

12 Affordable Homes Churnbridge Row North Cerney

Information for prospective tenants
and shared ownership buyers

Updated 7-Jul-2020

Your Home, Your Community

- Cirencester Housing takes an empathetic and ethical approach to all of our tenants and customers on an individual, person-centred basis
- Our progress evolves through shared communication and ideas created in a collaborative management style. We are proud of our rich heritage and will sustain our visibility and engagement in local communities, pledging to further enhance our profile in Cirencester and the Cotswolds
- We are a small charitable housing provider and we have been providing homes within Cirencester Town and neighbouring Cotswold rural and village communities since 1950
- Our customer service is based on having personable relationships with our tenants and residents, supporting them in their tenancy and providing safe and cost-effective housing
- We are committed to growing our impact through partnerships with community led organisations, landowners, developers, parishes and local authorities to deliver homes where larger organisations may not

Cirencester Housing
First Floor South Wing
Cotswold District Council Offices | Trinity Road
Cirencester GL7 1PX
t. 01285 658377

e: contact@cirencesterhousing.org.uk www.cirencesterhousing.org.uk

Churnbridge Row, North Cerney GL7 7FD

Anticipated completion by end-July 2020



1-Bed Flats
Nos. 12 to 9

1-Bed Flexi
Flats
Nos. 8 & 7

2-Bed Houses
Nos. 6 & 5

2-Bed Houses
Nos. 4 & 3

2-Bed Houses
Nos. 2 & 1

Site Layout



Local Connection Requirement

- Please refer to Cirencester Housing's policies on allocations available on its website <https://www.cirencesterhousing.org.uk/our-policies/>
- If after a length of time, all the homes have not been offered and accepted by people with a PRIMARY local connection, applications will be processed for those with a SECONDARY local connection followed by a DISTRICT connection
- During the initial period leading up to the homes being ready for occupancy, we anticipate the timeframe for processing applications may be as follows

PRIMARY Local Connection applications

Continually invited to apply as part of all advertisement

SECONDARY Local Connection applications

If properties remain available, re-advertise extending invitation to apply to those with SECONDARY connection

DISTRICT Connection applications

If properties remain available, re-advertise extending invitation to apply to those with DISTRICT connection

Local Connection Requirements

All applicants will be required to demonstrate their local connection to be offered a home for rent or shared ownership. This will require providing supporting information to allow Cirencester Housing to verify the local connection.

<i>Answer yes to one or more of the following questions...</i>	Primary Connection to North Cerney & Bagendon Parishes	Secondary Connection	District Connection
Is now living in the area and has done so continuously for the last 3 years	Yes / No	Yes / No	Yes / No
May not currently, but previously lived in the area for a period of 5 years	Yes / No	Yes / No	Yes / No
Is currently employed or self-employed in the area for at least one-year	Yes / No	Yes / No	Yes / No
Has parents, grandparents, siblings or children living in the area, and they have done so continuously for at least 5 years	Yes / No	Yes / No	Yes / No
Is nominated by the Cotswold District Council to live in the area as they are deemed to be providing a benefit to the economy (employment) or social well being of the community	Yes / No	Yes / No	Yes / No

Secondary connection is to the surrounding Parishes of Ampney Crucis, Baunton, Chedworth, Colesbourne, Coln St Dennis, Daglingworth, Duntisbourne Abbots, Duntisbourne Rouse, Elkstone, Rendcombe and Winstone.

District connection is to the remaining parishes within the Cotswold District boundaries.

Housing Need - Prioritisation

- In addition to local connection criteria, enquiries will be made by Cirencester Housing to determine the level of housing need of each applicant
- For those applying to rent a home, housing need will be assessed by the Cotswold District Council as part of registering with **Homeseekers Plus**
- Those with a greater housing need may be considered as having priority over those with a potentially lesser need
- Please refer to Cirencester Housings allocation policies: <https://www.cirencesterhousing.org.uk/tenants/policies/> and the Homeseeker Plus website and policy for further information about how housing need and priority are assessed <https://www.homeseekerplus.co.uk/choice/uploads/GHPolicy13.4.1&homeseekerplus.pdf>

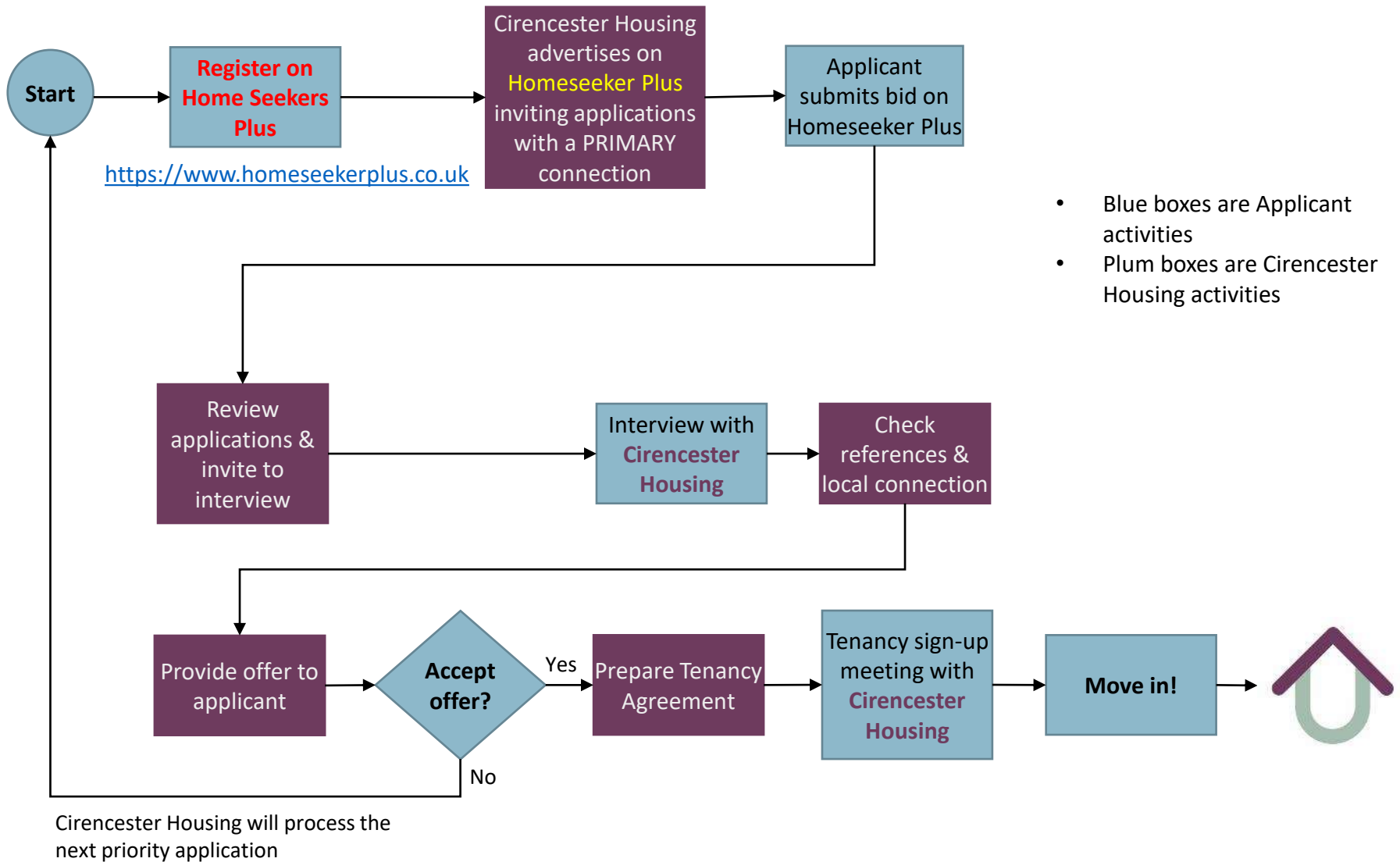
Neighbourhood Agreement for Churnbridge Row

- The Churnbridge Row estate has a Neighbourhood Agreement
- This helps maintain a happy, safe and a pleasant community for all residents, their children and visitors
- The tenancy and shared ownership lease agreements will refer to the Neighbourhood Agreement
- The Neighbourhood Agreement may be modified in consultation with the residents of Churnbridge Row
- Some of the things included are:
 - Being understanding of children playing
 - Being responsible for disposing of waste & recycling, keeping bins properly
 - Taking pride in where you live, helping keep the estate tidy
 - Using Social Media in a sensible and considerate manner & not to be derogatory about your neighbours
 - Treating neighbours with respect and as you would like to be treated
 - Being prepared to talk to your neighbours and discuss things you are unhappy with
 - Being conscious of sound travelling
 - Taking responsibility for your visitors
 - Parking only in designated parking space and using visitor parking spaces appropriately
 - To drive at a slow speed on the estate close

Service Charges

- Service charges will be levied to cover costs associated with maintaining, replacing and improving communal areas
- Cirencester Housing tenancy agreements and shared ownership leases have a provision to levy service charges
- Tenants have a right to be consulted on the services and management of those services delivered, and informed as to the actual costs incurred
- Cirencester Housing does this through both formal and informal feedback and questionnaires when determining what services to provide
- Service charges are assessed for a given year based on the budget for works anticipated during the period starting on 1st April to 31st March
- Once a year is complete and Cirencester Housing has completed an audit of the accounts, a reconciliation statement is provided showing actual costs incurred against the assessed budgeted costs. Any overcharge or undercharge is added or subtracted to the service charge assessed the next year

Process to rent a home...



Frequently Asked Tenancy Questions

Q. What type of tenancy does Cirencester Housing offer?

A. All new tenants will be given a Starter Tenancy agreement, otherwise known as an Assured Shorthold Tenancy (AST). Tenancies begin as a Starter Tenancy and run for 12 months and may be extended for a further 6 months. Providing the tenant and Cirencester Housing are happy with how the tenancy has been managed, the Starter Tenancy is allowed to convert to an Assured Tenancy. An Assured Tenancy has no fixed length of time, otherwise known as periodic, meaning it rolls from one week to the next or one month to the next. An Assured Tenancy offers greater security of tenure.

Q. How are rents and service charges assessed?

A. Rents and service charges are assessed annually from the 1st of April each year. Tenants will receive a notice of changes a minimum of 4 weeks prior to the new charges coming into force. The Cirencester Housing Board sets a rent policy in compliance with government regulation and all rent setting will meet these requirements. Service charges are set based on annual budgets on anticipated costs. Tenants are consulted on changes associated with the provision of service chargeable works when the suppliers and/or scope of work is being changed.

Q. Is there a difference between a sole and joint tenancy?

A. The terms of the tenancy will not differ. However, joint tenancies provide equal rights and responsibilities for all those named on the tenancy agreement. Partners can be included on tenancy agreements as a joint tenant.

Q. What repairing liability will Cirencester Housing have?

A. In general, Cirencester Housing is responsible for primary repairs to your home but there are some that are the tenant's responsibility. Information about repair responsibilities is available on our website www.cirencesterhousing.org.uk, in our on-line Tenant Handbook and will be included in the tenancy agreement. Repairing responsibilities are defined within the law.

Q. Can I apply to buy my property at a later date if it's a rental property?

A. The 10 rental properties will not be purchasable from Cirencester Housing due to this being a rural exception site. Planning conditions require they stay as affordable rental homes.

Shared Ownership at Churnbridge Row

- Shared ownership is a fantastic way for those of you who would like to get your foot on the property ladder but can't afford to buy a home on the open market
- You will pay a monthly rent for the share that remains in Cirencester Housing's ownership. You should consider if buying a shared ownership results in a mortgage and rent that may be less than if you brought a property outright
- Your home will be yours and you will have all the rights and responsibilities of being a home owner

For Sale

Two, 2-Bedroom Shared Ownership Houses for Local People

40% share for £96,000

Monthly Rent £300

Service Charge £55.13 per month

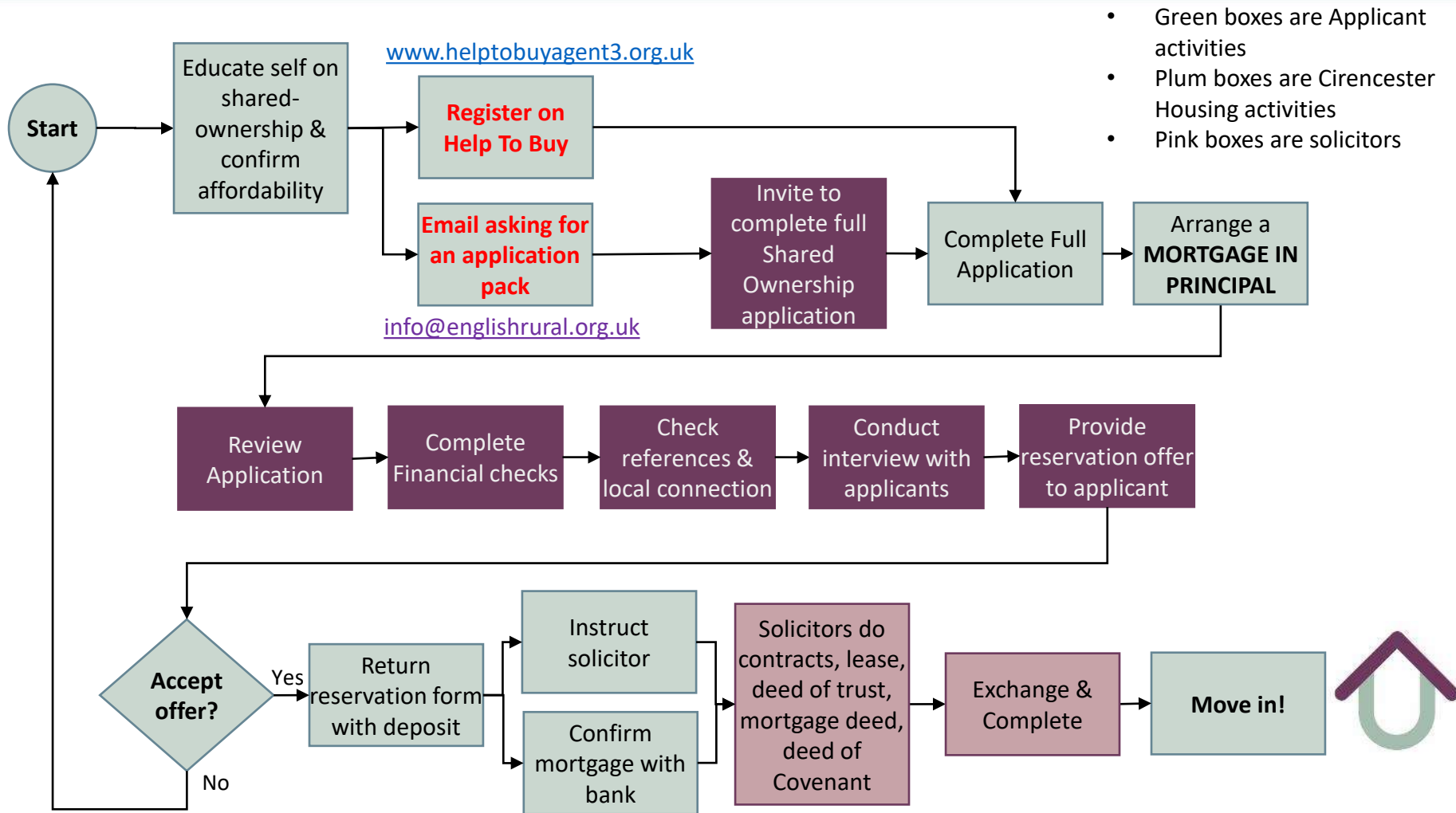
Local connection criteria applies

- Please contact Pam Howard or Terri Browning on 020 7820 7930 (Option 2) or email info@englishrural.org.uk for an application pack
- You must be registered with Help To Buy to qualify to purchase a home, details can be found www.helptobuyagent3.org.uk

Shared Ownership Costs

- **Initial Costs** - you will need to pay costs involved in purchasing your new home, these may include
 - Legal fees
 - Valuation report (for your mortgage lender)
 - 10% Deposit (required by your mortgage lender)
 - Insurance
 - Stamp duty
 - Removals
- **Long term commitments** - you will then need to be able to afford the following each month
 - Mortgage repayments
 - Rent on the unpurchased share of your home (shared ownership)
 - Maintenance and repair costs
 - Council tax
 - Water rates
 - Service charge for the maintenance of common areas/facilities
 - Buildings and contents insurance
 - All utility bills
- Your responsibility will be the same as those of any home owner
- You will be responsible for repairs and maintenance and for decoration
- Other costs you should consider are:
 - **Mortgage** contract is between you and your mortgage provider. If you fall behind with payments let them know. If financial difficulties cannot be overcome, it is possible that you could lose your home. Many mortgage providers offer mortgage protection plans in the event of redundancy. It is worth looking into this option when taking out your mortgage.
 - **Rent and Service Charges** - Cirencester Housing can take action under the lease if you fail to keep up with these payments. This could also mean losing your home.

Process for a Shared Ownership home...



- Green boxes are Applicant activities
- Plum boxes are Cirencester Housing activities
- Pink boxes are solicitors

Cirencester Housing will process the next application

Please contact Pam Howard or Terri Browning on 020 7820 7930 (Option 2) or email info@englishrural.org.uk for an application pack

Introduction to Churnbridge Row

Cirencester Housing has been working with the North Cerney & Bagendon Parish Councils and Cotswold District Council to bring 12 new affordable homes to the village of North Cerney.

The lack of affordable homes is a big problem affecting the rural communities across England and this is no less the case here in the Cotswold's. There are many factors, including limited investment in delivering affordable homes, that have contributed to this crisis and many local households, who are critical to the welfare of their communities, are forced to move due to the lack of suitable or affordable homes.

Cotswold District Council granted funding to support the completion of Cirencester Housing's scheme in North Cerney; this funding plays a big part in ensuring that these will always be affordable homes for local people. Cirencester Housing are proud to have engaged Quatro architects to design the scheme and are pleased that Harpers and Sons began work on the site April 2019 with an anticipated completion in late-July 2020.

That affordable homes can be built in rural areas like North Cerney, is thanks to the hard work of a lot of people desiring and enabling delivery of schemes like this, as well as the generosity of landowners who provide Rural Exception Sites for these homes to be built on. Gloucestershire Rural Community Council's Rural Housing Enabler facilitated a public consultation to understand the local housing needs. This consultation helped Cirencester Housing ensure that the homes will not only look beautiful but that they will also be the right mix of houses and flats that the community needs.

There will be a total of 12 affordable homes on the site – 10 houses and flats for affordable rent and 2 houses for shared ownership – all of which will be prioritised for people with a local connection.

“As a charitable housing association, we build small numbers of community-focused and affordable homes in villages and rural areas, helping people stay in their local area, ensuring that the homes are always affordable and keeping rural communities together. We are delighted to be building new homes in North Cerney and we will continue to manage these homes once they have been built, for many years to come.” *Maureen Margrie, CEO*

Rural Exception Site

Affordable homes for local people
Cirencester Housing champions the use of Rural Exception sites to bring affordable, high quality homes for rural communities.

Our Churnbridge Row, North Cerney homes will make a vital contribution to rural housing supply by providing 12 homes for people in housing need with a local connection.

This site, as with our other rural schemes, has the local community at the heart. Cirencester Housing strongly supports community-led development as the right way to bring homes forward for the people who need them.



Rural Housing Alliance Pledge

- Work closely with the local community and Parish Council to find the right site
- Always give qualifying local people in housing need first priority for every home
- Ensure that affordable homes always remain affordable
- Build sensitively designed, high quality homes to high environmental standards
- Provide good quality and locally sensitive management services to our residents
- Always respond positively to the local community

Council Leader Joe Harris & Councillor Jenny Forde are very pleased a 12 new affordable homes are being made available for local people





Cirencester Housing
YOUR HOME. YOUR COMMUNITY.

Thank you for your interest in
Churnbrige Row, North Cerney

Please contact us for further information

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