

We hope that this factsheet answers questions you may have about Octavia Housing (Octavia) merging with Abri Group Limited (Abri). The proposal is for Octavia to transfer its engagements into Abri to form one single business. We have set out some FAQs for what it might mean for you.

What exactly is the change that is proposed?

The proposal is that Octavia carries out a legal process called a Transfer of Engagements (ToE) to move all of its business into Abri. Octavia will merge with Abri and form one single business.

A ToE is a process where the assets and liabilities of one organisation become vested in another organisation. In effect, Abri would 'step into the shoes' of Octavia's business. Octavia would no longer exist as a separate entity.

What would be the benefits for residents?

There are a number of benefits identified which are summarised below:

- Joining together will enable a combined organisation to invest more in existing homes and neighbourhoods and make improvements to the services residents receive
- Having a wider pool of properties available for all residents across the merged organisation, with more new homes being built
- Achieving costs savings by having one organisation rather than two. We intend to pass on those costs savings to residents via improved services where we can.

Some of these things will happen sooner than others. In the short term, we'd expect you to see improvements to contact and complaint handling, and homes and estates that are in good repair and safe. In the medium and longer term, we would hope that all of the above will be achieved as these benefits are at the centre of our thinking behind the proposal.

What would happen to my rights?

Like Octavia, Abri is a registered provider of social housing regulated by the Regulator of Social Housing and is therefore committed to ensuring your rights are maintained. This means that:

- Your tenancy agreement would not change and would continue unaffected.
- If you are a tenant, all your rights would remain the same.
- Tenants would have the same "security of tenure" as you have now, including the right to remain in your home for as long as you like provided you keep to the terms of your tenancy. This is because Abri as the new landlord would have to follow the same legal procedure to take away anyone's tenancy.
- For shared owners and other leaseholders, your lease and the terms of the lease would remain the same, although again, your landlord/freeholder will become Abri.

Would I need to sign something?

No. Once the transfer takes place your tenancy/lease would automatically transfer to Abri.

Would my landlord/freeholder change?

Once the transfer completes, Abri will be your new landlord/freeholder.

If approved, when would this proposal take effect?

If we go ahead, we anticipate that the transfer would complete between 1 September 2025 and 31 December 2025. Nothing will happen until we have completed our consultation with residents and taken your views into account.

The transfer would be followed by a period of integration which would consider how best to utilise both organisations' services efficiently and cost effectively.

Would my rent or service charge be affected?

No. Rents for tenants at the point of the transfer would remain exactly the same as your existing rent level. Rents and service charges would not increase as a result of the transfer.

For shared owners and other leaseholders, your lease dictates how rents are increased and there would be no change in this process. We will inform you about any changes to how you make payments.

What happens if I'm in arrears?

If you owe money at the time the proposed transfer goes ahead (rent arrears, court costs, or money for damage or a rechargeable repair), then these debts would stay with you, and we can still enforce existing court orders for these arrears. If you have concerns now about arrears, then please contact us on 020 8354 5500.

What would happen to Housing Benefit?

Housing Benefit and Universal Credit claims would remain unchanged. The relevant local council Benefit team would still be responsible for assessing and paying benefits on the basis of personal circumstances. The relevant local council benefit team would need to be informed of the change, and we would ensure that this happens. Help and advice will continue to be given to tenants or leaseholders about benefit entitlement and support for you if you are experiencing financial difficulties.

Would there be a change to how I pay?

You would be able to continue to pay as you do now. We will tell you nearer the time about any changes you need to make to the payee's details.

What about the right to buy/acquire?

If you already have the right to buy or acquire, you would not lose this right and you would continue to be able to exercise the right in the same way as before.

Would I have the same contact, like my Housing Officer?

Nothing would change immediately. We would give you plenty of notice if your usual officers change.

Would the way I contact you change?

Nothing would change immediately. You would continue to get in touch with us as you do at the moment, by phone, by email or via our website. We would give you plenty of notice of any change to our contact details.

Are there any disadvantages of the proposals?

We have looked carefully at the consequences of this proposal and through a process known as due diligence we will ensure that Octavia merging with Abri would be of no material detriment to Octavia and its residents.

Time and resources will be required to align all systems, processes and people from both organisations which may have a delaying effect on some shorter-term improvements, but this would result in greater efficiencies in the long term.

We are convinced that the ToE is in the interests of residents as it will put the new organisation in a better position to withstand external economic pressures, make costs savings, and in the medium to longer term achieve the benefits for residents we have outlined above. We have concluded, subject to residents' views, that the proposal makes good business sense.

How would residents be able to influence the way the new organisation operates?

We're committed to providing ways for you to get involved and help us improve our services. We are keen to hear what you think, what's important to you, and how we can improve our services. This will remain the same if the proposal goes ahead, and our commitment to hearing our residents' voices and giving you opportunities to influence things remains a priority. We will work with our current resident groups to make sure that your voice will continue to be heard on issues relating to local, regional and nationwide matters.

Where can I find out more?

You can find out more about the proposal on our website www.octaviahousing.org.uk. You can also give us any feedback or ask questions by calling 0800 032 8002.