If you are a resident leaseholder your rehousing options and available support will also be discussed with you.

The Council aims to provide you with support and time to consider your options and will advise you of any dates by which you need to decide if you want to sell your property by agreement. All offers relating to buying your property will be set out in writing for you to accept or reject, following a suitable period and process of negotiation of the valuation.

Who will value a leaseholder's property?

The Council will appoint a qualified valuer to act on its behalf to undertake a valuation of the property to determine its market value. All leaseholders can appoint a qualified valuer to act on their behalf. Reasonable costs associated with this will be reimbursed by the Council.

Valuations will take into account any improvement works undertaken before the valuation date. They are undertaken on the basis of open market valuations which are based on the 'existing use' of the area and do not take into account any increase or decrease attributable to the estate renewal or the fact that the purchase may be acquired under future compulsory conditions.



What happens if there is no agreement on the valuation?

If the Council's valuer and your valuer cannot reach agreement, then the parties can appoint a single joint expert (a third valuer) to help resolve the dispute.

The single joint expert will be a RICS qualified valuer with appropriate experience in compulsory purchase valuation cases. Both parties will need to agree on the choice of the expert, who will be jointly appointed. The process is voluntary, confidential and non-binding, and has been demonstrated to work successfully between parties in reaching agreement. The Council will cover the costs of the single joint expert and also the reasonable costs for you to be professionally represented through this process.

Should you not accept the single joint expert's valuation, then you have the right to appeal to the Upper Tribunal (Lands Chamber), as set out on page 18.

PAYMENTS: RESIDENT AND NON-RESIDENT LEASEHOLDERS

The amount of compensation you will receive will depend on whether you are a resident or a non-resident leaseholder. The following sections summarises the compensation available.

Resident Leaseholders

What compensation are resident leaseholders entitled to?

If you are a resident leaseholder you will be able to claim for the following:

- The market value of your property
- Home Loss Payment
- Disturbance Payments to cover the reasonable costs of moving
- Decent Homes works compensation (where applicable)

What is a Home Loss Payment?

You are entitled to receive a Home Loss Payment to compensate you for the loss of your home. This figure is set by the government and is currently assessed at 10% of the market value of the property, with a minimum of £6,500 and a maximum payment of £65,000 as of January 2020.

If you do not qualify for a statutory Home Loss payment, for example, because the property has not been your only or main residence for a year prior to the date your property needs to be demolished the Council may, in exceptional circumstances, make a discretionary Home Loss payment not exceeding the statutory amount.

What are Disturbance Payments?

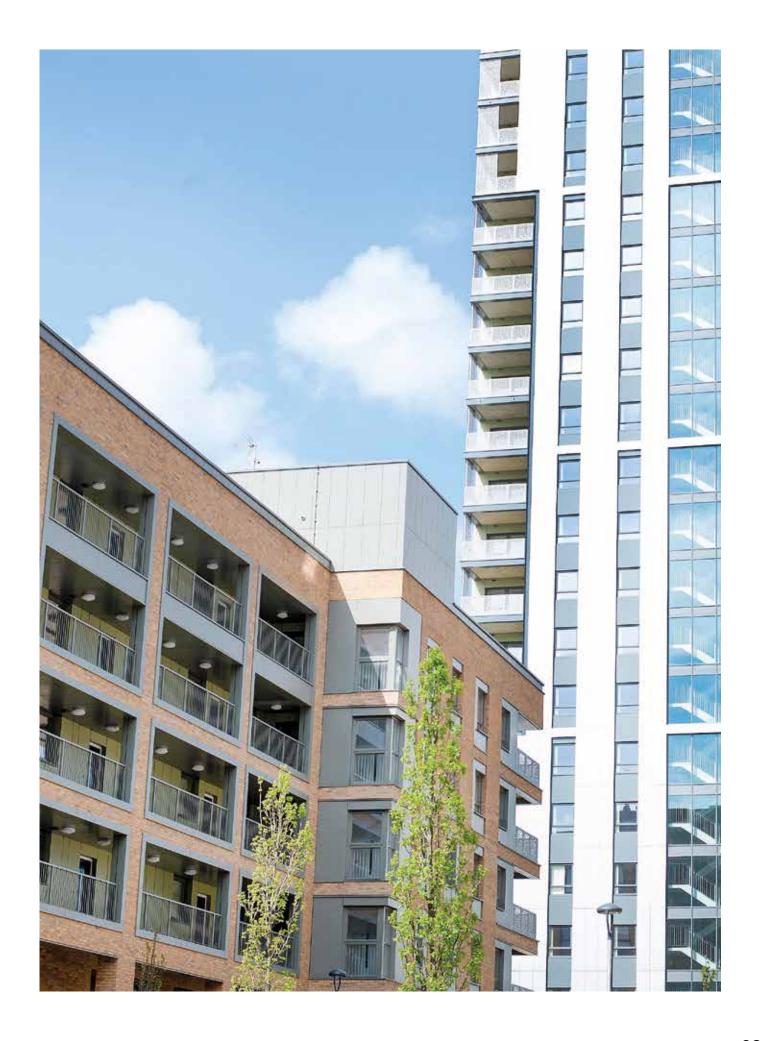
Disturbance Payments are made to compensate you financially for expenses associated with the need to move. Disturbance Payments will be made under the Land Compensation Act 1973.

The list below, sets out examples of items which will be covered by the Disturbance Payment and are considered reasonable under that Act:

 Removal costs from the current home to the new home, which will be paid directly to the Council's approved removal firm or to your removal firm where you obtain two estimates which have been approved by the Council prior to the move. For vulnerable residents, this might include additional support, such as furniture packing and unpacking.



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- Redirection of mail for each authorised surname living at the address.
- Telephone and internet disconnection and reconnection, including additional lines.
- Disconnection of any television aerials or satellite dishes connected either to an existing television or that allows the proper operation of television equipment. Reconnection will only apply with the express approval of the landlord at the new address.
- New homes may have television aerials and systems installed as part of the specification.
- Washing machine, cooker, dishwasher and plumbed fridge disconnection and reconnections to be carried out by the removal firm's operatives (who must be suitably qualified to the appropriate trade standards).
- In some cases, payments may also be made for replacing white goods or furnishings owned by the tenant where the existing white goods/furnishing do not fit into the new property.
- Carpets and curtains.
- Special locks and alarm refitting if these are currently fitted at the old property. They must be dismantled and refitted by a qualified locksmith or recognised alarm company and all locks and alarms must meet the relevant British standard for security. Front door and window grilles would not be covered.
- Dismantling and re-fitting of fitted resident owned furniture (such as kitchen units and wardrobes).
- Any extra costs of new school uniform if moved to a different area, which necessitates a change of school (supported by letters from the respective schools).
- Reimbursements for wage or salary loss on the day of the removal, provided loss of earnings is certified by the employer, for up to two members of the household.
- Reasonable costs you occur, if approved in writing by the Council prior to the cost being

incurred, for example travel to viewings, replacement of sheds, additional childcare paid for pre-school children on the day of the move and outside furniture which cannot be dismantled, etc. Redecoration may also be payable in particular circumstances and that this will be considered on a case by case basis. In the unlikely event that a leaseholder needs to move off the Love Lane Estate before moving to their new home in High Road West, the Disturbance Payments may need to be paid twice.

Additional payments available to resident leaseholders

As a resident leaseholder you can also claim for additional Disturbance Payments on top of those set out above. These are any costs associated with selling your current property and purchasing a new one. The new home can be outside the High Road West area, but must be within the UK and the property must be purchased, and the claim made, within one year of the Council purchasing your property on the Love Lane Estate, to be eligible for this payment.

The payment of these additional costs is dependent on the rehousing option you choose and can include:

- Early mortgage redemption fees at the existing property
- Conveyancing costs
- Mortgage and lender fees arising from the purchase of a replacement property
- Stamp duty land tax arising from the purchase of a replacement property
- Solicitor/legal fees arising from the purchase of a replacement property
- In some cases, payment for replacing white goods or furnishings owned by the leaseholder where the existing white goods/furnishing do not fit into the new property
- Removal and reinstatement of disabled adaptations as agreed by Haringey Council's Occupational Therapist

If you are not moving into one of the new homes in the High Road West area, Disturbance Payments will need to be claimed within one year of the property being acquired unless there are exceptional circumstances.

How will payments be made to me?

All payments will be made directly to you. Claims for Home Loss payments can be made up to six years after you have moved and will be paid by the Council within three months of receiving the claim.

Any arrears will normally be offset against any Home Loss payment. This includes service charge or major works arrears. Deductions may also be made for any Council Tax arrears.

The property value, Home Loss and Decent Homes works compensation are paid on completion of the sale. Disturbance payments may come later. An earlier advance payment of at least part of the total payment may be considered in exceptional cases of financial hardship.

For Disturbance Payments, you will be offered two payment options:

- A Claim Option where you submit a
 Disturbance Payment claim form for any
 legitimate expenses with receipts or proof
 of expenses
- A Fixed Payment Option where you receive a fixed sum payment instead of claiming for each expense. Payments are based on property size and are currently set at:

| 1 bedroom | £1,650 |
|------------|--------|
| 2 bedrooms | £2,000 |
| 3 bedrooms | £2,400 |
| 4 bedrooms | £2,780 |

Disturbance payments will only be made in respect of one replacement property so in cases where joint leaseholders are not purchasing another property together, they will need to decide who will claim.

What if I need payments made in advance?

Emergency payments may be made available to those who will need this payment to secure a new home. If you are moving into one of the replacement homes within the High Road West area, Disturbance Payments may include expenses associated with moving twice if this involves first living in temporary housing. This will not apply if you have rejected an offer of a new home and have chosen to fund your own temporary housing because you want to return to a particular block or location. In these circumstances, the Council will only fund costs relating to one move.

Non-Resident Leaseholders

What payments are non-resident leaseholders entitled to?

If you are a non-resident leaseholder you will be able to claim for the following:

- The market value of your home
- A 7.5 % Basic Loss Payment
- Compensation for any reasonable costs incurred as a result of purchasing a new property in the UK, e.g. conveyancing costs
- Decent Homes works compensation (where applicable)

What is a Basic Loss Payment?

You are entitled to receive a basic loss payment of 7.5% of the agreed value of the property (up to a maximum of £75,000 as of January 2020).

You are not entitled to any disturbance payments.



Additional payments available to non-resident leaseholders

Leaseholders are entitled to claim costs associated with selling their current property and purchasing a new one. The Council will reimburse leaseholders for reasonable legal costs incurred, up to the amount that would be payable if the purchase price of the new property was equivalent to the market value of the existing property.

The new home can be outside the High Road West area, but must be within the UK and the property must be purchased, and the claim made, within one year of the Council purchasing your property on the Love Lane Estate, to be eligible for this payment.

Payment of these additional costs is dependent on the option taken by each individual leaseholder and freeholder in relation to rehousing, and can include:

 Early mortgage redemption fees at the existing property

- Conveyancing costs
- Mortgage and lender fees arising from the purchase of a replacement property
- Stamp duty land tax arising from the purchase of a replacement property
- Solicitor/legal fees arising from the purchase of a replacement property

How will payments be made to me?

All payments will be made directly to you. Claims for Basic Loss payments can be made up to six years after you have moved and will be paid within three months of receiving the claim.

Any arrears will normally be offset against any Basic Loss payment. This includes service charge or major works arrears. Deductions may also be made for any Council Tax arrears.

The property value, Basic Loss and Decent Homes works compensation are paid on completion. Other costs, such as reasonable costs for purchasing a new property, may come later.



Resident and Non-Resident Leaseholders

The Leaseholder Guide mentioned Decent Homes Work reimbursements – is this still available?

Yes. Love Lane Estate leaseholders will be able to claim for compensation for Decent Homes work which was carried out before the Council's Cabinet agreed the High Road West masterplan in December 2014 and is not captured in the valuation of the property. The compensation will be calculated on a sliding scale, for example if you paid £18,000 for new windows which were due to last 30 years, but you only had the enjoyment of the windows for 10 years they will be compensated for the 20 year loss, i.e. £12,000 compensation would be due.

What if I do not agree with the level of payments made to me?

The Council would like to ensure that all payments are agreed in advance by both parties and would be happy to discuss any issues arising. However, there may be occasions when you'd like to access the complaints procedure.

The Council has a two-stage complaints process, which can be used in relation to appeals against the application of this offer. For more information visit:

www.haringey.gov.uk/contact/council-feedback/complaints-about-council

Where the appeal is regarding the valuation of the property, leaseholders are encouraged to discuss this with the Council and if necessary, implement the single joint expert process. All leaseholders have the statutory right to refer the matter to the Upper Tribunal (Lands Chamber) to determine the appropriate level of compensation. Further advice on this can be provided by the Love Lane Estate Independent Tenant and Leaseholder Advisor.

Information on the Lands Chamber of the Upper Tribunal can be found at:

https://www.gov.uk/courts-tribunals/upper-tribunal-lands-chamber

FURTHER INFORMATION

Ensuring leaseholders are not financially worse off

The Council is committed to ensuring, so far as possible, that no resident should be financially worse off as a result of the High Road West scheme. But this does not necessarily mean that every leaseholder will pay exactly the same housing costs after the move as they did before the move.

For resident leaseholders, it is noted that lending rates and criteria are subject to change over time, and are beyond the control of the Council, so the cost of the same value mortgage may differ between properties. This means that housing costs will change for some leaseholders, particularly if they move to larger or smaller homes. The commitment that no resident leaseholder will be financially worse off as a result of the High Road West Scheme is met by the provision of Home Loss and Disturbance payments and the commitment to ensuring there is always an offer available that is affordable to them, enabling them to stay within the original area. This offer may be open market purchase, with an equity loan either within or outside the estate renewal scheme (but within Haringey).

For resident leaseholders, other costs, such as utilities, insurance, service charges, Council Tax and mortgage rates will also change – some falling, some rising. The Council will work hard with the High Road West development partner, Lendlease, to keep service charges in particular as low as possible. But any changes in these charges, which are outside the control of the Council, are not considered to be covered by the commitment that no tenant or leaseholder will be financially worse off as a result of the renewal scheme.

For non-resident leaseholders, the commitment that no leaseholder or freeholder will be financially worse off as a result of the renewal scheme is met by the statutory provisions. This offer does

not seek to resolve leaseholder issues which are not caused by the scheme itself, such as existing financial problems or costs that are beyond the Council's control.

The Estate Renewal Rehousing and Payments Discretion Panel

In individual cases the Council may need to apply discretion where the application of this policy would lead to an inequitable or unfair outcome for an individual resident, or to an outcome which is not in keeping with the principles of this policy.

Any such decision on the use of discretion will be made by the Estate Renewal Rehousing and Payments Discretion Panel, and will be at the request of the resident affected. The Panel will have authority to apply or amend the application of this policy in individual cases where the specific circumstances would lead to outcomes which are not in keeping with these principles. It will not however have power to amend the policy generally.

Updating the offer

Haringey Council reserves the right to amend the offer in any way in the future as a result of any changes in legislation, circumstances or otherwise.

An Equalities Impact Assessment (EqIA) for the draft Love Lane Leaseholder Offer is currently in development. This will be informed by the findings of the consultation and reviewed in detail, to be considered by Cabinet alongside the final policy. Please visit https://tottenham. london/HRWconsultation to read the draft EqIA. Hard copies are available on request. If you have any questions about this draft policy or the draft EqIA – you can contact the team using the 'Have your say' details on the 'Consultation Information' found within this pack.

Tottenham

HIGH ROAD WEST LOVE LANE LEASEHOLDER OFFER

Consultation Questions

February 2021





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SECTION 1INTRODUCTION

The Love Lane Leaseholder Offer is a draft policy which sets out the Council's proposed commitments to leaseholders living on the Love Lane Estate who are affected by the High Road West scheme.

The Leaseholder Offer builds on the High Road West Leaseholder Guide, which was subject to public consultation and agreed by Cabinet in 2014. It has been developed in response to feedback received in previous rounds of consultation and engagement with leaseholders since that time.

The Leaseholder Offer is based on the Estate Renewal Rehousing and Payments Policy 2017 (ERRPP), however it includes some key differences. The Council is proposing to improve on the commitments set out in the Leaseholder Guide, and is seeking to address concerns which leaseholders have raised since then, such as affordability, the desire to stay within their community, and transparency in the valuation process.



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Our consultation

We are seeking the views of leaseholders of Love Lane Estate on this draft policy. Your feedback is important and will be considered carefully before the final offer is produced. Please help us by answering as many of these questions as you can.

This consultation booklet will consider the sections of the draft Love Lane Leaseholder Offer in turn, with specific questions around the proposed changes and enhancements to the ERRPP. You will also be able to give any other comments you have on each section, as well as the overall policy.

Before giving your responses to this consultation, please read:

- The draft Leaseholder Offer which is the subject of this consultation, a copy of which is enclosed
- The accompanying letter which sets out how this consultation relates to the proposed ballot of Love Lane residents

If you wish to read the ERRPP, it can be found at the following link:

www.haringey.gov.uk/housing/housingstrategies-policies-and-plans/estate-renewalre-housing-and-payments-policy If you would like help with understanding the draft policy or the consultation please contact your engagement officer,

You can also contact the Love Lane Independent Tenant and Leaseholder Advisor: 'Microfish' (led by

@haringey.gov.uk or

You can also obtain independent financial advice, if you like to understand further what the rehousing options set out in this offer mean for you. The independent financial advisor can advise on how much you can afford to contribute towards a new home, including the mortgage you can afford, and can help you access a mortgage.

The Council will provide you with a list of suggested independent financial advisors with specialism in affordable homeownership, or you can choose another if you wish. Reasonable costs associated with this will be reimbursed by the Council.

Thank you for completing this questionnaire.

Please return your completed booklet by posting it using the envelope provided. There is no need to provide a stamp, postage is already paid.

Please also note that if you would like to comment on the draft Equalities Impact Assessment you can contact the team using the details within the 'Have your say' section of the 'Consultation Information Leaflet'.

What changes are proposed to the ERRPP?

Summary of changes and enhancements to the ERRPP

Definition of a resident leaseholder

The Leaseholder Offer has a different definition of resident leaseholder to the ERRPP for the purposes of eligibility for rehousing options. The definition within the Leaseholder Offer reflects the Leaseholder Guide definition.

Rehousing for resident leaseholders

Additional rehousing commitments: The Leaseholder Offer has additional rehousing commitments for resident leaseholders on the Love Lane Estate:

- 1. Enhanced equity loan terms, including:
 - A reduction to 25% minimum contribution to buy a new home within the High Road West scheme area
 - A 12-month grace period for family members / beneficiaries in the event of the death of the leaseholder
- 2. Leasehold swap (subject to availability of a suitable home)

Please note: The ERRPP also has an option to acquire a new shared ownership home. Whilst this option is available to Love Lane resident leaseholders, the more affordable enhanced equity loan option within the Leaseholder Offer will mean that shared ownership is unlikely to be the preferred option.

Valuation process for resident and non-resident leaseholders

Option to appoint an independent single joint expert if an agreement cannot be reached on the valuation:

The Leaseholder Offer proposes that the parties can jointly appoint a single joint expert (a third valuer) who will help them to reach an agreement. Reasonable costs will be covered by the Council.

Payments for resident and non-resident leaseholders

Additional payment commitment: The Leaseholder Offer has an additional commitment to give 'Decent Homes' reimbursements.



Previous leaseholder feedback

It has not been possible to incorporate all the ideas previously proposed by leaseholders. Some of these are described below:

- i. The Council should make up the difference in value between existing and new homes to resident leaseholders:
- ii. The Council should allow the leaseholder, upon their death, to pass on a property with an equity share arrangement to whoever they wished with no requirement for the equity share to be paid back; and
- iii. For the Home Loss Payment to be excluded from any requirement to invest equity into a new home on the development.

The Council does not support the above proposals as these would all impact on the funds available in its Housing Revenue Account (HRA), which is used to deliver and maintain Council housing.

The Council has to strike a balance between providing support to existing leaseholders and funding other housing within the borough including for the borough's most vulnerable residents. In the Council's view, pursuing any of the above proposals would unacceptably compromise the ability of the Council to provide housing across the rest of the borough to an acceptable standard. This would not be fair to residents living in Council properties elsewhere in Haringey or to those waiting on the housing register for the offer of a secure home on a Council tenancy.

Please note: The Council's Housing Revenue Account (HRA) is the account where the Council holds tenants' rent and is used to maintain all the Council's housing stock as well as buying new Council homes.

SECTION 2DEFINITION OF A RESIDENT LEASEHOLDER

Please read page 5 in the draft Leaseholder Offer before answering the questions in this section.

Proposal: Definition of resident leaseholder

The Council is proposing to use the following definition of a resident leaseholder for the purposes of the rehousing options in section 2 of the Leaseholder Offer:

A leaseholder who lives in their property continuously from 16th December 2014, when the High Road West masterplan was agreed, up until the date they need to move out for their property to be demolished.

The definition of resident leaseholder for the purposes of statutory payments remains as set out in law and will not change.

For more information on this proposal please see page 5 in the draft Leaseholder Offer.

Why is the Council proposing this change?

This definition is being proposed to ensure that the rehousing options in the Leaseholder Offer are available to long-term residents on the Love Lane Estate and do not benefit buy-to-let landlords.

Under the ERRPP, a "resident leaseholder" is defined as a leaseholder who has lived in the dwelling for at least one year ending with the day they have to move out. Using this definition would enable buy-to-let landlords to move into a Love Lane property in response to the publication of the masterplan or further details of the development proposals, in order to secure the benefit of the rehousing options in section 2 of the Leaseholder Offer. Funding these options requires the use of public funds available for Council housing.

The Council's aim is to ensure that the existing local community can be kept together, not to allow buy-to-let landlords to profit from the High Road West Leaseholder Offer at the expense of funding other housing within the borough. Most resident leaseholders currently living in the masterplan area would come under the proposed definition.

What are the alternative options?

The Council could use the ERRPP definition of a resident leaseholder for the purposes of the rehousing options in section 2 of the Leaseholder Offer. However, as noted above, this would go beyond the Council's aim, which is to ensure that the existing community can be kept together. Furthermore, by increasing the number of people considered as a resident leaseholder, the cost to the Council would be significantly greater, particularly because of the enhanced terms being offered for Love Lane residents. In the Council's view, this additional cost would not be a reasonable use of public housing funds. The Council has to strike a balance between providing support to existing leaseholders and funding other housing within the borough. In the Council's view, extending the benefit of the rehousing options in this way would not be fair to other residents in Council properties elsewhere in Haringey or to those waiting on the housing register for the allocation of a Council tenancy.

| Question 1: |
|---|
| Do you agree with the proposed definition of a resident leaseholder? |
| |
| |
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| Do you have any other comments on the definition of a resident leaseholder? |
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SECTION 3REHOUSING FOR RESIDENT LEASEHOLDERS

Please read page 8 in the draft Leaseholder Offer before answering the questions in this section.

Proposal: Enhanced equity loan terms – Minimum contribution

The Council is proposing to enhance the equity loan terms in the ERRPP to allow as many resident leaseholders as possible to have access to a new home within the regeneration area.

The ERRPP sets the minimum amount that leaseholders have to be able to contribute to the value of their new home at 60%. Under the Love Lane Leaseholder Offer this minimum amount is reduced to 25%, with a substantially greater proportion of the cost potentially being contributed by the Council. The requirement that leaseholders must contribute the same amount as they receive for the market value of their existing property plus their Home Loss Payment remains.

For more information on this proposal please see page 8 in the draft policy.

Why is the Council proposing this?

Through engagement with leaseholders it has become clear that affordability is a key concern. Leaseholders were worried that they would not be able to acquire a new home in the regeneration area as they would not be able to afford the 60% equity threshold required under the ERRPP.

The Council's proposal seeks to ensure that leaseholders' concerns about affordability are addressed. It lowers the minimum equity threshold that resident leaseholders are required to contribute from 60% to 25%. This means that older resident leaseholders, who can no longer access a mortgage, or resident leaseholders who have had a change in financial circumstances, can acquire a new home, provided that they can contribute at least 25% of the value of the home.

What are the alternative options?

The Council could require that leaseholders contribute 60% of the value of their new homes, as set out in the ERRPP. However, this would not address Love Lane resident leaseholders'

concerns about what leaseholders can afford. The Council could also lower the minimum equity stake still further, but this would have an adverse impact on public housing funds. In the Council's view, the minimum contribution of 25% strikes the right balance and will mean that it is unlikely that any Love Lane residents would not be able to afford to secure a new home. In exceptional circumstances where a leaseholder cannot contribute at least 25% of the value, an assessment will be made on individual circumstance to find the most appropriate way of enabling the leaseholder to stay in the area.

Another option for the enhanced equity loan offer would be to gift the Council's equity to leaseholders either immediately, or after a number of years. This would mean that leaseholders would be given the Council's share for free, and would not give this back when the property is sold or transferred to another person.

Or, the council could remove the requirement that Love Lane leaseholders contribute the same amount as they receive for the market value of their existing property plus their Home Loss Payment to the purchase of the new property. Both of these options would result in a significant amount of funds being required from the HRA, and would reduce the amount available for the Council to fund repairs and maintenance of Council stock and for acquiring new Council owned homes that our most vulnerable residents need.

By making an interest-free equity loan, the Council is enabling residents to live in a higher value property than they previously owned. It is reasonable that they should be required to contribute these elements of their compensation to avoid a greater impact on public housing funds.

| Question 2a: | |
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| Do you agree with the proposed minimum contribution of 25% for the enhanced equity loan offer? | |
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| Do you have any other comments about the minimum contribution required to receive an equity loan? | l |
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Proposal: Enhanced equity loan terms – Passing on the equity loan

The ERRPP requires an equity loan to be repaid in full on the death of the leaseholder except where there is a surviving resident spouse, civil partner or partner, who can inherit the equity loan arrangement.

The Love Lane Leaseholder Offer recognises that there may be some leaseholders who have an adult child or another family member living with them in the property, who is not entitled to inherit the equity loan arrangement. This Leaseholder Offer gives an adult child or other family member who was living with the leaseholder 12 months to decide whether to sell the property and use the proceeds to find alternative accommodation or to pay off the equity loan (e.g. by obtaining a mortgage for that amount) and retain the leasehold property.

For more information on this proposal please see page 9 in the draft policy.

Why is the Council proposing this?

The Love Lane Leaseholder Offer seeks to address leaseholders' concerns about adult children who are beneficiaries under the leaseholder's will and are living in the property. These concerns relate to adult children being forced to sell the property and losing their home immediately after the leaseholder's death. By allowing the leaseholder's adult child to have a 12 month grace period to make a decision as to whether to pay off the Council's equity loan and continue to live in the property, or sell the property and use the proceeds to move elsewhere, the Council is offering to the leaseholder's children a period of time to consider their options properly and to investigate obtaining a mortgage.

What are the alternative options?

The Council could enable the equity loan arrangement to be transferred to children or another beneficiary under the leaseholder's will, to enable them to live there for their lifetime. However, the Council believes that using public funds to allow persons other than the leaseholder and any spouse, civil partner or partner living with them to benefit from a subsidised property in the borough for many more years is not a prudent use of HRA funds. This would tie up a substantial amount of public housing funds for many years, which otherwise could be used for other Council housing. The Council's approach is aimed at striking a fair balance and ensuring that scarce public resources are targeted at those who need them most.

| Question 2b: |
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| Do you agree with the proposal to provide a 12-month grace period to the leaseholder's adult child/beneficiary to decide what to do with their home? |
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| Do you have any other comments about passing on the equity loan? |
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| Question 3: |
| Do you have any other comments around the equity loan offer? |
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Proposal: The option to complete a leasehold swap

The Council is proposing an enhancement for Love Lane resident leaseholders that is not in the ERRPP. This is the option to swap your property for an existing Council property elsewhere in the borough, subject to availability.

For more information on this proposal please see page 11 in the draft policy.

Why is the Council proposing this?

This proposal was made to Love Lane leaseholders in the Leaseholder Guide as part of the Council's commitment to support leaseholders into new homes and not leave leaseholders financially worse off.

This option has limitations as regards the availability of suitable properties as the Council can only offer this option for existing Council-owned properties of equivalent size and value (allowing for reasonable variation in the valuations of the two properties). However, it may provide an attractive option for some leaseholders, particularly those who would prioritise being able to pass on the property to adult children or other beneficiaries under their will.

What are the alternative options?

The Council could choose not to offer this option as it does not exist in the ERRPP, however the Council indicated in the Leaseholder Guide that it would seek to make this option available.

| Question 4: |
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| Do you agree with the proposal to provide the option of a leasehold swap? |
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| Do you have any other comments about the leasehold swap? |
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| Question 5: |
| Do you have any other comments regarding the proposed re-housing options for resident leaseholders as set out in pages 13-16 of the draft Leaseholder Offer? |
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SECTION 4

VALUATION PROCESS FOR RESIDENT AND NON-RESIDENT LEASEHOLDERS

Please read page 12 in the draft Leaseholder Offer before answering the questions in this section.

Proposal: Option to appoint an independent single joint expert if an agreement cannot be reached on the valuation

It is proposed that if the Council's valuer and your valuer cannot reach agreement on the value of your existing property, then the parties can appoint a single joint expert (a third valuer). The single joint expert would be jointly appointed, with reasonable costs covered by the Council, and help the two parties to reach an agreement.

For more information on this proposal please see page 12 in the draft policy.

Why is the Council proposing this?

Feedback from leaseholders highlighted the need for the Council to set out a process for dispute resolution if an agreement cannot be reached on a leasehold valuation. The ERRPP states that in this situation, the matter may be referred for dispute resolution though it does not provide details on what form this may take.

The use of a single joint expert in the first instance would provide a clear and proven means for the parties to reach mutual agreement on the leasehold valuation without needing to use a more formal procedure, such as arbitration. It is anticipated that this process would mean any disputes are resolved more quickly, allowing leaseholders to exercise their rehousing choice.

The independent single joint expert must be a member of the Royal Institute of Chartered Surveyors (RICS), and the choice of expert agreed by both sides. This is the Council's response to concerns raised by leaseholders through previous consultation regarding the transparency and accuracy of the valuation process.

What are the alternative options?

The Council could maintain the current commitment within the Leaseholder Guide to agree to third-party arbitration if there is a difference in valuations.

An arbitration process is likely to be a lengthier process than appointing a single joint expert and therefore would not expedite the ability of resident leaseholders to exercise their preferred re-housing option. The decision of an arbitrator would be binding, subject to limited grounds for appeal, whereas an opinion from a single joint expert (whilst it may be highly persuasive) is not binding.

If the single joint expert process does not result in agreement between the parties, then other forms of dispute resolution (including arbitration) would remain an option.

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| Question 6: |
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| Do you agree with the proposal to appoint a single joint expert in the first instance if there is a difference in valuations between your surveyor and the Council's surveyor? |
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| Do you have any other comments about this proposal? |
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| Question 7: |
| Do you have any other comments regarding the proposed valuation process for resident and non-resident leaseholders as set out in page 12 of the draft Leaseholder Offer? |
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SECTION 5PAYMENTS FOR RESIDENT AND NON-RESIDENT LEASEHOLDERS

Please read page 18 in the draft Leaseholder Offer before answering the questions in this section.'

Proposal: Decent Homes reimbursements

The Council is proposing that all Love Lane leaseholders will be able to claim for compensation for Decent Homes works carried out before the Council's Cabinet agreed the High Road West masterplan in December 2014.

For more information on this proposal please see page 18 in the draft policy.

Why is the Council proposing this?

The Council recognises that, where you have invested in Decent Homes work but not had the full benefit of the works over its intended lifespan, then the full cost should not be paid by you, if it is not reflected in the value of the property. The Council is proposing a scheme for the reimbursement of costs based on the proportion of the lifetime of the works.

What are the alternative options?

The Council could choose not to enable Love Lane leaseholders to claim for compensation for Decent Homes works carried out before the Council's Cabinet agreed the High Road West masterplan in December 2014. However, the Council recognises that the cost of Decent Homes work which had an intended lifetime of more years than you will be able to remain in your home should not be paid for by you, if it is not reflected in the value of the property.

The Council also could choose to make additional compensation commitments such as larger Home Loss or Disturbance payments. However, the levels of compensation are in line with statutory guidance and other estate regeneration schemes throughout London.

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| Question 8: |
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| Do you agree with the proposal to offer reimbursements for 'Decent Homes' works? |
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| Do you have any other comments about reimbursements for 'Decent Homes' works? |
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| Question 9: |
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| Do you have any other comments on the payments for resident and non-resident leaseholders as set out in pages 13-18 of the draft Leaseholder Offer? |
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SECTION 6OTHER COMMENTS AND ABOUT YOU

| Question 10: | | | | |
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| Do you have any other comments on the draft Love Lane Leaseholder Offer? | | | | |
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| About you | | | | |
| 1. Name: | | | | |
| 2. Address: | | | | |
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| 3. Are you a: | Resident leaseholder Non-resident leaseholder | | | |

Equalities Monitoring Form

Collecting, analysing and using equality and diversity information helps us to understand how our policies and activities are affecting various sections of our communities and helps us to identify any inequalities that may need to be addressed.

We will be grateful if you could complete and return this form. The information you provide on this form will be held in the strictest confidence and only be used for the purpose stated above.

The information collected as part of this form will be processed separately from any personal information.

| 1. Age | | | | | |
|--|------------------------|--------------------|------------------------|--|--|
| Please tick one box | | | | | |
| 16 and under 17-20 | | 21-24 | 25-29 | | |
| 30-44 45-59 | | 60-64 | 65-74 | | |
| 75-84 85-89 | | 90 and over | | | |
| 2. Sex | | | | | |
| Please tick the box that best describes | you | | | | |
| Male Female F | Prefer not to say | | | | |
| 3. Disability | | | | | |
| Under the Equality Act 2010, a person is which has a substantial and long-term ac which has lasted or is expected to last fo | dverse effect on her/h | | | | |
| Q1. Do you have any physical or mental | | · illnesses? | | | |
| Yes No | Ticular conditions of | micosco. | | | |
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| Q2. Has this lasted, or is it expected to la (Complete only if you have answered YES | | more? | | | |
| Yes No | | | | | |
| Q3. Do any of your illnesses or condition (Complete only if you have answered YE | | y to carry out day | to day activities? | | |
| Yes a lot Yes a little Not at all | | | | | |
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| 4. Ethnicity | | | | | |
| Please tick the box that best describes | your ethnic group | | | | |
| White Mixed Black or Black British | | | | | |
| English / Welsh / Scottish / | African | | | | |
| Northern Irish / British | White and Blac | :k Caribbean | Caribbean | | |
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| Gypsy or Irish Traveller | Other (please s | specify) | | | |
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| Continued overleaf | | | | | |
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| White Other Greek/Greek Cypriot Turkish/Turkish Cypriot Kurdish Gypsy/Roma Other (please specify) | Asian or Asian British Indian Other (please specify) Pakistani Bangladeshi East African Asian Chinese | | | |
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| | Other (please specify) | | | |
| 5. Religion | | | | |
| Please tick as appropriate Christian Muslim Jewish | Buddhist Hindu | | | |
| Sikh Rastafarian No Rel | | | | |
| Other (please specify): | gion | | | |
| Other (please specify). | | | | |
| 6. Gender reassignment Does your gender differ from your birth sex? | | | | |
| | not to say | | | |
| 7. Sexual orientation Please tick the box that best describes your sexual orientation Heterosexual Bisexual Gay man Lesbian woman Prefer not to say Other (please specify): | | | | |
| 8. Pregnancy and maternity Please tick one box | | | | |
| | ad a baby in the last 12 months? | | | |
| Yes No Yes | No | | | |
| 9. Marriage and Civil Partnership Please tick the box that best describes you Single Married Co-hab Separated Divorced Widow | | | | |
| 10. Refugees and Asylum Seekers | | | | |
| Are you? | | | | |
| A Refugee An Asylum Seeker | | | | |
| What country or region are you a refugee/asylum se | eker from? | | | |
| 11. Language Please tick the box that best describes your language Albanian Arabic English | ge glish French Greek | | | |
| Polish Portuguese Sol | mali Spanish Turkish | | | |

1386.58

Subject: Attachments:

"High Road West Love Lane Leaseholder Offer"

LOVE LANE LEASEHODER OFFER Feb 2021 response (Mary Powell).pdf

From: Mary Powell < mary powell@

Sent: Thursday, February 25, 2021 7:31 PM

To: Lovell Sarah < Sarah.Lovell@haringey.gov.uk >

Subject: "High Road West Love Lane Leaseholder Offer"

To whom it may concern,

I attach my response to the booklet "High Road West Love Lane Leaseholder Offer Draft Policy for Consultation". I will post a hard copy of this document too.

Mary Powell

LOVE LANE LEASEHODER OFFER – Consultation Responses February 2021 (Mary Powell)

Question 1 – do you agree with the proposed definition of a resident leaseholder

No, I do not agree. This definition is designed to save the council money and not for fairness. It will penalise anyone who has legitimately moved in as a resident leaseholder since December 2014. There would not be an issue with buy-to-let landlords moving back in for 12 months, if the council had not been so chaotic at Love Lane Estate. This supposed regeneration has been dragging on for about 10 years, and people's lives move on. Some people will have moved on to the estate since 2014 in the normal course of life, over a period of more than 6 years. Moving back by landlords seems a lot of trouble to go to for an extra 5% of value in compensation, likely to be cancelled out by the costs of removing tenants and moving back anyway.

Other Comments

A process which has been based on social cleansing in the shadow of the new football stadium has been dragged out by council incompetence. You cannot blame Covid-19 for everything as this ineptitude long predates the pandemic. The council sought initially to avoid a ballot then this was forced upon them by the Mayor of London, and an earlier consultation with leaseholders had to be pulled as it was defective. The time taken means that people will legitimately need to move house in the meantime, and the December 2014 cut-off is unfair on those people.

Question 2a – do you agree with the proposed minimum contribution of 25% for the enhanced equity loan offer?

No – the very existence of an equity loan scheme is an admission that the new properties will be too expensive for leaseholders to buy outright from any compensation payment. Leaseholders who currently have 100% equity will be forced into a Ponzi scheme with as little as 25% equity (and forced to invest their whole compensation too). Reducing the minimum share from 60% to 25% is a further admission of guilt on the part of the council, as to how unaffordable the new development will be. Anyone who has already paid off their mortgage, and thought they would be in the clear, will be in hock again, this time to Haringey Council.

Other comments

Both shared equity and shared ownership are a bad deal. The leaseholder has a percentage share of the equity but 100% of the repairing responsibilities and service charge obligation. If it is necessary to offer one of these schemes to current 100%-equity leaseholders, it is an admission that the new development will be unaffordable in any normal sense of the term. That too means that the development is likely to have high service charges for features and facilities we currently do without. I have managed leasehold new build/shared ownership schemes when working for a housing association, and the leaseholders had the worst of both worlds. It was far from affordable and was a financial trap. For current leaseholders in Love Lane, it will represent a downgrade in our tenure status.

Without knowing who the new freeholder or managing agent will be, it is also impossible to comment. Private developers will seek to maximise their profit, through inflated management charges and anything else they can bolt on to the service charge actuals. Inflated ground rents are also a real fear. Lendlease, your preferred developer, does not have a good reputation.

Question 2b – do you agree with the proposal to provide a 12-month grace period to the leaseholder's adult child/beneficiary to decide what to do with their home?

No – currently I own a 100% equity share in my lease and can leave the property to whomsoever I please during the period of the lease. The equity loan scheme is an admission that the new developments will be unaffordable for 100% purchase so I am expected to downgrade my lease and the rights that I currently have to pass this to another person

The 12-month grace period simply prolongs the pain. The loan should only be recoverable if the property is being sold on through the open market, as with other charges against a property.

Question 3 – Do you have any other comments around the equity loan offer?

This "offer" is little better than the council playing the part of a loan shark. Leaseholders who currently have 100% equity are forced to choose between social cleansing or being in hock to the council in an unaffordable development. The term "offer" is an insult.

Question 4 – Do you agree with the proposal to provide a leasehold swap?

No – I want to stay where I am, thank you very much. The flats at Love Lane if they had been managed properly by the council would be in better condition. The communal areas have been left to rot. Since I moved in (2007) there has been no communal decoration and the gardens are barely maintained. Renewal of street doors stopped half way through the programme and did not get to my block.

A leasehold swap would only be the least bad option on offer, but is subject to availability.

Other comments

A better option would be to offer lifetime secure tenancies to resident leaseholders who prefer this option. (Not to be offered on another estate being lined up for demolition as the process starts again.)

Question 5 - Do you have any other comments regarding the proposed re-housing options for resident leaseholders as set out in pages 13-16 of the draft leaseholder offer?

This "offer" has nothing of interest to me. I do not want to move and will be voting against demolition. I have the time and patience for a war of attrition with Haringey Council. I am not interested in moving into an expensive new development with unnecessary features to be paid for through exorbitant service charges, to a private developer. Shared equity and shared ownership are a con.

Question 6 – Do you agree with the proposal to appoint a single joint expert in the first instance if there is a difference in valuations between your surveyor and the Council surveyor?

No – I do not believe that such a "joint expert" would be sufficiently neutral as a local authority has more power and influence over members of the surveying profession than does an individual leaseholder. I do not trust Haringey Council to approach this exercise honestly and am preparing for a long battle to stay put.

Other comments – I do not intend to engage with this process voluntarily.

Question 7 – do you have any other comments regarding the proposed valuation process for resident and non-resident leaseholders as set out in page 12 of the draft Leaseholder Offer?

I expect a prolonged battle with Haringey Council. I have no desire to move out of my home into a new build rabbit hutch with an equity loan share, exorbitant service charges or inflated ground rent.

Question 8 - Do you agree with the proposal to offer reimbursement for Decent Homes work?

No – the decent homes work stopped mid-programme on this estate so those of us who did not benefit from any improvements are being punished twice by the incompetence and financial mismanagement of Haringey council. I have watched the communal areas on the estate rot since I moved in (2007) and they were not in a good state when I arrived.

Do you have any other comments about the reimbursement for Decent Homes work?

The council should carry out the delayed works at no additional charge to leaseholders as the fabric of the estate has been permitted to deteriorate through no fault of ours. Work stopped at about the time the council decided it wanted to socially cleanse the area for the benefit of the new stadium development. The council should pay for its mistakes.

Question 9 - Do you have any other comments on the payments for the resident and non-resident leaseholders as set out in pages 13-18 of the draft Leaseholder Offer?

I do not accept the principles of this consultation, as I believe it is driven by social cleansing in the area of the new stadium development. I do not want to move and will be voting against demolition. The residents in temporary accommodation appear to be getting moved on and off the estate too fast to benefit from any revised offer too.

I am not interested in shared equity or shared ownership as these represent a poor financial deal and are a real decline in my tenure status. I wish to remain in my current home with 100% equity. Leasehold new build properties do not fill me with confidence and there are many accounts in the housing press of poor-quality developments built to meet Section 106 obligations. I am not interested in expensive new facilities and services which will inflate the service charges, and fear inflated ground rents in place of the council pepper-corn style ground rent.

Question 10 - Do you have any other comments on the draft Love Lane Leaseholder Offer?

This document was sent out in hard copy with a reply envelope too small for the booklet to be returned. It is not, as far as I can see, available electronically to complete on the council website. The administration appears designed to discourage a response, as hand writing into a booklet is tedious and inefficient. Hence, I will submit this document electronically (backed up by post using the return envelope, as my document will actually fit).

Name: Mary Powell

Address: 63 Whitehall Street, London N17 8BP

Equalities Monitoring Form: Refused

Housing, Regeneration & Planning

Sarah Lovell Head of Area Regeneration



Date: November 2021

Your ref: Re: Love Lane Leaseholder Offer

Dear Ms Mary Powell,

As you will be aware, the recent resident ballot resulted in a majority 'yes' vote in favour of the redevelopment of the Love Lane Estate as part of the High Road West scheme. Following on from this, the Council would like to enter into negotiations with you to acquire your home on the Love Lane Estate and speak to you about your housing options.

Attached to this letter is the Council's Leaseholder Offer, which includes our commitments to you. As a resident leaseholder, the Council is offering rehousing options to assist with buying an affordable home within the High Road West scheme or elsewhere in Haringey, through a rent-free and interest-free equity loan. This may also be extended to properties outside the borough following an application to the Council's Estate Renewal Rehousing and Payments Discretion Panel.

The Leaseholder Offer sets out the money you will receive should you agree a sale of your home to the Council. This includes the market value for your home, a statutory Home Loss payment, and disturbance payments to cover the costs of moving. The Council will also cover reasonable costs for:

- Independent financial advice, who can advise you on how you can afford to contribute towards a new home;
- Advice from a chartered surveyor who can negotiate the sale of your property on your behalf; and
- Other fees associated with selling your current property and purchasing a new one.

We want to work with you to reach a suitable agreement for the purchase of your home. We will be in touch in the coming weeks to start these discussions.

Although the Council would like to acquire your home by agreement, the Council will consider using its Compulsory Purchase Order (CPO) powers to acquire your home if we are unable to reach agreement. This may be progressed at the same time as negotiations are ongoing to ensure that timescales for the redevelopment are met. As part of considering using the Council's CPO powers, leaseholders will be sent a land interest questionnaire in the next few weeks. We would be grateful if you could complete this as it provides the Council with important information and ensures the right people are notified of any future CPO.

If you would like to speak to a Council officer regarding this letter and your options, please contact Estate Regeneration Manager on @haringey.gov.uk or we can arrange a 1-1 meeting at a time that suits you, with the option of an interpreter present.

We will also be holding fortnightly drop-in surgeries at The Grange at 32 White Hart Lane, N17 8DB. The next sessions will take place on 25 November and 9 December 2021, both at 3–6pm.

Yours sincerely,

Sarah Lovell Head of Area Regeneration, North Tottenham

Housing, Regeneration & Planning

Sarah Lovell Head of Area Regeneration



Date: March 2022

Your ref: Re: High Road West scheme

Dear Resident.

Further to the letter you received in November, I am writing to provide an update on the High Road West scheme, including the proposed development timetable, and let you know of correspondence you will receive in the coming days.

I am also writing to reiterate our commitments to you as a resident leaseholder, including the housing options and compensation available to you. As part of the steps required to deliver the scheme, including new homes and other benefits for local people, it remains our aspiration to work with you to reach a suitable agreement for the purchase of your current home.

Phasing

Subject to the scheme getting planning consent, we can confirm that the proposal is for the part of the masterplan site that sits south of White Hart Lane to be delivered first (known as "Phase A"), which includes the Love Lane Estate as well as the business and other properties facing onto the High Road within the site area. Phase A will be split into smaller sub-phases, with the first planned to commence later this year in the location currently of 100 Whitehall Street and the Grace Centre.

Our priority is to build the new homes as quickly as possible. This includes new affordable homes for resident leaseholders should they wish to move into homes within the scheme, as well as 500 new Council homes for tenants living on the estate and the wider housing register.

Leaseholder Offer

As a resident leaseholder, the Council is offering rehousing options to assist with buying an affordable home within the High Road West scheme or elsewhere in Haringey, through a rent-free and interest-free equity loan. This may also be extended to properties outside the borough following an application to the Council's Estate Renewal Rehousing and Payments Discretion Panel.

These options are described in more detail in the Council's Leaseholder Offer. The Leaseholder Offer also sets out the money you will receive should you agree a sale of your home for the Council. This includes the market value of your home, a statutory Home Loss payment, and disturbance payments to cover the costs of moving.

The Council will also cover reasonable costs for independent financial advice, advice from a chartered surveyor, and other fees associated with selling your home and purchasing a new one.

If you do not have a copy of the Leaseholder Offer, please contact the Council using the details overleaf, and we can post this to your home address. Translated versions are also available.

Working with you to reach a suitable agreement

We would very much appreciate the opportunity to meet you to discuss your housing options, and our aim is to find the best outcome for you and your household. We can also speak through the likely timings for us requiring your property for redevelopment.

As previously noted, although the Council would like to acquire your property by agreement, the Council will also need to consider using its Compulsory Purchase Order (CPO) powers (with a decision on this anticipated to be in June or July), in the event that this is necessary to acquire the properties required to deliver Phase A. The formal CPO process would be progressed at the same time as our discussions/negotiations to ensure that timescales for the scheme are met.

As part of considering using the Council's CPO powers, a questionnaire will shortly be sent by our land referencing advisors (Terraquest) to all those with an interest in land within the south of the masterplan site. This will include you and anyone else who may have an interest in your property, such as tenants.

We would be grateful if you could complete this as it provides the Council with important information and ensures the right people are notified of any future CPO. Terraquest can provide assistance with providing the information requested and their contact details will be included with the questionnaire.

Speak to the team

We understand there might be questions and concerns regarding this process and are more than happy to arrange a 1-1 meeting at a time that suits you, including in person if preferred, and can also arrange for an interpreter to be present.

If we are not already in discussions with you regarding the purchase of your property and you would like to have an initial conversation, please contact Scott Mundy, Regeneration Manager on <a href="mailto:mailto

We are also continuing to hold drop-in surgeries at The Grange where you can raise any other issues such as repairs or anti-social behaviour with Homes for Haringey or Council officers. The next event will take place on **Thursday 10 March 2022 at 4-7pm** at The Grange on White Hart Lane.

We would also like to inform you that a new Independent Tenant & Leaseholder Advisor (ITLA), **Public Voice**, will soon be starting on the Love Lane Estate. Public Voice were selected by a resident panel, working alongside the Council, following a competitive procurement process. Public Voice are fully independent of the Council and their role is to represent you. More information will follow soon on how and where you can speak to one of their team to get independent advice.

Do you need this translated?

Türkçe - Bu haber bültenini kendi dilinizde almak istiyorsanız, lütfen, yukarıda yer alan irtibat bilgilerine bir e-posta gönderin.

Soomaali - Haddii aad jeclaan lahayd inaad ku hesho warsidahan luqadaada, fadlan iimayl u soo dir faahfaahinta xiriirka kore.

Português - Se gostaria de receber esta newsletter na sua língua, por favor envie um email para os contactos acima.

Yours sincerely



Sarah Lovell Head of Area Regeneration, North Tottenham

Placemaking & Housing

Scott Mundy Regeneration Manager



Date: 14 November 2022

Your ref: Re: High Road West scheme

Ms Mary Powell 63 Whitehall Street London N17 8BP

Dear Ms. Powell,

We have written to your previously regarding the High Road West regeneration scheme and the rehousing offer to leaseholders as set out in the Love Lane Leaseholder Offer booklet (attached to this letter).

We would like to arrange an appointment to meet with you, with the aim to reach a suitable agreement for the purchase of your current home. We would also like to speak through the likely timings for requiring your property, how you will be compensated, and the several rehousing options available to you.

Our dedicated Rehousing Team are available to provide targeted support for your rehousing to a new home. In the meeting we can discuss the offer from the Council in detail and better understand your requirements, with the aim to find the best option that meets your needs.

Please kindly contact myself or one of the team at your convenience on the below details:

You can also receive independent advice, to help understand your rights and the options available to you individually, and assistance to help you consider these. Please contact your Independent Tenant & Leaseholder Advisor, Public Voice on the below details:



As previously noted, although the Council would like to acquire your property by agreement, the Council may consider using its Compulsory Purchase Order (CPO) powers, in the event this is necessary to acquire the properties required to deliver Phase A. The formal CPO process would be progressed at the same time as our discussions/negotiations to ensure that timescales for the scheme are met.

If you want to find out more about the compulsory purchase process and the compensation you may be entitled to if your property is compulsorily acquired without speaking to someone directly, the Government has produced a number of booklets which explain the process and entitlement to compensation. These can be found on the gov.uk website (see overleaf). If you cannot access the site, then we can send copies to you.

Government's CPO Guidance: https://www.gov.uk/government/collections/compulsory-purchase-system-guidance

Love Lane Leaseholder Offer: www.haringey.gov.uk/lovelaneleaseholderoffer

We hope to hear from you soon.

Yours sincerely,

Scott Mundy Regeneration Manager

Do you need this translated?

Türkçe - Bu haber bültenini kendi dilinizde almak istiyorsanız, lütfen, yukarıda yer alan irtibat bilgilerine bir e-posta gönderin.

Soomaali - Haddii aad jeclaan lahayd inaad ku hesho warsidahan luqadaada, fadlan iimayl u soo dir faahfaahinta xiriirka kore.

Português - Se gostaria de receber esta newsletter na sua língua, por favor envie um email para os contactos acima.

Placemaking & Housing

Haringey

Peter O'Brien Assistant Director for Regeneration & Economic Development

Date: 31 January 2023

Your ref: Re: High Road West scheme

Ms Mary Powell 63 Whitehall Street London N17 8BP

Dear Resident,

Further to previous correspondence and consultation, we are writing to let you know that Haringey Council will soon be making a Compulsory Purchase Order (CPO) to deliver the first phase (Phase A) of the High Road West scheme, which includes the redevelopment of the Love Lane Estate. This follows the grant of hybrid planning permission for the scheme in August 2022, and the decision to make a CPO to deliver Phase A by the Council's Cabinet in November 2022.

Phase A will deliver new affordable homes for existing and new residents, community facilities, employment spaces and a new public square.

The Council has approved the decision to make a CPO in order to provide the certainty that the new homes and other community benefits can be delivered in a timely manner and ensure that we can deliver on our long-standing commitments to you, the estate's residents.

What does the CPO mean for you?

As a resident leaseholder on the Love Lane Estate, your property is included in the land which the Council is seeking to acquire and will be included in the CPO. The notice advising you of the making of the CPO will be sent out shortly.

The notice will explain where you can view the CPO documents and how and where to make an objection if you wish to do so. The objection period will be for 28 days and the closing date for submitting objections will be stated in the notice.

The intention of the Council is to acquire all the properties by agreement, and that these discussions with you will continue alongside the CPO process. However, if an agreement cannot be reached and the CPO is confirmed, then the Council will have the ability to compulsorily acquire your home, thereby ensuring that the timescales for delivering the scheme can be met.

It is not planned for the CPO powers to be used immediately, and for most residents of the Love Lane Estate it may be several years before their property is required for redevelopment. However, we would like to reach agreement with you on the purchase of your property at the earliest opportunity.

As well as discussing the potential acquisition of your property, we would like to discuss your rehousing options with you, to find the option that best meets your needs. We can also speak through the likely timings for requiring your property, to help you plan for the move.

Love Lane Leaseholder Offer

The Council's Love Lane Leaseholder Offer includes the rehousing options and compensation payments which may be available to you as a resident leaseholder, providing that you meet the eligibility terms set out in that document.

In terms of rehousing this includes moving to a newly built affordable home on the redeveloped estate as part of a range of available options. In terms of compensation payments, in addition to receiving the market value of your property, you may be entitled to a Home Loss payment equal to 10% of the market value of your home, and additional disturbance payments to cover the reasonable costs of moving.

The Council will also cover reasonable costs for independent financial advice, advice from a chartered surveyor, and other fees associated with selling your home and purchasing a new one.

You can access the Leaseholder Offer at the following link. We can also provide a hard copy on request: www.haringey.gov.uk/lovelaneleaseholderoffer. If you have any issues getting this document to display, please keep refreshing the page. If these issues continue, please reach out to us using the contact details below.

Here to help

If we are not already in discussions with you, then we would like to arrange a meeting with you to discuss the potential purchase of your home and your rehousing options. Please kindly contact one of the team on the below details:

We would be happy to carry out these meetings at your home, at our office at The Grange (32 White Hart Lane, N17 8DP), or online to suit your availability.

There will be drop-in sessions for Love Lane residents taking place every Thursday from 10am to 2pm at The Grange as part of our regular coffee mornings. These are an opportunity to speak to Council officers and your Independent Tenant & Leaseholder Advisor (ITLA), Public Voice, to discuss the CPO process and what it means for you.

If you would like to contact your ITLA directly, please contact Rob or Suzanne on the below details:



If you want to find out more about the compulsory purchase process and the compensation you may be entitled to if your property is compulsorily acquired, the Government has produced a number of booklets which explain the process and entitlement to compensation. These can be found on the gov.uk website (link provided below). If you cannot access the site, then we can send copies to you.

Government's CPO Guidance: https://www.gov.uk/government/collections/compulsory-purchase-system-quidance

Yours sincerely,

Peter O'Brien Assistant Director for Regeneration & Economic Development

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|---|--|---|---|---|--|
| | | | | | |

London Borough of Haringey (High Road West Phase A) Compulsory Purchase Order 2023

From: Mary Powell <mary_powell@

Sent: Monday, March 6, 2023 8:11 PM

To: Scott Mundy < @haringey.gov.uk>

Subject: London Borough of Haringey (High Road West Phase A) Compulsory Purchase Order 2023

To whom it may concern

I have raised an objection to your dismal little scheme of Compulsory Purchase Orders and do not intend to leave quietly or peacefully.

Mary Powell 63 Whitehall Street

London Borough of Haringey (High Road West Phase A) Compulsory Purchase Order 2023

From: < @haringey.gov.uk>

Sent: 27 March 2023 14:53

To: mary_powell@

Cc: Scott Mundy < @haringey.gov.uk>

Subject: London Borough of Haringey (High Road West Phase A) Compulsory Purchase Order 2023

Dear Ms Mary Powell,

I hope you are well.

Please see the attached correspondence in relation to the above.

Kind Regards,

on behalf of Scott Mundy (Regeneration Manager)

Haringey Council, The Grange, 34a White Hart Ln, London N17 8DP

E. <u>@haringey.gov.uk</u>
M.

Current Working Pattern

Core Hours: 09:00 - 17:00 (Mon-Fri)

www.haringey.gov.uk twitter@haringeycouncil facebook.com/haringeycouncil



Placemaking & Housing

Scott Mundy Regeneration Manager



Date: 27 March 2023

Your ref: Re: London Borough of Haringey (High Road

West Phase A) Compulsory Purchase Order

2023

63 Whitehall Street, Tottenham London N17 8BP

Dear Ms Mary Powell,

London Borough of Haringey (High Road West Phase A) Compulsory Purchase Order 2023

We have been provided with a copy of the letter of objection that you have submitted to the National Planning Casework Unit regarding the above.

We note the concerns you have raised and will respond to them in full within the Statement of Case.

If you have any queries in the meantime, please kindly contact a representative of the Council on the below details:

Scott Mundy. Haringey Council (Case Manager for the CPO) –

@haringey.gov.uk -

, Haringey Council – <u>@harin</u>

@haringey.gov.uk -

Your sincerely,



Scott Mundy Regeneration Manager

London Borough of Haringey (High Road West Phase A) Compulsory Purchase Order 2023

From: Mary Powell < mary_powell@

Sent: Thursday, March 30, 2023 12:41 PM

To: ______ < ____ @haringey.gov.uk>; Scott Mundy < _____ @haringey.gov.uk> **Subject:** RE: London Borough of Haringey (High Road West Phase A) Compulsory Purchase Order 2023

To whom it may concern

I acknowledge receipt of this bland communication. I am not sure of its purpose unless it is to tick a box to say you have "reached out" to me. It is of course no such thing as there is no real substance to this letter. I still have no reason to co-operate with being made homeless.

Regards

Mary Powell

From: < @haringey.gov.uk>

Sent: 27 March 2023 14:53

To: mary_powell@

Cc: Scott Mundy < <a href="mailto:m

Subject: London Borough of Haringey (High Road West Phase A) Compulsory Purchase Order 2023

Dear Ms Mary Powell,

I hope you are well.

Please see the attached correspondence in relation to the above.

Kind Regards,

, on behalf of Scott Mundy (Regeneration Manager)

Haringey Council, The Grange, 34a White Hart Ln, London N17 8DP

E. <u>@haringey.gov.uk</u>
M.

Current Working Pattern

Core Hours: 09:00 - 17:00 (Mon-Fri)

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Request for meeting regarding High Road West CPO

From: Scott Mundy < <u>@haringey.gov.uk</u>>

Sent: 24 April 2023 17:44

To: mary powell@

Subject: Request for meeting regarding High Road West CPO

Dear Ms. Powell,

I hope you are well.

Further to the Council's letter dated 27 March 2023, I would like to meet with you to discuss the concerns raised in your objection to the compulsory purchase order (CPO).

I am available to meet at a time that suits you. I note from your email that later in the evening may be more suitable. Would an evening at 7pm work? We could meet at our building at The Grange (32 White Hart Lane, N17 8DP) or at your home if preferable, whichever is more convenient.

Please do kindly let me know if any of the following upcoming dates would be suitable – Thurs 27th April, Weds 3rd May, Thurs 4th May. Otherwise I'd be grateful if you could advise on a better date.

The Council would like to make an offer to purchase your property as well as discussing your housing options, which we can talk through in the meeting.

I look forward to hearing from you.

Kind regards,

Scott Mundy Regeneration Manager

Haringey Council The Grange, 32 White Hart Lane, N17 8DP

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Request for meeting regarding High Road West CPO

From: Mary Powell < mary powell@

Sent: Friday, April 28, 2023 6:51 AM

To: Scott Mundy <

Subject: RE: Request for meeting regarding High Road West CPO

Dear Mr Mundy

I note your email below. This is the first attempt to contact me individually to discuss terms. However having already received a CPO notice, I have lodged an objection with the Department of Levelling Up, Housing and Communities. I await the deliberations of the Planning Inspectorate.

I am now obtaining legal advice and will respond further when I have done so. I am therefore not in a position to meet for the time being. You may in the meantime put any proposals which you may have in writing by return of email.

Yours sincerely

Mary Powell

Request for meeting regarding High Road West CPO

From: Scott Mundy < <u>@haringey.gov.uk</u>>

Sent: 16 May 2023 10:42

To: Mary Powell < mary powell@

Subject: FW: Request for meeting regarding High Road West CPO

Subject to Contract Without Prejudice

Dear Ms. Powell,

Thank you for your reply to my email.

We have written to all leaseholders on the estate, and I attach copies of the recent letters we have sent to you in November 2022 and January 2023.

As advised in the letters sent, the preference is to meet with leaseholders to discuss the options available to them in terms of rehousing and ideally inspect their home in order to make an offer which reflects the condition of the property.

However, I understand you wish to take legal advice before you are in a position to meet.

The Council would like to reach a suitable agreement with you and I set out below an offer to acquire your property for your consideration. Please note this is subject to an inspection of your property.

| Market Value | £335,000 |
|---|----------|
| Homeloss payment (10% of market value) | £33,500 |
| Disturbance (including SDLT and legal fees on the purchase of a new property) | £8,250 |
| Legal fees for the sale of 63 Whitehall | TBA |
| Surveyors fees for undertaking a valuation of 63 Whitehall | ТВА |
| Total | £376,750 |

In respect of the rehousing options available to you, these are captured in the Council's Love Lane Leaseholder Offer, which I have attached to this email. These include the options of a rent and interest-free equity loan for a home in the new scheme and elsewhere in the borough, and a leasehold swap.

We would welcome the opportunity to meet with you to discuss these further and better understand your requirements and preferences, with the aim to support you to find the most suitable option.

We can also confirm that your property is unlikely to be required by the Council until Q1 2025 under the current phasing plan. Notwithstanding that, we would like to reach an agreement with you at the earliest opportunity. In our meeting, we can discuss the support available from the Council to assist you with the moving process.

I look forward to hearing from you soon.

Kind regards,

Scott Mundy Regeneration Manager

Haringey Council The Grange, 32 White Hart Lane, N17 8DP

www.haringey.gov.uk twitter@haringeycouncil facebook.com/haringeycouncil

Request for meeting regarding High Road West CPO

From: Scott Mundy

Sent: Tuesday, June 20, 2023 10:11 AM

To: 'Mary Powell' mary powell@

Subject: RE: Request for meeting regarding High Road West CPO

Dear Ms Powell

Further to my email of 1 June, have you been able to make any progress in identifying a surveyor to represent you, as the Council is keen to reach an agreement with you to purchase your property and provide any assistance you require in considering your rehousing options.

We can confirm that reasonable fees will be reimbursed for the valuation the surveyor undertakes, along with fees for them advising you and negotiating on your behalf.

We look forward to hearing from you at your earliest convenience.

Kind regards,

Scott

Request for meeting regarding High Road West CPO

From: Mary Powell

Sent: Sunday, July 2, 2023 7:31 PM

To: Scott Mundy <

Subject: RE: Request for meeting regarding High Road West CPO

Dear

I am still considering my options and a little surprised by the sense of hurry. According to the planning documents which I have looked back over, the plot of land where my home sits does not appear to be needed until 2028/29. Please can you explain why you are trying to put my out of my home now?

For the avoidance of future doubt, and to save time, please do not refer me to the Equity Loan option for a new building in the Lendlease development or a property elsewhere. I understand enough about this product to know that it is a con which would leave me with fewer rights (e.g. who I leave the property to in my will) than a secure tenant. I have managed leasehold new build properties and am aware of the lengths that profiteering developers will go to, to avoid their obligations under defects liability. I am also not interested in buying into a new development with expensive service-chargeable features that I consider unnecessary or exponential ground rents.

In the meantime I am also involved in objecting to the CPO in principle. Any effort to obtain an independent valuation should not be interpreted as my co-operation with the social cleansing of the neighbourhood.

Yours sincerely

Mary Powell

Subject: Request for meeting regarding High Road West CPO

From: Scott Mundy < <u>@haringey.gov.uk</u>>

Sent: 13 July 2023 17:27

To: Mary Powell

Subject: RE: Request for meeting regarding High Road West CPO

Dear Ms Powell

Thank you for your reply.

In regard to the timings for requiring your property, the phasing plan for High Road West was updated in May 2023. This was updated to achieve early delivery of the affordable homes within the scheme. This is summarised in paragraph 7.42 of the Council's Statement of Case, which I have attached alongside the phasing plan.

Your property is located within Phase 3 of the phasing plan, which has an anticipated start date of Q3 2025.

Further to my previous email which contained an offer to acquire your property, the Council is keen to reach a suitable agreement with you.

While the exact start dates for each phase are subject to change, I can confirm that the Council would be willing to undertake to not obtain vacant possession of your property prior to Q1 2025.

The Council would also be willing to enter into an option agreement for the purchase of your property now, with a longstop completion date of up to Q1 2025. We could also include a clause where the market value is indexed, on an upward only basis in line with the Land Registry House Price Index for the borough. We are happy to discuss this further with yourself or an appointed surveyor.

We note your feedback regarding the Council's equity loan offer and that you do not wish to purchase a home within the new development. Notwithstanding this, we would still welcome the opportunity to meet with you to better understand your needs and requirements.

We look forward to hearing from you on the above points at your earliest convenience.

Kind regards, Scott

Subject: Request for meeting regarding High Road West CPO

From: Mary Powell **Sent:** 18 July 2023 12:11

To: 'Scott Mundy' < <a href="mailto:m

Subject: FW: Request for meeting regarding High Road West CPO

Dear Mr Mundy

I note your amended offer.

I also note your explanation of the revised phasing for demolition and social cleansing of the Love Lane Estate. Given that this is a material change to what was set out in the original planning application, I would like to know how this can be approved without going back through the planning process including public consultation?

It appears that the new phasing is designed to ensure that resident leaseholders could not remain in the area by purchasing a property in the new development even if they wanted to, as only Phase 1A will be complete by Quarter 3 in 2025 (even if things go to plan). That tells me all I need to know about the council's intentions.

Given the bad faith being shown by the council with the amended phasing, and the intention to remove the remaining resident leaseholders from the area, I remain in no hurry to reach a settlement with the council. I have attended pre-enquiry meeting and still intend to proceed with my objections to the CPO.

As I am not prepared to entertain the disingenuous offer of an equity loan, I am not sure what else there is to discuss with the council in respect of rehousing options, unless you are considering offering me a secure tenancy (which would convey more rights than an equity loan purchase)?

Yours sincerely

Mary Powell

Request for meeting regarding High Road West CPO

From: Mary Powell

Sent: Wednesday, August 2, 2023 9:39 AM

To: Scott Mundy < <a href="mailto:mailto:general-action-color: blue-to-color: b

Cc:

Subject: FW: Request for meeting regarding High Road West CPO

Dear Mr Munday

I emailed you on 2 and 18 July 2023 to query the apparent urgency with which you are seeking to get me out of this property. I have not received a response to my most recent email below, which was sent 15 days ago.

If you are not in a position to respond or are unwilling to do so, please can you refer me to a colleague who is able to answer my question below. The bringing forward by 4 years of the date by which you want to demolish my home has not been explained adequately.

Yours sincerely

Mary Powell

Request for meeting regarding High Road West CPO

From: Scott Mundy < <u>@haringey.gov.uk</u>>

Sent: 03 August 2023 14:52

To: Mary Powell < mary_powell@

Subject: RE: Request for meeting regarding High Road West CPO

Dear Ms. Powell,

Thank you for your email of 18 July.

In regard to the revised phasing plan for the High Road West scheme, the contract between the Council and Lendlease has a process in place whereby any opportunities for providing enhanced benefits through amendments to the phasing, can be agreed between them, subject to the Council (in its capacity as Local Planning Authority) confirming the change.

As noted in my previous email, the revised phasing plan was developed with a view to accelerating the delivery of Council and other affordable homes within the scheme, with the aim of rehousing existing residents quicker. The Council has committed to ensuring that existing secure and non-secure tenants and resident leaseholders can move to new homes within the scheme and the revised phasing plan has been developed with a view to realising that commitment faster.

The planning permission for the scheme includes a condition whereby a phasing plan has to be submitted and approved by the Local Planning Authority prior to the scheme commencing. This condition was previously approved in October 2022, and the process is underway to submit an updated phasing plan pursuant to this condition.

The Council has been keen to update Love Lane Estate residents on these changes and the rationale for the update, and held drop-in sessions in May and June 2023, which were advertised by flyer. The events included an exhibition at the Grange and a stall at the recent community fun day. The exhibition is still in place at the Grange and available to view at the weekly coffee mornings on Thursdays (10-2) or by appointment. I've attached electronic versions of the boards for information.

I understand from previous correspondence that you do not consider the equity loan option for moving into one of the new homes in the scheme, as set out in the Leaseholder Offer, appropriate for you. If your position changes then we would be happy to look at this and to work with you to develop a rehousing plan with the aim to make the move as straightforward as possible.

In regard to other rehousing options, you may be aware that the Leaseholder Offer includes the option of a leasehold swap for another Council-owned property in the area or borough. This is subject to availability of properties but if you feel this may be something that would work for you then we can explore this further. I've attached the Leaseholder Offer which includes more information on this.

I hope this covers your questions but if you have any further queries please do not hesitate to let me know.

Kind regards Scott Subject:

Request for meeting regarding High Road West CPO

From: Mary Powell < mary powell@

Sent: Sunday, August 6, 2023 3:38 PM

To: Scott Mundy < <a href="mailto:mailto:general-action-color: blue-color: b

Dear Mr Mundy

I note your response below and have further questions and observations:

- 1. According to your explanation below, planning consent for the new phasing plan has not yet been obtained (see highlighted section). This means that an accelerated CPO notice was issued before a "decision" was taken in May 2023 to revise the phasing plan, and before any planning consent for this amendment has been obtained. Who made the decision in May 2023 if it was not the planning committee? Please can you confirm when this will go in front of the planning committee and how I may submit a response to any preceding consultation?
- 2. I am still not aware of any public consultation about the proposed amendment to the planning consent. Drop in sessions and fun days, after the phasing plan was "updated" are not a consultation. As someone who responded to the earlier planning consultations in detail, and an affected resident I should have been written to directly at my home address before any decision is taken. The coffee mornings are a preposterous suggestion for someone who was working full time. I discovered the proposed change to the phasing by accident, not through any effort on your part to keep me informed. Are you still trying to claim this is adequate consultation?
- 3. You have stated that the revised phasing plan would allow resident leaseholders (who wished to do so) to move into new homes on the new estate. However the revised phasing plan seems to render this impossible. Phase 1A which is the first phase to be completed is anticipated as being ready in Q3 of 2025, with other phases to follow between 2028 and 2034, according to the council's own statement of case at page 29. You are trying to get me out of my home by Q1 of 2025 (see below in your email of 13 July 2023). Therefore your assurances that resident leaseholders could be accommodated in the new estate are fundamentally dishonest. Phase 1A appears to be intended for rehousing council tenants in any case, and not leaseholders. Do you expect residents leaseholders to try to find rented accommodation until other properties have been completed after 2028 and move twice? This appears to be designed to make resident leaseholders give up on the idea of staying in the area. What alternative explanation do you have?
- 4. You continue to refer to the Equity Loan option which I have already stated is entirely unacceptable, why do you continue to do so? I am not going to change my mind about this swindle. Please desist.

5. Nor can I trust the council with a lease swap as a leasehold property which has come back to the council in a non-social-cleansing area is likely to be unsaleable for other reasons. I believe you would be trying to fob me off with a problem property e.g. affected by subsidence or damp. *Please can you explain how else a leasehold property might have come back to the council for disposal?*

I await your response in the hope that it will be more timely than the last one.

Yours sincerely

Mary Powell

From: Scott Mundy < @haringey.gov.uk>

Sent: 03 August 2023 14:52

To: Mary Powell < mary powell@

Dear Ms. Powell,

Thank you for your email of 18 July.

In regard to the revised phasing plan for the High Road West scheme, the contract between the Council and Lendlease has a process in place whereby any opportunities for providing enhanced benefits through amendments to the phasing, can be agreed between them, subject to the Council (in its capacity as Local Planning Authority) confirming the change.

As noted in my previous email, the revised phasing plan was developed with a view to accelerating the delivery of Council and other affordable homes within the scheme, with the aim of rehousing existing residents quicker. The Council has committed to ensuring that existing secure and non-secure tenants and resident leaseholders can move to new homes within the scheme and the revised phasing plan has been developed with a view to realising that commitment faster.

The planning permission for the scheme includes a condition whereby a phasing plan has to be submitted and approved by the Local Planning Authority prior to the scheme commencing. This condition was previously approved in October 2022, and the process is underway to submit an updated phasing plan pursuant to this condition.

The Council has been keen to update Love Lane Estate residents on these changes and the rationale for the update, and held drop-in sessions in May and June 2023, which were advertised by flyer. The events included an exhibition at the Grange and a stall at the recent community fun day. The exhibition is still in place at the Grange and available to view at the weekly coffee mornings on Thursdays (10-2) or by appointment. I've attached electronic versions of the boards for information.

I understand from previous correspondence that you do not consider the equity loan option for moving into one of the new homes in the scheme, as set out in the Leaseholder Offer, appropriate for you. If your position changes then we would be happy to look at this and to work with you to develop a rehousing plan with the aim to make the move as straightforward as possible.

In regard to other rehousing options, you may be aware that the Leaseholder Offer includes the option of a leasehold swap for another Council-owned property in the area or borough. This is subject to availability of properties but if you feel this may be something that would work for you then we can explore this further. I've attached the Leaseholder Offer which includes more information on this.

I hope this covers your questions but if you have any further queries please do not hesitate to let me know.

Kind regards Scott Subject:

Request for meeting regarding High Road West CPO

From: Scott Mundy <u>@haringey.gov.uk</u>
Sent: Wednesday, August 16, 2023 12:54 PM
To: Mary Powell mary powell@

Subject: RE: Request for meeting regarding High Road West CPO

Dear Ms. Powell

Thank you for your email. Please see responses below in red. We are happy to discuss this further with you, including in person at a time that suits you.

Kind regards, Scott

From: Mary Powell < mary_powell@

Sent: Sunday, August 6, 2023 3:38 PM

To: Scott Mundy < <a>@haringey.gov.uk>

Cc: <u>@haringey.gov.uk</u>>
Subject: RE: Request for meeting regarding High Road West CPO

Dear Mr Mundy

I note your response below and have further questions and observations:

1. According to your explanation below, planning consent for the new phasing plan has not yet been obtained (see highlighted section). This means that an accelerated CPO notice was issued before a "decision" was taken in May 2023 to revise the phasing plan, and before any planning consent for this amendment has been obtained. Who made the decision in May 2023 if it was not the planning committee? Please can you confirm when this will go in front of the planning committee and how I may submit a response to any preceding consultation?

The Council made the CPO in January 2023 to enable delivery of the initial phase of the High Road West scheme (referred to as Phase A). This phase comprises the southern half of the scheme and includes the redevelopment of the Love Lane Estate. The decision to make a CPO to enable delivery of this part of the scheme was made to provide certainty that the new homes for existing residents and other community benefits within this phase can all be delivered, and in a reasonable timescale.

To confirm, the properties on the Love Lane Estate are still required within the same timescale as envisaged when making the CPO, which has not changed. The phasing plan does however set out the order in which individual blocks will be redeveloped. This decision to amend the phasing plan was taken by the Council and Lendlease following a review of the development phasing to better meet those overall objectives I summarised above. As noted in my previous email, there is a process in place for the two parties to refine and update the phasing plan as the scheme progresses. This is not a decision by the Council in its capacity as Local Planning Authority (LPA), and the LPA's approval of the change is separate.

Following the above review of phasing, Lendlease have made an application to the LPA to update the phasing phan. The application seeks approval of details reserved by a condition associated with the planning permission for High Road West. This application was validated by the LPA on 1 August 2023 and the reference number is HGY/2023/2085. The application is under consultation by the LPA until 24 August 2023. Please see the following link: Planning Application: HGY/2023/2085 (site.com)

2. I am still not aware of any public consultation about the proposed amendment to the planning consent. Drop in sessions and fun days, after the phasing plan was "updated" are not a consultation. As someone who responded to the earlier planning consultations in detail, and an affected resident I should have been written to directly at my home address before any decision is taken. The coffee mornings are a preposterous suggestion for someone who was working full time. I discovered the proposed change to the phasing by accident, not through any effort on your part to keep me informed. Are you still trying to claim this is adequate consultation?

As referred to in previous correspondence, following the decision by the Council and Lendlease to update the phasing plan, drop-in sessions to discuss these changes with residents on the Love Lane Estate were held on the evening of Wednesday 31st May and the afternoon of Thursday 1st June 2023. A flyer was sent to all households on the estate to invite them to the sessions as well as to offer one-to-one appointments should they not be able to make the scheduled times. Further engagement was held at the community fun day on Saturday 22nd July.

3. You have stated that the revised phasing plan would allow resident leaseholders (who wished to do so) to move into new homes on the new estate. However the revised phasing plan seems to render this impossible. Phase 1A which is the first phase to be completed is anticipated as being ready in Q3 of 2025, with other phases to follow between 2028 and 2034, according to the council's own statement of case at page 29. You are trying to get me out of my home by Q1 of 2025 (see below in your email of 13 July 2023). Therefore your assurances that resident leaseholders could be accommodated in the new estate are fundamentally dishonest. Phase 1A appears to be intended for rehousing council tenants in any case, and not leaseholders. Do you expect residents leaseholders to try to find rented accommodation until other properties have been completed after 2028 and move twice? This appears to be designed to make resident leaseholders give up on the idea of staying in the area. What alternative explanation do you have?

The date of Q1 2025 we have provided is a 'not before' date, which is the earliest date that the Council would require vacant possession of your property, to provide you with as much certainty as possible. As it is a 'not before' date, the actual date of when possession is required could be later. The dates for completion of phases are anticipated dates, which be brought forward or later based on a range of factors.

It is the Council and Lendlease's intention, through the phasing plan, to maximise the number of residents on the estate who can make a direct move to their new property. The intention is that many residents living within Phases 2-4 will be able to make a single move from their current properties to the newly completed properties at Phase 1A. That includes resident leaseholders in line with the provisions in the Love Lane Leaseholder Offer, should they wish to do so. If you would be interested in moving to one of the new homes in Phase 1A, then we would be happy to discuss this further and the Council can take the necessary steps towards offering you a replacement leasehold home within Phase 1A.

If you would prefer to move to one of the new homes in a later phase then a temporary move is likely to be required. The Council has committed to support residents with temporary moves and

would seek to facilitate these within Council-owned properties on the estate where possible. Two disturbance payments may also be paid, to cover reasonable costs for both the move from your existing home to the temporary property, and again for moving from the temporary property to the permanent property.

4. You continue to refer to the Equity Loan option which I have already stated is entirely unacceptable, why do you continue to do so? I am not going to change my mind about this swindle. Please desist.

We note that you are not interested in the equity loan option.

5. Nor can I trust the council with a lease swap as a leasehold property which has come back to the council in a non-social-cleansing area is likely to be unsaleable for other reasons. I believe you would be trying to fob me off with a problem property e.g. affected by subsidence or damp. *Please can you explain how else a leasehold property might have come back to the council for disposal?*

Although there are a range of reasons why a Council would have an empty property in its housing stock, such vacant properties mainly come about due to a previous council tenant vacating the property as a result of their individual circumstances, rather than due to the condition of property itself. The Council would normally seek to re-let these properties as rented secure tenancies. However the Council is committed to utilising some of these properties to facilitate the leasehold swap option available to existing resident leaseholders on the Love Lane Estate in line with the Love Lane Leaseholder Offer.

Any resident leaseholder who presently lives on the Love Lane Estate who is interested in this option would view any such available property to confirm whether or not they are interested in pursuing this option. There would be no obligation to proceed if the leaseholder were dissatisfied with the property. The Council would cover reasonable costs for any surveys of the property, in addition to conveyancing costs and other expenses.

If this may be of interest to you, please let us know and we can provide a leasehold swap needs assessment form to you to complete. The Council would then inform you if and when any suitable properties become available and provide times for you to view the property.

I await your response in the hope that it will be more timely than the last one.

Yours sincerely

Mary Powell

Subject: Love Lane Estate

From: < <u>@ardent-management.com</u>>

Sent: 30 August 2023 16:47

To: Mary Powell < mary_powell@

Cc: @ardent-management.com>

Subject: Love Lane Estate

Dear Mary

Following our conversations, we understand that you need an agent to represent you in negotiations with the Council regards the disposal of your leasehold property in the shadow of potential compulsory purchase. Any negotiations would be notwithstanding your objections to the compulsory purchase. Our instructions may include advice about options that allow you to remain in the property as long as reasonably possible, and potential consideration of a 'swap' with a leasehold interest in another council property.



The Royal Institution of Chartered Surveyors Professional Statement 'Surveyors advising in respect of compulsory purchase and statutory compensation' would apply if we are instructed. The Professional Statement is mandatory so Ardent is required to comply with it. I attach a copy for your information.

I trust this is in order and please let me know if you would like us to contact the Council direct. If not please do send this email on.

Regards







This message, its content and any attachment is private and confidential. If you have received this message in error, please notify us immediately and permanently delete this message from your system. Ardent Management Limited may monitor incoming and outgoing email for compliance and security purposes. Ardent Management Limited is a limited company registered in England and Wales under company number 02698524. Registered office 147A High Street, Waltham Cross, Hertfordshire, EN8 7AP

Subject: Love Lane Estate

From: Mary Powell < mary powell@

Sent: Friday, September 1, 2023 3:16 PM

To: Scott Mundy < <a href="mailto:mailto:general-action-color: blue-color: b

Subject: FW: Love Lane Estate

Dear Mr Mundy

Please see below concerning Ardent Management Limited. I have investigated options for representation and have received the proposed fee agreement below to forward to you. Please let me know by return that this will be honoured by the council. I also seek assurance that this would be paid directly by the council and I will not be expected to seek reimbursement for payments made, as I have previous experience of difficulties getting reimbursement from Haringey Council.

This representation does not preclude my ongoing objections to the CPO.

Regards

Mary Powell 63 Whitehall Street

From: <a href="mailto:emailto:

Sent: 30 August 2023 16:47

To: Mary Powell < mary powell@

Cc: <a href="mailto:em

Subject: Love Lane Estate

Dear Mary

Following our conversations, we understand that you need an agent to represent you in negotiations with the Council regards the disposal of your leasehold property in the shadow of potential compulsory purchase. Any negotiations would be notwithstanding your objections to the compulsory purchase. Our instructions may include advice about options that allow you to remain in the property as long as reasonably possible, and potential consideration of a 'swap' with a leasehold interest in another council property.



The Royal Institution of Chartered Surveyors Professional Statement 'Surveyors advising in respect of compulsory purchase and statutory compensation' would apply if we are instructed. The Professional Statement is mandatory so Ardent is required to comply with it. I attach a copy for your information.

I trust this is in order and please let me know if you would like us to contact the Council direct. If not please do send this email on.

Regards



This message, its content and any attachment is private and confidential. If you have received this message in error, please notify us immediately and permanently delete this message from your system. Ardent Management Limited may monitor incoming and outgoing email for compliance and security purposes. Ardent Management Limited is a limited company registered in England and Wales under company number 02698524. Registered office 147A High Street, Waltham Cross, Hertfordshire, EN8 7AP

| Subject: | Love Lane Estate |
|----------|------------------|
| Subject: | Love Lane Estate |

From: Scott Mundy mary.gov.uk
Sent: Monday, September 4, 2023 12:51 PM
To: Mary Powell mary.govell@

Cc: @haringey.gov.uk

Subject: RE: Love Lane Estate

Dear Ms. Powell

Thank you for your email below.

I can confirm the Council agree the proposed fee by Ardent including the hourly rates set out and the initial fee cap of the council agree the proposed fee by Ardent including the hourly rates set out and the initial fee cap.

I can also confirm that the Council would pay Ardent directly. Please ask Ardent to liaise with myself and my colleague (copied) regarding payment, should you decide to proceed with the appointment.

I note that this does not preclude your ongoing objection to the CPO.

Should you have any other queries please do let me know.

Kind regards, Scott Mundy



Floors 7/8 Quayside Tower 252-260 Broad Street Birmingham B1 2HF

0121 234 1300 information@terraquest.co.uk www.terraquest.co.uk

Our Ref: **HRW_LIQ_828** Date: **02/03/2022**

Mr Erdal Pinar 85 Whitehall Street Tottenham London N17 8BP

IMPORTANT: THIS COMMUNICATION MAY AFFECT YOUR PROPERTY

HIGH ROAD WEST SCHEME - PHASE A

NOTICE UNDER SECTION 16 OF THE LOCAL GOVERNMENT (MISCELLANEOUS PROVISIONS) ACT 1976

Dear Sir

As you may be aware, Haringey Borough Council ("the Council") along with its development partner Lendlease, are working to deliver the High Road West scheme.

Subject to planning approval, it is proposed that the part of the scheme that sits south of White Hart Lane will be delivered first (Phase A).

The Council is considering using its compulsory purchase powers to deliver Phase A and as such has appointed TerraQuest to reference the land within and affected by Phase A.

The land referencing process will ascertain who owns each interest, parcel of land and property within Phase A, which will then inform the preparation of any Compulsory Purchase Order ("CPO") and help make sure that that process is fair, by allowing everyone relevant to be notified and take part.

The Council has identified that you may own the property/land (or have an interest in the property/land) shown in pale pink on Plan [A] enclosed. You will note that such property/land falls within the outlines on Plan [B] and therefore within the proposed CPO boundary.

If your property/land (or the property/land in which you have an interest) is within the area outlined in **red** on Plan [B], it means the Council is considering compulsorily acquiring that property. You may be entitled to compensation if this is the case, and the Council / Lendlease will contact you separately in relation to this where relevant.

If your property/land (or the property/land in which you have an interest) is within the area outlined in **blue** on Plan [B], it means the Council is considering compulsorily acquiring a new right over that property/land, not the property/land itself. In the majority of cases, this new right would be to over-sail cranes, but other examples may include a new right of access or a right to erect scaffolding. You may be entitled to compensation if a new right is compulsorily acquired, and the Council / Lendlease will contact you separately in relation to this where relevant.



Floors 7/8 Quayside Tower 252-260 Broad Street Birmingham B1 2HF

0121 234 1300 information@terraquest.co.uk www.terraquest.co.uk

If in either instance you are a statutory undertaker and such property/land is operational land, any compulsory acquisition would be subject to the provisions of Section 16 of the Acquisition of Land Act 1981.

In order to ascertain what your interest in the property is (and who else may have an interest in the property), we have enclosed a statutory notice issued under Section 16 of the Local Government (Miscellaneous Provisions) Act 1976 along with a Land Interest Questionnaire and two Plan A per interest type and two Plan B.

Please complete and return the Land Interest Questionnaire to TerraQuest in the freepost envelope provided, together with one copy of Plan A within 15 days of receipt of this letter. Alternatively, if you are unable to return the completed Questionnaire by post, you can return it via email using the reference number above as the subject, to information@terraquest.co.uk.

You should retain Plan B and the other copy of Plan A for your records. If any amendments to Plan A are needed, please mark them on the copy to be returned.

We have enclosed guidance notes on how to fill out the Land Interest Questionnaire.

Should you have any questions about the Land Interest Questionnaire or require any support with filling this out, please do not hesitate to contact the High Road West Team at TerraQuest on Freephone 0800 902 0421 (between 9:00am and 4:30pm Monday to Friday) or at information@terraquest.co.uk.

Should you have any questions about the scheme itself, please contact Scott Mundy at the Council on a large of the large o

I look forward to hearing from you and thank you for your assistance in advance.

Yours faithfully

Project Manager
TerraQuest
For and on behalf of Haringey Borough Council

IMPORTANT YOU ARE REQUIRED TO COMPLETE AND RETURN THE ENCLOSED LAND INTEREST QUESTIONNAIRE WITHIN 15 DAYS OF RECEIPT.

NOTICE UNDER SECTION 16 OF THE LOCAL GOVERNMENT (MISCELLANEOUS PROVISIONS) ACT 1976

TO: Mr Erdal Pinar

OF: 85 Whitehall Street

Tottenham London N17 8BP

REF: HRW_LIQ_828

LAND: The land and property (shown for the purposes of identification only) shaded on Plan A enclosed (the "Land/Property").

This Notice is issued by TerraQuest on behalf of Haringey Borough Council ("the Council"), pursuant to Section 16(1) of the Local Government (Miscellaneous Provisions) Act 1976 (which is set out below) and in connection with the exercise of its planning functions including acquiring land compulsorily or by agreement under Sections 226 and 227 of the Town and Country Planning Act 1990.

The Council needs to know who owns each interest, parcel of land and property within Phase A, which will then inform the preparation of any Compulsory Purchase Order.

You are required to give the names and addresses of every person who, in relation to the Land or any part of it, you believe is a freeholder, is a lessee or tenant, is an occupier, is a mortgagee, receives rent either directly or indirectly, is authorised to manage the Land or any part of it by agreement with any person, company or other body with an interest in the Land or any part of it or is authorised to arrange for the letting of the Land by agreement with a person, company or other body with an interest in the Land:

This Notice therefore encloses a Land Interest Questionnaire for you to complete, so that the Council can ascertain what your interest in the Land/Property is (and who else may have an interest in the Land/Property).

Please complete and return the enclosed Land Interest Questionnaire within 15 days of its receipt.

If you fail to do so, or if you knowingly or recklessly give false information, you may be committing a criminal offence for which (if convicted) you could receive an unlimited fine.

Dated: 02/03/2022

EXTRACT FROM THE LOCAL GOVERNMENT (MISCELLANEOUS PROVISIONS) ACT 1976

Section 16 - Power of local authorities to obtain particulars of persons interested in land

- (1) Where, with a view to performing a function conferred on a Local Authority by any enactment, the authority considers it ought to have information connected with any land. the authority may serve on one or more of the following persons, namely:
 - (a) the occupier of the land; and
 - (b) any person who has an interest in the land either as freeholder, mortgagee or lessee or who directly or indirectly received rent for the land; and
 - (c) any person who, in pursuance of an agreement between himself and a person interested in land, is authorised to manage the land or to arrange for the letting of it,

a notice specifying the land and the function and the enactment which confers the function and requiring the recipient of the notice to furnish to the authority, within a period specified in the notice (which shall not be less than 14 days beginning with the day on which the notice is served), the nature of his interest in the land and the name and address of each person whom the recipient of the notice believes is the occupier of the land of each person whom he believes is, as respects the land, such a person as is mentioned in the provisions of paragraphs (b) and (c) of this subsection.

(2)A person who:

- (a) fails to comply with the requirements of a notice served on him in pursuance of the preceding subsection; or
- (b) in furnishing any information in compliance with such a notice makes a statement which he knows to be false in a material particular or recklessly makes a statement which is false in a material particular,

shall be guilty of an offence and liable on summary conviction to a fine not exceeding level 5 on the standard scale¹.

¹ Please note: level 5 on the standard scale is currently unlimited.

LAND INTEREST QUESTIONNAIRE - STANDARD SECTION

To: Mr Erdal Pinar
Ref: HRW_LIQ_828

Date of Enquiry: 02/03/2022

Concerning: Land/Property as shown on the Plan A enclosed

If you are an individual person, please provide:

PLEASE READ THE ATTACHED NOTES BEFORE COMPLETING THIS QUESTIONNAIRE Additional information can be written on the reverse of the relevant sheet

Haringey Borough Council and their agents will process your personal information in this questionnaire in accordance with General Data Protection Regulation and the Data Protection Act 2018. For more information on the management of the data provided in your questionnaire, please visit https://www.haringey.gov.uk/contact/information-requests/data-protection and https://www.terraquest.co.uk/privacy-policy/. For more information on the scheme, please visit https://tottenham.london/HighRoadWest.

1. Details of the person(s) or organisation(s) having an interest in land or property referred to above.

Please complete your details:

| Title & full name: | |
|---|--|
| Address: | |
| Telephone: | |
| Email address: | |
| If you are a re | gistered company or incorporated body, please provide: |
| Full name of company: | |
| Registered / principal office address and registration number (if known): | |
| Telephone: | |
| Email address: | |
| Address for service: | |
| Telephone: | |
| Email address: | |

| | s held and, if applicable, any collective name: |
|---------------------------|--|
| E.g. Personal | |
| Representative / | |
| Trustee / Partner etc: | |
| Trustee / Further etc. | |
| | |
| | ıll names and addresses of all other individuals in a similar position: |
| Title & full name: | |
| Address: | |
| | |
| Telephone: | |
| Email address: | |
| If necessary please of | Continue on a separate sheet. |
| 2. (i) Attached plan: | Plan Δ |
| ., | |
| | several Plan As, depending on the type of interest(s) you hold. These plans |
| | roperty, Rights and Mortgages. You may not necessarily have all types of plan, |
| | vill match up with the subsequent sections of questionnaire provided. |
| | ched shows the extent of your interest correctly, please sign one copy and |
| | is questionnaire. |
| | ched shows the extent of your interest incorrectly, please amend and sign one |
| copy and return | n it with this questionnaire. |
| (ii) Attached plan: | : Plan B |
| • Please show if | you have any other rights of use, enjoy easements or other private rights not |
| | on Plan A over the areas edged red or blue on Plan B. Please return the |
| | with this questionnaire. |
| , | |
| 3. Are there any oth | ner individuals or organisations with an interest in the land/property, not |
| disclosed above? | |
| If yes, please provi | de the name(s), address(es) and nature of the interest: |
| Title & full name / full | |
| name of company: Address: | |
| Address. | |
| | |
| | |
| Telephone: | |
| Email address: | |
| Nature of interest: | |
| If necessary please of | continue on a separate sheet. |
| | |

| 4. | purchasing your in | er individuals or organisations currently negotiating or in the process of interest or any other interest in the property? Yes / No y be used to establish, at the relevant time, if the situation has changed) |
|----|--|--|
| | If ves. please provid | de the name(s), address(es) and details of the current situation: |
| Ti | itle & full name / full | to the hamo(o), address (so) and astano of the suffering matter. |
| na | ame of company: | |
| A | ddress: | |
| Te | elephone: | |
| Eı | mail address: | |
| | etails of the current tuation: | |
| | If necessary please c | ontinue on a separate sheet. |
| 5. | | ails of the person to whom any additional enquiries may be directed if agent or solicitor): |
| | Contact Name: | Tel. No: |
| | | (if different from signatory below) |
| | e information in this q corrections identified) | uestionnaire is both complete and accurate to the best of my knowledge (subject |
| | Name (please print) | |
| | Telephone: | |
| | Signed: | Date: |
| | Email: | |
| | Position: | |
| | Plan B to the below | mpleted questionnaire with one copy of Plan A and (if applicable) one copy of address using the pre-paid envelope or if unable to return the completed st, please return it via email (using the reference number as the subject) to uest.co.uk. |
| | HIGH ROAD WEST T FREEPOST RTLR-A TERRAQUEST QUAYSIDE TOWER 252-260 BROAD STI BIRMINGHAM | JLT-XBYT |

B1 2HF

LAND INTEREST QUESTIONNAIRE - PROPERTY SECTION

To: Mr Erdal Pinar
Ref: HRW_LIQ_828

Date of Enquiry: 02/03/2022

Concerning: Land/Property as shown on the Plan A enclosed

PLEASE READ THE ATTACHED NOTES BEFORE COMPLETING THIS QUESTIONNAIRE Additional information can be written on the reverse of the relevant sheet

Haringey Borough Council and their agents will process your personal information in this questionnaire in accordance with General Data Protection Regulation and the Data Protection Act 2018. For more information on the management of the data provided in your questionnaire, please visit https://www.terraquest.co.uk/privacy-policy/. For more information on the scheme, please visit https://tottenham.london/HighRoadWest.

| 1. | Nature of your tenure concerning property as shown on the attached plan(s) |
|----|--|
| | (If Joint please list other parties in Question 3 of the Standard Section) |

| See attached notes (a) to (e) | Single Owner | Joint Owner (please list other parties in Question 3 of the Standard Section) |
|---|----------------------|---|
| (a) Freehold | | 3 of the Standard Section) |
| (b) Leasehold | | |
| (c) Tenancy | | |
| (d) Licence | | |
| (e) Other (please stat | re): | |
| Trading Name (if app | licable): | |
| 2. If the interest in Que the land or property | | ehold or a tenancy, does it include the whole o |
| | ? Yes/No | ehold or a tenancy, does it include the whole o |
| If only part, please de 3. If you are not the fre | ? Yes/No escribe: | the name(s) and address(es) of the |
| If only part, please de | ? Yes/No escribe: | |
| If only part, please de 3. If you are not the fre freeholder(s): | ? Yes/No escribe: | |
| If only part, please de 3. If you are not the fre freeholder(s): Title & full name: | ? Yes/No escribe: | |
| If only part, please de 3. If you are not the fre freeholder(s): Title & full name: | ? Yes/No escribe: | |

- (i) What is the term of the lease (if known)?
- (ii) What date did the lease commence (if known)?

| 5. | If you are a tenant | what is the period of your tenancy? Weekly / Fortnightly / Quarterly / Annual / Other |
|----------|---|--|
| | If other, please pro- | vide details: |
| 6. | If you do not pay i | rent to the freeholder, please provide the name and address of the rent is paid: |
| Tit | le & full name: | |
| Ac | ldress: | |
| Te | lephone: | |
| Er | nail address: | |
| | If necessary, please of | continue on a separate sheet. |
| | years within the nex | nes and addresses of <u>all other</u> occupiers aged 18 and over (or who will be 18 xt 6 months), together with the nature of their tenure: |
| Tit | le & full name: | |
| Na | ture of tenure: | |
| pe na | elationship to rson / organisation med in Question 1: | |
| AC | ldress: | |
| Te | lephone: | |
| Er | nail address: | |
| | If necessary, please of | continue on a separate sheet. |
| 3. | | or organisation named in Question 1 of the Standard Section enjoy any , or other legal interest(s) over any adjacent or other property? Yes / No / Don't know |
| Λ. | If yes, please give of | details below: |
| AC | Idress of property: | |
| Na | ature of interest: | |

If necessary, please continue on a separate sheet.

| | n any adjacent or other property enjoy any rights, easements, or other over this property? Yes / No / Don't know |
|-------------------------------------|--|
| If yes, please give | details below: |
| Title & full name: | |
| Address: | |
| | |
| | |
| Telephone: | |
| Email address: | |
| Nature of interest: | |
| If necessary, please | continue on a separate sheet. |
| 10. Is the property so | ubject to any covenant(s)? Yes / No / Don't know |
| | details of the covenant and the benefitting land or party below: |
| Details of restrictive covenant(s): | |
| Title & full name: | |
| Address: | |
| Telephone: | |
| Email address: | |
| If necessary, please | continue on a separate sheet. |
| vending machine | enancies or licences in respect of hoardings, poster sites, showcases, es, kiosks etc? Yes / No the name(s), address(es), type(s) and nature of the interest(s): |
| Title & full flame. | |
| Address: | |
| Telephone: | |
| Email address: | |
| Type: | |
| Nature of the interest: | |
| If necessary please | continue on a separate sheet. |

| 12. Is the property sub | ject to any mortgage or equitable interest? Yes / No |
|----------------------------|--|
| | e the name(s), address(es) and nature of the interest(s): |
| Title & full name / full | |
| name of company: | |
| Address: | |
| Mortgage reference: | |
| Nature of interest: | |
| If necessary, please co | ontinue on a separate sheet. |
| • | aging or letting agents connected with the property? Yes / No |
| If yes, please give th | e name(s), address(es) and status: |
| | |
| name of company: Address: | |
| | |
| Telephone: | |
| Email address: | |
| If necessary, please co | ontinue on a separate sheet. |
| | e current use and features of the property (e.g. flats, yard, house, en, allotment, works, offices, unoccupied etc): |
| | |
| | estionnaire is both complete and accurate to the best of my knowledge (subject |
| o corrections identified): | |
| Name (please print): | |
| Telephone: | |
| Signed: | Date: |
| Email: | |
| Position: | |

LAND INTEREST QUESTIONNAIRE - RIGHTS

To: Mr Erdal Pinar
Ref: HRW_LIQ_828
Date of Enquiry: 02/03/2022

Concerning: Land/Property as shown on the Plan A enclosed

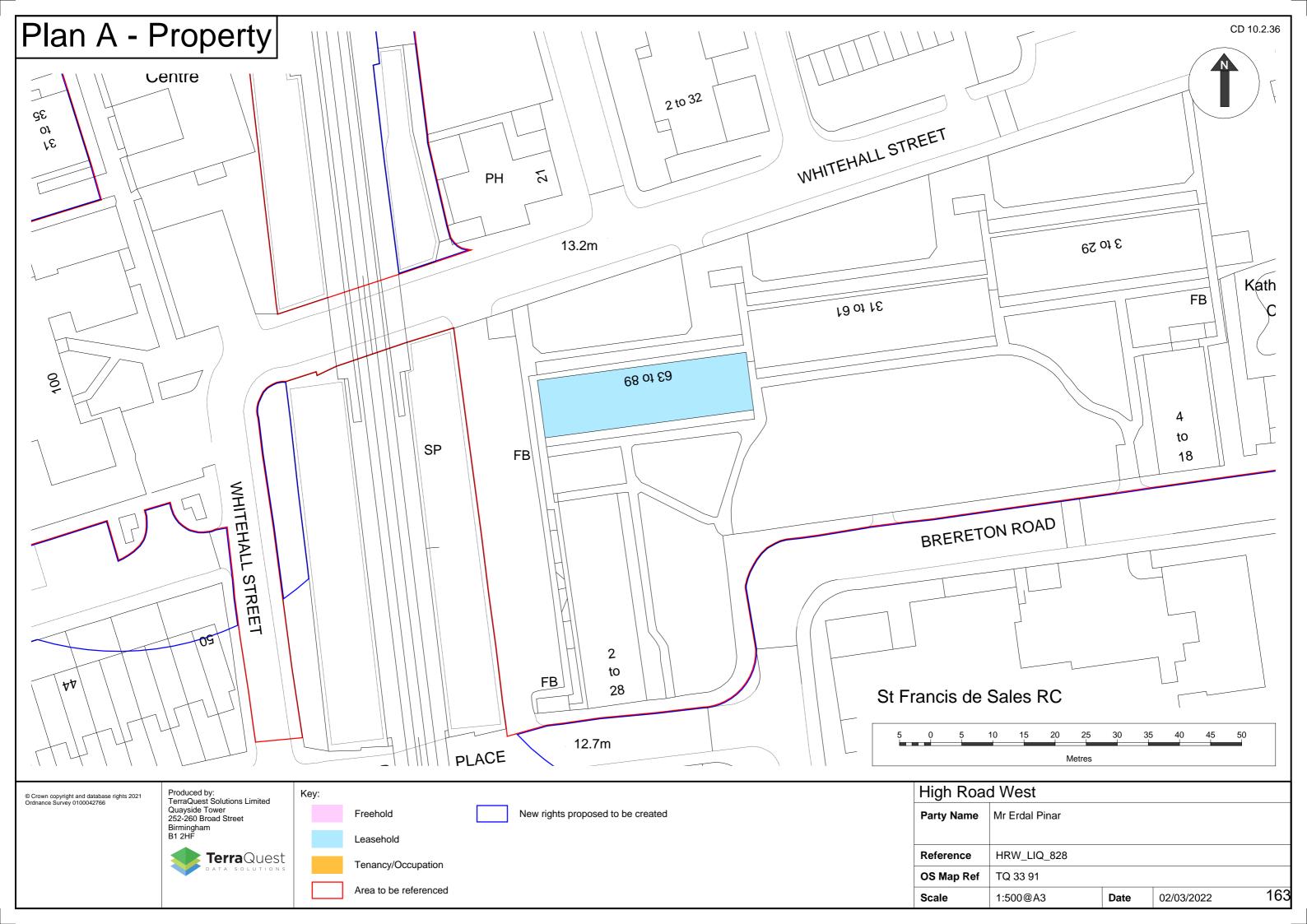
PLEASE READ THE ATTACHED NOTES BEFORE COMPLETING THIS QUESTIONNAIRE Additional information can be written on the reverse of the relevant sheet

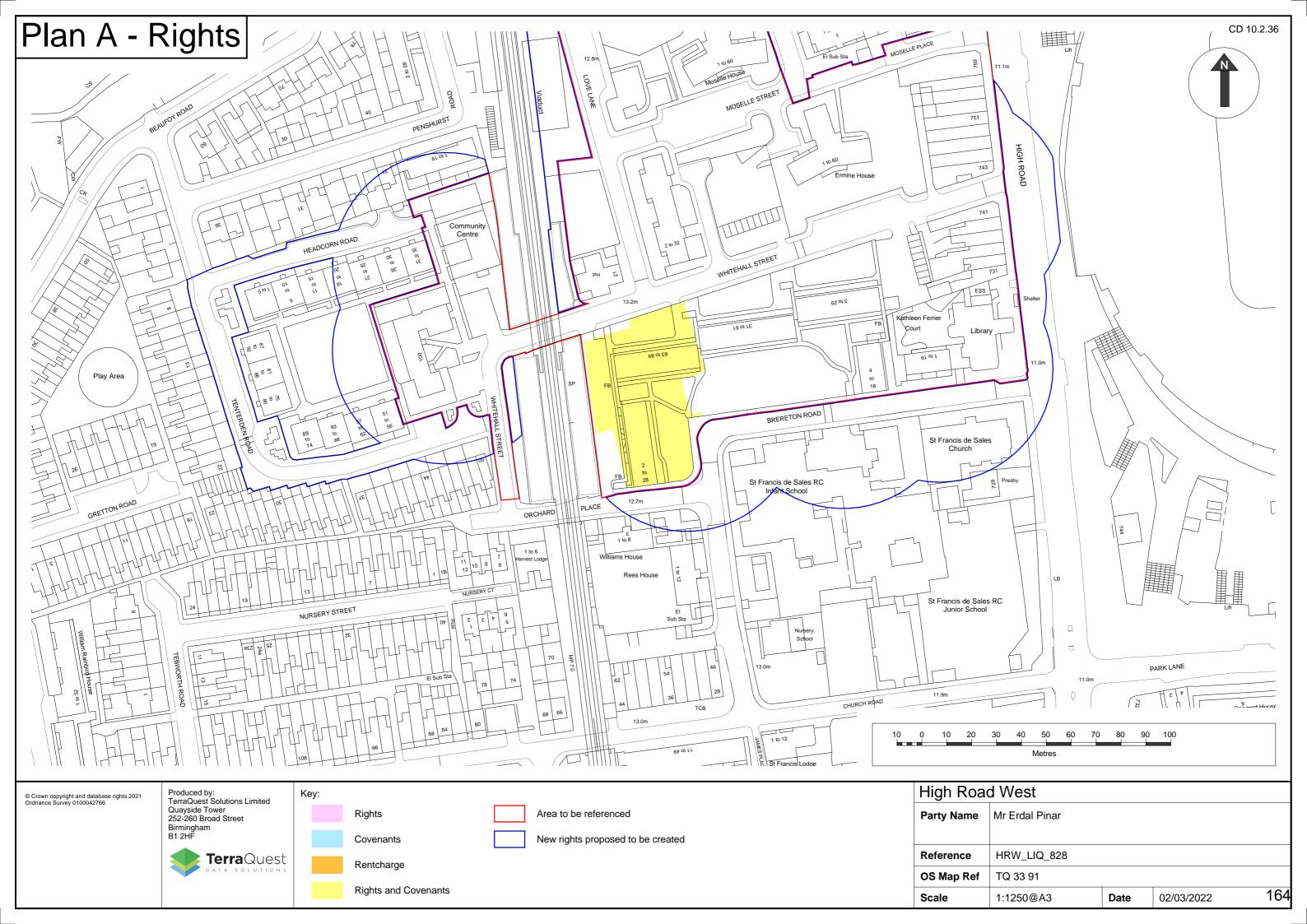
Haringey Borough Council and their agents will process your personal information in this questionnaire in accordance with General Data Protection Regulation and the Data Protection Act 2018. For more information on the management of the data provided in your questionnaire, please visit https://www.terraquest.co.uk/privacy-policy/. For more information on the scheme, please visit https://tottenham.london/HighRoadWest.

| | ure concerning property a ther parties in Question 3 or | s shown on the attached plan(s): f the Standard Section) |
|--|--|--|
| See attached notes (a) to (e) | Single Owner | Joint Owner (please list other parties in Question 3 of the Standard Section) |
| (a) Easement / right | | |
| (b) Rentcharge | | |
| (c) Right of re-entry | | |
| (d) Restrictive covenant | | |
| (e) Other (please sta | ate): | |
| Trading Name (if ap | plicable): | |
| | or other legal interest(s) o | Question 1 of the Standard Section enjoy any over any adjacent or other property? Yes / No / Don't know |
| Address of property: | | |
| Nature of interest: | | |
| If necessary please co | ntinue on a separate sheet. | |
| The information in this qu to corrections identified): | estionnaire is both complete | e and accurate to the best of my knowledge (subject |
| Name (please print): | | |
| Telephone: | | |
| Signed: | | Date: |

Email:

Position:





Metres

Drawing Reference: 1311-8061-000361

NOTES on completing the QUESTIONNAIRE – STANDARD SECTION

All information provided is governed by the General Data Protection Regulation and the Data Protection Act 2018. Any information provided will only be used for legitimate purposes. For more information, please visit https://www.terraquest.co.uk/privacy-policy/

Please use BLOCK CAPITALS throughout.

If you need more space, please use the back of the form or another sheet of paper.

Where options are provided, please delete or circle as appropriate.

Please return the completed questionnaire to TerraQuest using the prepaid envelope provided.

If you require any help with completing the questionnaire please contact the High Road West Team on:

Freephone: 0800 902 0421

The Questionnaire

Question 1

- a) Please give the full name of the person who or organisation that has a legal interest in the property.
- b) For Limited Companies, please supply the registered office address and telephone number. Place of registration would normally be "England and Wales", but may be Scotland, Isle of Man, Jersey etc. Please also supply and confirm the address for service of future correspondence and notices.
- c) For other corporate bodies, please supply corporate title, address and telephone number of the principal office.
- d) For individuals and partners, trustees, governors or similar executive positions, please supply full names (including all forenames), addresses, telephone numbers and, where applicable, the collective title of each group or organisation. An additional sheet may be used if required.

Question 2

- a) Enclosed will be a Plan A (two copies) and a Plan B (one copy). Plan A shows a shaded area in which we understand you may have a legal interest, and Plan B an area edged in red showing the area subject to research for the proposed redevelopment.
- b) One copy of Plan A is for your information and retention whilst the other is to be amended and returned to TerraQuest if the shaded area(s) on the plan is/are not correct.
- c) Particular attention should be paid to situations such as rights or other benefits which have a different extent to that of the property itself, such as rights to use fire escapes, car parks or other access or egress routes.
- d) One copy of the Plan A must always be returned.
- e) You may have several Plan As, depending on the type of interest(s) you hold. These plans include Property, Rights and Mortgages. You may not necessarily have all types of plan, but the plans will match up with the subsequent sections of guestionnaire provided.

Question 3

If you hold a joint interest, or have an interest in common with another, please provide details of all other parties.

Question 5

- a) Sometimes it is necessary to make further enquiries as a result of new information or changes to the plans for the scheme. Please provide the name and telephone number of the individual(s) whom we should contact.
- b) If a third party (a solicitor, for example) has been instructed to complete this questionnaire on behalf of the person with an interest in the property, please supply written confirmation of that fact.

NOTES on completing the QUESTIONNAIRE – PROPERTY SECTION

All information provided is governed by the General Data Protection Regulation and the Data Protection Act 2018. Any information provided will only be used for legitimate purposes. For more information, please visit https://www.terraquest.co.uk/privacy-policy/

Please use BLOCK CAPITALS throughout.

If you need more space, please use the back of the form or another sheet of paper.

Where options are provided, please delete or circle as appropriate.

Please return the completed questionnaire to TerraQuest using the prepaid envelope provided.

If you require any help with completing the questionnaire please contact the High Road West Team on:

Freephone: 0800 902 0421

The Questionnaire

Question 1

- a) If you legally own the land or property outright and do not pay any rent, then you are the freeholder.
- b) If you have the legal ownership of a registered title for which you pay an annual rent, then you probably are the leaseholder.
- c) If you have an agreement to use or occupy the land or property and pay rent, then you probably have a lease/tenancy.
- d) If you have formal permission from the proper authorities to do something it may be classed as a licence (e.g. a licence obtained from an authority to place a sandwich board on a footpath).
- e) Other types of legal interest in land (including property) might comprise holders of privileges, or matrimonial rights.

If you are unsure about the nature of your interest, please contact TerraQuest.

Questions 8 & 9

If you have a legal right to use another person's land for a particular purpose (e.g. a right to walk through your neighbour's land to gain access to your property), then you have an easement/right. Easements are legal rights which give the legal owner of one piece of land the right to use a defined portion of another person's land. Utility companies often get easements that allow them to run pipes or phone lines beneath private property. Other examples of easements may relate to drains, power or rights of way. In most cases easements deal with land itself, not the landowners, so that when land is bought or sold the easements which relate to that land go with the land.

Question 10

If you have any restrictions on your land not to do something, or conditions specifying that you must do something (e.g. maintain a boundary fence), then it is likely that you or your land are subject to a covenant.

Question 11

Please list all tenancies and licences (formal agreement to use or occupy the land).

Question 12

Please list all mortgagees and equitable interests. Rights in or over land which fail to qualify as legal rights take effect as equitable interests; therefore estates, interests and charges in or over land which are not legal estates are referred to as equitable interests. Examples of such interests include:

- Option to purchase (the right to buy a property at a given price within a specific period of time):
- Contract to purchase (a contract the buyer initiates which details the purchase price and conditions of the transaction and is accepted by the seller. Also known as an agreement of sale);

- Beneficiary of a trust (a trust is a relationship whereby a party called a trustee holds property, either real or personal, for the benefit of other parties or persons, or for some purpose permitted by law);
- Wherever the legal owner(s) of property can be compelled to hold that property for the benefit of the equitable owner(s). Where groups of individuals are concerned, a person may be both a legal and an equitable owner. For example, an individual may own a house and hold it for the benefit of another;
- Legal rights in a property that do not include the right to sell its legal title. This may apply to a mortgage lender.

NOTES on completing the QUESTIONNAIRE - RIGHTS SECTION

All information provided is governed by the General Data Protection Regulation and the Data Protection Act 2018. Any information provided will only be used for legitimate purposes. For more information, please visit https://www.terraquest.co.uk/privacy-policy/

Please use BLOCK CAPITALS throughout.

If you need more space, please use the back of the form or another sheet of paper.

Where options are provided, please delete or circle as appropriate.

Please return the completed questionnaire to TerraQuest using the prepaid envelope provided.

If you require any help with completing the questionnaire please contact the High Road West Team on:

Freephone: 0800 902 0421

The Questionnaire

Question 1

- a) If you have a legal right to use another person's land for a particular purpose (e.g. a right to walk through your neighbour's land to gain access to your property), then you have an easement/right. Easements are legal rights which give the legal owner of one piece of land the right to use a defined portion of another person's land. Utility companies often get easements that allow them to run pipes or phone lines beneath private property. Other examples of easements may relate to drains, power or rights of way. In most cases easements deal with land itself, not the landowners, so that when land is bought or sold the easements which relate to that land go with the land.
- b) If the property is subject to a rentcharge payable to the rentcharge owner you will need to provide details of the same. You should note a rentcharge is not the same as rent but a separate distinct type of payment called a 'rentcharge'.
- c) If you have a legal right to take possession of the property you have a right of re-entry.
- d) If the property is subject to a restriction (e.g. not to do something on the land, such as making alterations to a building) then your property may be subject to a restrictive covenant.
- e) Other types of legal interest in land (including property) might comprise holders of privileges, or matrimonial rights.

If you are unsure about the nature of your interest, please contact TerraQuest.

Question 2

Refer to notes to Question 1 above.



Floors 7/8 Quayside Tower 252-260 Broad Street Birmingham B1 2HF

0121 234 1300 information@terraquest.co.uk www.terraquest.co.uk

Gulseren Pinar
Our Ref: HRW_LIQ_829
85 Whitehall Street
Date: 02/03/2022
Tottenham
London

IMPORTANT: THIS COMMUNICATION MAY AFFECT YOUR PROPERTY

HIGH ROAD WEST SCHEME - PHASE A

NOTICE UNDER SECTION 16 OF THE LOCAL GOVERNMENT (MISCELLANEOUS PROVISIONS) ACT 1976

Dear Sir or Madam

N178BP

As you may be aware, Haringey Borough Council ("the Council") along with its development partner Lendlease, are working to deliver the High Road West scheme.

Subject to planning approval, it is proposed that the part of the scheme that sits south of White Hart Lane will be delivered first (Phase A).

The Council is considering using its compulsory purchase powers to deliver Phase A and as such has appointed TerraQuest to reference the land within and affected by Phase A.

The land referencing process will ascertain who owns each interest, parcel of land and property within Phase A, which will then inform the preparation of any Compulsory Purchase Order ("CPO") and help make sure that that process is fair, by allowing everyone relevant to be notified and take part.

The Council has identified that you may own the property/land (or have an interest in the property/land) shown in pale pink on Plan [A] enclosed. You will note that such property/land falls within the outlines on Plan [B] and therefore within the proposed CPO boundary.

If your property/land (or the property/land in which you have an interest) is within the area outlined in **red** on Plan [B], it means the Council is considering compulsorily acquiring that property. You may be entitled to compensation if this is the case, and the Council / Lendlease will contact you separately in relation to this where relevant.

If your property/land (or the property/land in which you have an interest) is within the area outlined in **blue** on Plan [B], it means the Council is considering compulsorily acquiring a new right over that property/land, not the property/land itself. In the majority of cases, this new right would be to over-sail cranes, but other examples may include a new right of access or a right to erect scaffolding. You may be entitled to compensation if a new right is compulsorily acquired, and the Council / Lendlease will contact you separately in relation to this where relevant.



Floors 7/8 Quayside Tower 252-260 Broad Street Birmingham B1 2HF

0121 234 1300 information@terraquest.co.uk www.terraquest.co.uk

If in either instance you are a statutory undertaker and such property/land is operational land, any compulsory acquisition would be subject to the provisions of Section 16 of the Acquisition of Land Act 1981.

In order to ascertain what your interest in the property is (and who else may have an interest in the property), we have enclosed a statutory notice issued under Section 16 of the Local Government (Miscellaneous Provisions) Act 1976 along with a Land Interest Questionnaire and two Plan A per interest type and two Plan B.

Please complete and return the Land Interest Questionnaire to TerraQuest in the freepost envelope provided, together with one copy of Plan A within 15 days of receipt of this letter. Alternatively, if you are unable to return the completed Questionnaire by post, you can return it via email using the reference number above as the subject, to information@terraquest.co.uk.

You should retain Plan B and the other copy of Plan A for your records. If any amendments to Plan A are needed, please mark them on the copy to be returned.

We have enclosed guidance notes on how to fill out the Land Interest Questionnaire.

Should you have any questions about the Land Interest Questionnaire or require any support with filling this out, please do not hesitate to contact the High Road West Team at TerraQuest on Freephone 0800 902 0421 (between 9:00am and 4:30pm Monday to Friday) or at information@terraquest.co.uk.

Should you have any questions about the scheme itself, please contact Scott Mundy at the Council on a least of the least o

I look forward to hearing from you and thank you for your assistance in advance.

Yours faithfully

Project Manager
TerraQuest
For and on behalf of Haringey Borough Council

IMPORTANT YOU ARE REQUIRED TO COMPLETE AND RETURN THE ENCLOSED LAND INTEREST QUESTIONNAIRE WITHIN 15 DAYS OF RECEIPT.

NOTICE UNDER SECTION 16 OF THE LOCAL GOVERNMENT (MISCELLANEOUS PROVISIONS) ACT 1976

TO: Gulseren Pinar

OF: 85 Whitehall Street Tottenham

London N17 8BP

REF: HRW_LIQ_829

LAND: The land and property (shown for the purposes of identification only) shaded on Plan A enclosed (the "Land/Property").

This Notice is issued by TerraQuest on behalf of Haringey Borough Council ("the Council"), pursuant to Section 16(1) of the Local Government (Miscellaneous Provisions) Act 1976 (which is set out below) and in connection with the exercise of its planning functions including acquiring land compulsorily or by agreement under Sections 226 and 227 of the Town and Country Planning Act 1990.

The Council needs to know who owns each interest, parcel of land and property within Phase A, which will then inform the preparation of any Compulsory Purchase Order.

You are required to give the names and addresses of every person who, in relation to the Land or any part of it, you believe is a freeholder, is a lessee or tenant, is an occupier, is a mortgagee, receives rent either directly or indirectly, is authorised to manage the Land or any part of it by agreement with any person, company or other body with an interest in the Land or any part of it or is authorised to arrange for the letting of the Land by agreement with a person, company or other body with an interest in the Land:

This Notice therefore encloses a Land Interest Questionnaire for you to complete, so that the Council can ascertain what your interest in the Land/Property is (and who else may have an interest in the Land/Property).

Please complete and return the enclosed Land Interest Questionnaire within 15 days of its receipt.

If you fail to do so, or if you knowingly or recklessly give false information, you may be committing a criminal offence for which (if convicted) you could receive an unlimited fine.

Dated: 02/03/2022

EXTRACT FROM THE LOCAL GOVERNMENT (MISCELLANEOUS PROVISIONS) ACT 1976

Section 16 - Power of local authorities to obtain particulars of persons interested in land

- (1) Where, with a view to performing a function conferred on a Local Authority by any enactment, the authority considers it ought to have information connected with any land, the authority may serve on one or more of the following persons, namely:
 - (a) the occupier of the land; and
 - (b) any person who has an interest in the land either as freeholder, mortgagee or lessee or who directly or indirectly received rent for the land; and
 - (c) any person who, in pursuance of an agreement between himself and a person interested in land, is authorised to manage the land or to arrange for the letting of it,

a notice specifying the land and the function and the enactment which confers the function and requiring the recipient of the notice to furnish to the authority, within a period specified in the notice (which shall not be less than 14 days beginning with the day on which the notice is served), the nature of his interest in the land and the name and address of each person whom the recipient of the notice believes is the occupier of the land of each person whom he believes is, as respects the land, such a person as is mentioned in the provisions of paragraphs (b) and (c) of this subsection.

(2) A person who:

- (a) fails to comply with the requirements of a notice served on him in pursuance of the preceding subsection; or
- (b) in furnishing any information in compliance with such a notice makes a statement which he knows to be false in a material particular or recklessly makes a statement which is false in a material particular,

shall be guilty of an offence and liable on summary conviction to a fine not exceeding level 5 on the standard scale¹.

¹ Please note: level 5 on the standard scale is currently unlimited.

LAND INTEREST QUESTIONNAIRE - STANDARD SECTION

To: Gulseren Pinar
Ref: HRW_LIQ_829

Date of Enquiry: 02/03/2022

Concerning: Land/Property as shown on the Plan A enclosed

PLEASE READ THE ATTACHED NOTES BEFORE COMPLETING THIS QUESTIONNAIRE Additional information can be written on the reverse of the relevant sheet

Haringey Borough Council and their agents will process your personal information in this questionnaire in accordance with General Data Protection Regulation and the Data Protection Act 2018. For more information on the management of the data provided in your questionnaire, please visit https://www.haringey.gov.uk/contact/information-requests/data-protection and https://www.terraquest.co.uk/privacy-policy/. For more information on the scheme, please visit https://tottenham.london/HighRoadWest.

1. Details of the person(s) or organisation(s) having an interest in land or property referred to above.

Please complete your details:

• If you are an individual person, please provide:

| Title & full name: | |
|---|--|
| Address: | |
| Telephone: | |
| Email address: | |
| If you are a re | gistered company or incorporated body, please provide: |
| Full name of company: | |
| Registered / principal office address and registration number (if known): | |
| Telephone: | |
| Email address: | |
| Address for service: | |
| Telephone: | |
| Email address: | |

| | rsonal representative, trustee, partner etc, please state the capacity in which sheld and, if applicable, any collective name: |
|--|--|
| E.g. Personal Representative / Trustee / Partner etc: | |
| | Il names and addresses of all other individuals in a similar position: |
| Title & full name: | |
| Address: | |
| Telephone: | |
| Email address: | |
| If necessary please c | ontinue on a separate sheet. |
| | Plan A several Plan As, depending on the type of interest(s) you hold. These plans roperty, Rights and Mortgages. You may not necessarily have all types of plan, |
| but the plans wIf the plan attacreturn it with theIf the plan attac | rill match up with the subsequent sections of questionnaire provided. Ched shows the extent of your interest correctly, please sign one copy and its questionnaire. Ched shows the extent of your interest incorrectly, please amend and sign one in it with this questionnaire. |
| (ii) Attached plan: | Plan B |
| already shown | you have any other rights of use, enjoy easements or other private rights not on Plan A over the areas edged red or blue on Plan B. Please return the with this questionnaire. |
| disclosed above? | er individuals or organisations with an interest in the land/property, not Yes / No de the name(s), address(es) and nature of the interest: |
| Title & full name / full | are the hame(e), address(ee) and hatare of the interest. |
| name of company: Address: | |
| Telephone: | |
| Email address: | |
| Nature of interest: | |
| If necessary please c | ontinue on a separate sheet. |

| purchasing your | ner individuals or organisations currently negotiating or in the process of interest or any other interest in the property? Yes / No |
|---|---|
| (This information will or | nly be used to establish, at the relevant time, if the situation has changed) |
| | ide the name(s), address(es) and details of the current situation: |
| Title & full name / full | |
| name of company: Address: | |
| Address. | |
| Telephone: | |
| Email address: | |
| Details of the current situation: | |
| If necessary please | continue on a separate sheet. |
| | tails of the person to whom any additional enquiries may be directed if n agent or solicitor): |
| Contact Name: | Tel. No: |
| | |
| | juestionnaire is both complete and accurate to the best of my knowledge (subject |
| to corrections identified | <u>):</u> |
| Name (please print |): |
| Telephone: | |
| Signed: | Date: |
| Email: | |
| Position: | |
| Plan B to the below | ompleted questionnaire with one copy of Plan A and (if applicable) one copy of address using the pre-paid envelope or if unable to return the completed ost, please return it via email (using the reference number as the subject) to quest.co.uk. |
| High Road West T Freepost RTLR-A TerraQuest Quayside Tower | |

252-260 Broad Street

BIRMINGHAM B1 2HF

Page 3 of 3

LAND INTEREST QUESTIONNAIRE - PROPERTY SECTION

To: Gulseren Pinar
Ref: HRW_LIQ_829

Date of Enquiry: 02/03/2022

Concerning: Land/Property as shown on the Plan A enclosed

PLEASE READ THE ATTACHED NOTES BEFORE COMPLETING THIS QUESTIONNAIRE Additional information can be written on the reverse of the relevant sheet

Haringey Borough Council and their agents will process your personal information in this questionnaire in accordance with General Data Protection Regulation and the Data Protection Act 2018. For more information on the management of the data provided in your questionnaire, please visit https://www.haringey.gov.uk/contact/information-requests/data-protection and https://www.terraquest.co.uk/privacy-policy/. For more information on the scheme, please visit https://tottenham.london/HighRoadWest.

1. Nature of your tenure concerning property as shown on the attached plan(s): (If Joint please list other parties in Question 3 of the Standard Section)

| See attached notes (a) to (e) | Single Owner | Joint Owner (please list other parties in Question 3 of the Standard Section) |
|--|------------------------------|---|
| (a) Freehold | | |
| (b) Leasehold | | |
| (c) Tenancy | | |
| (d) Licence | | |
| (e) Other (please st | ate): | |
| Trading Name (if ap | plicable): | |
| 2. If the interest in Quithe land or propert | ty? Yes/No | ehold or a tenancy, does it include the whole of |
| freeholder(s): | reeholder, please provide | the name(s) and address(es) of the |
| Title & full name: | | |
| Address: | | |
| Telephone: | | |
| Email Address: | | |
| If necessary, please c | ontinue on a separate sheet. | |

What is the term of the lease (if known)?

What date did the lease commence (if known)?

4. If you are a leaseholder:

(i) (ii)

| 5. If you are a tenant | what is the period of your tenancy? Weekly / Fortnightly / Quarterly / Annual / Other |
|---|---|
| If other, please pro | vide details: |
| 6. If you do not pay person to whom | rent to the freeholder, please provide the name and address of the rent is paid: |
| Title & full name: | |
| Address: | |
| Telephone: | |
| Email address: | |
| If necessary, please | continue on a separate sheet. |
| | nes and addresses of <u>all other</u> occupiers aged 18 and over (or who will be 18 kt 6 months), together with the nature of their tenure: |
| Nature of tenure: | |
| Relationship to person / organisation named in Question 1: Address: | |
| Telephone: | |
| Email address: | |
| If necessary, please | continue on a separate sheet. |
| | or organisation named in Question 1 of the Standard Section enjoy any, or other legal interest(s) over any adjacent or other property? Yes / No / Don't know |
| If yes, please give | details below: |
| Address of property: | |
| Nature of interest: | |

If necessary, please continue on a separate sheet.

| | n any adjacent or other property enjoy any rights, easements, or other over this property? Yes / No / Don't know |
|--------------------------------------|---|
| If yes, please give | details below: |
| Title & full name: | |
| Address: | |
| | |
| | |
| Telephone: | |
| Email address: | |
| Nature of interest: | |
| If necessary, please | continue on a separate sheet. |
| 10. Is the property su | ubject to any covenant(s)? Yes / No / Don't know |
| | details of the covenant and the benefitting land or party below: |
| Details of restrictive covenant(s): | |
| Title & full name: | |
| | |
| Address: | |
| Telephone: | |
| Email address: | |
| If necessary, please | continue on a separate sheet. |
| vending machine If yes, please give | enancies or licences in respect of hoardings, poster sites, showcases, s, kiosks etc? Yes / No the name(s), address(es), type(s) and nature of the interest(s): |
| Title & full name: | |
| Address: | |
| Telephone: | |
| Email address: | |
| Туре: | |
| Nature of the interest: | |
| | continue on a separate sheet. |

| | ject to any mortgage or equitable interest? Yes / No |
|--|---|
| If yes, please provid | e the name(s), address(es) and nature of the interest(s): |
| Title & full name / full | |
| name of company: | |
| Address: | |
| | |
| | |
| | |
| Mortgage reference: | |
| Mortgage reference. | |
| Nature of interest: | |
| | |
| If necessary, please co | ontinue on a separate sheet. |
| 3. Are there any mana | aging or letting agents connected with the property? Yes / No |
| • | |
| Title & full name / full | ne name(s), address(es) and status: |
| name of company: | |
| Address: | |
| ridaross. | |
| | |
| | |
| | |
| Telephone: | |
| · | |
| Email address: | |
| | |
| if necessary, please co | ontinue on a separate sheet. |
| A Please describe the | |
| | e current use and features of the property (e.g. flats, yard, house, en, allotment, works, offices, unoccupied etc): |
| | |
| embankment, gard Describe the | |
| embankment, gard Describe the | |
| embankment, gard Describe the | |
| embankment, gard | |
| embankment, gard Describe the | |
| embankment, gard Describe the | |
| embankment, gard Describe the property: | en, allotment, works, offices, unoccupied etc): |
| embankment, gard Describe the property: | |
| embankment, gard Describe the property: | en, allotment, works, offices, unoccupied etc): |
| embankment, gard Describe the property: The information in this question of corrections identified): | en, allotment, works, offices, unoccupied etc): |
| embankment, gard Describe the property: he information in this qu | en, allotment, works, offices, unoccupied etc): |
| embankment, gard Describe the property: he information in this questions identified): | en, allotment, works, offices, unoccupied etc): |
| be information in this que corrections identified): Name (please print): Telephone: | en, allotment, works, offices, unoccupied etc): estionnaire is both complete and accurate to the best of my knowledge (subject |
| embankment, gard Describe the property: he information in this quot corrections identified): Name (please print): | en, allotment, works, offices, unoccupied etc): |
| be information in this quot corrections identified): Name (please print): Telephone: Signed: | en, allotment, works, offices, unoccupied etc): estionnaire is both complete and accurate to the best of my knowledge (subject |
| Describe the property: The information in this quo corrections identified): Name (please print): Telephone: | en, allotment, works, offices, unoccupied etc): estionnaire is both complete and accurate to the best of my knowledge (subject |

LAND INTEREST QUESTIONNAIRE - RIGHTS

To: Gulseren Pinar
Ref: HRW_LIQ_829
Date of Enquiry: 02/03/2022

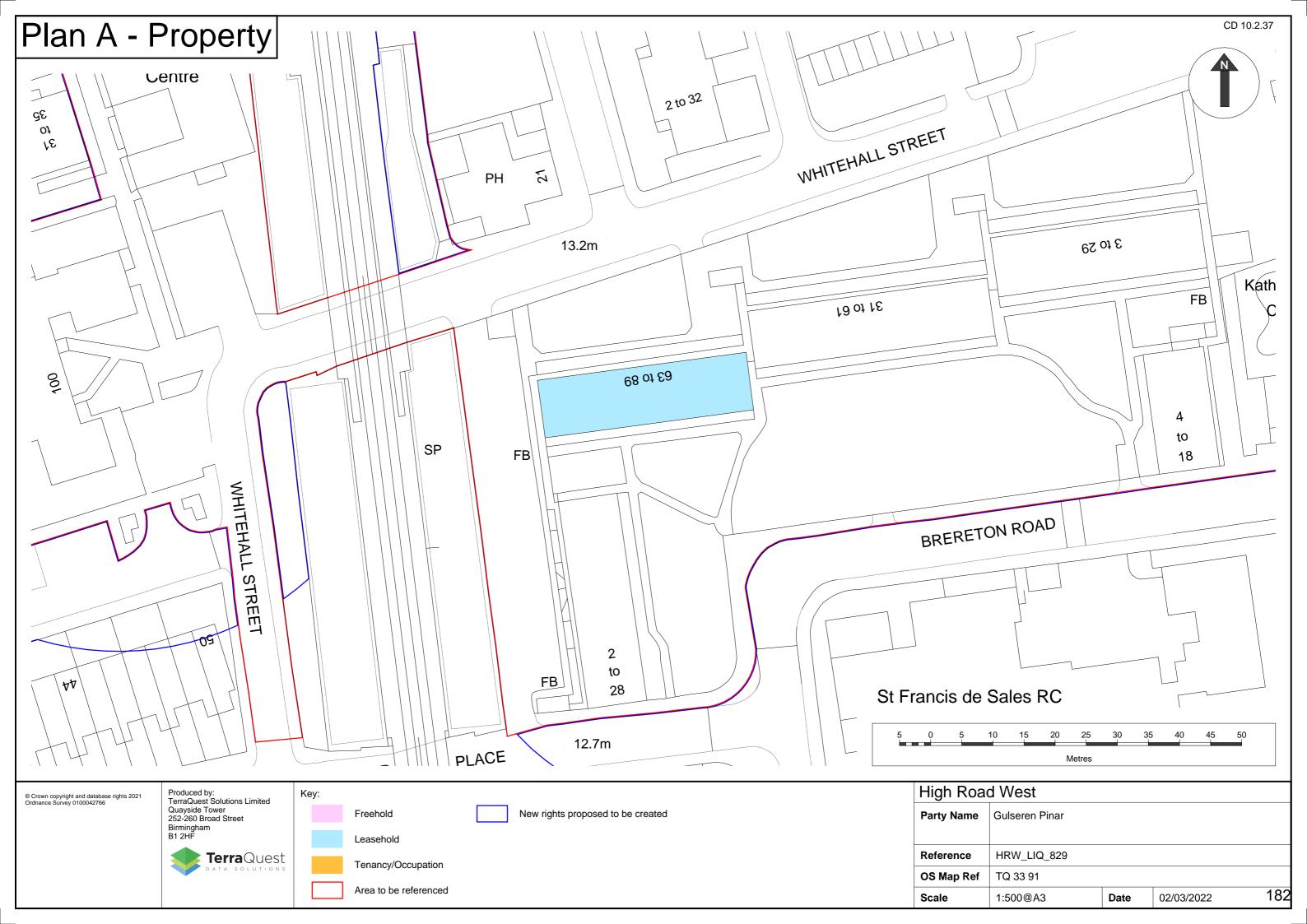
Concerning: Land/Property as shown on the Plan A enclosed

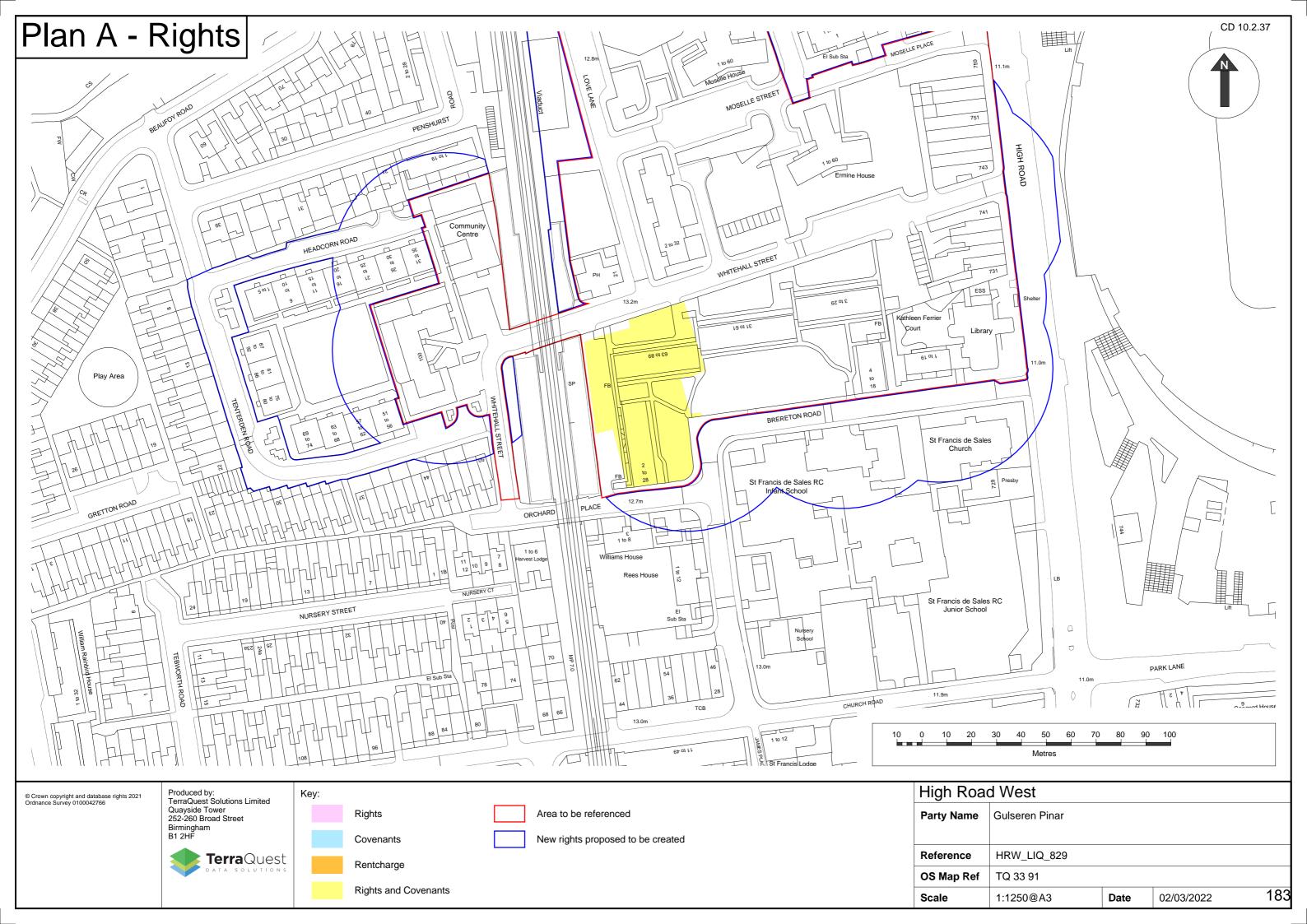
PLEASE READ THE ATTACHED NOTES BEFORE COMPLETING THIS QUESTIONNAIRE Additional information can be written on the reverse of the relevant sheet

Haringey Borough Council and their agents will process your personal information in this questionnaire in accordance with General Data Protection Regulation and the Data Protection Act 2018. For more information on the management of the data provided in your questionnaire, please visit https://www.terraquest.co.uk/privacy-policy/. For more information on the scheme, please visit https://tottenham.london/HighRoadWest.

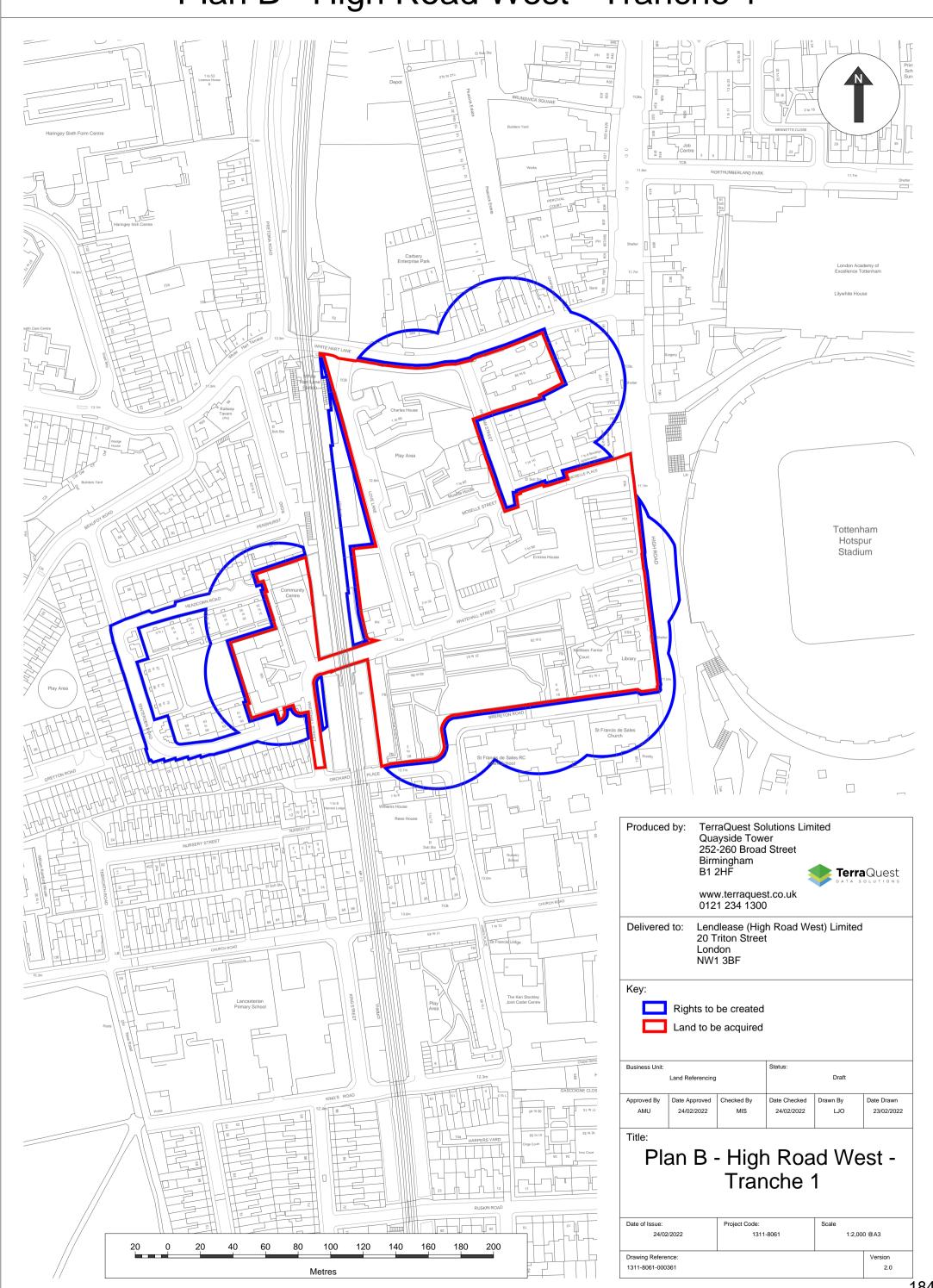
| | re concerning property a ther parties in Question 3 of | s shown on the attached plan(s): the Standard Section) |
|---|---|--|
| See attached notes (a) to (e) | Single Owner | Joint Owner (please list other parties in Question 3 of the Standard Section) |
| (a) Easement / right | | |
| (b) Rentcharge | | |
| (c) Right of re-entry | | |
| (d) Restrictive covenant | | |
| (e) Other (please sta | ite): | |
| Trading Name (if app | olicable): | |
| If yes, please give de Address of property: | or other legal interest(s) o | Question 1 of the Standard Section enjoy any over any adjacent or other property? Yes / No / Don't know |
| Nature of interest: | | |
| If necessary please co | ntinue on a separate sheet. | |
| The information in this quoto to corrections identified): | estionnaire is both complete | and accurate to the best of my knowledge (subject |
| Name (please print): | | |
| Telephone: | | |
| Signed: | | Date: |
| Fmail· | | |

Position:





Plan B - High Road West - Tranche 1



NOTES on completing the QUESTIONNAIRE - STANDARD SECTION

All information provided is governed by the General Data Protection Regulation and the Data Protection Act 2018. Any information provided will only be used for legitimate purposes. For more information, please visit https://www.terraquest.co.uk/privacy-policy/

Please use BLOCK CAPITALS throughout.

If you need more space, please use the back of the form or another sheet of paper.

Where options are provided, please delete or circle as appropriate.

Please return the completed questionnaire to TerraQuest using the prepaid envelope provided.

If you require any help with completing the questionnaire please contact the High Road West Team on:

Freephone: 0800 902 0421

The Questionnaire

Question 1

- a) Please give the full name of the person who or organisation that has a legal interest in the property.
- b) For Limited Companies, please supply the registered office address and telephone number. Place of registration would normally be "England and Wales", but may be Scotland, Isle of Man, Jersey etc. Please also supply and confirm the address for service of future correspondence and notices.
- c) For other corporate bodies, please supply corporate title, address and telephone number of the principal office.
- d) For individuals and partners, trustees, governors or similar executive positions, please supply full names (including all forenames), addresses, telephone numbers and, where applicable, the collective title of each group or organisation. An additional sheet may be used if required.

Question 2

- a) Enclosed will be a Plan A (two copies) and a Plan B (one copy). Plan A shows a shaded area in which we understand you may have a legal interest, and Plan B an area edged in red showing the area subject to research for the proposed redevelopment.
- b) One copy of Plan A is for your information and retention whilst the other is to be amended and returned to TerraQuest if the shaded area(s) on the plan is/are not correct.
- c) Particular attention should be paid to situations such as rights or other benefits which have a different extent to that of the property itself, such as rights to use fire escapes, car parks or other access or egress routes.
- d) One copy of the Plan A must always be returned.
- e) You may have several Plan As, depending on the type of interest(s) you hold. These plans include Property, Rights and Mortgages. You may not necessarily have all types of plan, but the plans will match up with the subsequent sections of guestionnaire provided.

Question 3

If you hold a joint interest, or have an interest in common with another, please provide details of all other parties.

Question 5

- a) Sometimes it is necessary to make further enquiries as a result of new information or changes to the plans for the scheme. Please provide the name and telephone number of the individual(s) whom we should contact.
- b) If a third party (a solicitor, for example) has been instructed to complete this questionnaire on behalf of the person with an interest in the property, please supply written confirmation of that fact.

NOTES on completing the QUESTIONNAIRE – PROPERTY SECTION

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Where options are provided, please delete or circle as appropriate.

Please return the completed questionnaire to TerraQuest using the prepaid envelope provided.

If you require any help with completing the questionnaire please contact the High Road West Team on:

Freephone: 0800 902 0421

The Questionnaire

Question 1

- a) If you legally own the land or property outright and do not pay any rent, then you are the freeholder.
- b) If you have the legal ownership of a registered title for which you pay an annual rent, then you probably are the leaseholder.
- c) If you have an agreement to use or occupy the land or property and pay rent, then you probably have a lease/tenancy.
- d) If you have formal permission from the proper authorities to do something it may be classed as a licence (e.g. a licence obtained from an authority to place a sandwich board on a footpath).
- e) Other types of legal interest in land (including property) might comprise holders of privileges, or matrimonial rights.

If you are unsure about the nature of your interest, please contact TerraQuest.

Questions 8 & 9

If you have a legal right to use another person's land for a particular purpose (e.g. a right to walk through your neighbour's land to gain access to your property), then you have an easement/right. Easements are legal rights which give the legal owner of one piece of land the right to use a defined portion of another person's land. Utility companies often get easements that allow them to run pipes or phone lines beneath private property. Other examples of easements may relate to drains, power or rights of way. In most cases easements deal with land itself, not the landowners, so that when land is bought or sold the easements which relate to that land go with the land.

Question 10

If you have any restrictions on your land not to do something, or conditions specifying that you must do something (e.g. maintain a boundary fence), then it is likely that you or your land are subject to a covenant.

Question 11

Please list all tenancies and licences (formal agreement to use or occupy the land).

Question 12

Please list all mortgagees and equitable interests. Rights in or over land which fail to qualify as legal rights take effect as equitable interests; therefore estates, interests and charges in or over land which are not legal estates are referred to as equitable interests. Examples of such interests include:

- Option to purchase (the right to buy a property at a given price within a specific period of time):
- Contract to purchase (a contract the buyer initiates which details the purchase price and conditions of the transaction and is accepted by the seller. Also known as an agreement of sale);

- Beneficiary of a trust (a trust is a relationship whereby a party called a trustee holds property, either real or personal, for the benefit of other parties or persons, or for some purpose permitted by law);
- Wherever the legal owner(s) of property can be compelled to hold that property for the benefit of the equitable owner(s). Where groups of individuals are concerned, a person may be both a legal and an equitable owner. For example, an individual may own a house and hold it for the benefit of another;
- Legal rights in a property that do not include the right to sell its legal title. This may apply to a mortgage lender.

NOTES on completing the QUESTIONNAIRE - RIGHTS SECTION

All information provided is governed by the General Data Protection Regulation and the Data Protection Act 2018. Any information provided will only be used for legitimate purposes. For more information, please visit https://www.terraquest.co.uk/privacy-policy/

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If you need more space, please use the back of the form or another sheet of paper.

Where options are provided, please delete or circle as appropriate.

Please return the completed questionnaire to TerraQuest using the prepaid envelope provided.

If you require any help with completing the questionnaire please contact the High Road West Team on:

Freephone: 0800 902 0421

The Questionnaire

Question 1

- a) If you have a legal right to use another person's land for a particular purpose (e.g. a right to walk through your neighbour's land to gain access to your property), then you have an easement/right. Easements are legal rights which give the legal owner of one piece of land the right to use a defined portion of another person's land. Utility companies often get easements that allow them to run pipes or phone lines beneath private property. Other examples of easements may relate to drains, power or rights of way. In most cases easements deal with land itself, not the landowners, so that when land is bought or sold the easements which relate to that land go with the land.
- b) If the property is subject to a rentcharge payable to the rentcharge owner you will need to provide details of the same. You should note a rentcharge is not the same as rent but a separate distinct type of payment called a 'rentcharge'.
- c) If you have a legal right to take possession of the property you have a right of re-entry.
- d) If the property is subject to a restriction (e.g. not to do something on the land, such as making alterations to a building) then your property may be subject to a restrictive covenant.
- e) Other types of legal interest in land (including property) might comprise holders of privileges, or matrimonial rights.

If you are unsure about the nature of your interest, please contact TerraQuest.

Question 2

Refer to notes to Question 1 above.

RE: The London Borough of Haringey (High Road West Phase A) Compulsory Purchase Order 2023

From: Scott Mundy

Sent: Tuesday, May 30, 2023 1:17 PM

To: sherbanov@

Cc: ;

@pinsentmasons.com>;

Subject: RE:

Dear Mr Sherbanov,

As an objector to the CPO, we shall be serving you with the Statement of Case on behalf of the Acquiring Authority on Monday 5 June 2023.

Ahead of us serving the Statement of Case next Monday, please can you kindly confirm whether you would be willing to agree to electronic exchange of the Statement of Case only. If so, a copy of the Statement of Case shall only be served via email. A hard copy of the Statement of Case shall not be issued.

Please can you kindly respond by 5pm on Wednesday 31 May.

Further to previous correspondence, we are also keen to meet with you to discuss the concerns raised in your objection.

I am available to meet at a time that suits you, including in the evening if that works better. Please do let me know if any of the following dates would be suitable – Friday 2nd June, and Thursday 8th June, and Mon 12th June. Alternatively I'd be grateful if you could advise on a better date.

We could meet at our building at The Grange (32 White Hart Lane, N17 8DP) or at your home if preferable, whichever is more convenient.

Kind regards, Scott

Scott Mundy Regeneration Manager

Haringey Council
The Grange, 32 White Hart Lane, N17 8DP



Pronouns: he/him

www.haringey.gov.uk twitter@haringeycouncil facebook.com/haringeycouncil

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RE: The London Borough of Haringey (High Road West Phase A) Compulsory Purchase Order 2023

From: Scott Mundy

Sent: Thursday, June 1, 2023 9:21 AM

To: sherbanov@

Subject: RE: RE: The London Borough of Haringey (High Road West Phase A) Compulsory Purchase Order 2023

Dear Mr. Sherbanov

Please could you kindly confirm on the below query regarding the electronic exchange of the Statement of Case **by 3pm today**?

Should we not hear from you:

- We shall serve the Statement of Case electronically.
- We shall also serve a hard copy to the address stated within your objection (being Mr A Sherbanov, 85 Whitehall Street, London, N17 8BP).

Please do let me know any queries or if you would like to discuss this.

Kind regards,

Scott

RE: Request for meeting - 85 Whitehall Street

From: Scott Mundy

Sent: Wednesday, June 14, 2023 6:22 PM

To: sherbanov@

@haringey.gov.uk>; HRW.LH@haringey.gov.uk>

Subject:

Dear Mr. Sherbanov

I hope you are well.

Further to previous correspondence, we would be keen to meet with you to discuss the concerns raised in your objection, and the support and assistance that the Council can provide to your household.

Please could you kindly suggest a suitable time to meet?

RE: Request for meeting - 85 Whitehall Street

From: Scott Mundy < <u>@haringey.gov.uk</u>>

Sent: Monday, July 3, 2023 12:19:07 PM

To: sherbanov@

Subject: RE: Request for meeting - 85 Whitehall Street

Dear Mr. Sherbanov,

Thank you for taking the time to speak to me at your property last week. It was good to meet you. I apologise again for the inconvenience regarding the cancelled appointment for a surveyor to visit the property.

The surveyor has proposed a new time of next **Tuesday 11**th **July at 9am**. We will contact to propose this time, but we wanted to let you know ahead of that. If a member of your household isn't able to provide access at this time, please let us know and we can arrange another time.

As discussed last week we would also be keen to meet with you to discuss your family's housing situation and help to develop a rehousing plan.

We could have this meeting alongside the inspection on Tuesday if you are at home, or alternatively, we could meet at our office at the Grange on **Wednesday 12th July at 6pm**.

Please let us know which would work better for you.

RE: Request for meeting - 85 Whitehall Street

From: Adrian Sherbanov < sherbanov@

Sent: Monday, July 3, 2023 1:34 PM

To: Scott Mundy < meeting-85 Whitehall Street

Dear Mr Mundy, thank you for your email.

I do confirm I will be at home at the time proposed by your surveyor. Happy to meet at the same time for further discussions.

Would you kindly confirm the purpose of your surveyor visit and scope of surveyor visit?

Thanks

Best Regards

A Sherbanov

Sent from Outlook for iOS

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RE: Request for meeting - 85 Whitehall Street

From: Scott Mundy < <u>@haringey.gov.uk</u>>

Sent: Monday, July 3, 2023 2:20 PM

To: Adrian Sherbanov < sherbanov@ > Subject: RE: Request for meeting - 85 Whitehall Street

Dear Mr. Sherbanov,

Thank you for confirming. I look forward to meeting you next Tuesday 11th July at 9am.

In regard to the purpose of the surveyor visit, the Council is in discussions with leasehold owners on the estate, including your landlord, with the aim to reach agreement on the purchase of properties.

The surveyor will inspect the property to inform the Council's valuation report. This will involve them taking a look around the property, and taking some measurements. It should not take longer than around 15 minutes.

If is ok with you, for our discussion I will be joined by my colleague who is the Council's Estate Regeneration Manager and whose team work directly with residents on the estate to help develop rehousing plans.

Subject: RE: 85 Whitehall Street

Attachments: 01.09.2023 - LBH letter to Mr. Sherbanov.pdf

From: Scott Mundy

Sent: Friday, September 1, 2023 4:30 PM

To: 'Adrian Sherbanov' < sherbanov@

Subject: RE: 85 Whitehall Street

Dear Mr. Sherbanov,

I hope you are keeping well.

Please find attached a letter from the Council which confirm the points discussed in our meeting in July.

If you have any comments or queries on the letter or other matters, please do not hesitate to let me know.

Placemaking & Housing

Scott Mundy Regeneration Manager



Date: 1 September 2023

Your ref: Re: High Road West scheme

Mr. Adrian Sherbanov 85 Whitehall Street London N17 8BP

Dear Mr. Sherbanov,

I am writing to you further to our meeting on 11 July 2023, held at your property at 85 Whitehall Street, which you occupy on an assured shorthold tenancy let by a private landlord.

Thank you for taking the time to meet with myself and my colleague, Estate Regeneration Manager at the Council, to discuss your family's housing situation and the timings for the High Road West regeneration scheme.

In that meeting you noted your objection to the Compulsory Purchase Order (CPO) which the Council has responded to in its Statement of Case, a copy of which has been served on you by the Council. I have not included those responses in this letter, but I am happy to discuss those further with you should you wish.

I wanted to write to confirm the points discussed in our recent meeting:

- The earliest date that the Council requires vacant possession of the 85 Whitehall Street property is Quarter 1 (Q1) 2025. This is to enable delivery of that phase of the scheme (specifically Phase 3), which will include the construction of new Council homes.
- The Council is seeking to acquire all leasehold interests on the Love Lane Estate, with the aim to reach agreement with the relevant parties to enable the purchases by private agreement. This includes progressing discussions with your landlord at 85 Whitehall Street regarding the acquisition of their long lease at the property.
- The Council has made a purchase offer to your landlord for 85 Whitehall Street which is on the basis that the Council cannot acquire their leasehold interest before Q1 2025, providing assurance to your landlord that vacant possession will not be required until that time.
- The above would provide the option for your landlord to continue your AST in the property
 up to at least Q1 2025. However, to confirm, the Council cannot control what action your
 landlord may take in relation to the property. You may want to speak to your landlord to
 discuss their intentions for the property.
- The Council's Rehousing Team is committed to supporting you through the regeneration process, including updating you on timings, and can provide advice and assistance in relation to your future housing. While advice on housing options normally starts when you are looking for alternative accommodation and/or have been served notice by your landlord, we would recommend a meeting with our Rehousing Team now to clarify your household's circumstances and to inform the support that can be provided as and when required.

Rehousing Officer at the Council, will shortly contact you to seek to arrange a meeting with you to progress that housing assessment and advice process.

We look forward to continuing discussions with you. Should you wish to discuss the contents of this letter, your housing situation or any wider support required at any stage, please do not hesitate to contact myself or the team on the details below:



You can also access independent advice from the Independent Tenant & Leaseholder Advisor (ITLA) for the Love Lane Estate, Public Voice. If you would like to contact your ITLA directly, please contact on the details below:

Yours sincerely,



Scott Mundy Regeneration Manager