

Disturbance payments can only be paid on the production of a receipt or invoice marked 'paid' from a VAT registered company. If something costs more than £50 you will need three quotes, unless it is a fixed cost such as a standardised BT connection fee.

Payments will be made to you by cheque. If you are unable to afford to pay in advance, please contact Ealing council's regeneration team to discuss your specific moving requirements.

### Who should I talk to if I have any questions?

The South Acton Regeneration Team is here to support you throughout the process. If you have any queries or concerns about your options, please contact one of the team members listed below:

#### For allocation or moving queries:



Amar Sokhi  
Regeneration Officer  
t: 0208 825 9791  
e: sokhia@ealing.gov.uk



Leon Joseph  
Regeneration Officer  
t: 020 8825 7409  
e: josephle@ealing.gov.uk



Kuldip Mann  
Regeneration Officer  
t: 0208 825 6402  
e: mannk@ealing.gov.uk



David Colley  
Regeneration Manager  
t: 020 8825 5833  
e: colleyd@ealing.gov.uk

#### For regeneration queries:



Toni Hodson  
Regeneration Co-ordinator  
t: 0300 456 9998 ext 6421  
e: thodson@lqgroup.org.uk



Suzanne Keys  
Regeneration Co-ordinator  
t: 0300 456 9998 ext 7147  
e: Skeys1@lqgroup.org.uk



Bianca Goulden  
Senior Regeneration Manager  
t: 0300 456 9998 ext 2876  
e: bgoulden@lqgroup.org.uk

#### For development or building queries:



Mark Ludlow,  
Project Manager  
t: 07753 933389  
e: Mark.Ludlow@cpplc.com

#### For independent advice:



Keith Mann  
Independent Advisor  
t: 01732 522 740  
e: keith.m@pep.org.uk

Further information and updates can always be found on our regeneration website [www.yoursouthacton.co.uk](http://www.yoursouthacton.co.uk). This includes the full community lettings plan that explains the regeneration process for tenants.

# LEASEHOLDERS

## Your questions answered



## Regenerating South Acton

Regeneration of the South Acton estate began in 2011. The new neighbourhood, to be known as Acton Gardens, will have new homes, community facilities and is being designed to reconnect with surrounding area. All council housing will be demolished and replaced with homes managed by L&Q, a leading UK housing association.

Phases one and two are complete and provide 273 new homes. The new homes are a mix of affordable, shared ownership and private flats and houses.

The demolition and redevelopment of the estate is being completed in phases. Most people will only need to move once, directly into their new home. However, a small number of people may need to move more than once before settling in their new home.

Ealing Council is carefully assessing the housing needs of all households living on South Acton. These assessments inform the number and size of new homes delivered, and will mean more family-sized homes are built.

### Who will contact me when the buyback process begins?

Ealing Council will contact you to arrange for your home to be valued by their qualified surveyor. This will normally happen about 12-18 months before you are required to move. You can pay for your own surveyor to give a second opinion on the value, and you are advised to do this.

### What are my options as a leaseholder?

#### You have two options:

##### Option 1: Buy out

The council will buy your home at its market value. You will receive additional home loss and disturbance payments. You can then make your own arrangements to find a new home.

##### Option 2: Shared Equity Ownership

You may be eligible for this option if you bought your home before 24 March 2011 and have lived at the property for at least 12 months before entering into the buyback agreement with Ealing Council.

With Shared Equity Ownership you use the money from the sale of your current home to buy a newly built home at Acton Gardens. However, the value of your new home is likely to be greater than the value of your current home. The difference in values, known as equity, will be held by L&Q. You do not have to buy this additional equity from L&Q, and do not have to pay rent on it. You can stay in the new home as long as you want to. You can also sell your share (equity) when you want to.

If you are interested in this option, please contact the staff at Acton Gardens for more details. They will complete a Shared Equity Ownership eligibility form.

### How does my existing mortgage affect my options?

You need to speak to your mortgage company to see if they will allow your mortgage to transfer to another property. Alternatively you can speak to Keith Mann, the Independent Tenant and Leaseholder Advisor.

You can also discuss your situation with Amar Sokhi at Ealing council's Regeneration Team.

### What compensation will I receive?

In addition to the buyback value of your home you will be eligible to home loss and disturbance payments.

The home loss payment is set at 10% (for resident leaseholders and freeholders) of the market value of your home. For non-resident leaseholders this will be 7.5%.

The disturbance payment will pay for any other reasonable costs that have been incurred when moving home such as connection fees, legal fees and removal costs.

### What is Shared Equity Ownership?

For resident leaseholder wishing to stay on South Acton estate, Acton Gardens is offering an Equity Ownership option. Equity Ownership involves re-investing the full value of your current property into a new home which will be built by Acton Gardens in South Acton. The newly built homes are likely to be of higher value than your current home. This difference in value between your current home and the new

home will be discounted when the property is sold to you. You will fully own the property which means that you would not pay any additional rent or interest payments on this. The discount would not need to be repaid unless you choose to the sell the property at a future date.

### How do I appoint an independent surveyor?

You are advised to appoint your own surveyor to value your property. The surveyor must be a member of the Royal Institute of Chartered Surveyors (RICS). You can get a list of local surveyors by calling RICS on 0870 333 1600 or by visiting their website [www.rics.org/findasurveyor](http://www.rics.org/findasurveyor).

The fees must be agreed by Ealing council before you appoint your surveyor.

While Ealing council or Acton Gardens cannot make recommendations about individual Surveyors, they can give you a list of local Surveyors who have successfully provided

this service to other leaseholders.

### How do I appoint a solicitor to help me sell my existing home and purchase my next one (conveyancing)?

You will need to appoint a qualified solicitor to help you sell your existing home back to Ealing Council and to purchase a new home. This applies whether you are buying on the open market or one of the new Shared Ownership homes at Acton Gardens.

You should get a quotation for this work and it should be agreed with Ealing Council before making the appointment. This is to make sure the council will agree to meet this cost.

### What is Stamp Duty?

When you purchase a new property, either on the open market or a Shared Ownership property at Acton Gardens, the government will charge you a tax called Stamp Duty. The amount of Stamp Duty you will need to pay depends on the rates at the time and the value of the property.

The council will repay this money to you, up to the amount they paid to buy back your existing property (this excludes the Homeloss amount). If your new home is more expensive, this may leave you with some Stamp Duty to pay yourself. Your solicitor can advise you about this.

### What is Capital Gains Tax?

If you sell your existing property back to Ealing Council and the property is not your principle (main) home, you may be charged Capital Gains Tax. The rules on this are quite complex and you should discuss them with your solicitor or a financial advisor.

### How does the Compulsory Purchase Order (CPO) process work? What are my rights?

A CPO allows public bodies to obtain land and property without the consent of the owner. This may take place because the proposed regeneration of the South Acton Estate is considered to be in the public interest and not for private gain.

A CPO will be used when the owner and Ealing council are unable to agree to the conditions of the buyback process and after negotiations have taken place.

Ealing council will offer the Market Value of your home together with the 7.5% non-resident leaseholder home loss payment or 10% resident leaseholder home loss payment. There is no allowance for whether or not this value is higher or lower than when the home was originally purchased by the leaseholder.

You are entitled to appoint a chartered surveyor specialising in CPO and a solicitor.

You may also be entitled to disturbance compensation which can cover the costs associated with buying another home. It will help you to recover costs or losses to your existing home such as with carpets, curtains, disconnections and reconnections.

Entitlement does vary according to your circumstances so we recommend you get professional advice from the chartered surveyor who will represent you.

You can object to a CPO. Any objections should be made in writing to the appropriate Government Minister within the timescales set out by the Minister. This may lead to a public enquiry. The body trying to buy your property has to provide you with the contact details for this person and the time period for objecting.

The Royal Institute of Chartered Surveyors has a compulsory purchase helpline, where you can get 30 minutes of free advice.

### What is the role of the Independent Tenant & Leaseholder Advisor?

Keith Mann is the Independent Tenant and Leaseholder Advisor for the South Acton estate. Keith works for the Priority Estate Project Ltd and offers free and independent advice on the regeneration project.

Keith can support you at any point throughout your move and can be contacted on:

- A free phone advice line on 0800 374864
- By email [keith.m@pep.org.uk](mailto:keith.m@pep.org.uk)
- Mobile 07836 233891

### What are disturbance payments and how can I claim them?

The council will cover the agreed costs incurred as a result of moving. The overall principle is that you should not be out of pocket due to your move. These are called disturbance payments and cover the cost of:

- Removals – arranged by Ealing Council on behalf of the tenant
- Disconnection and reconnection of appliances
- Redirection of mail for six months
- Reconnection of phone, internet and satellite (if permitted at your new home)
- Moving any adaptations in your home (in conjunction with an occupational therapist)
- Dismantling/reassembling furniture
- Refitting security locks or alarms
- Any other reasonable cost incurred due to moving

- Households sometimes have unusual costs for moving. If in doubt, contact the regeneration team for advice before incurring such costs.