



Horden

Regeneration Scheme

Information Pack for Tenants



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Welcome and Introduction

Welcome to your Information Pack.

This pack contains useful information for tenants living in properties affected by the Horden Regeneration Scheme.

I hope you find this helpful but should you require any further information please get in touch with the Horden Regeneration Team at:

Sarah Billingham | 03000 261095

John Russell | 03000 263428

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Horden Masterplan

The Council has developed a Masterplan for the Horden area in consultation with residents. In line with the views of most residents it has been decided to progress with the plan to acquire and redevelop the numbered streets.

There is very low demand for properties resulting in a high level of empty properties which attract illegal occupation, damage, and fly tipping.

It will take several years to complete the regeneration of the area and how this will be funded is not yet clear. The Council has set aside £6m in funding to kickstart the first phase of the programme of acquisition of property and will continue to explore every opportunity to find further funding to complete the regeneration programme.

The Council will provide dedicated support for everyone affected by the proposals to help them relocate to a new home to meet their needs and aspirations wherever possible.

Many people are worried and confused about having to move home to allow for the regeneration of Horden to proceed. We hope that the information contained in this pack coupled with the advice provided by our Team can help answer your questions and provide useful advice.

The pack is divided into sections, shown on the contents page, so that you can find what you need easily.

If you have any questions about the information contained in this pack or any further queries about the Masterplan please contact us.



Example of homes



Example of homes



Example of homes

A Guide to your Housing Options

As part of the Council's plans for the Horden Area, you may have to move from your home.

This guide provides some essential information when considering your housing options.

There are four main housing options:

1. Renting from a Social Housing Landlord such as a Housing Association or Council.
2. Renting from a Private Landlord or
3. Buying your own home.
4. Moving in with family and friends

A brief description of the housing options available are outlined below. Our Housing Officer will visit you to discuss the options that are available to you.

We hope you find this helpful, but should you require any further information just ask or alternatively you can contact Citizens Advice County Durham via their website at www.citizensadvicecd.org.uk or telephone **0808 278 7821**

Renting from a Social Landlord

The main route to be considered for a housing association or council property is to register an application with Durham Key Options.

Durham Key Options is the Choice Based Lettings scheme which covers the whole of the County and is the system by which most social housing is let.

Applications are assessed according to housing need. If your home is affected by a regeneration scheme your application will normally be awarded a high priority for another home. If you have sufficient resources to satisfy your own housing needs, then this would reduce any priority you may be awarded.

Available social housing properties are advertised each week and you can express an interest (bid) for any properties you are interested in.

There may be many other high priority cases also looking for properties at the same time. You can improve your chances of receiving an early offer by keeping your areas of choice as wide as possible, being very restrictive about what locations you are prepared to consider will reduce your chances of being rehoused quickly.

You will be notified if your application has been successful, and you will be formally offered the property when the keys become available, and property is ready to let.

You can find out more about Durham Key Options on the website at www.durhamkeyoptions.co.uk



Moving outside of County Durham

If you want to move to social housing outside of County Durham, we will talk to you about how we could support this. Unfortunately, we cannot guarantee that you will be assisted in another council area.

Privately Renting

Private landlords rent out their property in most cases under an Assured Shorthold Tenancy for a minimum of 6 months.

Many Landlords will ask for a deposit or bond before you move into a property to cover the cost of any damage to the property while you are living there. A Tenancy Deposit Protection Scheme now covers these deposits or bonds so that is easier for a tenant to get your bond or deposit back at the end of any tenancy when they are entitled to it. For more information regarding this you can visit www.gov.uk/deposit-protection-schemes-and-landlords

Private landlords usually advertise properties to let through estate agents.

If you have a low income, you may be able to get Universal Credit or Housing Benefit to help pay your rent. If you are currently in receipt of benefits and are considering privately renting, please complete a Pre-Tenancy determination form which helps identify the maximum benefit that can be paid to you on a certain property.



Buying a home

You may wish to consider buying a home. Buying a home can seem complicated and this provides information about the steps you will need to go through.

As a home owner you may be looking to buy a new home, the Council can meet the reasonable cost to engage an independent financial advisor to help you.

There are a range of low-cost home ownership options available to help you get a foot on the property ownership ladder these include:

- Discounted Market Sale scheme (DMS),
- Shared Ownership or
- Help to Buy

You can find out about these affordable housing options on the Council's website at www.durham.gov.uk/affordablehousing

The process is set out below and has been divided into 7 stages.

Stage 1 | Decide how much you can afford

Before you look for a home you should decide how much you could afford to borrow. You will also need to consider how much a lender is likely to lend you. You can get advice from an Independent Financial Advisor. You can get a mortgage agreed in principle based on your income and circumstances.

You are likely to be required to contribute a share of the purchase price in the form of a deposit.

Stage 2 | Find a home that you like

You need to think about where you want to live and whether the property meets your needs. Look around the area at other homes for sale to consider whether the price of the house is good value for money. You can visit estate agents in the area to obtain details about homes for sale or look online and you may be able to register with them so that they keep you up to date with new properties that come onto the market.

When you visit a potential home, take a friend or family member with you to get their opinion and make sure you take your time to really look around the property.

Stage 3 | Make an offer

When you find the home, you would like to buy, you will need to make a formal offer. The estate agent will do the negotiation between yourself and the seller. Your offer should be 'subject to contract' and clear on the price you are willing to pay. You may be asked to put the offer in writing. You will now have to make an official application for a mortgage or loan.

The lender will not approve a mortgage until they have surveyed the property you wish to buy to check if it is worth the amount you want to borrow.



Stage 4 | Get it valued

The lender will arrange for an approved surveyor to carry out a valuation report, which they will send you. This is called a homebuyers report and will check most conventional properties. You may consider it worth getting a more comprehensive survey that looks in depth at the condition of the property. You will need to arrange this, but the mortgage lenders surveyor will usually be able to carry this out. This is known as a full structural survey and is more expensive than a homebuyer's report but could be worth the investment to identify any issues before proceeding with the purchase.

If the report and survey are acceptable your lender will confirm the mortgage. They may have some conditions, such as getting repairs done, before they agree the mortgage. You will need to arrange this or negotiate with the seller to get any repairs done. A solicitor can help with this.

Stage 5 | Arrange the legal work

Buying a property can be complicated and a solicitor will help you to make the right decisions during the process. They are highly trained and can help you complete the purchase of a property and guide you throughout the entire process. Your solicitor will handle the contract to purchase your home. This is called conveyancing.

Stage 6 | Exchange contracts

Once you and your solicitor are happy with the arrangements you will 'exchange contracts' with the seller. Signing these documents means that you are legally committed to buying the home. Your solicitor will give you a 'completion date' which is the day you will purchase the property and could move in. You can then start planning your move.

It usually takes 12-14 weeks between making an offer and exchanging contracts.

Stage 7 | Move in

When you move into your new home make sure you know where to get the keys, arrange a removal firm or van to move your belongings.

Moving in with family and friends

For some people moving in with family and friends may be a suitable option. Even if you decide to do this you would still be entitled to any compensation as identified in this guide.



Selling your home to the Council

Buying your home from the owner?

The Council intends to acquire your property so you will have to move from your home. We will buy your home from the owner for an agreed price.

We will negotiate with the owner over the price we will pay for the property to try and agree the terms of the sale. If we are unable to agree a price for your home, we can use our compulsory purchase powers, but we would only do this as a last resort.

We understand you may need to be rehoused but we can only do this in conjunction with the purchase of the property.

We use a professional Surveyor to determine the market value of the home.

the Valuer will ignore the fact that your property is part of a regeneration scheme when determining its value.

If the price cannot be agreed, then we will consider using our compulsory purchase powers to purchase the property from the owner. There are strict set of rules set out by law which must be followed to exercise our compulsory purchase powers. If the property is compulsorily purchased, we would still only pay you the market value.



A guide to compensation payments

What compensation is available?

We will meet with each resident to discuss their housing needs and set out what financial compensation is available to support this process.

The following information tells you when you are entitled to a home loss or disturbance payment and is in line with the current legislation.

This information should not be relied upon as a statement of the law. If you wish to know your legal rights, then you should contact a solicitor, Citizens' Advice Bureau, a housing advice centre, or a law centre.

Home loss payment

A Home Loss Payment compensates you for the distress and inconvenience of having to move home at a time not of your choosing.

As a tenant, you may be entitled to a Home Loss Payment if you are permanently displaced from your home because of the Horden regeneration programme.

To qualify for a Home Loss Payment, you must meet the following requirements:

- You must have lived in the property as your only or main home for at least one year immediately before the date the Council made its decision to redevelop your home, and
- You are required to move from your home permanently as consequence of the Council deciding to carry out the regeneration programme.

The amount of Home Loss Payment you receive is set by Government each year.

If you meet the requirements set out above, you will be entitled to a Home Loss Payment of £7,800 based on the statutory amount set by the Government in October 2022.

If you have lived in your property as your only or main home for less than 12 months from the date the Council made its decision to regenerate the area you will not receive a Home Loss Payment.

How to apply for a Home Loss Payment

To claim a Home Loss Payment, you will need complete a claim form providing us with the information we need to assess your eligibility and return it to us.

Where the Council is purchasing the property from the owner, any home loss payment due will be paid on or after the date of completion and when your home is vacated.

Disturbance Payment

A Disturbance Payment is a payment made to compensate you for any reasonable expenses arising through having to move from your home.

Disturbance Payments may be made to owners who do not fulfil the one-year residency requirement.

To qualify for a Disturbance Payment, you must:

- be displaced from your home as consequence of the Council's plans.
- be in lawful possession of the home you are displaced from i.e. the legal owner of the property or legal tenant.

What costs does the Disturbance Payment cover?

If you are entitled to a Home Loss Payment, you can claim any reasonable costs incurred as a consequence of having to move which can include:

- Removal costs from the current home to the new home. For vulnerable residents, this might include additional support, such as furniture packing and unpacking.
- Redirection of mail for each authorised surname living at the address.
- Telephone and internet disconnection and reconnection, including additional lines.
- Disconnection of any television aerials or satellite dishes connected either to an existing television or that allows the proper operation of television equipment.
- Washing machine, cooker, dishwasher and plumbed fridge disconnection and reconnections. These must be undertaken by a qualified tradesperson.
- Curtains, blinds, and Carpets – Wherever possible existing carpets, curtains and blinds should be refitted, and the costs of this will be covered by the Disturbance Payment. However, where this is not possible, the cost of new carpets, blinds, and curtains to an equivalent standard will be covered through the Disturbance Payment. The existing carpet and curtains / blinds will be assessed, and a quote obtained based on this.
- Special locks and alarm refitting if these are currently fitted at your current home. They must be dismantled and refitted by a qualified locksmith or recognised Alarm Company and all locks and alarms must meet the relevant British standard for security.
- Dismantling and re-fitting of fitted resident owned furniture (such as wardrobes).
- Reimbursements for wage or salary loss on the day of the removal, provided loss of earnings is certified by the employer, for up to 2 members of the household.
- Other reasonable costs incurred by the tenant if approved in writing by the Council prior to the cost being incurred, for example travel to viewings, replacement of sheds and outside furniture which cannot be dismantled, etc.
- All payments will be made directly to the tenant, leaseholder or freeholder and must be made on a Claim for Disturbance Payment form for any legitimate expenses enclosing receipts or proof of expenses.
- We may also pay a decoration allowance on the following scale, dependent upon the size of accommodation you move into.

Claims for disturbance payments

We will provide you with a form to complete and submit to make a claim for Disturbance costs.

All claims for disturbance payments must be accompanied with bona fide receipts or invoices and your claim must be received within two months of your move.

Emergency Payments may be considered in cases of hardship.

Discretionary Payments

There may be exceptional circumstances where we make a discretionary home loss or disturbance payment if you do not qualify for a mandatory payment.

You will need to provide us with the reasons why you believe a discretionary payment should be made along with any supporting information.

If we decide to make a discretionary payment, then it will be no more than if the payment was mandatory.

Helping you find somewhere else to live

We understand that some people will be feeling anxious following the decision to redevelop your home and the need for you to relocate. Please be assured, we are committed to providing the advice and support you need to make your move to a new home a successful one.

Please refer to our section on housing options.

Management and Security

The ongoing security of empty properties purchased by the Council during the Horden Regeneration programme is an important issue for many residents.

Once the council have purchased a property, it will be inspected to decide the level security required.

The council will also inspect every property in its ownership from the outside every working day to ensure that:

- The property is secure,
- That the property is not vandalised and,
- There are no environmental issues, e.g., fly tipping.

The council will arrange to remove all utilities from the property including the boiler, radiators, and any pipe work. This will help to discourage unauthorised access and reduce the likelihood of any leakages.

The Council's Neighbourhood Wardens will carry out regular patrols of the area to ensure any issues are identified and resolved quickly.

If you wish to report a security issue out of normal office hours please contact the Neighbourhood Warden Team on www.durham.gov.uk/doitonline or ring customer services on **03000 260000** or after hours if its urgent Durham Police on **0845 606 0365**.

Help and Advice from the Council

If you live in the areas affected by the Horden Regeneration programme a Housing Officer will be available to give you advice and support.

You will be given your Housing Officer's name and contact details so you can get in touch when you need to.

Your Housing Officer will be able to answer your questions and provide practical help and assistance throughout the process.

The Housing Officer will:

- Meet you in your home or a mutually convenient location.
- Provide information about what is happening in your area, in particular your home.
- Discuss what housing options are available with you.
- Assist you complete any relevant application forms or documentation.
- Advise you about any compensation that you may be entitled to.
- Help you to access additional support from external agencies, if needed.
- Assist you with all the practicalities of moving house such as removals and utilities.

Our Service Standards

Our aim is to provide you with a high-quality service. We will aim to meet the following standards.

- We will continue to consult with anyone affected by the Masterplan proposals.
- We will listen and answer any questions or queries you may have about the Horden Regeneration Programme.
- We will speak to you in your home or at a convenient location and time to offer expert advice on a range of issues that may affect you. We will aim to do this within 7 days of initial request.
- We will treat you and any information you provide with respect and in complete confidence.
- We will be sensitive to your needs.
- We will act as an advocate if required and contact other departments within the council or outside agencies on your behalf.
- We will always do our best to ensure that you are satisfied with the services we provide.

Moving home checklist

There are many things to think about when you move home. This checklist may help you plan your move better.

Before you move	Tick
Book removals company/van hire	
Arrange for packing boxes to be delivered	
Order carpets /curtains etc – confirm delivery date	
Arrange for post to be redirected	
Arrange for professional disconnection of appliances and reconnection in new property	
Cancel delivery of milk and papers	
Pack up everything you are taking with you other than essentials	
Arrange for telephone to be disconnected and for a new connection in your new property – see if old number can be transferred	

Day of move	Tick
Take meter readings at old property and request final bills	
Once at new property take meter readings and request new account from the date you move in	
Brief the removal team and show them around the property	
Make sure you haven't left anything in the property	
Ensure the property is left secured	
Hand all your keys for the property into the Council	

Ensure that you have notified all key service providers of your new address, these may include:

- Utility and phone companies
- Banks, Building societies and credit card companies
- Council tax
- Electoral role
- TV Licensing
- Home contents, building and car insurance
- Rental companies
- DVLA
- Doctors, dentist, optician
- Your employer
- Department of Work and Pensions

Always remember to pack a box with essentials you may need for moving day such as a kettle, tea, coffee, milk, snacks, cleaning products, a basic toolkit, light bulbs and toilet rolls.



Insuring your home

Whether you own your property or rent a property is it important that your home is protected. It is important that homeowners take out the right cover to ensure that both the structure and the contents of their property are insured correctly. When you rent a property, it is the responsibility of the landlord to ensure that the building is insured, however as a tenant you should ensure you take out insurance for loss or damage to your contents.

Below is a list of different insurances and their definitions.



Buildings Insurance

Buildings insurance covers a private dwelling, it's garages and outbuildings, fixtures and fittings, patios, terraces, footpaths, drives, walls, fences, hedges and gates.



Contents Insurance

Contents insurance covers other household goods, valuables and effects owned by you and your family. It also covers items stored in outbuildings.



Home emergency cover

Home emergency cover helps with a sudden event that was not expected by any of your family, and which needs immediate action to make the home safe and secure, avoid damage or further damage to your home, make your home fit to live in and if necessary, restore electricity, gas or water services to your home.



Personal belongings cover

Personal belongings cover, covers money, credit cards, mobile phones, camcorders, bikes, and other items that may be lost outside of the property. For expensive items such as a laptop it is always important to contact your insurance company to add the items to ensure they are covered.

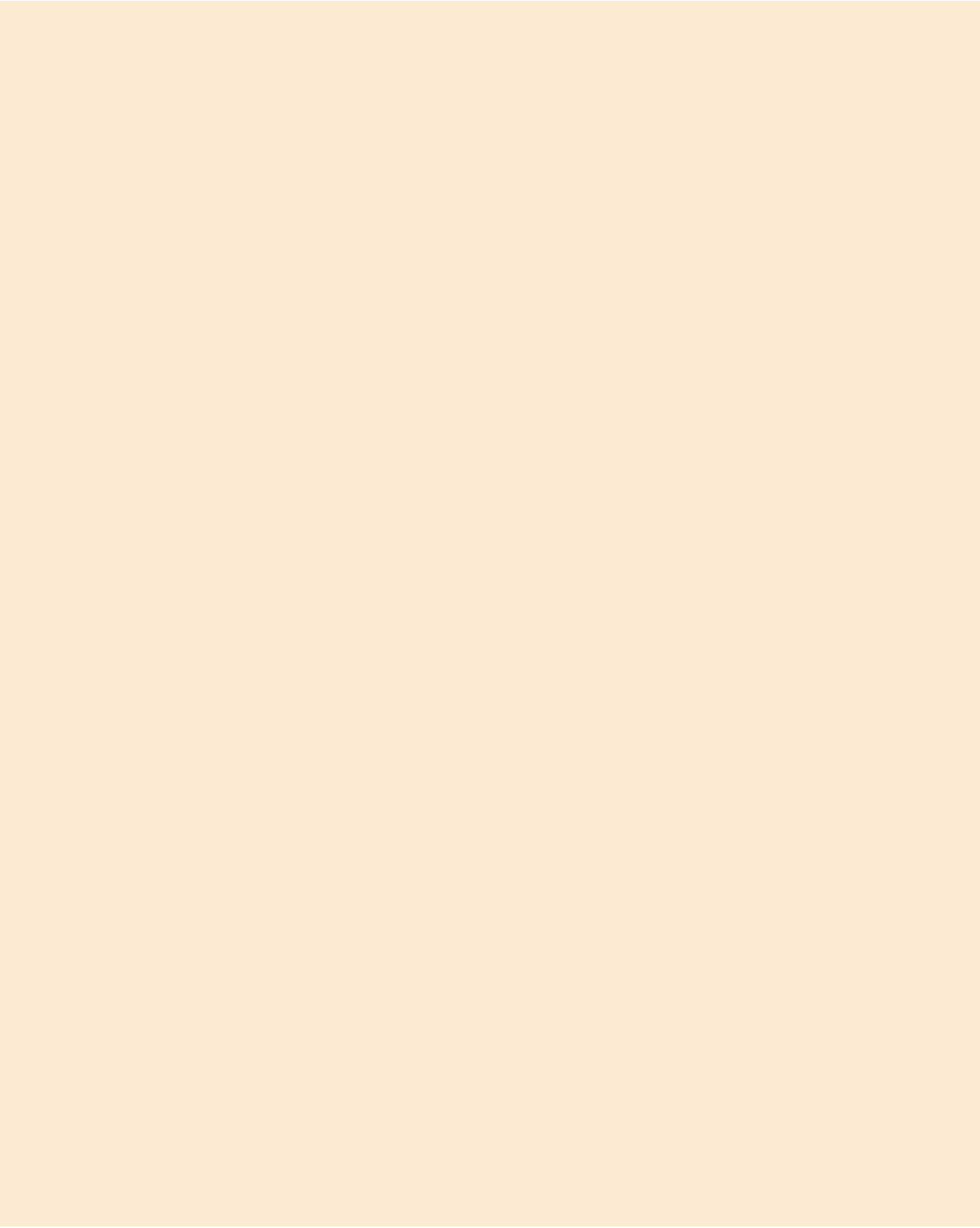
We would recommend that you speak to an Independent Financial Advisor or insurance broker who will find the most suitable insurance for your needs.

Valuing your belongings

It is important that you have the correct amount of contents insurance to cover the cost of replacement items. Here is a table to help you calculate how much you need to be insured for.

Rooms/Items	Replacement Cost
Lounge Carpets & floor covering Curtains and fittings Furniture Ornaments and valuables Electrical items i.e Tv, stereo	£ £ £ £ £
Kitchen Carpets & Floor coverings Curtains and fittings household appliances Cooking untencils, cutlery & crokery Cleaning equipment and materials Food and drink	£ £ £ £ £
Halls, stairs and landings Carpets & floor coverings Curtains and fittings Furniture General items	£ £ £ £
Dining room Carpets & floor coverings Curtains and fittings Furniture	£ £ £
Bathroom Carpets and floor coverings Curtains and fitting Fixtures and fitting Linen	£ £ £ £
Bedrooms Carpets and floor covering Curtains and carpets Furniture Linen and bedding General items Electrical items	£ £ £ £ £ £
Other rooms Toys and baby equipment Domestic tools General items	£ £ £

Notes:



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