
From:
Sent:
To:
Subject:

Draft New London Plan
Sadiq Khan
New London Plan
GLA City Hall
London Plan Team
Post Point 18
FREEPOST RTJC-XBZZ-GJKZ
London SE1 2AA

28 February 2018

OBJECTION TO THE REDEVELOPMENT OF THE BENHILL ESTATE

Dear Mr Khan,

I am a resident leaseholder on the Benhill Estate in Sutton, SM1.
The estate that you want demolished and replaced for you own political housing agenda.

I write to lodge official comment and objection on your plans for our borough and for my home.

I cannot understand why, in a borough known for its excellent schools, community and family life, you would prioritize the creation of 1 or 2 bed flats over existing 3 bed flats to accommodate those families.

Is it your intention to sell these flats to foreign investors and rent to poorer smaller families for excessive profit as has occurred with the other unaffordable 1 and 2 bed flats in Sutton?

No one else can afford them-have you not noted the surplus of flats that have remained unsold from the new builds that have already occurred and are currently occurring?

Or is it a perverse way to monitor and reduce peoples' family sizes?

Are you trying to create a situation where overcrowding - putting an entire family into a 1 or 2 bed flat (as that is all they can afford) - is the norm?

Or is it to force the separation of families into only single parents with children?

May I ask, why are you not considering brownfield sites before the demolition of peoples' homes and the destruction of a community?

Why are you not considering that above nearly every shop in the high street in Sutton, Carshalton and Willington are empty units that could be converted into flats instead of taking people's homes?

**May I ask, what are your plans for families in our position: we can't buy again?
If you take our home – we're done. We will be in complete financial ruin.**

We will never own again for the rest of our lives as we are completely out priced in the area and continue to be so quite far afield.

The Benhill Community is such a great one. Neighbours look out for each other, we chat to each other on walkways, throw summer parties together, meet for our residents' association meetings, talk to one another about important issues, watch one another's flats when we are away.

We are a very safe community: please look up the statistics for crime on our estate compared to the rest of the borough: there hasn't been a burglary in my block ever.

It is why we bought here. I would be safe coming home late at night.

I know all my neighbours up to a half dozen doors on either side of me.

Most people have lived here for decades.

We are safe.

We don't have a 'Grenfell-like' cladding issue as other blocks do.

Why would you want to change anything at all without first looking at brownfield sites?

Surely there are ways to achieve your objective of redevelopment without displacing families and a community?

I write because you are affecting lives-you are about to make hundreds of families homeless by your plans to go about redeveloping our community on the Benhill Estate. We are 440 front doors, 221 of us are leaseholders- we **bought** our homes and have mortgages to service.

We all have long leases – **in excess of 90 years.**

I write to tell you about my own situation and how this plan for redevelopment impacts me and my husband.

We live at Flat 5 Hazelwood House, 4 Brunswick Road, Sutton, Surrey, SM1 4DQ.

We moved onto the estate when my husband and I were finally able to buy a place of our own in our 30s, in 2013. We both come from very modest backgrounds, I arrived in London in 2005 with £400 to my name, a teaching degree and loads of optimism. My parents are farmers in South Africa. I've worked my way up through the years and have stayed in the teaching profession as my calling is as a teacher. I don't have the privilege of the bank of Mum and Dad as I am alone here in UK. My husband grew up in a council house: Us being able to afford to buy our flat was as a result of nearly a decade of scrimping and saving together.

He worked nights at KFC and days at his day job to get us where we are. I worked 7 days a week teaching and evenings giving private tuition to add to our savings to get us where we are.

All this just to get a deposit and get to the point of owning our own home (well-we own just 10% of it really: the bank owns the rest for the next 26 years until we pay our mortgage off).

He also doesn't have the benefit of the bank of Mum and Dad.

In fact: his mum has terminal cancer and we are the only financial support for her. We don't have the option of "moving back home": because for me that means leaving the UK-and leaving my husband. I have no other family here who I can lean on.

Currently we have a three bedroom flat: it was to be our forever home because I am a teacher. Things are not going to get better for us pay wise (nothing has changed in the 10 years since the collision froze our pay and made conditions worse for us so why would things improve now?!), so we'd resigned to never being able to move. We bought what we need for the rest of our lives. We bought the most expensive place we could afford. Can afford. Will ever be able to afford.

Our position on affordability today is worse than it was five years ago due to the plight and attack on teachers.

We are currently in a position where no local estate agent will touch these flats: because they know that it is just unethical to sell someone a flat that is about to fall prey to bureaucratic whim of redevelopment.

Since your office took over, the Council have scrapped all promises to residents and resident leaseholders and refuse to make comments on where this leaves us, our homes, our livelihoods, our lives.

Which means that when our forever home is taken from us to fulfil your "plans" (of throwing people out of their hard-earned homes in favour of high density housing for investors to rent out), we'll get the privilege of having the debt of a mortgage for a flat we no longer have hanging over our heads for the next 26 years: because the market value of a flat you cannot sell due to this hanging over our heads is £0!

But more likely it'll mean bankruptcy for us to be able to clear this debt.

Being FORCED to start from 0 when we're nearly in our forties!

We have put so much money into bettering our home in the past few years by doing works on it. We didn't have heating in our home when we moved in: the boiler had been condemned. We scraped and saved to get it replaced and braved many negative winter temperatures INSIDE our house until we could get it sorted. We remortgaged our home so that we could redo the kitchen: so we no longer had to deal with the decaying doors, the leaky pipes in the cupboards and the sticky handles and shelves that we had bought.

All of this was done before we knew of the Sutton 2031 plans to demolish our home.
It also means we owe more on our mortgage than what the flat is currently worth: because we weren't to know that this would happen.

By doing these works we were getting it ready to start a family.

We're past our mid-thirties now: we'll need to give up on the pipe dream of ever having children of our own forever as we cannot face being homeless with a child! As a teacher who watches children come to school hungry and unfed every day, who watches the continual parental neglect (dirty children, unbrushed hair, unclean teeth, clothes unwashed, etc) -how could anyone knowingly do that to a child?! How can we knowing bring a child into this world if we know that this is its future?! Our plans are now on hold. Our lives are on hold. And they have been for several years since Sutton Council started messing us around with their 'target' and 'plans'. Such clinical words that truly do not describe the horror of the situation that we have endured since the beginning of 2016.

My husband works in St Albans. He commutes 2 hours each way every day because Sutton, out of all the areas around both our places of work, was where we could afford to buy. Prices back then were much higher up there. I work in the Leatherhead and Wimbledon areas, I also have about an hour to travel each way. Forcing us out our home and further afield means that one of us loses our job.

It didn't matter until the last 18 months that teachers haven't had a pay rise since before the collision governments' pay freeze began in 2008, the 1% a year doesn't even cover inflation! And that 1% per year is based on results in most schools, so if the classes you were assigned (were given without any say or control) do not do as well as outsiders predicted they would, the 1% isn't applied. It didn't matter until now that I have 3 university degrees - up to Masters' degree level and I earn far less than my husband, who is in the private sector and only has GCSEs to his name. But it all matters now. It matters that I chose to teach and give back instead of climbing the corporate ladder in the private sector. Because this single decision means that we face homelessness on a real scale. This single decision means that you will be taking our home and all we have worked for and forcing us to start again from scratch for some ridiculous housing target.

The last 13 years of my teaching career - giving back - giving 7 days a week - giving my all – clearly means nothing at all to this country as I cannot financially prevent becoming homeless.

It all matters now: every sacrifice I made to stay in the public sector, where I thought I was needed most. Because now that our home is about to be taken from us we find ourselves in a position where we cannot afford to rent in Sutton (we don't "earn enough" to pass the rent reviews for affordability! Rent in the area is twice to three times our mortgage). And we can't buy anywhere else because we don't pass the Mortgage Market Review – we don't earn enough to buy again - we earn enough collectively to afford somewhere in the £160k price range only. I'd defy anyone to find a three bedroom property in Sutton in that price category: we did, when we bought 5 years ago! Our affordability has not changed. How could it? Teachers' pay is still frozen where the rest of the countries' market has just spiraled upwards! I earn between £14k to £20k a year as a self-employed teacher and I have no pension plan at all. As you know, the minimum level to get a mortgage is £25k, so the mortgage will only be in my husbands' name – which makes what we can afford even less than the price range given above. We have made every mortgage payment for our existing mortgage, we have never defaulted, and we have very little debt as we have to be very good with our money. We don't do things we cannot afford and haven't saved for, but will not survive when our home is taken away. You taking our home is not something that we can afford.

Unfortunately, my mental health has been severely affected by this and I have been unable to give my all while teaching the children of South London. I'm kept awake at night because I know that there is nothing at all that we can do to avoid being forced into homelessness when you take our flat for your housing development agenda. This decision to take our flat has influenced every decision we make. It influences every conversation. It affects our relationship, it affects our mood, it affects our marriage. I am permanently exhausted, both mentally and physically. We don't take holidays because we need to save what little extra money comes in. Which means we work non-stop. I teach every day and also tutor up to 12 hours a week on top for that little bit extra. We spend one day a week together, during which we are budgeting and deciding what food we can and cannot buy for the week because we know that every penny counts.

We have 2 (of 4) hot water taps in our house that don't work. We have windows that do not open. We have no working lightbulbs in some of our rooms. But we just cannot invest the money to get those issues sorted and improve the quality of our lives because we know we'd just be pouring that into a demolition pile along with our dreams of having a family of our own.

What is your plan for families like us? What is your plan for developing 3+ bed family homes – as this is what Sutton council and the rest of London require?

Unfortunately – and somewhat hypocritically - we 'earn too much' to get any form of benefits so we year in year out contribute to society and pay into your pot to help you to better lives of other Londoners, and yet when it is our turn for some help: the solution is to take our home and redevelop the land for political gain.

Even when we are homeless because of your plans our earnings mean that because we can support ourselves (albeit we won't be able to put a roof over our heads), have no disability and pay our bills, we cannot be housed by your current housing benefit criteria!

We just don't win in any way, shape or form with your plans. This means so many other public servants lose too. A large percentage of residents on the Benhill Estate are in the public service: nurses, teachers, etc.

Unfortunately, your system is entirely against the working-class people contributing to this society.

We are already having a fair amount of power shortages in the area as all the properties, including the new build flats on the high street cannot be sustained by current infrastructure. And you want more added?!

Trains from Sutton to Central London are every half hour.

Wouldn't you be better off targeting places for redevelopment with more frequent transport links?

From what has been proposed, the Sutton of the future is a place for single struggling families paying thousands of pounds for a single bedroom to offshore investors who are out to exploit the native residents.

Fortunately, that won't be us as we don't qualify to rent, so we'll be receiving the 'market value' of £0 for our flat when you go ahead to service the hundreds of thousands of pounds of debt on it and we'll end up homeless, jobless and forced into bankruptcy instead. Altogether a bright future to look forward to here on the Benhill.

All because I made the fatal decision to give back to society and teach the children of South London.

It is no wonder that the UK is seeing it's biggest shortage of teachers in decades and more and more leaving the profession. I feel like I need to walk away just to keep food on the table and a roof over our heads.

And your creation of new build utopia is probably not too far off now as the new developments in the Sutton area are attracting high-end stores such as the half-dozen 'poundland'-like abominations that have been springing up in the high street.

If your mission is to completely ruin the town centre, it's atmosphere, it's safety: you are nearly there. You just have a few thousand more people to plunge into financial ruin.

The high street is dying, the over-supply of the 1-2 bed empty flats and the fear and dread coating everyone losing their homes is a cloud weighing on all residents. As a result, the schools will become less popular as families will be forced away, and thus teachers with families will leave the schools. So the extraordinary results these schools are getting will plummet.

Surely you can come up with a better plan than making people homeless to create higher density housing??

Have a care – why not visit the community that you are about to destroy?

Hopefully this objection and it's many facets will spur some change in a more positive direction.
The downward spiral of the current proposal leaves a bitterness in everyone's mouth.

Kind regards,

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