

## Your Questions About Stock Transfer – Answered

### Information And Guidance – The Offer Document

**Q: Will we be given enough information and guidance before we have to decide which way to vote?**

A: Before you are asked to vote in Autumn 2008 every tenant will get a copy of an Offer Document. All leaseholders will also receive a Leaseholder Guide. The Offer Document will tell you what would happen if there were a “yes” vote and what would happen if there were a “no” vote. The proposed new Assured Tenancy Agreement will also be in the Offer Document.

If the majority of tenants who vote in the ballot, vote “yes” and the transfer goes ahead, the Offer Document will form part of a legally binding contract between the Council and Plymouth Community Homes.

The Offer Document will contain further information on all of the below questions.

### Home Improvements

**Q: Can Plymouth Council achieve Decent Homes?**

A: If tenants vote “no” Plymouth City Council will remain your landlord. The Government has said that all council homes must meet the Decent Homes Standard by 2010. Figures show that Plymouth Council would not be able to meet the Government’s minimum Decent Homes Standard even by 2014. Even if the Council waited another 10 years and made major cuts in spending on services the Council is still unlikely to be able to meet the Decent Homes Standard.

**Q: If there is a “yes” vote, will we get better homes?**

**Q: If there is a transfer, how long will it take to improve Council property?**

A: If tenants vote “yes” and the transfer goes ahead Plymouth Community Homes would become your landlord. They would have a budget of £168 million to spend on improvements in the first five years after transfer to meet and exceed the Government’s Decent Homes Standard by 2014. Plymouth Community Homes are calling this higher standard the “Plymouth Community Homes Standard”. They would then keep all homes at that standard.

**Q: Will I have to move from my home while repairs take place?**

A: No. However, if you felt unable to cope with the upheaval because of a disability Plymouth Community Homes may be willing to help you move temporarily until the work was finished.

**Q: Will we have front and back doors replaced?**

A: If tenants vote “no”, the Council will only fit doors when windows are being upgraded if they are part of a door and window combination unit. Otherwise doors will be replaced on a like-for-like basis where necessary.

If there is a yes vote and the transfer goes ahead Plymouth Community Homes would fit high security doors to 15,000 properties.

**Q: What about loft insulation?**

A: The Council would upgrade loft insulation over 5 years alongside the 3,500 central heating upgrades where necessary. Plymouth Community Homes would carry out the same work to around 5,000 homes within 5 years of transfer.

## **Kitchens and Bathrooms**

**Q: Will we ever get the kitchens and bathrooms done?**

**Q: Will I get a new bathroom fitted if there is a “yes” vote?**

**Q: Will I have a shower fitted?**

**Q: Can I get reimbursed for having my bath replaced by the Council?**

**Q: You “believe” the new Housing Association will spend money on new bathrooms – believe means might or might not – which is it?**

A: If tenants vote “no”, Plymouth Council would be able to improve up to 2,000 kitchens and 2,000 bathrooms over 5 years to meet the Government’s basic Decent Homes Standard. There would also be a limited budget to fit level access showers.

If tenants vote “yes” and the transfer goes ahead Plymouth Community Homes would fit up to 14,000 new kitchens and 14,000 bathrooms to meet the higher Plymouth Community Homes Standard. Over bath electric showers would also be fitted where needed and when it’s technically practical. Level access showers / wet rooms would be fitted for tenants with disabilities where needed and where technically possible. These costs have been set out in a stock condition survey and will form part of Plymouth Community Homes’ Business Plan.

Tenants who have already fitted their own bathrooms or kitchens have a right to be compensated for those improvements (subject to certain rules set out in law) when they move home. Plymouth Community Homes would protect that right.

## **Heating**

**Q: If I say “yes”, will I get heating in my home and hot water?**

**Q: Will everyone get heating?**

**Q: If there is a transfer, will our homes be warmer?**

A: If there were to be a transfer all homes which currently fail the Decent Homes Standard would be offered new full gas central heating systems. This would mean around 5,000 homes would have replacement heating systems in the first five years following transfer. All new systems would include thermostatically controlled radiators and energy efficient boilers.

All homes with solid fuel or electric night storage heaters would be offered gas central heating where possible.

## Rents

**Q: Will my rents increase if I vote “yes”?**

**Q: Can you guarantee you won't inflate rents if there is a “yes” or a “no” vote?**

A: Whether you vote “yes” or “no”, rents will not be affected by transfer. Both the Council and Plymouth Community Homes (PCH) would follow the Government's “Rent Formula”, so whether you are with the Council or Plymouth Community Homes, your rent and future rent increases will be the same. PCH and the Council would also continue to operate 2 “rent-free” weeks each year.

**Q: What if you have rent arrears? Who do I pay that to?**

A: If there is a “yes” vote and Plymouth Community Homes (PCH) becomes the new landlord, you will be able to keep your current repayment agreement and pay any outstanding rent arrears (including any arrears covered under a court order) to PCH.

**Q: Being a pensioner, will we still get our rent paid for?**

A: Your rights to claim Housing Benefit will not be affected by transfer. So if you get help with your rent now you will continue to be entitled to get help in the future (unless your financial circumstances change).

**Q: If there is a “yes” or a “no” vote, will we still have the same venues and options for paying rent?**

A: Plymouth Community Homes (PCH) would continue with the same current methods for tenants to pay their rents and other charges. It would also look at new ways for tenants to pay their rent. Like the Council, PCH would provide quarterly rent statements.

## Repairs

**Q: How will a transfer affect repairs?**

**Q: If there is a transfer, will all repairs get done?**

**Q: Will repairs get done immediately?**

**Q: What will happen to the day-to-day repairs system?**

**Q: Will someone fix my damp problem if there is a “yes” vote?**

A: If the transfer goes ahead the package of improvements each home would receive would depend on its current condition. The association has budgeted to carry out the full programme of modernisations and improvements to meet the Plymouth Community Homes standard by 2014.

Plymouth Community Homes (PCH) would also spend around £1m over the first 5 years on ‘catch-up’ repairs and there would be a budget to continue to provide a 24-hour emergency service 365 days a year.

PCH wants the repairs service to be at least as good as it is currently with the Council. After transfer PCH would review the repairs service and agree with tenants a plan for bringing in any changes. The association would also introduce a “Handyperson service” within two years of transfer to help tenants with carrying out minor jobs that are the tenant's responsibility. (A charge would be made for this service.)

**Q: Who will we call for repairs?**

A: Plymouth Community Homes would have its own work force. If the transfer goes ahead you would call PCH. However, the improvement programme, as well as the catch up repairs and planned maintenance, would be done by a combination of carefully selected contractors and the association's own workforce.

## Rights

**Q: If we transfer, will we still have all the same rights as we have with the Council?**

**Q: Will the Tenancy Agreement remain unchanged after a “yes” vote?**

A: If the transfer goes ahead, all your key rights would be protected. The only right you would lose is the Right to Manage (which allows tenants to set up a Tenant Management Organisation, subject to certain rules). However, the Association would respond positively to requests from tenants who wish to become more involved in the management of their homes. You would also gain a new right – the Right to Acquire your home.

If there is a “yes” vote and the transfer goes ahead, tenants would also be asked to sign a new Assured Tenancy Agreement. Once signed, tenants' rights in that agreement could not be changed without their permission.

**Q: Will I still have the same rights for Right-To-Buy as I do with the Council now?**

A: If you have the right to buy with the Council, you would get a Preserved Right to Buy if there were a “yes” vote and the transfer goes ahead. Your discount would be protected, although in some cases the Preserved Right to Buy rules may reduce the amount of your discount, but for the majority of tenants, this is unlikely. Please see **DWA's** Digest on the Preserved Right to Buy if you want more detailed information on this subject.

## Council Tax

**Q: Will the same rules apply to Council tax as with the Council?**

A: Yes. Council Tax will not be affected by transfer.

**Q: I am a pensioner – will I still get my Council tax paid for?**

A: Your right to claim Council Tax Benefit would not be affected by transfer.

## Leaseholders

**Q: As a leaseholder, how will this affect me if there is a “yes” vote and a “no” vote?**

A: If there is a transfer, your lease would not change. Your service charge and ground rent would be paid to PCH. Please see your Leaseholder Guide which you will receive at the same time as the tenants' Offer Document goes out.

**Q: Can you guarantee if there is a “yes” or “no” vote you won't inflate service charges?**

A: The same rules would apply if there was a “yes” or a “no” vote. If transfer goes ahead, leaseholders would continue to be charged annually. Plymouth Community Homes

would provide leaseholders with statements of actual expenditure for the previous year and a breakdown of estimated service charges for the following year.

An invoice or credit note to cover any under or over payment for the previous year would also be issued. This would ensure that the amount you are asked to pay is equal to the actual cost of providing the services. Plymouth Community Homes would not make a profit from service charges.

## **Anti-social Behaviour**

**Q: Would PCH deal with anti-social behaviour (ASB)?**

**Q: What will be done about ASB in tower blocks?**

**Q: Will troublemakers be moved out?**

A: If tenants vote “yes” and the transfer goes ahead, Plymouth Community Homes (PCH) would have a clear policy to tackle anti-social behaviour amongst PCH tenants, their families and visitors. There would also be clauses in the Assured Tenancy Agreement to deal with anti-social behaviour. The association would have specialist staff in the housing team who would work closely with the Council’s Anti Social Behaviour unit, the police and other agencies. PCH would also use 12-month “starter” tenancies for all new tenants. This would help PCH more easily evict tenants carrying out acts of ASB or harassment.

## **The Ballot**

**Q: When is it?**

A: It should be held in Autumn. The final dates will be formally notified to you by the Council in the Autumn. Details of how you can vote will be in the Offer Document.

**Q: Why is it a secret ballot?**

**Q: Why a secret ballot – if things are so above board, why hold a ballot?**

**Q: Why are you holding a secret ballot – from what I can see you have already made up your minds that we will transfer?**

A: Although Plymouth Council believes that transfer is the best way to bring in the money needed to improve tenants’ homes, the Government’s Secretary of State for housing will only give the Council permission to transfer its homes to Plymouth Community Homes if she is satisfied that the majority of tenants are not against the transfer. These Government rules mean, in effect, that a transfer can only go ahead if the majority of tenants who vote, vote “yes”. The ballot is run and counted by an independent organisation called the Electoral Reform Ballot Services. The ballot is secret in so far as the Council will not be able to identify which tenants have voted or how they have voted. This happens so that the Council could not affect or change the results.

**Q: Do empty homes count as a “yes” vote?**

A: No. Empty homes or tenants that don’t vote do not count as yes or no votes.

## **Plymouth City Council – If There Is A “No” Vote**

**Q: Why can't PCC run their Housing Stock as a Not-For-Profit service?**

A: Because it is part of the Local Authority and not an independent organisation, therefore Government rules are different.

**Q: What if there is a “no” vote?**

**Q: I hope PCC stay as they are and there is a no vote.**

A: Tenants would stay as Council tenants. The Council would not get permission for a transfer and would have to manage homes using existing resources. The Council would still have to try and meet the Government's basic Decent Homes Standard and would be expected to put all possible resources from its Housing Revenue Account into trying to achieve it. It is likely that money would be diverted from other Council housing services into meeting the standard, this would have an impact on services, and likely mean job cuts. However the savings made are likely to still leave a significant shortfall in the Council's ability to meet the Decent Homes Standard. There would be a limited improvement programme, with only £55 million available for major works, basic repairs and improvements over five years. This would not be enough to meet the Government's minimum Decent Homes Standard by 2014, and would not bring about the improvements guaranteed under the Plymouth Community Homes Standard.

There is no “no change” option. If tenants vote “no” to transfer the Council expects that the Housing Service budget would need to be cut each year from 2009 onwards. The Council would also have to develop plans to dispose of homes to existing registered social landlords as they became empty.

## **Sheltered Housing And Disabled Tenants**

**Q: Are there any special rules for Sheltered Housing?**

**Q: Will disabled tenants get any kind of priority under Plymouth Community Homes?**

**Q: Will there be ramps instead of steps?**

A: The Offer Document will have special sections for sheltered housing and disabled tenants. If the transfer goes ahead Plymouth Community Homes (PCH) would match the Council's current housing service for older people including employing the existing sheltered housing officers so that older tenants would see familiar faces.

The association also wants to introduce a range of services for older tenants and tenants with disabilities. If you are older or have a disability, you would benefit from these services whether or not you live in sheltered housing. PCH would consider tenants' disabilities when fitting kitchens and bathrooms and any other routine adaptations (such as ramps or grab rails etc), supported by an occupational therapist, would be planned to be carried out at the same time.

There would also be a budget of £1.75 million set aside for the first five years after transfer for disabled adaptations to clear any backlog. PCH has made a commitment to reintroduce a decorating scheme for older tenants and tenants with disabilities within the first two years of transfer, for which a charge would be made.



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## **Housing Land**

**Q: Will land that is not built on at the moment be transferred if there is a “yes” vote?**

A: If it belongs to the Council and is looked after from rents (rather than Council tax money) then it may transfer so that Plymouth Community Homes would continue to look after it.

## **New Homes**

**Q: If there is a “yes” vote, will there be any new homes built?**

**Q: Will we get new flats?**

**Q: Will sheltered properties be built with ramps and two bedrooms?**

A: It is most unlikely that Plymouth Community Homes would be in a position to build any new homes in the first few years after a transfer. This is because its Business Plan would focus on the association delivering its Offer Document promises. However, It would be free to build new homes in the longer term so long as those homes met local needs and Plymouth Community Homes could raise the money to do so.

## **Not-For-Profit**

**Q: How long does Not-For-Profit last?**

A: The rules of Plymouth Community Homes will mean that it is a Not-For-Profit social landlord and a charity. Not-For-Profit means any money made over and above the cost of running the organisation is put back into the business. Because all charities must operate on a not-for-profit basis, and charities must always remain as charities, this means PCH must always operate not-for-profit.

**DWA**  
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