

REHOUSING POLICY

For regeneration customers affected by demolition or redevelopment

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Executive Summary:

This policy outlines RBH's approach to the rehousing of customers affected by regeneration and redevelopment projects, including demolition and major refurbishment. It also applies where a customer needs to permanently move from their home due to a safety or property condition problem, within a regeneration area. The policy includes details of the support that can be expected, options for rehousing, and financial support or compensation that may be payable. The policy has been developed to ensure we take a consistent and fair approach when dealing with customers who need to permanently move home due to these reasons.

Policy Grouping / Directorate	Finance & Development	
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Reviewed by Policy Team	Date:	Name:
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Notes:		

1 Introduction and Aims

- 1.1 This policy outlines Rochdale Boroughwide Housing's (RBH's) approach to the permanent rehousing of RBH customers affected by regeneration schemes, where redevelopment or demolition applies. It also covers customers that are required to permanently move from their home to another who live in a regeneration area due to a safety or property condition issue.

RBH has regeneration programmes at various stages of delivery. This policy covers all customers, RBH tenants, RBH leaseholders and private rented tenants, who live in a home that has been classed by RBH as a regeneration area.. In this document those customers will be referred to as 'regeneration customer'.

- 1.2 This policy should be read in conjunction with the overarching RBH Decant Policy.

The aims of the policy are:

- To outline the principles to be followed and applied when rehousing regeneration customers.
- To ensure all regeneration customers required to be permanently rehoused from their home are supported to relocate to a suitable alternative home.
- To ensure all regeneration customers required to be re-housed permanently receive tailored and adapted support to meet their needs.
- To ensure all permanently relocated regeneration customers receive their legal right to a home loss payment and disturbance payment.

This policy does not cover regeneration customers who are decanted temporarily. Where applicable, a Temporary Decanting Procedure will be developed for individual regeneration programmes.

2 Context

- 2.1 This policy applies to all customers that are required to permanently move from their home due to the redevelopment or demolition of their home, through a regeneration scheme. This policy covers RBH tenants, RBH leaseholders and private rented tenants living in an RBH leasehold property.

- 2.2 This policy supports all four of the consumer standards:

Safety and Quality Standard – ensuring that decants triggered by safety concerns are handled promptly and in line with customer safety responsibilities.

Tenancy Standard - ensuring RBH meet our legal requirements for regeneration customers to receive their home loss and disturbance payments and are supported effectively before, during and after their re-location.

Neighbourhood and Community Standard – ensuring RBH work in partnership with external agencies to provide a full support package to regeneration customers being rehoused.

Transparency, Influence and Accountability Standard – ensuring that clear and concise communication is provided surrounding the reasons for decanting and the package of support regeneration customers will receive.

3 Values

3.1 The policy fits with the mutual values of RBH:

Putting People First: ensuring we listen to our regeneration customers, make the processes for accessing the elements of this policy as easy as possible and ensuring we act with empathy at what can be a challenging time for customers when having to relocate from their current home.

Doing What We Say: by setting out the legal rights of all regeneration customers and how RBH will support them during this potentially difficult time.

Working As One: working across various internal RBH services and external partners and agencies to ensure all regeneration customers are supported to the best of our ability.

Delivering Quality: by ensuring all customers receive a quality service that protects their legal rights and provides additional support for those who require it.

Open & Transparent: ensuring that we tailor how this policy and its actions are delivered by the needs of each individual household and customer.

4 Policy Statement

4.1 Policy Purpose

RBH are committed to undertaking regeneration activity and may have a number of regeneration programmes active at any one time. This policy outlines how RBH will support customers of a regeneration area who are required to permanently relocate from their home due to its future demolition or redevelopment. This policy covers RBH tenants, RBH leaseholders and private rented tenants living in an RBH leasehold property.

4.2 Notifying Regeneration Customers

Once a number of homes have been allocated for demolition or redevelopment and regeneration customers are required to be permanently rehoused, RBH will work with these customers on a one-to-one basis to:

- Outline the proposals, the reasons why and how it will affect them
- Outline the timescales for the proposals
- Discuss the rehousing options available
- Discuss the rehousing needs of the household
- Discuss any home loss and relocation entitlements
- Discuss the support package available, directly from RBH and from other organisations
- Provide a dedicated, named contact at RBH for all queries throughout the process

This will be guided by a detailed communications and engagement plan.

4.3 **Rehousing Options – RBH Tenants**

The range of rehousing options available to RBH tenants can include but are not limited to;

- Moving to and renting another RBH home in or near the current neighbourhood
- Moving to and renting another RBH home elsewhere in the Borough
- Moving to a home owned by another Registered Provider in or near the neighbourhood
- Moving to a home owned by another Registered Provider elsewhere in the Borough
- Buying a new home either outright or through an affordable home ownership scheme
- Renting a home from a private landlord
- Moving in with family or friends

4.3.1 **Priority Status** – Once RBH has confirmed a tenanted regeneration household is required to permanently move home, they will be supported to access the RBC allocations process and will be provided with a rehousing status. This will support them in being able to access not just RBH homes, but also homes from other providers. When communicating the rehousing support package to regeneration customers, further information will be provided on how to access this system and the priority status.

4.3.2 **Re-housing Offers** – As well as supporting customers to access the RBC allocations process, RBH will support tenanted customers in their rehousing by searching for a similar property and putting this forward to them as an offer. Offers of accommodation will be made in accordance with the following principles:

- Where appropriate, offers will be made on a 'like for like' basis. E.g. 2 bed house to a 2 bed house. We will consider under-occupation by applicants on an individual case basis, ensuring they are able to demonstrate their ability to afford all the rent. Further details on letting homes against household size can be found in RBH's Lettings Policy.
- Where a customer is currently under-occupying their home (such as 2 people living in a 4 bedroom house), advice will be given on whether downsizing to a smaller property may be of benefit.
- Consideration will be given to the proximity of schools attended by children in the household, location of employment, support networks and any other factors which may be specific to the household.
- Where a tenant has a home which has been adapted to meet their needs it will be ensured that any offer also meets these needs.
- RBH cannot guarantee that members of a household with a right to rehousing can be rehoused separately if the household wishes to no longer remain together.
- RBH will make reasonable endeavours to accommodate the wishes of customers who are being rehoused.
- Customers who relocate to an RBH home will be offered matching tenancy terms, conditions, and security of tenure of their current tenancy.

- RBH will make two offers of suitable alternative accommodation, following which a review will be undertaken as detailed in section 4.3.3.

4.3.3 RBH Re-housing Offer Refusals and Appeals – RBH will ensure that any rehousing offers are for suitable alternative accommodation, taking into account the points in section 4.3.2. RBH will endeavour to successfully support regeneration customers to move following the first alternative accommodation offer, however there may be instances when a customer refuses this or a second offer.

If two offers are refused, a review considering the reasonableness and suitability of the offers will be carried out by an RBH Director. Following the outcome of the review RBH will consider the need to take possession proceedings under appropriate grounds. This is a last resort and would not usually be considered until two suitable offers have been made. Please note this section is purely about the housing offers RBH may directly make to a customer.

4.3.4 Right to Return – Each regeneration scheme is different and in some cases RBH may be able to offer RBH tenants the right to return to this area, subject to nomination rights.

4.4 Rehousing Options – RBH leaseholders

4.4.1 RBH will purchase a leaseholders property, in the event they are required to relocate due to regeneration. For those leaseholders who live in the property, RBH will liaise with them to discuss what support they require in their relocation such as support to access the RBC allocations process or to explore the use of RBH's equity assistance scheme.

4.4.2 Equity Assistance – Equity assistance is where RBH supports a regeneration leaseholder to purchase another property, by holding equity in the new home, when the customer does not have the funds to buy the new home outright. The leaseholder would continue to be fully responsible for the home, including all repairs and maintenance. The leaseholder would not pay any rent to RBH on the equity RBH owns. This moving mechanism supports regeneration leaseholders to move from their current home within a regeneration area, to another home and remain as a leaseholder.

There is eligibility criteria for a leaseholder to be able to access this assistance, which includes, but is not limited to:

- The scheme will be open to all RBH leaseholders who live within the property, whose home RBH wishes to purchase for regeneration including, demolition or major refurbishment.
- It will not be available to RBH leaseholders who are not living in the property – i.e. those that rent out their property privately.
- The leaseholder must be the purchaser and legal owner of the new property which will be their main and principal home.
- The leaseholder must not own another property.
- The scheme is intended to support regeneration leaseholders who cannot afford to purchase a replacement home outright, either because the capital they will receive for their current home is not enough to purchase a new one which meets their needs or they would face financial hardship to do so.
- The leaseholder must commit 100% of the value of their current home plus uplift towards the purchase of their new home.

- The property which the leaseholder wishes to purchase must meet their needs and be deemed by RBH as a suitable or like for like replacement home.
- The new property must be in the Borough of Rochdale.
- A maximum loan of 35% of the property valuation, with a cap of £75,000.
- Following the sale of the new property, the cash sum originally provided will be repaid as a minimum. In instances where the property value has increase RBH will be entitled to the percentage originally provided. In instances where the property value has decreased, RBH will receive the amount originally provided.
- Succession will not be allowed and at the point the new property is sold or inherited, the new owners will be expected to make a repayment in full.
- The owner will be expected to have adequate house insurance and ensure that the home is kept to a decent standard.

4.4.3 **Right to Return** – Each regeneration scheme is different and in some cases RBH may be able to offer RBH leaseholders the right to return to this area, subject to nomination rights.

4.5 **Rehousing Options – Private Rented Tenants**

4.5.1 RBH will support private rented tenants to find alternative accommodation via Rochdale Housing Solutions.

4.6 **Support Package – Financial**

4.6.1 Home Loss Payment – Home Loss payments are designed to compensate regeneration customers who are required to leave their homes permanently because of redevelopment works, including demolition. It is a payment in recognition of the disruption of losing their home. RBH customers, who are required to permanently relocate due to their home being demolished or redeveloped may be legally entitled to this payment under the Land Compensation Act 1973.

To qualify, regeneration customers must have lived in their property as their main and principle home for at least 12 months before they move. This is not dependent on the occupier of the home being an RBH customer, and private renting tenants who have lived in the property for more than 12 months may qualify.

The home loss payment amount is updated each year on 1st October by government. Since 1st October 2024 the payment amount is £8,100.

Each household who is entitled will receive one payment. If the household has a joint RBH tenancy, the amount is divided equally between the joint tenants.

For customers who have been in occupation of their home for less than one year, RBH may make a discretionary home loss payment. If offered, this will be calculated at a rate of one twelfth of the statutory rate for each completed month that the tenant has lived in the home.

4.6.2 Disturbance Payment – Disturbance payments aim to compensate regeneration customers required to permanently move for the reasonable expenses incurred when relocating from their current home to a new one. Each household will have unique needs, so the costs will be specific to each household.

Regeneration customers will pay for each of these costs themselves and then claim them back from RBH through a disturbance claim form. Support will be provided to complete these.

Examples of reasonable expenses may include:

- Change of address costs
- Redirection of mail
- Driving license update fees
- Utility transfer fees
- Contract fees for change of location or early exit fees
- Reprovision of adaptations (evidenced from an occupational therapist)

A regeneration customers disturbance payment should also cover the cost of removals. As this can be a substantial cost to make, to support customers, RBH will book and pay for removal costs directly with a removal company.

- 4.6.3 Households With Arrears – If a regeneration customer has any rent or recharge arrears, these will be deducted from the Home Loss amount ahead of its payment. The amount of the deduction will be the debt owed to RBH, as at the date of termination of their original tenancy.

4.7 **Support Package – Other**

RBH recognises that moving home can be challenging in a number of ways and commit to providing the following support to all:

- Work closely with the household to determine their collective needs ahead, during and following their move.
- Provide a dedicated named contact within RBH to ensure continuity of support.
- Tailor all support to people's specific needs e.g. communication preferences such as phone calls, e-mails, face to face discussions.
- Search for and offer a minimum of two alternative properties for each household.
- Support customers to access RBC's housing allocations scheme.
- Work closely with care and support services to identify and address any unmet needs of customers.
- Work closely with external agencies and other providers to find suitable alternative accommodation for vulnerable customers that meets their specific needs.
- Work closely with care and support services to ensure adaptations are undertaken in the new property ahead of the move.
- Where possible, offer a single move for older customers or those suffering from ill health to minimise the disruption.

5 Monitoring

- 5.1 Each regeneration scheme has a rigorous monitoring regime, with a key focus on monitoring the rehousing process. This includes monitoring of financial payments to ensure legal compliance and value for money. Once rehoused customers are asked to complete a rehousing questionnaire to measure what worked well and what could be improved. The lessons from these questionnaires will support in future annual and full reviews of this policy.

6 Review

- 6.1 All RBH strategies, policies, service standards and procedures are reviewed on a regular basis to ensure that they are 'fit for purpose' and comply with all relevant legislation and statutory regulations.
- 6.2 This policy will go through the full policy approval process every 3 years and will undergo a desktop review annually. This is to ensure that it is fit for purpose and complies with all relevant and statutory regulations.

7 Links with Other RBH Documents

- 7.1 This policy links to the following policies and strategies:
 - RBH Lettings Policy
 - RBH Decant Policy
 - RBC Allocations Policy

8 Inclusivity statement

- 8.1 We are dedicated to fostering an inclusive and equitable environment for all. We ensure that everyone is valued and respected. Our policies aim to be inclusive, and will comply with UK laws, including the Equality Act 2010, to create a diverse and supportive environment for people to thrive.
- 8.2 We understand not everyone absorbs information the same way. If you have any difficulty understanding or interpreting this document please email people@rbh.org.uk or call Freephone 0800 027 7769. We will work with you to ensure your individual needs are met.