

MSV Housing Group

This Affordable Housing Statement has been prepared by MossCare St Vincent Housing (MSV) to support an application for full planning permission at former Station Works, Bury Road, Radcliffe. The proposed development is 100% affordable and aims to deliver 30 units for a mix of shared ownership and Affordable Rent.

The statement plans to address the relevant affordable housing consideration in light of national and Local policy. Following dialogue with a Bury Planning Officer and Bury MBC Highways Department, the scheme design has been revised in response to issues identified in order to facilitate a successful planning outcome.

The proposed development relates to land at Bury Road, Radcliffe comprising of a mix of high quality affordable home ownership dwellings along with associated parking and landscaping. The proposed scheme intends to deliver 14 No - 3 Bed Four Person House, 6 No -2 Bed 3 Person House, 10 No 1 Bed 2 Person Apartments for MSV Housing Association for Affordable Home Ownership. This meets MSV's development requirements in that it aims to deliver schemes which provides the local community with a much needed affordable housing offer. The Shared Ownership units will provide an opportunity for local people to get a foot onto the housing ladder, enabling first time buyers and those unable to afford to buy a home on the open market to purchase a 25% share of the open market value.

Demand for affordable housing in the Local Authority is high and this proposed development aims to alleviate some of this demand by delivering high quality affordable housing.

This statement plans to address the relevant affordable housing consideration in light of local and National policy with the site's context in mind. The proposals are considered to be compliant with adopted local and national planning policy and should be looked upon as an important contribution towards meeting local housing need in one of Bury's target areas for growth.

Policy

The Bury Unitary Development Plan was adopted in August 1997 and sets out the council's vision and strategy for the development requirements of the borough. The Council is now working to replace the adopted UDP with a new document called the Bury Local Plan. Until the new Local Plan is produced the UDP will continue be used to make planning decisions. The policy's that are considered relevant to the site in question have been addressed below.

HI - Housing land provision

The Council will ensure that sufficient land is identified to allow for the development of 7,200 new dwellings within the period mid-1986 to mid- 2001 (480 DPA). Clearly this target is outdated, however the Emerging Bury Local Plan Topic paper 1 - Housing identifies a need for 378 dwellings per annum to be completed, which the scheme at Bury Rd, would contribute towards.

H4/1 - Affordable Housing

Policy H4/1 states that The Council will encourage the provision of affordable housing through negotiation, partnership agreements and the identification of land suitable for such purposes. This policy is supplemented by the Development Policy Guidance Note 5: Affordable Housing (SPDS), which was adopted in January 2004.

The affordable provision equates to 100% of the total site, and as such represents a big increase on the level required by prevailing planning policy. In order to meet an identified local need for affordable home ownership options, MSV are proposing 20No of the 30No affordable units be allocated for affordable home ownership. This would provide much needed variation to the affordable housing stock in Bury. National Policy requires local authorities to deliver a mix of affordable tenures to meet a variety of needs, and this development would provide a vital injection of affordable home ownership options to local people.

Allocations and Nominations - Shared Ownership

Shared Ownership is a popular part-buy, part-rent scheme for people who can't afford to buy a home with a commercially-available mortgage. It's backed by the government, and is a way to buy a share in a home now with the option to buy more of it in the future. You'll need a minimum level of income/savings depending on the value and percentage of the home you want to buy. In order to ensure the units can be included in the Homes England's Programme the Shared Ownership dwellings will be disposed of to purchasers who meet the Homes England eligibility criteria as set out in the Homes England's Capital Funding Guide. In line with the Shared Ownership Affordable Homes Programme (SOAH P) prospectus; nationally or locally defined prioritisation criteria will not apply to the Shared Ownership dwellings other than a prioritisation for current and former members of the British Armed Forces. Eligible purchasers will have a household income of less than £80,000 p.a. and will not own another property. For the avoidance of doubt, shared owners will be allowed to staircase to full ownership. In the unlikely event that shared ownership units fail to find a purchaser, units may be considered for use as general needs affordable housing rather than shared ownership.

Mortgagee Requirements

The affordable housing provisions in any S106 Planning Agreement nomination agreement or Transfer (or any ancillary planning or title documents associated with the development) shall contain a provision that they shall not be binding on a mortgagee or chargee (or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator howsoever appointed) including a housing administrator (each a Receiver)) of the whole or any part of the [affordable dwellings] or any persons or bodies deriving title through such mortgagee or chargee or Receiver. For the avoidance of doubt the terms of this planning statement (and any associated planning permission) shall not bind a Receiver, nor any persons or bodies deriving title through such Receiver. No affordable Housing use conditions are to be inserted into any outline or subsequent planning permission in relation to the development.

Sales and Re-Sales

The owner shall provide the Council with at least one calendar months' notice of the launch date of the Shared Ownership units initially becoming available and shall provide the Council with marketing information including property details and other such information to enable the Council to advertise the Shared Ownership units in appropriate media until it has been sold and the owner shall notify the Council when a Shared Ownership unit has sold.

The owner shall notify the Council when a Shared Ownership becomes available for re-sale and shall provide the Council with marketing information including property details and other such information to enable the Council to advertise the Shared Ownership units in appropriate media until it has been sold and the owner shall notify the Council when a Shared Ownership unit has sold.

Conclusion

Mosscafe St Vincent's (MSV) is a registered social landlord with more than 50 years' experience in the provision of social and affordable housing. MSV own and manage over 8,500 homes across Greater Manchester and have successfully delivered a sizeable, shared ownership programme for many years now, with strong sales performance of a product that continues to be popular with first time buyers. MSV have developed a number of successful schemes in the Bury region and have an established relationship with Bury Metropolitan Borough Council

We feel the Bury Rd opportunity provides an excellent fit for our development strategy, which in part is to deliver affordable homes in key areas that have excellent access to local amenities, transport and employment areas and will enable us to support the affordable tenure offer in the Bury area. Given the above, it is considered that the proposal site is compliant with the broad aims of the housing policies within the Bury Local Plan.

In order for MSV to secure Homes England grant funding for the delivery of affordable housing on this scheme, a suitably worded planning condition should be used in place of a S106 agreement.

Suggested Planning Condition Text below:

"The affordable housing provision shall be provided in accordance with the approved Affordable Housing Statement, dated xx/xx/year.

This condition shall not be binding upon a mortgagee, chargee or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (however appointed) including a housing administrator (each a Receiver) of the whole or any part of the affordable housing or any persons or bodies deriving title through such mortgagee or chargee or Receiver.

This condition shall cease to apply (and shall be of no further effect) to any dwelling in respect of which the full equity has been acquired by the individual owner/purchaser and/or their mortgagee OR any dwelling in respect of which a statutory or voluntary right to buy or acquire has been exercised.

Reason: To ensure the correct provision of affordable housing is made to meet the established need in the borough in accordance with saved UDP policy H1 and the National Planning Policy Framework.”

The above suggested planning condition wording has been previously accepted by Local Councils on a number of schemes.

Julia Burke
Development Manager - Regeneration

MSV Housing Group



The banner features a colorful illustration of a town skyline with various buildings and a bridge. Below the illustration, the text reads: "Register for a My MSV account", "It's so simple, just head over to our website", and "www.msvhousing.co.uk". To the left of the text is the MSV logo with a heart icon and the tagline "easy online access, 24:7". To the right is an illustration of a smartphone displaying the MSV app interface. The footer contains several logos: MSV (mosscare st vincent's), Investors in Diversity Award (Valid Until April 2023), Together - Tenants, HouseProud Pledge Pioneer, and tpas (Proud members of).

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