



Brunswick Street - Affordable Housing Scheme

This scheme and all of the units included will be delivered in collaboration with Places for People, a Registered Provider of Social Housing (RP) who will be leveraging grant from Homes England through the Affordable Homes Programme 2021-2026 in line with the Homes England Capital Funding Guide.

Registered Provider

The land at Brunswick Street will be sold to Places for People, a Registered Provider of Social Housing (RP) and a JCT Design and Build Contract will be simultaneously entered into between the RP and Westchurch Homes as their appointed Principal Contractor.

The site and the completed units will therefore be owned and managed by the RP. The RP will be drawing down Homes England grant funding from the Affordable Homes Programme 2021-2026 to deliver all units on the proposed scheme. The RP will manage rental income, tenancy matters, the letting of the rented properties at first and subsequent lets any future statutory sales, ensuring any agreed local lettings policies are adhered to.

Affordable Housing Mix

Total Number of Homes:	72
% of affordable homes on site:	100
Tenures:	Affordable Rent – 80% of market rent Shared Ownership – a government backed scheme that allows an individual to purchase a share in a property and pay rent on the remainder of the unsold equity.

Plot breakdown

No. of Units	Type	No. of Beds	Tenure
20	1 Bedroom Apartments (Burghley & Burghley Alt)	1	Affordable Rent
16	2 Bedroom Houses (Knowl)	2	Affordable Rent
5	3 Bedroom Houses (Arundel)	3	Affordable Rent
8	3 Bedroom Houses (Chatsworth)	3	Affordable Rent
1	3 Bedroom Houses (Arundel)	3	Shared Ownership
1	3 Bedroom Houses (Woburn+)	3	Affordable Rent
7	3 Bedroom Houses (Woburn+)	3	Shared Ownership
4	4 Bedroom Houses (Woburn++)	4	Shared Ownership
10	4 Bedroom Houses (Arundel+)	4	Shared Ownership

Please see corresponding tenure plan drawing TP01 Rev C (attached).

The scheme proposals are directly in line with Rochdale Borough Council's (RBC) Housing Strategy 2017-2022 and are a response to an identified need for affordable housing in the area and have been developed in consultation with RBC. The mix of property sizes and types are designed to ensure sustainability and help meet demand and required accommodation in the area. The properties will also meet the standards prescribed by Homes England and will offer high levels of energy efficiency through air source heat pumps ensuring low running costs for future occupants. The proposals have been through a thorough design review process to minimise the risk of anti- social behaviour and other issues through good quality urban design, thus, promoting sustainable communities. Floor plan layouts, number of habitable rooms and location of units are clearly indicated on the unit layouts provided with the planning submission.

Affordability

The required affordability criteria are as follows:

- Rent levels for the affordable rent units will be set at up to 80% of market rent
- The ownership of the affordable rented properties by the RP will ensure that those units remain affordable in perpetuity, unless disposed of under an affordable housing provider's statutory

obligation of Right to Acquire, Right to Buy or Right to Shared Ownership and subject to mortgagee exemptions.

- Shared Ownership dwellings will be disposed of to purchasers who meet the Homes England eligibility criteria as set out in the Capital Funding Guide.
- Purchasers will be able to purchase between 10% and 75% of the full market value of the property. The properties will be sold at the current market value. A relevant Independent Financial Adviser will then use the approved Homes England Shared Ownership Affordability calculator to ascertain that any applicant is maximising their contribution and that any mortgage and rental costs are affordable and sustainable.
- The lease will give the buyer the right to buy the remaining share or additional shares in their home and therefore move from an initial share to full ownership in a number of stages as and when they can afford them. For the avoidance of doubt, this can be in 1% increments and the shared owner is entitled to a 990 year lease.

Allocation and Occupancy Criteria

Allocation of the 50 affordable rented units will be in accordance with Rochdale Borough Council's lettings policy through 'Rochdale Housing Solutions'. Allocations of these rented properties will be in accordance with a Nomination Agreement between the RP and Rochdale Borough Council. This, we expect will mean each rented unit shall initially and at all subsequent times upon a vacancy arising be allocated to a person who are adjudged by the Council or Registered Provider (whichever the case may be) to be in housing need in accordance with the Council's Allocations Policy, or an alternative local lettings policy, as agreed between the Council and the RP.

Maintenance Strategy

Gardens & Communal Landscaped Areas:

The maintenance of individual garden areas to the houses will be the responsibility of the occupier of that property. The maintenance of any shared garden areas to the apartments and communal landscaped areas will be the responsibility of the contractor, Westchurch Homes during the 12 months defects period and after this period the RP. The Service Outputs shall be achieved through a maintenance regime of 19 visits per annum. These are to consist of 14 evenly spaced visits between the months of April-October; and a further 5 visits, evenly spaced between November through to March.



Waste Management

Refuse areas to the apartments will be owned and managed by the RP with collection only being the responsibility of the Council.

Property Repairs:

Any items identified as a defect during the first 12 months of occupation will be rectified by the contractor. After this period any repairs will be the responsibility of the RP or the shared owner.

Mortgagee in Possession

The Affordable Housing Units shall not be used or occupied other than as Affordable Housing in perpetuity.

This shall not apply to Affordable Housing:

in the control of a charge or mortgagee of a registered social landlord in the event of a default under a mortgage or charge or in the control of any receiver appointed by them or any successors in title to such mortgagee or charge provided that

- a) The charge or mortgagee has given the Council at least three months written notice of its intention to exercise such power of sale, and
- b) The charge or mortgagee has used reasonable endeavours to first dispose of the dwellings to another registered social landlord and has provided written evidence of such reasonable endeavours to the Council and for avoidance of doubt such charge or mortgagee shall not be under any obligation to dispose of the dwellings for a sum less than the monies outstanding pursuant to the legal charge or mortgage plus any interest and cost
- c) If the said mortgagee, chargee or receiver shall not have disposed of the said Affordable Housing Units or any part thereof in accordance with paragraph b) above, within the said three month period, the said mortgagee, chargee or receiver may (but without imposing any obligation on the said mortgagee or receiver) dispose of the Affordable Housing Units which have not by that time been disposed of to such registered social landlord on the open market to a willing buyer, and such buyer shall take free of the restrictions imposed herein in relation to the relevant Affordable Housing Units.

owned by a tenant who has exercised as statutory right to acquire by way of a purchase grant or like scheme or any mortgagee or charge of such tenant or any receiver appointed by such mortgagee or charge (including administrative receivers);

in the control of a charge or mortgagee in accordance with any shared ownership terms or any receiver appointed by such mortgagee or charge (including administrative receivers);



owned by an occupier who has purchased 100% of the equity of a shared ownership lease following the exercise of staircasing rights or in accordance with any other homebuy scheme or any mortgagee or charge or such occupier or any receiver appointed by such mortgagee or charge (including administrative receivers).