

# Church Grove - Offer

details of types and costs for RUSS homes at Church Grove

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**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 affect 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](http://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.

One of RUSS's goals is for residents of the neighbourhood to be directly involved in making decisions, so it is very important for RUSS to organise a group of future residents who want to join the existing community in Church Grove.

These future residents have collectively input into the design of the homes (with the architect) and will then have the opportunity to work with the future contractor to construct the homes. RUSS is focussed on finding the best balance to keep construction costs down, between paying the contractor and residents carrying out construction works 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.

During the construction stage, RUSS will be borrowing money from the bank, which means that:

- Future residents will not have to find a deposit, or pay for any materials, until they buy their lease and move in. (This will mean that those who are buying shared ownership homes can access standard retail mortgages).
- The time for construction is restricted to keep the cost of borrowing for RUSS down to a reasonable amount. (NB. Any increase in the cost of borrowing (interest payments for another month, for instance) will have to be added to the price of the flats, and will reduce the affordability of all of the flats).

**There are three broad criteria you must meet 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 and become a RUSS member** as part of your application - this is because we want residents to make a commitment to the idea of resident-control in the long-term. If you are successful in your application you will need to agree to the Residents Involvement Policy, which includes providing an average of 6 hours of volunteer time per month for RUSS activities.

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 submission of a fully completed form by email to:

**Email: [allocations@theruss.org](mailto:allocations@theruss.org)**

By submitting an Expression of Interest form, you will be joining a 'pool' of interested people who will be added to the project on a first-come-first-served basis once their eligibility is verified.

Each 'pool' represents a type of home, defined by size and cost. Once the available properties in a pool have been allocated, subsequent 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 when you submit an application, 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 at your initial financial assessment – which will be scheduled within 2 weeks of being offered a home. RUSS will work with you to identify what is required for this meeting.

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

## How long will it take?

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?

You can send RUSS an email to [allocations@theruss.org](mailto:allocations@theruss.org) and one of our voluntary team will get back to you as soon as possible.

## 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***

## The types of homes at Church Grove - Pools

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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.

### General information

All of RUSS's homes will be:

- **larger than normal** – RUSS homes are sized to London Plan guidelines + a small increase of 2-3m<sup>2</sup> for smaller flats
- **more affordable** – with all homes sold or rented at below market levels
- **cheap to live in** – RUSS homes will be very energy efficient with low bills.
- **part of a community** – with access to shared facilities and a guest bedroom for visitors, 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](http://www.theruss.org/resources).

### What applicants must do

Any applicant must:

- **become a member of the Community Land Trust** – see [www.theruss.org/membership](http://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. We have been working with Ecology Building Society, and you may want to contact them for an initial guide using their online 'mortgage in principle' calculator. 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](http://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](mailto:allocations@theruss.org)
- **think about whether you want to self-build and how much** – you will need to confirm this in an interview
- **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/housing-projects/church-grove](http://www.theruss.org/housing-projects/church-grove) .

### What we mean by 'self-build'

'The construction of the Church Grove Project will be carried out by a general contractor with RUSS members contracting to self-build defined packages of work. The proposal is to offer different levels of self-build varying from carrying out the majority of the work to leaving it all to the contractor. Those that choose the latter will still have the benefit of taking part in the development of the design and management of the project.' From Planning Application Design & Access Statement 2017.

In 2020 the Church Grove RUSS residents chose where in the revised scheme they wanted to live. Now they have chosen their flat or duplex location, they will be involved in a customisation process to choose the “finished scope” of their dwellings in three categories:

- Contractor (full) finish –completion of the dwelling shall be undertaken by the contractor, leaving final decoration and floor finishes to the resident
- Self-finish – residents shall carry out defined internal fitting and finishing works with materials supplied by the contractor
- Shell only – the resident shall take possession of the dwelling at shell and core stage for autonomous completion whereby all labour and materials are procured or carried out directly by the resident. This option is expected to be suitable for shared ownership and fixed equity dwellings and only where the resident does not require mortgage finance.

Each resident will be also able to have customised choices within a range for:

- Front door and adjacent wall cladding colours/patterning
- In some dwellings window’s adjacent wall cladding colours/patterning
- Kitchen layout, from a choice of 2-3 options for each dwelling type
- Bath or shower room

There will also be customisable choices for kitchen fittings specification from a limited range for which costs will be charged to the individual residents:

- basic habitable (less than standard)
- standard
- premium (more than standard)

## 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 will be linked to the cost of making the homes.
- **self-build discounts** - which depend on building costs.
- **service charges** - which depend on the design of circulation and hot water and heating systems for example and the degree of ‘self-management’ RUSSELL undertakes.
- **number of homes available** - which depends on demand and design constraints,
- **interior layout of the homes themselves** - which residents have had a say in designing.
- There will be a number of customisation choices available, just before construction starts. These are in addition to anything you may choose to self-build yourself.

## Fixed Equity

Pools 1 and 2 are for fixed equity homes. This means that you buy the majority of the home and RUSSELL retains ownership of the other part, which has the effect of decreasing the price you have to pay. You must have at least a 10% deposit in your savings, as the maximum loan-to-value from the mortgage provider will be 90%.

### **Pool 1 – 1-bedroom flat on fixed equity tenure – 9 homes – currently some homes available for sale**

- 52m<sup>2</sup> internally – 1 double bedroom, bathroom, kitchen, living space
- RUSSELL retains the headlease in the home
- You can buy in at:
- £274,500
- You can reduce the price by up to £25,000 if you do some of the building work yourself
- 
- Service Charge of £43/month based on participation in the ongoing management and maintenance
- Sinking Fund for major repairs of £40/month
- 
- The scheme is designed with a centralised hot water system, using renewable energy from an air source heat pump. You will be charged by a metre for the hot water you use.

The above figures are based on current assumptions about the project and are given on the understanding that key details are subject to change as the project develops.

**Pool 2 – 2-bedroom flat on fixed equity tenure - 7 homes – currently some homes available for sale**

- 64m<sup>2</sup> internally – 1 double bedroom, 1 single bedroom, bathroom, kitchen, living space
- RUSS retains the headlease in the home
- 
- You can buy in at:
  - £339,300
  - You can reduce the price by up to £25,000 if you do some of the building work yourself
- 
- Service Charge of £43/month based on participation in the ongoing management and maintenance
- Sinking Fund for major repairs of £40/month.
- 
- The scheme is designed with a centralised hot water system, using renewable energy from an air source heat pump. You will be charged by a metre for the hot water you use.

The above figures are based on current assumptions about the project and are given on the understanding that key details are subject to change as the project develops.

## Shared Ownership

Pools 3, 4, 5 and 6 are for shared ownership homes. This means that you buy part of the home and pay rent on the rest. You may increase your share of ownership over time– which is called 'staircasing'. The minimum share you can buy is of 25%. You can reduce the amount you have to rent by building some of the home yourself. You must have at least a 5% deposit in your savings, as the maximum loan-to-value from the mortgage provider will be 85%.

**Pool 3 – 1-bedroom flat on shared ownership tenure – 1 home – there is currently a Waiting List which you can join by completing an Expression of Interest Form**

- 53m<sup>2</sup> internally – 1 double bedroom, bathroom, kitchen, living space
- RUSS retains the headlease in the home.

Examples of share purchases are:

£68,625 for a 25% share, plus an annual rent of £5,661.56 (£471.80/month) on the remaining 75% - and you can reduce this by up to £25,000 if you do some of the building work yourself.

- £137,250 for a 50% share, plus an annual rent of £3,774.38 (£314.53/month) on the remaining 50% - and you can reduce this by up to £25,000 if you do some of the building work yourself.
- 
- 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% in 10-15% increments.
- 
- Service Charge of £43/month based on participation in the ongoing management and maintenance
- Sinking Fund for major repairs of £40/month
- 
- The scheme is designed with a centralised hot water system, using renewable energy from an air source heat pump. You will be charged by a metre for the hot water you use.

The above figures are based on current assumptions about the project and are given on the understanding that key details are subject to change as the project develops.

**Pool 4 – 2-bedroom flat on shared ownership tenure – 4 home – there is currently a Waiting List which you can join by completing an Expression of Interest Form**

71m<sup>2</sup> internally – 2 double bedrooms, bathroom, additional shower room with WC, kitchen, utility, living space.

- RUSS retains the headlease in the home
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- Examples of share purchases are:
- £98,050 for a 25% share, plus an annual rent of £8089.13 (£674.09/month) on the remaining 75% - and you can reduce this by up to £25,000 if you do some of the building work yourself.
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- £196,100 for an 50% share, plus an annual rent of £5,392.75 (£449.40/month) on the remaining 50% - and you can reduce this by up to £25,000 if you do some of the building work yourself.
- 
- 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 £43/month based on participation in the ongoing management and maintenance
- Sinking Fund for major repairs of £40/month
- 
- The scheme is designed with a centralised hot water system, using renewable energy from an air source heat pump. You will be charged by a metre for the hot water you use.

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**Pool 5 – 3-bedroom flat or house on shared ownership tenure – 4 home – there is currently a Waiting List which you can join by completing an Expression of Interest Form**

- 94m<sup>2</sup> internally – 2 double bedrooms, 1 single bedroom, bathroom, additional shower room with WC, kitchen, utility, living space
- RUSS retains the headlease in the home
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- Examples of share purchases are:
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- £131,675 for a 25% share, plus an annual rent of £10,863.19 (£905.27/month) on the remaining 75% - and you can reduce this by up to £25,000 if you do some of the building work yourself.
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- £265,350 for an 50% share, plus an annual rent of £7,242.13 (£603.51/month) on the remaining 50% - and you can reduce this by up to £25,000 if you do some of the building work yourself
- 
- 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 £43/month based on participation in the ongoing management and maintenance
- Sinking Fund for major repairs of £40/month
- The scheme is designed with a centralised hot water system, using renewable energy from an air source heat pump. You will be charged by a metre for the hot water you use.

The above figures are based on current assumptions about the project and are given on the understanding that key details are subject to change as the project develops.

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- **Pool 6 – 4-bedroom house on shared ownership tenure – 3 home – there is currently a short Waiting List which you can join by completing an Expression of Interest Form**

106m<sup>2</sup> internally – 2 double bedrooms, 2 single bedrooms, 2 bathrooms, kitchen, utility, living space.

- RUSS retains the headlease in the home
- 
- Examples of share purchases are:
- £150,300 for a 25% share, plus an annual rent of £12,399.75 (£1033.31/month) on the remaining 75% - and you can reduce this by up to £25,000 if you do some of the building work yourself.
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- £300,600 for an 50% share, plus an annual rent of £8,266.50 (£688.88/month) on the remaining 50% - and you can reduce this by up to £25,000 if you do some of the building work yourself
- 
- 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 £43/month based on participation in the ongoing management and maintenance
- Sinking Fund for major repairs of £40/month
- 
- The scheme is designed with a centralised hot water system, using renewable energy from an air source heat pump. You will be charged by a metre for the hot water you use.

The above figures are based on current assumptions about the project and are given on the understanding that key details are subject to change as the project develops.

## “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 meet the Council’s requirements for the Housing Register. Currently rent levels are indicated below - if you are interested in these properties but do not know if you are eligible, please get in touch with us at [allocations@theruss.org](mailto:allocations@theruss.org) and we will direct you to the correct person at Lewisham.

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 homes available** (of which 2 are wheelchair accessible)
- 53m<sup>2</sup> internally – 1 double bedroom, bathroom, kitchen, , living space
- Rent estimated at £162.98 / week
- You may build some of the home yourself and potentially benefit from rent reduction – this will be confirmed at a later date.
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- The scheme is designed with a centralised hot water system, using renewable energy from an air source heat pump. You will be charged by a metre for the hot water you use.

The above figures are based on current assumptions about the project and are given on the understanding that key details are subject to change as the project develops.

**Pool 8a – 2-bedroom flat for “social rent” – 1 home available (plot 1)**

- 78m<sup>2</sup> internally – 2 double bedrooms, bathroom, additional shower room with WC, kitchen, living space, wheelchair accessible
- Rent estimated at £175.45 / week
- You may build some of the home yourself and potentially benefit from rent reduction - this will be confirmed at a later date.
- The scheme is designed with a centralised hot water system, using renewable energy from an air source heat pump. You will be charged by a metre for the hot water you use.

The above figures are based on current assumptions about the project and are given on the understanding that key details are subject to change as the project develops.

**Pool 8b – 2-bedroom flat for “social rent” – 1 home available (plot 15)**

- 64m<sup>2</sup> internally – 1 double bedroom, 1 single bedroom, bathroom, kitchen, living space wheelchair accessible
- Rent estimated at £172.55 / week
- You may build some of the home yourself and potentially benefit from rent reduction - this will be confirmed at a later date.
- The scheme is designed with a centralised hot water system, using renewable energy from an air source heat pump. You will be charged by a metre for the hot water you use.

The above figures are based on current assumptions about the project and are given on the understanding that key details are subject to change as the project develops.

## “Affordable” Rented

**Pool 9 – 2 shared houses each with 3 bedrooms for “affordable rent” – 6 rooms– there is currently a short Waiting List which you can join by completing an Expression of Interest Form**

- All rooms are double rooms – as well as sharing and bathroom, 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 of the home yourself and potentially benefit from rent reduction - this will be confirmed at a later date;- and/or you may be able to access training programmes and apprenticeships
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- The scheme is designed with a centralised hot water system, using renewable energy from an air source heat pump. You will be charged by a metre for the hot water you use.

The above figures are based on current assumptions about the project and are given on the understanding that key details are subject to change as the project develops.

## Contacting RUSS - Details

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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](mailto:allocations@theruss.org)

You may also write to us at RUSS, 12 Church Grove, LONDON, SE13 7UU – ***however, due to COVID-19 restrictions, we are only very occasionally checking post, so a response may take some time.***