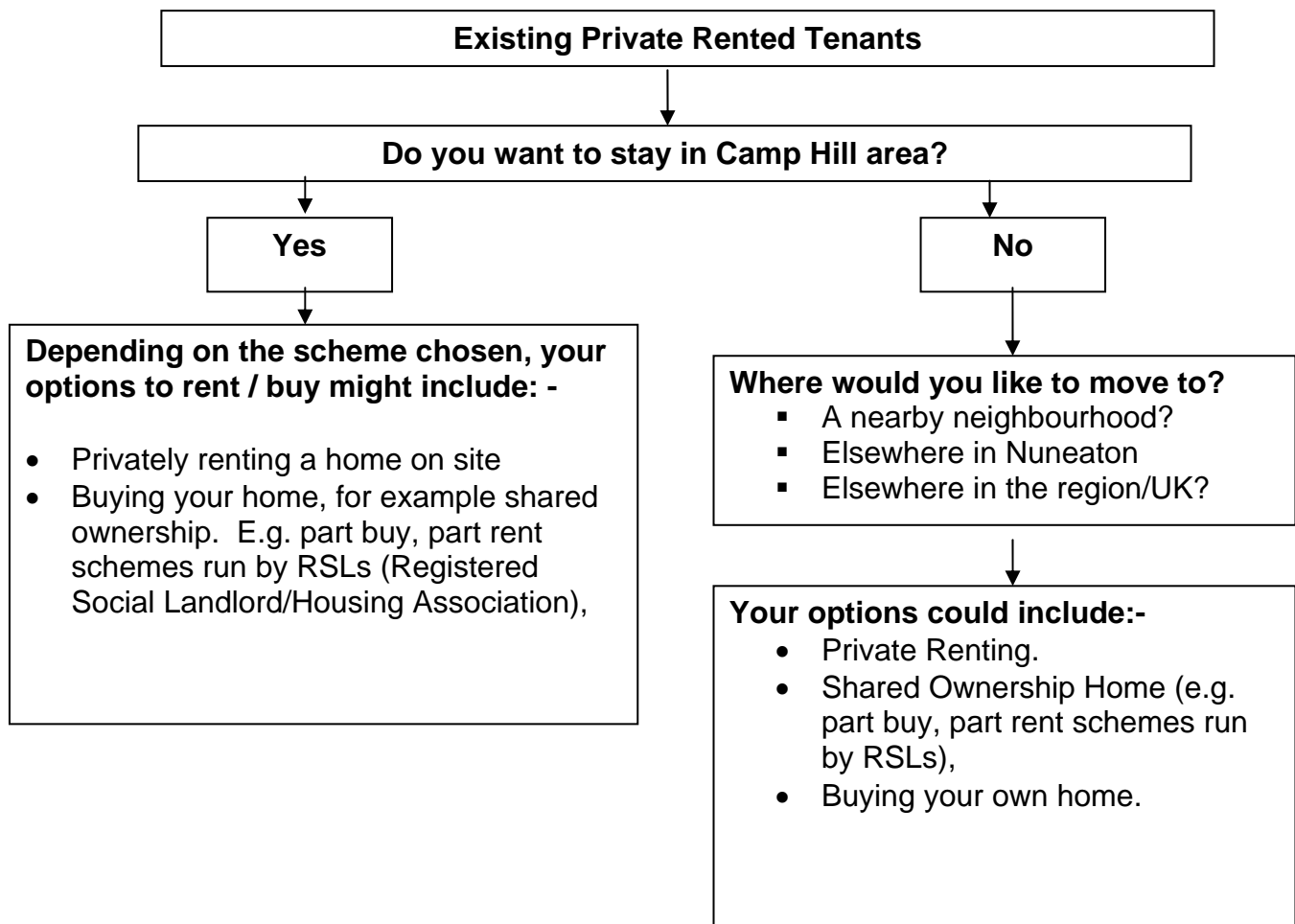


4. Private Rented Tenants



4.1 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**
- Contact 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 4.6 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.

4.2 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 the raising a new mortgage

Find out more

Independent financial advice can be arranged from the Citizens Advice Bureau (CAB).

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

- You can request to meet the CAB at the Family Community Care Centre on Ramsden Avenue.
- See **fact sheet 4.6 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.

4.3 Other ways to purchase a home

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

From April 2008 two new equity loans were made available through the Government's shared equity scheme Open Market HomeBuy (OMHB) and 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, key workers and qualifying first-time buyers. They can be used alongside a deposit and be repaid early, in part or in full, or when the property is sold.

Find out more on HomeBuy

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

- 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.

4.4 Shared Ownership

Shared Ownership is a great opportunity to buy a home if you cannot afford the total cost the new home and cannot find a suitable private rented property.

What is Shared Ownership?

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 as shown in the table below).

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

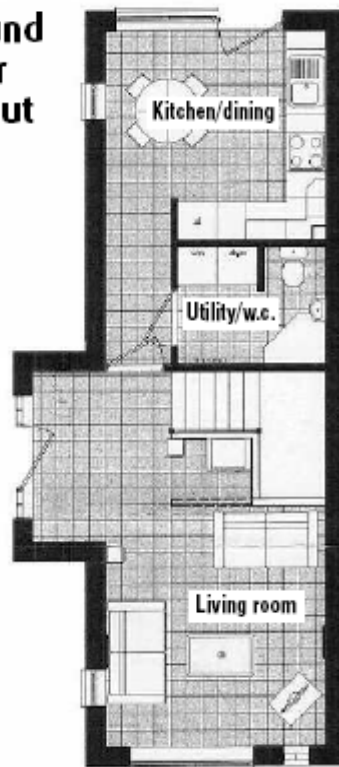
Room sizes

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 6128**

- 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 4.6 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 2009 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

4.5 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.

Private Tenants 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 rent or 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**

- 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.

- See **fact sheet 4.6 Compensation Packages**, for a full list of examples of items that you can claim for.

4.6 Compensation packages

What will I be entitled to?

Nuneaton and Bedworth Borough Council will be in contact with your Landlord, who will inform you when the property will need to be vacated. When you are ready to move, you will be eligible to claim a **Disturbance Payment**. 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)
- Incidental costs of acquiring
- Arrangement Fees (subsequent private lets)

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.

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.
- 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.

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