The future of the Central Hill Estate

Issued: October 2016
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SECTION 105 OF HOUSING ACT 1985 CONSULTATION

Under Section 105 of the Housing Act 1985 the Council has a legal obligation to consult its secure tenants on matters of housing management such as changes to the management, maintenance, improvement or demolition of houses let by them, or changes in the provision of amenities. Consultations are carried out where development proposals may have an impact for secure Council tenants. Leaseholders are also asked for their feedback and kept informed. This booklet is part of Lambeth Council’s Section 105 consultation on its proposals for Central Hill. Council’s Cabinet will consider the views communicated in the consultation before any decision is made on the future of the estate.
What has been happening?

The council wants everyone living on our estates to have a good-quality home to live in and we are working hard to find the best and most practical way to do that. As you know, we have been working with residents on the future of your estate for over 12 months – looking at proposals and listening to your views.

There have been 12 public meetings and exhibitions, over 50 weekly drop-in sessions in the local office, 15 door-knocking days and we have sent out numerous newsletters and ‘frequently asked questions’ (FAQs). There have also been over 20 meetings of the Resident Engagement Panel (REP).

The council has worked hard to answer all your queries and address concerns raised over the last year. We have had contact with over 400 people living on the estate from over 300 different households – that’s 70% of everyone living in Central Hill.

The council is now beginning the process of formally consulting you on our recommended option for Central Hill, which is to fully rebuild the estate. This booklet sets out details on every proposal we have considered and explains why the council is proposing to rebuild the estate.

Full rebuilding will mean that:

- **No council tenant will be made homeless because of the rebuilding**
- **Every council tenant will be able to move to a brand new home at council rent level on the estate with a new Assured Lifetime Tenancy**
- **The new homes will be built to meet current council tenants’ needs**
- **Affordable options will be provided to assist resident homeowners to stay on the estate**
- **The development will be led by the council through Homes for Lambeth, and NOT an external private developer**
- **There will be more affordable homes built, and specifically homes let at council rent levels**
Why are we looking at rebuilding Central Hill?

The major reason for recommending rebuilding of the estate is that it is simply the only practical way to improve your living conditions. At the end of the process existing secure tenants will have a brand new home, with an Assured Lifetime Tenancy. Resident homeowners will also be able to have a brand new home without the threat of substantial bills from refurbishing the current estate.

The refurbishment of existing homes on the estate does not provide value for money for the council – see page 14 for more information.

The council is also committed to building 1,000 extra homes at council rent levels over the next five years in an attempt to help ease the housing crisis that is affecting tens of thousands of people in Lambeth alone.

We are on track to meet this commitment, with new family size homes already built at St Oswald’s Place and Akerman Road.

The council has also invested millions of pounds across the borough to bringing homes up to the Lambeth Housing Standard – including installing new windows, roofs, kitchens and bathrooms across the borough.

However, there isn’t nearly enough money to improve all 24,000 council homes in Lambeth. This is because we have needed to do more work than originally planned, and the cost of refurbishment has been higher than we expected. On top of that, the government has cut grants for Decent Homes and imposed a 4% reduction in rents, which will cut another £30m from the housing budget over the next four years. This is making the challenge even more difficult for the council and is restricting the amount of money the council can afford to borrow.

The council has been lobbying government for some time to take the housing crisis seriously, reverse some of these decisions and provide more funding for existing and new council homes. The council will continue this fight on your behalf.
What does this mean for Central Hill?

On estates where refurbishment does not provide value for money for the council and is not practical, we are looking at different ways to give all residents good-quality homes and also increase the number of homes available.

For Central Hill, we have examined the following in full:

- Full rebuilding
- Refurbishment
- Infill and refurbishment
- Partial rebuilding
- A proposal from Architects for Social Housing (ASH)

Full rebuilding has been found to be the only practical option.

This booklet sets out each proposal – the pros and cons and a concluding recommendation on each. Please take time to read these because we want to hear your views on the future of your estate.

When assessing each proposal we have considered:

- Does this deliver a good-quality home for all current Lambeth tenants and resident homeowners?
- Does this deliver more homes?
- Does this provide value for money for the council?
Full rebuilding

This means every existing secure tenant will get a brand new home, meeting the Homes for Lambeth Design Standards. They will be designed with a good layout and appropriate space – including outside space – and the homes will be accessible, with high energy performance standards.

There would be a phased rebuilding so the majority of residents will be able to move straight into a new home.

The number of homes on Central Hill will increase substantially, as private homes (either private sale or rent) will need to be built to help pay for the much needed affordable homes over and above the replacement of the existing 320 council homes. The final numbers will be agreed through the design and planning process. This could range from 500 to 750 additional homes. As many as possible of these new homes will be affordable and at a council level rent.

Put simply, there will be a mix of homes on the rebuilt estate – building homes for private sale or rent enables us to build more high-quality homes at council level rent.

Full rebuilding means:

- The full rebuilding of the estate, with the new homes built by Homes for Lambeth
- Every secure tenant will be guaranteed a good-quality new home which will meet their needs on Central Hill
- The opportunity for all existing resident homeowners to acquire a new home on Central Hill
- Maximising additional housing offered at council rent levels - the number and tenure mix to be determined during the design process
- The phased demolition of all the existing homes, to enable the majority of residents to move straight into a new home
Assessment criteria

Does this deliver a good-quality home for all current Lambeth tenants and resident homeowners to live in?

Yes. All secure tenants are guaranteed a good-quality new home built to high energy performance standards which will meet their needs. All existing resident homeowners will have the opportunity to acquire a new home on Central Hill.

Does this deliver more homes?

Yes. The final numbers will be agreed through the design and planning process, ranging from 500 to 750 homes being built. As many as possible of the additional new homes will be affordable and at a council level rent.

Does this provide value for money for the council?

Yes. The new homes would be built by Homes for Lambeth, including the private homes (either private sale or rent) which would help pay for the much needed affordable homes including homes at council rent levels. No money from the council’s limited housing budget would be used, saving money that can be used on other homes across the borough.

Full rebuilding means a good-quality home for all current residents, represents value for money for the council and can be paid for. This is the option that the council is now formally consulting on.

If the rebuilding doesn’t happen, all homes on the estate would remain as they are. The council’s programme for refurbishing homes (the Lambeth Housing Standard programme) has been successful in improving thousands of homes. However, the cost of refurbishment has been higher than expected and more work has been needed than originally planned, so the programme is currently being reviewed. There is uncertainty about when refurbishment could happen – Central Hill is currently not in the council’s investment plan as it is being considered for rebuilding.

This means that in the short to medium term, only essential investment will take place - leaseholders will be liable for substantial Section 20 bills to cover their share of these works. No full refurbishment programme can be guaranteed.
**What would this mean for a secure tenant?**

<table>
<thead>
<tr>
<th>Rebuilding</th>
<th>No rebuilding</th>
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<tbody>
<tr>
<td>- All homes on the estate will be replaced with new, high-quality homes.</td>
<td>- In the short to medium term homes will be kept wind and water tight, in line with the council's contractual responsibilities as a landlord.</td>
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<tr>
<td>- Homes built to modern design and space standards.</td>
<td>- Necessary works to meet health and safety requirements will be undertaken.</td>
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<tr>
<td>- All secure tenants will be guaranteed a new home on the estate.</td>
<td>- No additional refurbishment works are planned for homes and the estate as a whole.</td>
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<tr>
<td>- A new home will meet your needs and will be cheaper to heat than your current home.</td>
<td>- There will be no change to your living arrangements.</td>
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<tr>
<td>- You will also receive a home loss payment of £5,800 and the reasonable costs of moving to your new home – called a disturbance payment.</td>
<td>- No home loss or disturbance payments will be made.</td>
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<tr>
<td>- You will be entitled to apply for a transfer to another council property with a high Band A priority with a secure tenancy and will still receive a home loss and disturbance payment.</td>
<td>- If you are living in an unsuitable or overcrowded home, you will only be able to apply for another home under the current rules.</td>
</tr>
<tr>
<td>- An Assured Lifetime Tenancy at council level rents without the right to buy on Central Hill.</td>
<td>- There is no timetable for any refurbishment works.</td>
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What would this mean for a resident homeowner?

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<th>Rebuilding</th>
<th>No rebuilding</th>
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<tr>
<td>• The opportunity to stay living on the estate in a new modern home which will be cheaper to heat than your current home.</td>
<td>• The likelihood of ongoing service charges to pay for remedial works to your home and blocks in the short to medium term.</td>
</tr>
<tr>
<td>• No requirement to contribute to estate refurbishment costs.</td>
<td>• In the long term, if and when refurbishment works take place on the estate, there will be Section 20 notices.</td>
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<tr>
<td>• You will receive the value of your current home, as agreed by an independent valuer, plus an additional 10% (a home loss payment).</td>
<td>• There will be no change to your living arrangements.</td>
</tr>
<tr>
<td>• This home loss payment will be added to the share of your new home on the new estate.</td>
<td>• No home loss or disturbance payments will be made.</td>
</tr>
<tr>
<td>• If you wish to sell your property to the council, you will be able to and will still receive a home loss and disturbance payment.</td>
<td></td>
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<tr>
<td>• Affordable options will be provided to assist homeowners to stay on the estate.</td>
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**Other relevant information**

**What are Assured Lifetime Tenancies?**
An Assured Lifetime Tenancy would give you the right to remain in your property for the rest of your life, so long as you keep to the terms of the tenancy agreement. The Assured Lifetime Tenancy would differ from a secure tenancy in that you would no longer have a right to buy, nor right to manage, nor right to transfer ownership to a housing association. As an Assured Lifetime Tenancy is a contract between parties, you will be consulted on changes to your tenancy.

**As a resident homeowner, what share of the value of a new home could you expect to acquire?**
The council has made available to homeowners estimates of the values of existing properties (as if no regeneration is taking place) and of new build properties. This provides an indication of the potential share of the value of a new home that a resident homeowner would be able to obtain if they put the full value of their existing property plus home loss payment into a new home. This information can be accessed at: http://estateregeneration.lambeth.gov.uk/homeownership

**The Key Guarantees**
We understand the potential distress that regenerating an estate may cause for current residents. To reduce this as much as possible, we are committed to keep uncertainty for residents to a minimum by giving all residents the information and support that they need to make the best choices about their and their families’ futures. As a part of this we have in place a set of ‘Key Guarantees’ for both tenants and homeowners. Following a review by TPAS, a respected tenant engagement organisation, and comments from residents, the council has now published a set of improved Key Guarantees. You can see a summary of these opposite.

Over the next few months the council will be consulting on how these can improved further. You will receive a separate booklet with more information about the Key Guarantees and how you can have you say in the next few weeks.

You can find out more about the current Key Guarantees at: http://estateregeneration.lambeth.gov.uk/key_guarantees
The improved Key Guarantees for secure tenants

Key Guarantees are made to all secure tenants who will have to move home as a consequence of the rebuilding of an estate.

Guarantee 1

If you need to be rehoused during the rebuild of your estate, you will either be able to remain on your estate or take ‘Band A’ status to move to another council or housing association home of your choice in Lambeth.

Guarantee 2

You will be able to move into a home that meets your housing needs. If applicable, your newly built home will be designed to meet your disability requirements.

Guarantee 3

Your rent, as an Assured Lifetime Tenant living in a newly built Homes for Lambeth home, will be set in the same way as council rents. If you experience an increase in your rent as a result of moving to a newly built home, then your rent increase will be phased in over a five year period.

Guarantee 4

You will be compensated for having to move. A home loss payment will be paid to you, plus reasonable disturbance costs.

Guarantee 5

The council will provide you with help to enable your move, with additional support offered to you if you have special needs or a disability.

Guarantee 6

The council will provide you with advice and information to help you make informed decisions about your future housing.

Guarantee 7

If you choose to stay on your current estate, you will be able to get involved in the design of the new homes and the estate as a whole and influence decisions around the phasing of building new homes and the construction works.

Over the next few months the council will be consulting on how these can be improved further. You will receive a separate booklet with more information about the Key Guarantees and how you can have you say in the next few weeks.

You can find out more about the current Key Guarantees at: http://estateregeneration.lambeth.gov.uk/key_guarantees
The improved Key Guarantees for homeowners

These Key Guarantees are made to all homeowners who will either have to move home or sell their property as a consequence of the rebuilding of an estate.

These Key Guarantees apply to both freeholders and leaseholders.

Guarantee 1
If you, as a resident homeowner, wish to continue to live on your new estate, you will be given the opportunity to do so. You will be offered a range of options depending on your personal financial circumstances. If none of these options are adequate to enable you to continue living on your estate, the council will explore alternatives with you. (This Guarantee does not apply to non-resident homeowners.)

Guarantee 2
If you, as a homeowner, do not wish to live in a home on the newly built estate, you will have to sell your home at the market value to the council after an independent valuation and make your own new housing arrangements. (This Guarantee is the only option available to non-resident homeowners.)

Guarantee 3
The valuation of your property will be independent and based on market values and you will be compensated for having to move home.

Guarantee 4
The council will provide you with help to enable your move, with additional support offered to you if you have special needs or a disability.

Guarantee 5
The council will provide you with advice and information to help you make informed decisions about your future housing.

Guarantee 6
If you choose to stay on your current estate, you will be able to get involved in the design of the new homes and the estate as a whole and influence decisions around the phasing of building new homes and the construction works.

Guarantee 7
If you choose to stay living on your estate and if you require adaptations due to a disability or that of a family member, you will be able to have these adaptions made to your new home.
What is Homes for Lambeth?

Homes for Lambeth will be a new company set up by the council and wholly owned by the council. The company will be able to borrow money which the council can’t. It will access this money to build more and better homes in Lambeth to meet the growing demands for homes in the borough.

Homes for Lambeth will allow the Council to build homes at council rent levels, intermediate rent and market rent, all with options for long tenancies and rent level stability. Homes for Lambeth will also be able to build market sale properties to subsidise the delivery of more affordable homes.

Council rent level properties will be let with lifetime tenancies matching, as closely as possible, existing council tenancies with rents set in the same way as for existing council properties, at about a third of market rent through Homes for Lambeth’s own Housing Association. These lifetime tenancies will not include the Right to Buy.

With the council acting as a commercial developer through Homes for Lambeth we can use the 15-20% development surplus that private developers normally make and reinvest this into our communities and build more homes for local people, putting local people before private profit.

You can find out more about Homes for Lambeth at:
http://estateregeneration.lambeth.gov.uk/hfl
Refurbishment

What is refurbishment?
Refurbishment means restoring every home to a good condition. The estate would stay as it is, but tenants would see their home refurbished to the Lambeth Housing Standard (LHS). That would involve new roofs, kitchens, bathrooms etc.

Why can't this be delivered?
Any work would be paid for from Lambeth’s Housing Revenue Account (HRA), which is used for all council homes across the borough. There is currently a substantial shortfall in funding to deliver the Lambeth Housing Standard – and this does not include costs for Central Hill. This means there is substantial uncertainty about when any refurbishment could happen.

Refurbishment means:
- No new homes would be built on the estate
- All existing homes remain
- The design flaws of the estate (including the design issues such as how those with mobility problems move around the estate, and the concrete panels which can cause mould and damp, and can mean heating charges are high) would not be addressed
- Leaseholders would face substantial charges to cover works to their homes via the S20 charges (estimated to be between £18,000 – £34,000)
Assessment criteria

Does this deliver a good-quality home for all current Lambeth tenants and resident homeowners to live in?

This would deliver improved homes for council tenants. But it would not resolve some of the inherent design problems with the estate. This option would NOT resolve overcrowding on the estate.

Does this deliver more homes?

No. There would be no additional new homes.

Does this provide value for money for the council?

No. Only part of the works required at Central Hill have been costed, but we already know that an investment of at least £18.5 million (at 2015 costs) would be needed, with £13 million required within the next 5 years. This puts the average cost of refurbishment on Central Hill at over £44,000 per council tenanted home. Elsewhere in Lambeth, the average cost is around £16,000. Refurbishment of the homes at Central Hill does not therefore represent value for money for the council and means that there is less money available to be spent improving other homes in the borough.

This does not give all current residents a good quality home which meets their needs. Also the inherent design issues with the estate would remain. It also does not represent value for money for the council. The council is therefore not consulting on this.
Infill and refurbishment

What is infill and refurbishment?
Infill means adding additional homes to the existing estate on vacant and Wunderused land.

Alongside the infill, this option would see all current homes refurbished to the Lambeth Housing Standard (in the same way as the full refurbishment option).

Why can’t this be delivered?
The new homes would be built and funded by Homes for Lambeth. But Homes for Lambeth would not be able to borrow money to refurbish the existing council homes. As a result the refurbishment costs would still need to be funded from the Housing Revenue Account (HRA), which is used for all council homes across the borough.

Infill and full refurbishment means:
- Architects have assessed that over 100 infill homes could be built across the estate – along with developing a community space on the site of the Lunham Road Day Centre
- The design flaws of the estate would not be addressed
- Homeowners would face substantial charges to cover works to their homes via the S20 charges (estimated to be between £18,000 – £34,000)
**Assessment criteria**

**Does this deliver a good-quality home for all current Lambeth tenants and resident homeowners to live in?**

This would deliver improved homes for council tenants. But it would not resolve some of the inherent design problems with the estate.

**Does this deliver more homes?**

Yes. There would be some additional new homes.

**Does this provide value for money for the council?**

No. As set out under the full refurbishment option (page 14), the cost of refurbishing homes on the estate is much higher than elsewhere in Lambeth. This does not therefore represent value for money and means that there is less money available to be spent improving other homes in the borough. New infill homes cannot be used to pay for the refurbishment of existing homes.

This does not give all current residents a good quality home which meets their needs. Also the inherent design issues with the estate would remain. Some new homes would be provided, but not as many as rebuilding. It also does not represent value for money for the council. The council is therefore not consulting on this.
Partial rebuilding

PROPOSAL NOT TAKEN FORWARD

What is partial rebuilding?
This would involve retaining 77 existing homes (including 4 freehold homes). The rest of the estate would be rebuilt. The retained homes would be refurbished to the Lambeth Housing Standard, while the rest of the estate would be demolished.

Why can’t this be delivered?
The new homes would be built and funded by Homes for Lambeth. But Homes for Lambeth would not be able to borrow money to refurbish the existing council homes. As a result the refurbishment costs would still need to be funded from the Housing Revenue Account (HRA), which is used for all council homes across the borough.

Partial rebuilding means:
• The retention of the homes at Vicars Oak (odds) Highland Road (odds) and 2-64 Central Hill
• Demolition of the rest of the estate
• Although slightly less than other proposals, leaseholders would still face substantial charges to cover works to their homes via the S20 charges (estimated to be between £18,000 – £24,000)
Assessment criteria

**Does this deliver a good-quality home for all current Lambeth tenants and resident homeowners to live in?**

This would deliver improved homes for some residents.

This could resolve some of the overcrowding on the estate, if existing residents were to be given priority for the new homes.

**Does this deliver more homes?**

Yes. There would be some additional new homes.

**Does this provide value for money for the council?**

No. Although the investment needed to improve the retained homes is around £33,000 per council property, as opposed to £44,000 in the full refurbishment option, this is still a significantly higher cost than elsewhere in Lambeth. This does not therefore represent value for money and means that there is less money available to be spent improving other homes in the borough.

The costs of refurbishment for the 73 homes is still high – excluding 4 freeholders. Some new homes would be provided, but not as many as full rebuilding. It also does not represent value for money for the council. The council is therefore not consulting on this.
Architects for Social Housing (ASH) proposal

PROPOSAL NOT TAKEN FORWARD

This has been put forward by Architects for Social Housing (ASH) and involves infilling on vacant land and building on top of flats and maisonettes. ASH suggest a number of sites within the estate where they believe new homes can be built, specifically:

- Vacant land on the estate
- The boiler house on Highland Road
- Building on top of maisonette blocks and some of the Prospect blocks

The council has considered the ASH proposal and assessed it in exactly the same way as other proposals.

The ASH proposal means:

- Over 120 new homes could be built – fewer than the full rebuilding of the estate. This figure is based on the independent scrutiny of their proposals.
- The new homes would be built and funded by Homes for Lambeth. But Homes for Lambeth would not be able to borrow money to refurbish the existing council homes. As a result, the refurbishment costs would still need to be funded from the Housing Revenue Account (HRA), which is used for all council homes across the borough.
- Homeowners would face substantial charges to cover works to their homes via the S20 charges (estimated to be between £18,000 – £34,000).
Assessment criteria

Does this deliver a good-quality home for all current Lambeth tenants and resident homeowners to live in?

This would not deliver improved homes for current residents. Also it would not resolve some of the inherent design problems with the estate. Infill would lock in these existing design problems and make it harder to resolve them in the future.

This could resolve some of the overcrowding on the estate, if existing residents were to be given priority for the new homes.

Does this deliver more homes?

Yes. There would be some additional new homes.

Does this provide value for money for the council?

No. As set out under the full refurbishment option (page 14), the cost of refurbishing homes on the estate is much higher than elsewhere in Lambeth, and therefore does not represent value for money for the council and means that there is less money available to be spent improving other homes in the borough.

New infill homes cannot be used to pay for the refurbishment of existing homes.

This does not give all current residents a good quality home which meets their needs. Also the inherent design issues with the estate would remain. Some new homes would be provided, but not as many as rebuilding. It also does not represent value for money for the council. The council is therefore not consulting on this.
Next steps

Have your say
Over the next few weeks there will be a number of events taking place on the estate where you can have your say on the council’s proposal to rebuild the estate.

Your views will be collated and will be presented to the Council’s Cabinet before they make a formal decision. If you think you will be unable to attend either of the opening exhibitions or one of the office open evenings then please let the team know, and we will arrange a mutually agreeable time to deliver and complete the feedback form.

You can get in touch with the team via:
W: estateregeneration.lambeth.gov.uk/central_hill
E: centralhill@lambeth.gov.uk
Fiona: 07860 180 559 or Lauren: 07720 828 260

The timetable of events is:

What: Opening Exhibition
When: 15th October 2016
Where: Central Hill Day Centre, 1 Lunham Road, London, SE19 1AA
Time: 11:00 – 15:00 (drop in anytime between open and close)

What: Re-run of the exhibition
When: 18th October 2016
Where: Central Hill Day Centre, 1 Lunham Road, London, SE19 1AA
Time: 18:00 – 20:00 (drop in anytime between open and close)

What: Office open evenings and summary exhibition and a chance to have your say on the council’s proposals
When: 17th October – 14th November
Where: Resource Centre 4 High Limes (behind the shop on Hawke Road), Central Hill Estate
Times: Monday 4pm- 8pm
       Tuesday 10am – 5.30pm
       Wednesday 4pm-8pm

• December – Cabinet meeting

The council will make every effort to adhere to the dates above, but if the timetable has to change for any reason, we will let you know as soon as we can and ensure that this is well publicised. For the most up-to-date information please go to: www.lambeth.gov.uk/central_hill
Further information

You can find supporting information on the link below:
http://estateregeneration.lambeth.gov.uk/central_hill

If you don’t have access to the internet, please get in touch with the Central Hill team via:

Fiona: 07860 180 559 or Lauren: 07720 828 260

The Council wants to support residents (homeowners and council tenants) with support and advice throughout the regeneration process. That is why the council is providing resident selected Independent Advisors. Their contact details are below:

T: 0207 407 7452 Freephone (for landlines): 0800 317 066
E: info@ppcr.org.uk

FREEPOST RTLX-GHRX-SSX
77a Tradescant Court
London, SW8 1XJ
Spanish
Si desea esta información en otro idioma, rogamos nos llame al 07720 828 260

Portuguese
Se desejar esta informação noutro idioma é favor telefonar para 07720 828 260

French
Si vous souhaitez ces informations dans une autre langue veuillez nous contacter au 07720 828 260

Bengali
এই তথ্য অন্য কোনো ভাষায় আপনার প্রয়োজন হলে অনুপ্রভ করে ফোন করুন 07720 828 260

Somali
Haddii aad jeclaan lahayd in aad warbixintan ku hesho luqad kale, fadlan annaga nagala 500 xiriir lambarka 07720 828 260

Polish
Aby otrzymać niniejsze informacje w innej wersji językowej, prosimy o kontakt pod numerem 07720 828 260