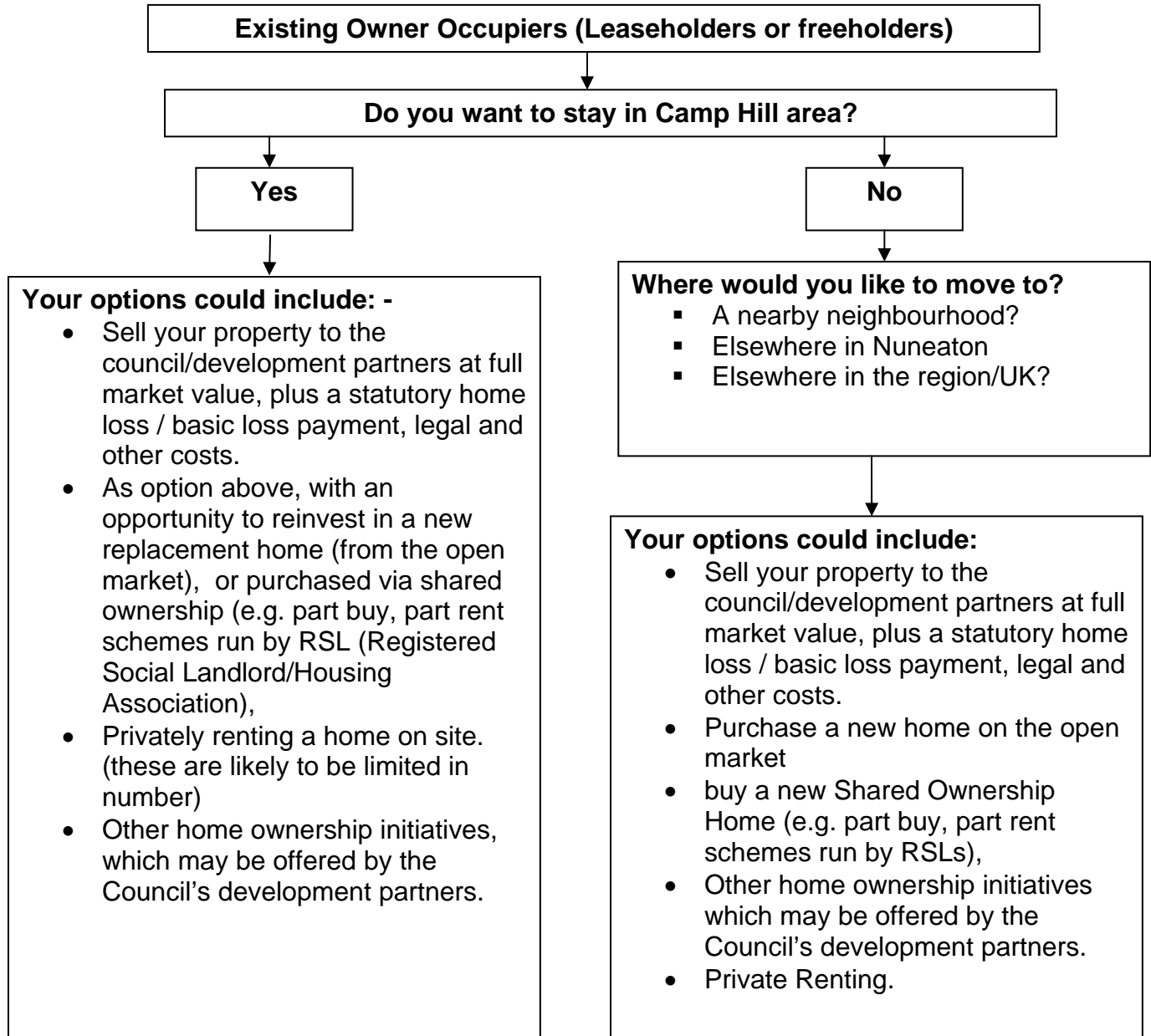


## 2. Existing Home owners



## 2.1 Buying a home on the open market

You might decide that this is an opportunity for you to buy a home on the open market through Estate Agents / local press.

You are entitled to costs and expenses reasonably incurred to move into another property (but not the cost of the property).

Examples of items which can be claimed are set out below: -

- Legal fees arising from the purchase of a replacement property
- Stamp duty arising from the purchase of a replacement property
- Surveyors' fees arising from the purchase of a replacement property
- Survey fee and arrangement costs in connection with raising a new mortgage

### Find out more

**Independent financial advice can be arranged from the Citizens Advice Bureau (CAB) who hold regular surgeries.**

Telephone the CAB on 024 7635 1049 to make an appointment.

- An appointment can be made for you to meet the CAB at the Family Community Care Centre on Ramsden Avenue if required.

See **fact sheet 2.7 Compensation Packages**, for a full list of examples of items that you can claim for.

You can also access internet sites to search for properties for sale through local estate agents. If you do not own a computer, you can call in at the Camp Hill Library at the Camp Hill Education, Sports and Social Centre and use their computers to access the internet free of charge.

Drop in or contact the Library on 024 7675 7108.

## 2.2 Private Rented Tenancy

There are some excellent local landlords offering quality homes. Many are happy for tenants to remain in their property after the initial six month tenancy, as long as they look after their home and pay their rent on time.

Nuneaton and Bedworth Borough Council's Landlords' Forum is working closely with private landlords to maximise the number of properties available to let in the area. The next stage will be to bring in an accreditation scheme to vet the standard of properties and the management practices of landlords before they are recommended to prospective tenants.

There is also a Bond Assistance Scheme which can help tenants who do not have the deposit required for private renting and who are generally under the threat of homelessness or considered in housing need. The Council Housing Advice team can explain how this works.

### What to do if you are interested

Once you are close to being directly affected by the development, an officer from the Housing Department will visit you for a one to one interview.

The following staff can be contacted should you wish to speak to someone directly.

- Contact **Camp Hill Liaison Officer**, Housing Department, NBBC on **024 7637 6128**
- NBBC's Housing Options Team on 024 7637 6376
- Or visit the NBBC website on <http://www.nuneatonandbedworth.gov.uk/housing>

**Independent financial advice can be arranged from the Citizens Advice Bureau (CAB) who hold regular surgeries.**

Telephone the CAB on 024 7635 1049 to make an appointment.

See **fact sheet 2.7 Compensation Packages**, for a full list of examples of items that you can claim for.

If you do not own a computer, you can call in at the Camp Hill Library at the Camp Hill Education, Sports and Social Centre and use their computers to access the internet free of charge. Drop in or contact the Library on 024 7675 7108.

## 2.3 Shared Ownership

### What is Shared Ownership?

Shared Ownership is a great opportunity to buy a home if you cannot afford the total cost of a new home.

This is an alternative to buying your home outright. The scheme enables you to purchase a percentage of a house (normally 50%) and pay rent to the Housing Association on the share that you do not buy. Further shares can be purchased as your finances permit and you can ultimately own your home outright.

### Who provides shared ownership?

Two of the Council's key housing association partners, Bromford and Zenith, are currently building properties in the Camp Hill area for rent and shared ownership. (Many other such properties are being built across the Borough).

Bromford Housing Association is building affordable homes in Phase 2 and Phase 3 of the Camp Hill project. There will be a mix of houses and bungalows for rent and shared ownership.

## Registered Social Landlord Room Sizes

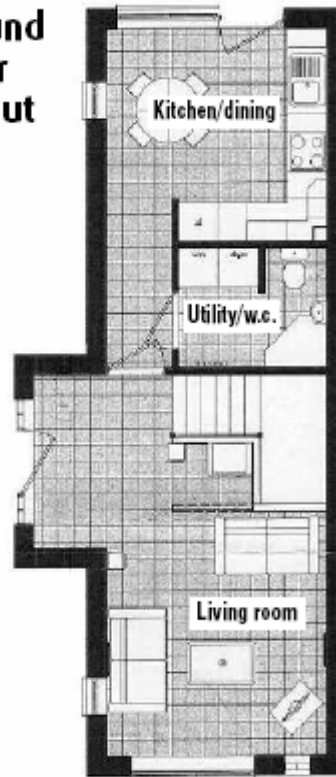
### Room sizes

The average floor area of a three bedroom council home ranges from 76.5 to 86.5 square metres. Here are two typical examples of housing association properties.

The total floor area of this two bedroom property being developed by Zenith in Red Deeps, Nuneaton is 78.44 square metres.

### Two bedroom house in Red Deeps, Nuneaton

**Ground Floor Layout**



**First Floor Layout**



Lounge 11' 6" by 10'  
Kitchen/dining 10' 7" by 10'

Bedroom 1 11' 6" x 10' 7"  
Bedroom 2 10' 7" x 9' 2"

The total floor area of this typical three bedroom house which Bromford is currently building in Mavor Drive, Bedworth, is 74.6 square metres.

Shared ownership costs for Phase 2 are expected to be around:

#### **2 bedroom house**

£125,000 at 40% entry for shared ownership:

£322 mortgage + £172 rent

Total: £494 per month

#### **3 bedroom house**

£140,000 at 50% entry for shared ownership

£451 mortgage + £192 rent

Total: £643 per month.

### Three bedroom house in Mavor Drive, Bedworth

**Ground Floor Layout**



**First Floor Layout**



## What to do if you are interested

- You will need to complete an application form with the Council's Housing Department. Recognition for housing criteria will operate however you will need to be nominated
- Once you are close to being directly affected by the development, an officer from the Housing Department will visit you for a one to one interview

The following staff can be contacted should you wish to speak to someone directly.

- Contact **Camp Hill Liaison Officer**, Housing Department, NBBC on **024 7637 6376**
- Or visit the NBBC website on <http://www.nuneatonandbedworth.gov.uk/housing>

**Independent financial advice can be arranged from the Citizens Advice Bureau (CAB) who hold regular surgeries.**

Telephone the CAB on 024 7635 1049 to make an appointment.

### **Other related advice is available from Nuneaton & Bedworth Borough Council**

- Housing Benefit Advice, Benefits Section, 024 7637 6514
- Housing Advice, Housing Advice Team, 024 7637 6406
- See **fact sheet 2.7 Compensation Packages**, for a full list of examples of items that you can claim for.

If you do not own a computer, you can call in at the Camp Hill Library at the Camp Hill Education, Sports and Social Centre and use their computers to access the internet free of charge.

Drop in or contact the Library on 024 7675 7108.

## Housing Associations in Nuneaton

Nuneaton and Bedworth Borough Council Housing Department already have access to housing association vacancies for homes built in the borough. They are also working with housing associations and the Housing Corporation to build some new homes on land owned by the Council and land they purchase themselves.

The chart below shows where we've worked with housing associations to identify proposed new developments:

	DEVELOPER	Shared Ownership	Rented	Expected Completion
Black Bank, Exhall	Jephson	5	5	✓ completed
Bottrill Street, Nuneaton	Orbit	6	0	2008
Bennetts Road, Exhall	Derwent HA (Coventry City Council)	9	26	2008
Trent Road, Nuneaton	George Wimpey	3	6	March 2008
Smercote Close, Bedworth	Orbit	0	8	March 2008
Jodrell Street, Nuneaton	Orbit	12	24	August 2008
Mavor Drive, Bedworth	Bromford	9	3	August 2008
Camp Hill Phase 2, Nuneaton	Bromford	0	14	August 2008
Red Deeps, Nuneaton	Zenith	29	5	Autumn 2008
Bede Road, Bedworth	Matrix	2	0	2009
Armson Road, Bedworth	Waterloo	7	7	2009
Acacia Road & Hazel Grove, Bedworth	Bromford	8	15	May 2009
Acacia Road, Nuneaton	Jephson	0	4	May 2009
Camp Hill Phase 3, Nuneaton		230	170	June 2010 onwards
Grant Road, Bedworth	Waterloo	3	10	August 2009
Laburnham Grove, Nuneaton	Jephson	6	6	August 2009
Marshall Road, Bedworth	Waterloo	16	20	Autumn 2009
Camp Hill Phase 2, Nuneaton	Bromford	4	21	December 2009
St Mary's Road, Nuneaton	Leicester HA	24	30	December 2009
Manor Park, Nuneaton	Bloors	31	0	March 2010
Camp Hill Phase 2, Nuneaton	Bromford	4	12	January 2011

## 2.4 Other ways to purchase a home

This is another option for key workers (statutory services such as Police, Fire, NHS, teachers) and other priority buyers to get onto the property ladder.

From April 2008 two new equity loans will be available through the Government's shared equity scheme Open Market HomeBuy (OMHB) to will allow buyers to shop around for the best mortgage deals.

The new products are:

My Choice HomeBuy – an equity loan of between 15% and 50% of the purchase price, provided in partnership with a consortium of eight Housing Associations named CHASE, which can be used in conjunction with any conventional mortgage.

Ownhome – an equity loan of between 20% and 40% of purchase price, provided in partnership with the Housing Association Places for People and Cooperative Financial Services, which can be used in conjunction with any conventional mortgage from the Cooperative Bank.

Both loans are open to social tenants and key workers. They can be used alongside a deposit and be repaid early, in part of in full, or when the property is sold.

### Find out more

To find out more about the HomeBuy Scheme visit the website:

- [www.homebuy.co.uk](http://www.homebuy.co.uk)

If you do not own a computer, you can call into the Camp Hill Library at the Camp Hill Education, Sports and Social Centre and use their computers to access the internet free of charge.

Drop in or contact the Library on 024 7675 7108

**Independent financial advice can be arranged from the Citizens Advice Bureau (CAB) who hold regular surgeries.**

Telephone CAB on 024 7635 1049 to make an appointment.

## 2.5 Council Tenancy

Due to the shortage of vacancies, Nuneaton and Bedworth Borough Council Allocations Policy has had to be amended, it is no longer possible to give priority to Camp Hill Residents.

Owner occupiers will only have the option to become a tenant of the Council or a Housing Association tenant once it can be shown that they are unable to purchase property, cannot secure another property in the private rented sector and they qualify for an offer of Council or Housing Association property based on housing needs.

During your one to one interview housing staff will help you consider your options.

### What to do if you are interested

- You will need to complete an application form with the Council's Housing Department.
- Once you are close to being directly affected by the development, an officer from the Housing Department will visit you for a one to one interview

The following staff can also be contacted should you wish to speak to someone directly.

- Contact **Camp Hill Liaison Officer**, Housing Department, NBBC on **024 7637 6128**
- Contact NBBC's Housing Options Team on **024 7637 6376**
- Or visit the NBBC website on <http://www.nuneatonandbedworth.gov.uk/housing>  
If you do not own a computer, you can call in at the Camp Hill Library at the Camp Hill Education, Sports and Social Centre and use their computers to access the internet free of charge.

Drop in or contact the Library on 024 7675 7108.

**Independent financial advice can be arranged from the Citizens Advice Bureau (CAB) who hold regular surgeries.**

Telephone the CAB on 024 7635 1049 to make an appointment.

## 2.6 Housing Association

The Housing Association option will only be available to those current owners who are experiencing difficulties in purchasing another property.

This means that, unfortunately, owner occupiers will only have the option to become a tenant of the Council or a Housing Association, once it can be shown that they are unable to purchase another property to resolve their own housing situation.

This would be after consideration of their equity in their home, income and housing need excluded them from obtaining another property in the private sector because of price. The area and type of any offer of council property will be based on housing need and in accordance with the Council's allocation policy.

During your one to one interview housing staff will help you consider your options.

### **What is a Registered Social Landlord?**

Registered Social Landlords (RSLs) are Housing Associations (HA) that are registered with the Homes and Communities Agency. They have to follow strict regulations on how they operate. Like councils, they are unable to make a profit which can be passed on to individuals.

- Housing associations must build to Homes and Communities Agency standards which are generally much higher than private sector homes sold on the open market.
- New homes are very well insulated and energy efficient, and running costs can be up to half those of existing homes.
- Housing associations can build new homes because they have access to funding which is not available to councils.
- Whether you rent from a housing association or a council, you will be paying the same amount for a similar home by 2016. Housing association rents will be in line with council rents by 2016 as a result of the Government's rent convergence scheme which was introduced in 2002.

### **If you are interested in Registered Social Landlords: -**

The housing associations which own properties in Nuneaton are pleased to rent homes to residents displaced due to the Camp Hill redevelopment. The Council has nomination rights to all the new Housing Association properties being built.

There will be some new Housing Association Tenancies for rent on Camp Hill included in the new build properties.

## What to do if you are interested

- You will need to complete an application form with the Council's Housing Department.
- Once you are close to being directly affected by the development, an officer from the Housing Department will visit you for a one to one interview

The following staff can be contacted should you wish to speak to someone directly.

- Contact **Camp Hill Liaison Officer**, Housing Department, NBBC on **024 7637 6128**
- Contact NBBC's Housing Options Team on **024 7637 6376**
- Or visit the NBBC website on <http://www.nuneatonandbedworth.gov.uk/housing>  
If you do not own a computer, you can call in at the Camp Hill Library at the Camp Hill Education, Sports and Social Centre and use their computers to access the internet free of charge.

Drop in or contact the Library on 024 7675 7108.

**Independent financial advice can be arranged from the Citizens Advice Bureau (CAB) who hold regular surgeries.**

Telephone the CAB on 024 7635 1049 to make an appointment.

## 2.7 Compensation packages

### How will my property be valued?

This depends on the size, type, condition and degree of modernisation of your house. It will also depend on whether your house is bought by agreement prior to or through compulsory purchase.

If your home is purchased via a Compulsory Purchase Order (CPO) or by agreement before the CPO, the compensation package will be as follows:

### Market value

This is what you would probably have been able to sell your house for if there were no proposals for redevelopment or the Pride in Camp Hill project. An independent surveyor will value every house individually. If you do not agree with the value that they give, this will be open for discussion and agreement. You can get funding support through a Disturbance Payment (see below, please, for more details on this), to appoint a surveyor, to handle negotiations.

### Home loss payment

This is a one-off payment for being forced to leave your home. It is calculated at 10% of the market value up to a current maximum of £47,000 and minimum of £4,400. In order to qualify for this payment owner-occupiers must have been in occupation for a year prior to displacement.

A **Disturbance Payment** will also be payable. This would reflect expenses associated with moving from your property, such as removal expenses and other consequential losses.

The information given below is intended as general guidance only, with some examples included.

- Removal expenses. The PinCH office will organise your removal too, if you wish.
- Legal fees arising from the acquisition of an equivalent replacement property
- Stamp duty arising from the acquisition of an equivalent replacement property
- Survey fees arising from the acquisition of an equivalent replacement property
- Survey fee and costs in connection with the transfer of an existing mortgage or raising a new one
- Special adaptation (such as existing disabled adaptations)
- Altering soft furnishing and moveable fittings and fixtures to fit your new home
- Disconnection and reconnection of services telephone, electricity etc
- Forwarding of post (for a reasonable period)

### How to claim

You will be issued with a **compensation pack** during your one to one interview or alternatively you can collect one from the PinCH Camp Hill Community Office.

This pack contains information to help you collect and keep your expenses receipts for a disturbance payment and a form which needs to be completed for the Homeloss Payment.

This pack needs to be handed in to the team at the PinCH office.

### **Disturbance Payment**

- To claim this payment you need to have been in occupation of your property for at least 12 months prior to being affected by the redevelopment.
- All expenses have to have been reasonably incurred and the onus is on you, as claimant to justify your claim. Therefore, you have to justify your claim and you should keep all relevant documentary evidence such as receipts, invoices and fee quotes.
- It is of the utmost importance that you keep a detailed record of losses sustained and costs incurred.
- If you have lost time from work you should also keep a record of the amount of time you have been forced to spend on matters relating to the compulsory purchase of your property and which was unavoidable. However, time spent challenging the CPO cannot be taken into account.

### **Who assesses the expenses?**

An independent person then assesses your claim for disturbance expenses.

#### Further Information:

The Camp Hill Community Office, Ramsden Avenue has available copies of the official booklets issued by the Department for Communities and Local Government, these are:

- Compulsory Purchase Procedure (Blue Book)
- Compensation to Residential Owners and Occupiers (Yellow Book)
- Compensation to Business Owners and Occupiers (Orange Book)

**Note: This guidance is a very brief summary of information contained in those booklets, and should not be used as a substitute for professional advice.**

**The following staff can be contacted should you wish to speak to someone directly on compensation, removal expenses or organising removals.**

- Joanne Hughes or Joanne Scotchbrook, Pride in Camp Hill, 024 7639 9093

**Independent financial advice can be arranged from the Citizens Advice Bureau (CAB) who hold regular surgeries.**

Telephone the CAB on 024 7635 1049 to make an appointment.

## 2.8 Compulsory Purchase Orders (CPO)

If your property is affected by the Phase 3 development, we will purchase your home by agreement. This is what you would probably have been able to sell your house for if there were no proposals for redevelopment or the Pride in Camp Hill project. An independent surveyor will value every house individually. If you do not agree with the value that they give, this will be open for discussion and agreement, and should be eligible for those professional fees associated.

If an agreement cannot be made, we may decide to use a Compulsory Purchase Order as a last resort, but, where possible, we intend to negotiate directly with all owners.

### What is a CPO ?

It is a legal process that enables Nuneaton and Bedworth Borough Council (the 'acquiring authority') to take possession of your property.

### How will I know if my property is subject to a Compulsory Purchase Order (CPO)?

A letter will be sent to you directly, from Nuneaton & Bedworth Borough Council stating that your property is to be acquired under a CPO.

In addition, a letter requesting information about persons who live with you will be issued prior to the CPO letter. This letter is called a 'Request for Information' (RFI). This information will advise NBBC of all the persons affected by the CPO, and consider those accordingly in the rehousing process.

### Will Compensation be given?

Yes, you will receive compensation.

You will be given the **market value of your property** (based on an independent valuation, and on the likely sale price had there been no redevelopment scheme in place).

You will also receive: a **Home Loss Payment, Disturbance Compensation and Legal Expenses which includes Surveyors fees, and Removal costs** providing you have been in occupation of your property at least 12 months.

### What happens if I don't agree to a Compulsory Purchase on my property?

Then you will need to make a case to the Lands Tribunal stating why a CPO should not be issued on your property.

## What is the Procedure for a CPO?

- The Borough Council will prepare a 'Statement of Reasons' for making a Compulsory Purchase Order, setting out why they need to acquire the properties. (This is sent to the relevant Government Minister for CPO approval).
- First you will receive a Request for Information (RFI) about the persons living at the property
- At least two weeks prior to the CPO being issued to you, a notice must be published in one or more local newspapers, and fixed on or near land affected by the CPO.
- Once the two week period has passed, you will receive notice of the CPO, giving you at least 21 days to raise any objections.

## What happens if I object?

The Borough Council will probably seek to negotiate with you, and try to accommodate any concerns.

If the Borough Council is unable to negotiate with objectors, this may lead to either a local public inquiry, or a written representations procedure.

## How long will I have to move?

For support and advice on the process speak to the **Camp Hill Liaison Officer**, Housing Department, NBBC on **024 7637 6128**

## Further Information:

The Pride in Camp Hill Camp Hill Offices at the Family Community Care Centre on Ramsden Avenue has available copies of the official booklets issued by the Department for Communities and Local Government, these are:

- Compulsory Purchase Procedure (Blue Book)
- Compensation to Residential Owners and Occupiers (Yellow Book)
- Compensation to Business Owners and Occupiers (Orange Book)

**Note: This guidance is a very brief summary of information contained in those booklets, and should not be used as a substitute for professional advice.**

- Booklets are available in Reception, and available to be taken away should you wish.
- If you would like to discuss the CPO in more detail, contact Becky Stokes at Nuneaton and Bedworth Borough Council on 024 7637 6236.

**Independent financial advice can be arranged from the Citizens Advice Bureau (CAB) who hold regular surgeries.**

Telephone the CAB on 024 7635 1049 to make an appointment.

**For objections:**

- The Lands Tribunal, 020 7029 970

**For advice on how long you have to move**

Contact **Camp Hill Liaison Officer**, Housing Department, NBBC on **024 7637 6128**