

Church Grove - Offer

details of types and costs for RUSS homes at Church Grove

RUSS is seeking applicants to join the Church Grove Self Build project. This document outlines the types of homes that will be available and the process by which people can apply.

What is RUSS?

RUSS stands for the Rural Urban Synthesis Society – it was set up by a group of people from Lewisham who wanted to do something practical about the affordability and sustainability of housing in London.

RUSS is legally constituted as a Community Land Trust (CLT) – CLTs are local organisations set up and run by ordinary people to develop and manage homes as well as other assets important to that community, like community enterprises, food growing or workspaces. The CLT's main task is to make sure these homes are genuinely affordable, based on what people actually earn in their area, not just for now but for every future occupier.

RUSS's objective is to create opportunities for the development of resident-controlled neighbourhoods. By resident-controlled neighbourhoods, RUSS means neighbourhoods in which the people who live there have control over the big decisions that effect them, such as how much homes cost to access and live in and how sustainable the new neighbourhood should be, both now and into the future. **RUSS's 10 Principles can be found on p.3 of this document** – these guide the activities of the organisation and the projects it undertakes.

RUSS volunteers campaign locally, regionally and nationally on issues such as sustainability and affordability – and work to develop projects that embody these values. Anyone can join RUSS as a member in order to support its work. To join RUSS and get involved go to www.theruss.org/membership.

What is the Church Grove project?

RUSS's volunteers have successfully secured their first opportunity to develop a resident-controlled neighbourhood – this is called the Church Grove project and takes its name from the site location at the end of Church Grove in Ladywell, London Borough of Lewisham.

As RUSS's main aim is that residents of the neighbourhood make the decisions, the first task is to organise a group of future residents who want to join the existing community in Church Grove. These future residents will collectively design the homes (with the architect) and will then have the opportunity to construct the homes themselves in order to bring the costs right down. It is hoped that working together in this way will also help to build a community and underpin the long-term sustainability of the homes at Church Grove. Community Self Build is at the heart of the Church Grove project. There are three broad criteria you must meet in order to be eligible for the Church Grove project:

- **You must be able to afford the minimum price of the home** – this is because RUSS needs to cover the costs of building the homes.
- **You must have some kind of local connection** - this is because the London Borough of Lewisham own the land that RUSS will build on. Exactly what RUSS means by a 'local connection' is detailed in the Expression of Interest form.
- **You must support the aims of the CLT** - this is because we want residents to make a commitment to the idea of resident-control in the long-term.

If you can meet these broad criteria, RUSS invites you to read the rest of this Offer document and submit an Expression of Interest form in order to enter yourself into the Allocation Process.

How will residents be selected?

Prospective residents will be selected through an Allocations Process to form a Residents Group. This process begins with an Expression of Interest made via postal submission of a fully completed form to:

Church Grove Project, RUSS, PO Box 68846, LONDON, SE23 9EA

Applications must be received **by last post on Monday 29th February**. RUSS will not be able to process any applications received after this date.

By submitting an Expression of Interest form, you will be joining a 'pool' of interested people from which successful applicants will be drawn by ballot. Each 'pool' represents a type of home, defined by size and cost. Unsuccessful applicants will be placed on a waiting list and kept informed if an opportunity to join the Church Grove Self Build group becomes available.

You do not need to provide detailed financial information at this stage but we do need some basic information about your finances, as well as some other information relating to the Church Grove eligibility criteria. You will be required to provide documentary evidence of income, savings and local connection in the period between the first meeting of the Residents Group and the submission of a planning application. RUSS will work with you to identify what is required.

The expectation is that if you are successful in your application you will participate in the design process and encouraged to take on some degree of self-build - which may be conducted individually or as a group.

How long will it take?

After the closing date for applications, RUSS will hold a first meeting of the Residents Group. This meeting will serve as an introduction to the project and to the next steps and will help our professional team plan the next stages of the project up to the submission of a planning application. The main deadlines are illustrated in the diagram on the next page.

We don't know exactly how long everything will take, but our current forecast estimates that we should be able to submit the planning application in August 2016 and begin preparing the site around 12 months later. During this time you will begin training and preparing to build your home.

You should bear in mind that building your home – whether individually or in a group – could take up to two years, once the site has been prepared.

What do I do if I have further questions?

RUSS will be holding two dedicated 'Question and Answer' sessions for the Church Grove project where you can come and talk to people involved. These will be on **Saturday 30th January** (daytime) and **Wednesday 3rd February** (evening). Please note that times and venues are to be confirmed and will be posted on the RUSS website – see www.theruss.org for further information.

You can also send RUSS an email at allocations@theruss.org and someone will get back to you as soon as possible.

RUSS also holds regular 'members meetings' on a fortnightly basis, 7-8.30pm in the room above the Ladywell Tavern, 80 Ladywell Rd, SE13 7HS. Meeting dates in February are Wednesday 3rd February and Wednesday 17th February. Please check www.theruss.org for up to date information.

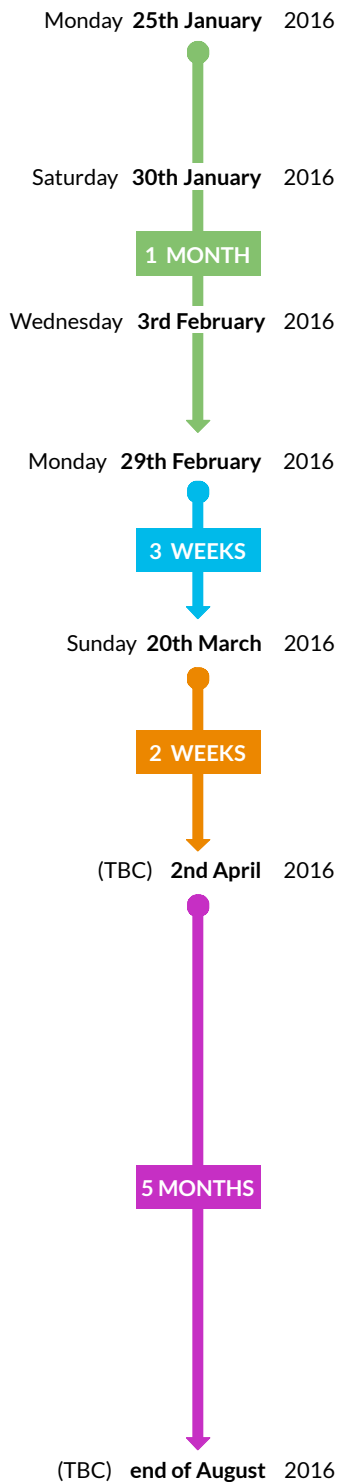
RUSS's 10 Principles

RUSS has developed 10 Principles that govern its activities as an organisation, as well as the projects it undertakes. RUSS asks that applicants familiarise themselves with these principles as part of the application process:

1	create a socially, environmentally and economically sustainable neighbourhood in the city
2	Neighbourhood should balance the interests of individual members, the wider community and the Council as landowner
3	build truly affordable homes
4	within a neighbourhood under the control of its residents
5	embedded in the local community with space for community use
6	neighbourhood should reflect the local population with a mix of young and old / rich and poor / families, couples and single people and
7	neighbourhood should not only reduce environmental impacts and the use of energy but should create resources of power, water and food
8	residents should have the opportunity to be involved in the design, construction and management of the neighbourhood and this should
9	create opportunities for training in organizing and building for residents and others
10	neighbourhood to be self-financing with robust finances and delivery system

CHURCH GROVE ALLOCATIONS PROCESS

KEY DATES



OFFER GOES LIVE.

The Church Grove 'Offer' goes live on RUSS's website see www.theruss.org.

Q+A NO.1

Weekend Q+A session and opportunity to ask questions in person - details to be confirmed on www.theruss.org.

Q+A NO.2

Evening Q+A session and opportunity to ask questions in person - details to be confirmed on www.theruss.org.

CLOSING DATE.

All applications must be received by last post on 29th February 2016. RUSS will not be able to process applications received after this date.

SUCCESSFUL APPLICANTS.

RUSS will conduct a ballot to select a group of successful applicants from all those received. The ballot will decide who is in the 'Residents Group' and who is on the waiting list. You will be informed by email whether you have been successful.

FIRST MEETING.

RUSS will invite all successful applicants to the first meeting of the Residents Group, including those on the waiting list. Please note that the date of this meeting may change and will be confirmed at the point of notification of successful applicants.

This first session will serve as an introduction to the project and to each other - and it will help the architects to set out the next steps of the collaborative design process, which will lead on to self-build training in construction.

You will be required to commit to regular meetings between the first meeting and the submission of a planning application in order to develop the design of the homes we will build and to help us develop an understanding of your financial position (which will help us tailor the home to be affordable to you). We do not know how many meetings yet - but it is likely to be at least fortnightly.

SUBMIT PLANNING APPLICATION.

RUSS will submit a planning application on behalf of the Residents Group. By this point we will also know more about when the project will start on site and when you will have to commit to the project financially (and physically!).

The types of homes at Church Grove - Pools

The following pages outline the details of the homes RUSS intends to build at Church Grove. Please use the following information to select which Pool you wish to apply for. The homes have not been designed yet, although we have tested what is possible on the site – by joining RUSS you will have the opportunity to design your own home within the possibilities of the site and budget.

General information

All of RUSS's homes will be:

- **larger than normal** – RUSS homes are sized to London Plan guidelines + 10% extra
- **more affordable** – with all homes sold or rented at below market levels
- **cheap to live in** – RUSS homes will be very energy efficient with very low bills
- **part of a community** – with access to a common house as well as shared outside space (in addition to private outside space in each home), under the long-term management of a Community Land Trust of which you will be a part

For further general information about RUSS's objectives for the project, please refer to the most up to date version of '*About RUSS – Creating A Sustainable Neighbourhood*' – available here www.theruss.org/resources.

What applicants must do

Any applicant must:

- **become a member of the Community Land Trust** – see www.theruss.org/membership
- **be able to raise the necessary funds** – this means investigating whether you can afford to pay the rent or get a mortgage for the home you are interested in and making sure you have enough cash for the deposit. You should talk to your bank, a mortgage provider or a mortgage broker about getting an 'in principle' mortgage agreement based upon the information in this document. You can also get a very rough idea of what a mortgage might cost you by using Money Saving Expert's mortgage calculator – see www.moneysavingexpert.com/mortgages/mortgage-rate-calculator - If you need any further information on RUSS's homes for this process, please get in touch via allocations@theruss.org
- **think about whether you want to self-build** – you will need to confirm this after the ballot has taken place
- **submit an Expression Of Interest form** - indicating which of the following 'pools' you wish to join – if you do not already have a form you can download one from www.theruss.org/apply-for-a-home

What we mean by 'self-build'

How the self-build process will be organised will depend on the group of successful applicants and their appetite for self-build, as well as the method of construction chosen. There will be opportunities for applicants to contribute in ways other than construction – for example, administrative work. The construction work may be partly organised as a group and partly organised on an individual basis and may include a range of options - from building absolutely everything yourself through to fitting out a shell built by a professional contractor. Training and other support, such as childcare will be arranged and if you are successful in your application you will be expected to give us more detail about the level of self-build you wish to take on.

Offers + ‘Pools’

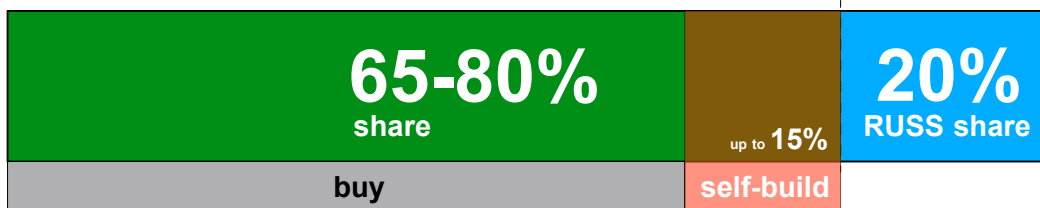
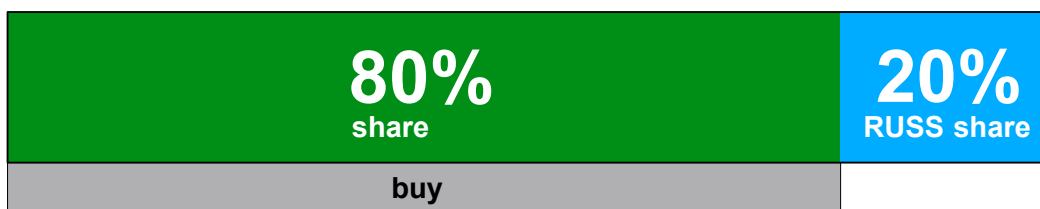
There are 9 ‘pools’ – equating to 9 different kinds of home on offer in the Church Grove project, as defined by tenure and size.

The offers below are based on current assumptions about the project and are made on the understanding that key details are subject to change as the project develops. These include:

- **the minimum and maximum ‘buy in’ costs** - which are linked to the value of the properties currently based on August 2015 values
- **self-build discounts** - which depend on building costs
- **service charges** - which depend of the design of circulation and heating systems for example and the degree of ‘self-management’ RUSS undertakes
- **number of homes available** - which depends on demand and design constraints,
- **interior layout of the homes themselves** - which you will have a say in designing.

Shared Equity

Pools 1 and 2 are for shared equity homes. This means that you buy part of the home and RUSS retains ownership of the other part, which has the effect of decreasing the price you have to pay. RUSS’s share is set at 20% and you can buy or build the other 80%.



Pool 1 – 1-bedroom flat on shared equity tenure – 8 available

- 55m2 internally – 1 double bedroom, bathroom, kitchen, utility, living space
- The home is valued at £310,000 on the open market
- RUSS retains a 20% share in the home
- You can buy in at:
- £248,000 for an 80% share
- You can reduce the price by up to £45,360 if you do some or all of the building work yourself
- Service Charge of £10/week based on participation in the ongoing management and maintenance

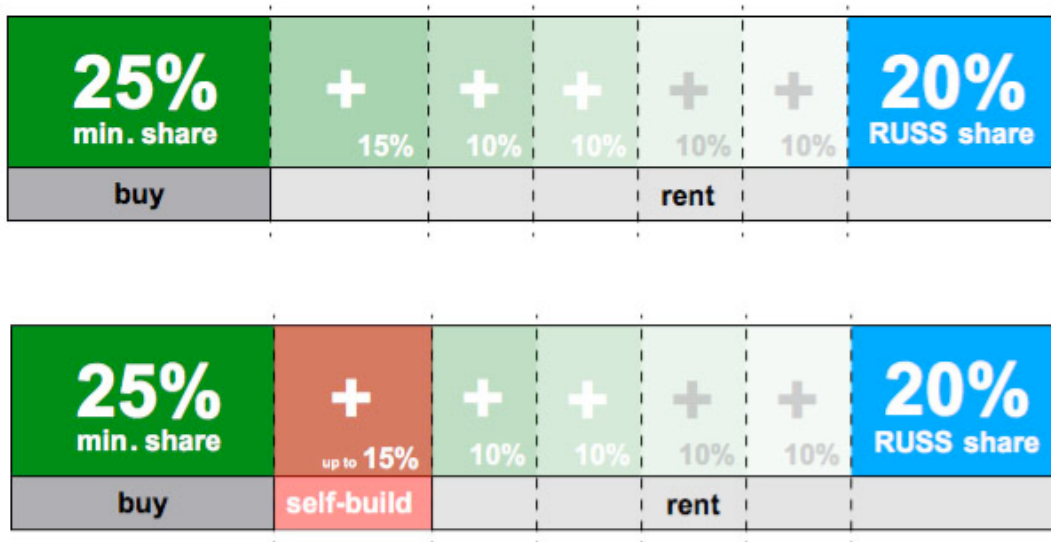
Pool 2 – 2-bedroom flat on shared equity tenure – 6 available

- 67m2 internally – 1 double bedroom, 1 single bedroom, bathroom, kitchen, utility, living space
- The home is valued at £380,000 on the open market
- RUSS retains a 20% share in the home
- You can buy in at:

- £304,000 for an 80% share
- You can reduce the price by up to £55,728 if you do some or all of the building work yourself
- Service Charge of £10/week based on participation in the ongoing management and maintenance

Shared Ownership

Pools 3, 4, 5 and 6 are for shared ownership homes. This means that you buy part of the home and rent the rest. RUSS's share is set at a minimum of 20% and you can increase your share of ownership over time up to a maximum of 80% – which is called 'staircasing'. Mortgage providers usually ask that you buy a minimum share of 25%. You can reduce the amount you have to rent by building some or all of the home yourself.



Pool 3 – 1-bedroom flat on shared ownership tenure – 1 available

- 55m² internally – 1 double bedroom, bathroom, kitchen, utility, living space
- The home is valued at £310,000 on the open market
- RUSS retains a 20% share in the home
- You can buy in at:
 - £248,000 for an 80% share, plus an annual rent of £1,705 (£142/month) on the remaining 20% - and you can reduce this by up to £45,360 if you do some or all of the building work yourself
 - £77,500 for a 25% share, plus an annual rent of £6,394 (£533/month) on the remaining 75% - and you can acquire up to an additional £45,360 (14.7% share) by doing some or all of the building work yourself, which will also effectively reduce the rent by up to £104/month
 - Shares of between 25% and 80% are possible by negotiation and greater shares are encouraged – these help the overall project finances
- It will be possible to 'staircase' your share of ownership from 25% up to a maximum of 80% - likely to be available in 10-15% increments
- Service Charge of £10/week based on participation in the ongoing management and maintenance

Pool 4 – 2-bedroom flat on shared ownership tenure – 4 available

- 77m² internally – 2 double bedrooms, bathroom, additional shower room with WC, kitchen, utility, living space
- The home is valued at £425,000 on the open market
- RUSS retains a 20% share in the home
- You can buy in at:

- £340,000 for an 80% share, plus an annual rent of £2,338 (£195/month) on the remaining 20% - and you can reduce this by up to £63,504 if you do some or all of the building work yourself
- £106,250 for a 25% share, plus an annual rent of £8,766 (£731/month) on the remaining 75% - and you can acquire up to an additional £63,540 (14.7% share) if you do some or all of the building work yourself, which will also effectively reduce the rent by up to £146/month
- Shares of between 25% and 80% are possible by negotiation and greater shares are encouraged – these help the overall project finances
- It will be possible to 'staircase' your share of ownership from 25% up to a maximum of 80% - likely to be available in 10-15% increments
- Service Charge of £10/week based on participation in the ongoing management and maintenance

Pool 5 – 3-bedroom flat or house on shared ownership tenure – 5 available

- 110m2 internally – 2 double bedrooms, 1 single bedroom, bathroom, additional shower room with WC, kitchen, utility, living space
- The home is valued at £565,000 on the open market
- RUSS retains a 20% share in the home
- You can buy in at:
 - £452,000 for an 80% share, plus an annual rent of £3,108 (£259/month) on the remaining 20% - and you can reduce this by up to £90,720 if you do some or all of the building work yourself
 - £141,250 for a 25% share, plus an annual rent of £11,653 (£971/month) on the remaining 75% - and you can acquire up to an additional £90,720 (14.7% share) if you do some or all of the building work yourself, which will also effectively reduce the rent by up to £208/month
 - Shares of between 25% and 80% are possible by negotiation and greater shares are encouraged – these help the overall project finances
- It will be possible to 'staircase' your share of ownership from 25% up to a maximum of 80% - likely to be available in 10-15% increments
- Service Charge of £10/week based on participation in the ongoing management and maintenance

Pool 6 – 4-bedroom house on shared ownership tenure – 2 available

- 124m2 internally – 2 double bedrooms, 2 single bedrooms, 2 bathrooms, kitchen, utility, living space
- The home is valued at £625,000 on the open market
- RUSS retains a 20% share in the home
- You can buy in at:
 - £500,000 for an 80% share, plus an annual rent of £3,438 (£287/month) on the remaining 20% - and you can reduce this by up to £102,384 if you do some or all of the building work yourself
 - £156,250 for a 25% share, plus an annual rent of £12,891 (£1074/month) on the remaining 75% - and you can acquire up to an additional £102,384 (14.7% share) if you do some or all of the building work yourself, which will also effectively reduce the rent by up to £235/month
 - Shares of between 25% and 80% are possible by negotiation and greater shares are encouraged – these help the overall project finances
- It will be possible to 'staircase' your share of ownership from 25% up to a maximum of 80% - likely to be available in 10-15% increments
- Service Charge of £10/week based on participation in the ongoing management and maintenance

“Social” Rented

Pools 7 and 8 are for “social” rented homes – rented at low rents to households who may be eligible for social housing. You may be eligible for social housing if you can only afford to rent a property at the rent levels indicated below - if you are interested in these properties but do not know if you are eligible, please check with the Council by emailing churchgrove@lewisham.gov.uk.

To apply for these properties, interested applicants should contact the London Borough of Lewisham via email at churchgrove@lewisham.gov.uk.

If you are successful in your application the Council will then ‘nominate’ you to back to RUSS in association with your choice of home.

Pool 7 – 1-bedroom flat for “social rent” – 4 available

- 55m2 internally – 1 double bedroom, bathroom, kitchen, utility, living space
- Rent estimated at £116 / week
- You may build some or all of the home yourself and benefit from a lump sum ‘moving in’ payment – this will be confirmed at a later date.
- Service Charge of £10/week based on participation in the ongoing management and maintenance

Pool 8 – 4-bedroom house for “social rent” – 1 available

- 124m2 internally – 2 double bedrooms, 2 single bedrooms, 2 bathrooms, kitchen, utility, living space
- Rent estimated at £148 / week
- You may build some or all of the home yourself and benefit from a lump sum ‘moving in’ payment – this will be confirmed at a later date.
- Service Charge of £10/week based on participation in the ongoing management and maintenance

“Affordable” Rented

Pool 9 is for “affordable” rented rooms in shared houses rented at below market levels.

Pool 9 – rooms in shared houses for “affordable rent” – 6 available

- All rooms are double rooms and include en-suite bathrooms and some private living space – as well as having access to a kitchen and living space shared between groups of 3 rooms.
- Rent is set at £126 / week
- Service Charge of £5/week based on participation in the ongoing management and maintenance
- You may build some or all of the home yourself and benefit from a lump sum ‘moving in’ payment - and/or you may be able to access training programmes and apprenticeships

Frequently Asked Questions - Allocations

RUSS is seeking applicants to join the Church Grove Self Build project. This document outlines the types of homes that we plan to make available and the process by which people can apply.

How will RUSS process the Expressions Of Interest forms? How will the ballot work?

Once the Expressions Of Interest forms have been received, RUSS's Allocations Team will sift out those forms found to be incomplete (and therefore ineligible) and group them by pool. A ballot will then be conducted under the direction of Jon Broome Architects, who have been commissioned to oversee the ballot as an independent third party.

An illustration of how the balloting process will be applied to a given pool is as follows:

- Pool 5 has five available homes
- The first five applicants drawn in the ballot will become part of the Residents Group for the Church Grove project and will be allocated one of the homes in Pool 5
- If there are more eligible applicants than homes available, the sixth, seventh, eighth (etc.) applicants will be placed on the official 'waiting list' in the order that they are drawn in the ballot, forming the official 'waiting list' for Pool 5
- If someone drops out from the Residents Group, applicants on the waiting list will be informed on a first-refusal basis – i.e. the first applicant on the list is offered the opportunity and if they refuse, the offer is made to the next person on the list and so on

Further documentary evidence will be required following the first meeting of the Residents Group.

Will RUSS treat everyone fairly? Does RUSS have a preference for those on low wages, for example, or unemployed people?

RUSS has an Equalities and Diversity Policy which can be found at www.theruss.org/resources. This policy will underpin the Church Grove Allocations process, which means RUSS will not discriminate against any potential applicant who fulfils the basic eligibility criteria for the Church Grove project when selecting the shortlist of successful applicants. The shortlisting will be done on a pool-by-pool basis using the simple ballot process outlined above, in which the names of applicants will be obscured. RUSS will use applicants' date of birth as an identifier once they have been selected by ballot to ensure that applicants can be contacted with the good news.

How will I know if I have been unsuccessful?

If you do not hear from RUSS by the end of Sunday 20th March you must assume that you have been unsuccessful in your application. Unfortunately, RUSS cannot undertake to contact each applicant on an individual basis. RUSS encourages those who are unsuccessful to remain members and help the organisation realise its strategic goals of providing alternative ways to meet truly affordable housing need – and the organisation intends to undertake future projects of this nature.

I understand that I will be part of the design process and have a say over the important aspects of the project – but what aspects of the Church Grove project are unlikely to change?

There are some aspects of the scheme that will apply no matter how the design develops, which can be summarised as follows:

- **You will not have to self-build but RUSS will encourage you to do so** - this position will not change as the project develops. This is because that whilst RUSS does not wish to discriminate against those less able or willing to participate in the construction work, it is fundamental to the affordability of the project that residents undertake as much of the work as is possible. RUSS's project team has experience in facilitating participation in the self build process for all types of people regardless of their age, gender, previous experience or personal abilities, including disabilities – and there are also opportunities to contribute to the project beyond direct participation in the construction work and RUSS will work with you to work out how you can contribute once the successful applicants have been selected. If you have any concerns please get in touch via allocations@theruss.org.
- **There will be no on-site car parking for residents apart from the statutory duty to provide a number of 'accessible homes'** - From 33 homes, this would be three car parking spaces within the site boundary. It is unlikely that the Council will issue parking permits to new residents. There may be a car-club space also within the site boundary.

How does my income affect the design process?

The financial capability of shortlisted residents will feed into the types of homes that are designed and the design process will proceed in parallel with financial checks. This will be in balance with RUSS's ability to pay the development loan required to build the scheme. RUSS will work with you once you have been selected as a successful applicant to match the size and specification of your home to your financial circumstances, which you will have already begun by selecting (and applying for) the Pool most appropriate to your needs.

RUSS is working from the premise that the earlier the short list group is engaged in the design, the greater the chance that the scheme can respond to their housing need and ability to afford a RUSS home. You will not have to sign any contracts until you are sure that you can afford the home that you have been allocated. There may be some applicants who, following a more extensive review of their finances, feel unable to be able to live at Church Grove. In this case, they will not be forced to proceed with the project and their place will be offered to someone from the waiting list.

What if house prices go up?

RUSS cannot determine how, if or when housing prices may rise. Therefore, the Offer document is illustrative of the level of housing cost that a RUSS home might be in the current market. The housing costs illustrated in this document are based on rental and sales values for the Lewisham area as of August 2015.

Will I have to do voluntary work on site after the construction work has finished?

It is anticipated that the ongoing management of the project will be under the control of the Community Land Trust and that there will be ongoing opportunities for residents to volunteer to be part of the management and maintenance teams.

Will I have to sign a contract?

Yes – you will likely have to sign two contracts (or two parts of the same contract). One will relate to the level of self-build (if any) you choose to take on and the other will relate to the level of equity (if any) you agree to purchase.

How will you work out how much my self-build labour is worth?

You will sign a contract that sets out 'packages' of work that need to be done – for example, 'erecting the structural frame' or 'hanging all the doors'. The 'value' of the work will then relate to the cost saved – compared to what RUSS would have had to pay a contractor for the same package - rather than the number of hours worked.

When will I need to know about getting a mortgage?

This will depend on whether you are purchasing any equity in your home and whether you intend to fund the purchase price from savings or informal borrowing rather than taking out a mortgage. RUSS anticipates that if applicants require mortgage finance to fund the acquisition of their home, they will not be able to secure mortgage deals until about six-months before the homes are completed (this is due to bank regulations) and that they will require support from RUSS in arranging mortgage finance.

You may also need to raise a deposit. RUSS is likely to require between 5-10% of the value of the purchase price at the point of sale – although we do not yet know exactly when this will be. This deposit is separate to any proof of funds that may be required by your mortgage provider.

RUSS encourages applicants to begin to make enquiries with mortgage lenders on a personal basis and is happy to provide any information that may be required. Applicants should get in touch via allocations@theruss.org or attend one of our 'Q+A' surgeries if they need further information.

Will I be allowed pets?

This will not be determined until the detailed design is well underway and the final decision will be made collectively by the Residents Group, of which you will be part.

Contacting RUSS - Details

If you have any queries or concerns about the allocations process for the Church Grove project please contact RUSS by email at allocations@theruss.org. Alternatively, come along to a fortnightly members' meeting – see www.theruss.org for details.

You may also write to us at RUSS, PO Box 68846, LONDON, SE23 9EA.