



Homes &
Communities
Agency

BUILDERS FINANCE FUND

Subject to contract

Expression of Interest completion instructions

July 2015

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SUBJECT TO CONTRACT

Expression of Interest Completion Instructions

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1. INTRODUCTION

1.1 Purpose of This Document

This document is available to parties interested in submitting Expressions of Interest (EOI) for support from the Builders Finance Fund. It accompanies the 'Quick Start Guide' and the EOI online form. This document should also be read in conjunction with the Prospectus which sets out more details around the bidding process and timetable. These documents can be found on the HCA Builders Finance Fund [webpage](#).

The EOI process is intended to determine the initial eligibility of proposals (in respect of both the applicant and the sites) and to identify a preliminary shortlist of parties to engage with as part of a subsequent detailed due diligence process. The EOI online form seeks to obtain basic information to enable the assessment of the suitability of the potential applicant, their site and the bid and to identify a shortlist with whom to progress applications.

1.2 Responses

Before completing and submitting their responses, applicants should read the prospectus and all instructions contained within this document carefully as these relate to key information to be submitted through the online form.

Failure to comply with these requirements for completion and submission may result in a non-compliant bid and rejection of the application.

It is recommended that applicants complete their Investment Proposal prior to completing the online form to ensure that the data submitted is consistent between the two. Where the two are not consistent the data entered in the online form will take precedence.

Applicants must ensure that they respond carefully and in full to each of the questions asked to enable a completed online form to be submitted. The application must include a response to each question in the format prescribed in accordance with the prompts. Where incomplete or invalid information is entered appropriate prompts will be displayed to aid verification of the input error.

Applicants must provide responses through the online form. Only information provided as a direct response to the information requirements set out in the EOI will be assessed, that is:

- the online form
- the investment proposal (which should be no more than 15 pages including annexes. A template is available on the HCA [website](#) to assist bidders. Please ensure data in the investment proposal is consistent with that submitted via the online form)
- a plan of the site (which is optional and will not form part of the assessment process) and

- a short covering letter (which is optional and will not form part of the assessment process)

Any further material that is submitted, including general company promotional and advertising material will not form part of the assessment process.

The HCA reserves the right to seek further information from respondents to clarify answers.

1.3 Changes to Information

Respondents should notify the HCA of any changes to the information provided as part of their EOI as soon as they become aware of any such changes. If such changes occur after the EOI has been submitted but before the deadline, then you will need to contact us via the competition email address below as you will not be able to access your EOI once submitted. We will 'unlock' your EOI so that it can be amended as required and resubmitted. Please note that you will need to amend your existing EOI and **not** send in another online form. If changes are notified to the HCA after the EOI submission deadline, the HCA reserves the right not to accept any late alterations.

1.4 Queries and Requests for Clarification

All enquiries relating to the completion of the online form and accompanying documents or requests for clarification should be addressed to the competition email address – Builders.FinanceFund@hca.gsi.gov.uk.

The HCA reserves the right to publish responses to queries and requests for clarification where this is deemed to be in the interests of all applicants unless bidders expressly request otherwise.

Bidders should check the HCA's website for the publication of updated Frequently Asked Questions (FAQs) during the competition period.

1.5 Timetable

The timetable is as set out in the prospectus:

- Launch of competition – **14 May 2014**
- **Continuing engagement** with bidders during the preparation of bid documentation
- Anticipate first contracts being signed - **February 2015**.

1.6 Format of Responses

Applicants are requested to submit one online form and supporting documentation per applicant submission. Bids for different sites from a single bidder are permissible but will require a separate online form for each site. The supporting documentation should use the following name format:

- a) Investment Proposal – “Investment Proposal Submission [enter lead applicant name]”
- b) Plan of site “EOI Site Plan [enter applicant name and site name]” in the file title.
- c) Covering letter (EOIL) – “EOIL Submission [enter lead applicant name]”

All bids sent will receive an automated email to acknowledge receipt of each EOI submitted.

1.7 Eligibility of Applications

The HCA is seeking Expressions of Interest from any organisations that meet the eligibility criteria set out in the prospectus, which is available on the Builders Finance Fund webpage on the HCA [website](#).

1.8 Eligibility of Sites

Full details of site eligibility requirements and assessment criteria are set out in the prospectus. For avoidance of doubt, the sites for which Expressions of Interest are made must be in England.

1.9 Confidentiality

The Freedom of Information Act 2000

The HCA is one of the authorities subject to the provisions of the Freedom of Information Act 2000 (“the Act”). The Act provides for information to be exempt from the general right of access if its disclosure would, or would be likely to, prejudice the commercial interests of any person. An Applicant may request that certain information in their bid and any subsequent Agreement is treated as covered by this exemption. However, if the information is requested, the availability of this exemption will be subject to a test of whether the public interest lies in disclosing the information or keeping it confidential.

How to request commercial confidentiality

Requests for information to be treated as commercially confidential should accompany an applicant's submission (in the optional covering letter or clearly marked at the front of the investment proposal) and must include clear and substantive justification together with a time limit after which any such information may be disclosed. Bidders should be aware that while the HCA will endeavour to take into account the applicants' views as to the keeping of information confidential, it reserves the right to disclose information if required to do so.

Data Protection

The applicant and the HCA will co-operate with one another in order to enable each party to fulfil its statutory obligations under the Data Protection Act.

Communications

The applicant and the HCA will co-operate with one another during the competition process and ahead of any announcement regarding publicity relating to an application for funding. HCA and DCLG will make national and trade press announcements at the end of the competition process.

1.10 Accuracy of Information

It is the applicant's responsibility to ensure that all the information supplied in their response is up-to-date and accurate. Failure to provide clear and unambiguous information may result in the application being considered as incomplete or ineligible. In the event that the HCA enters into negotiations with the respondent, the responses given by the respondent in the online form and supporting documentation will form the basis of such negotiations. Any misrepresentation by the respondent may lead to termination of negotiations and withdrawal of any investment offer by the HCA. Applicants should ensure that data in the investment proposal is consistent with that submitted via the online form. If inconsistencies are found between the Investment Proposal and the online form, these will be addressed before the assessment process begins. Where it is not possible to clarify inconsistencies with the bidder, the information in the online form will take precedence.

1.11 Cost of Responding

The HCA will not be liable for and will not reimburse any costs associated with the submission of the online form and accompanying documentation.

2. THE EXPRESSION OF INTEREST ONLINE FORM

2.1 Format

The accompanying 'Quick Start Guide' sets out how to register on the HCA Partner Portal – <https://partners.hca-online.org.uk/>. The guide also outlines how to create an Expression of Interest.

The Expression of Interest online form is in sections which must be completed in full before being submitted, namely:

- Applicant details
- Eligibility
- Site details
- Scheme eligibility
- Ownership
- Timescales and delivery
- Financial data

- Financial – repayment
- Planning
- Attachments
- Submit bid application

Applicants should complete each section in full, in the listed order before submitting an EOI.

It is recommended that questions are answered in the order they appear. This will allow completed responses to lead into other parts of the form and to avoid generating error messages. Please ensure all mandatory fields, marked with a red asterisk, are completed. This may require you to enter “0” in some fields where no value is relevant.

Unless stated otherwise, please give responses relevant to the units that will benefit from the Builders Finance Fund if the application is successful.

Drop down menus are used to capture responses to certain questions. This is to help us categorise the information provided to allow easier analysis of the scheme. Please ensure you select values from drop-down menus where available.

The majority of the entry fields have prompts to guide applicants on the required format of responses to complete the online form.

Please email us via Builders.FinanceFund@hca.gsi.gov.uk if you have any queries about how to complete the form. The HCA Builders Finance Fund [webpage](#) will be frequently updated throughout the competition process, a summary of FAQs will also be updated there, and bidders should check regularly for updates.

3. APPLICANT DETAILS

The purpose of this section is to collect pertinent organisational information on the lead applicant and submitting organisation. This will enable us to review the organisations involved in the EOI and to determine whether the applicant is eligible having regard to the criteria set out in the guidance notes below and the prospectus.

Please ensure that the site in the submission is in the majority control of the lead applicant named in the ‘Applicant Details’ section.

Only one Expression of Interest will be accepted per site. If applicants delivering different elements of the same site wish to apply for funding, they must submit a joint EOI online form. In such instances, we will require the applicant details for the lead applicant to be entered into the ‘Applicant Details’ section and details of any consortium or joint venture arrangements in the ‘Eligibility’ section. Further details of the consortium/joint venture can be provided in the supporting investment proposal (a template document is available online). It will be assumed that the lead applicant will be the party to receive funding if the application is successful.

If you are submitting the information on behalf of another organisation and will be the first point of contact in connection with any queries relating to the EOI, you should provide separate contact details to the information required for the lead applicant. You can do this by filling out the 'submitting organisation' and 'lead applicant' sections which are explained below.

To complete the 'Applicant Details' section, you will be required to provide the following details:

- **Bid** – Enter the name of the bid here. This name will be used to identify the bid in future correspondence and should be quoted when contacting the Agency;
- **Submitting Organisation** – If you are making this submission on behalf of another organisation (for example property agents) and will be the first point of contact in connection with this bid, please complete this section;
- **Lead Applicant** – Please identify who will be the lead applicant for the purposes of the EOI. Details required are address, organisation type, company registration number (if applicable) and parent company details (if applicable).

There could be more than one applicant if the bid is being submitted on behalf of a joint venture or consortium. If this is the case, all other parties will need to be identified in the 'Joint Venture or Consortium Details' section later.

- **Lead Applicant Contact** - For the lead applicant organisation, please complete details of the lead contact point for any correspondence. Details required are name, position, email address and contact telephone numbers. The HCA will communicate exclusively via this contact name at the appropriate time unless there is a submitting organisation.
- **Housing Business Details** – Please identify the turnover (from the most recent year's accounts) and number of employees of the housebuilding element of your company's business. If a subsidiary is bidding the response to this question should cover all parts of the company that are involved in housebuilding activity. This information will provide an indication of company size to allow reporting and will not be a factor in the eligibility or assessment process.

4. ELIGIBILITY

The next part of the online form allows the bidder to:

- Identify if the site is being delivered as part of a consortium or through a joint venture arrangement. You will need to select Yes or No from the dropdown menu. If you answer 'Yes', you will need to provide details in the Joint Venture or Consortium

Details section and confirm that all your joint venture / consortium partners are aware of, and supportive of, this submission.

- Confirm that the lead applicant's Board or equivalent has 'signed-off' the EOI submission. Drop Down Menu: Yes/No. If you answer 'No', this will generate an information message that says *"This answer may lead to your bid being deemed ineligible"*. In such cases, the HCA reserves the right to seek clarification or additional information before progressing the scheme to the next stage.
- Confirm you have read and understood the prospectus and guidance and the information in this bid is accurate. Drop Down Menu: Yes/No. By answering 'Yes' to this question you are confirming that you have completed this submission with regard to the requirements set out in the Prospectus and these guidance notes. You are also confirming that all the information supplied in the submission is up-to-date and accurate. . If you answer 'No', this will generate an information message that says *"This application is not eligible"* and you will be unable to submit your bid until this issue has been addressed.
- Confirm if you are involved in another site for which a bid for funding from this programme (as a joint venture/consortium member or individually) is being submitted. Drop down menu: Yes/No.

5. JOINT VENTURE OR CONSORTIUM DETAILS

If the site is being delivered as part of a Joint Venture or Consortium you will need to complete this part of the form.

Click on the "Create member details" button and a new screen will open. Enter the details of the first party, ensuring that each mandatory field is completed. Once done, click the "Update" button to go back to the form. Repeat this process for each party other than the applicant. Organisations can be deleted from the list if necessary (use the "Delete" button), or information can be reviewed and edited using the "Details" button.

6. SITE DETAILS

The next part covers information about the site and its eligibility. Please provide details of:

- the name of the site;
- the postcode and co-ordinates of the site. Please ensure you at least enter the first part of the postcode. The easting and northing should each be entered in a six-figure numeric format. Please note, grid references can be identified easily via www.streetmap.co.uk and are mandatory;
- the local authority, which can be selected from the drop down list;
- whether a site plan has been provided. Further information regarding the attaching of files can be found later in this document;

- The area of the site, in hectares up to a maximum of two decimal places; and
- whether this bid refers to a phase which is part of a wider project.

7. SCHEME ELIGIBILITY

This section includes questions relating to the eligibility of the scheme for which funding is being applied for. Please indicate:

- The number of new housing units. New housing units are defined as those that will be issued with a New Homes Certificate. For stalled sites, you should only enter the number of housing units that will benefit from the Builders Finance Fund and not those that have already been completed.
- Whether this site has received funding from any other Government programme. If “Other” is selected you will be asked for further details. If your site has already received Government funding for the same purpose it may not be eligible for funding from the Builder Finance Fund and a message will be shown on screen.
- Whether the site has stalled or that funding will accelerate the build programme. Bids that do not unlock or accelerate the development proposed will not be eligible for funding. If “No” is selected for both questions a message will appear and the bid will not be eligible. The bid cannot be submitted until this issue has been addressed.
- That the bid is being submitted by a private sector applicant. If “No” is selected a message will appear and the bid will not be eligible. The bid cannot be submitted until this issue has been addressed.
- That this is the only Builders Finance Fund application for this site. If “No” is selected a message will appear and the bid will not be eligible. The bid cannot be submitted until this issue has been addressed.
- Whether the proposed recipient of the funding is a private sector body. If “No” is selected a message will appear and the bid will not be eligible. The bid cannot be submitted until this issue has been addressed.
- That the scheme is supported by the local authority. The HCA will seek the views of the local authority to assess the level of support. If “No” is selected a message will appear that says “This answer may lead to your submission being deemed ineligible”.
- That the residential properties financed through the Builders Finance Fund will be marketed in the UK. If “No” is selected a message will appear and the bid will not be eligible. The bid cannot be submitted until the issue has been addressed.

8. OWNERSHIP

Bidders should indicate whether the lead applicant has control of the site using the drop-down menu to select “Yes” or “No”.

If “Yes” is selected you will be asked to indicate the nature of that control using the drop-down menu. If a value other than “Freehold” is selected you will be asked to state the freehold owner. If “Other” is selected, you will be asked for further information.

If “No” is selected, a message will appear saying that this answer might lead to your bid being deemed ineligible. You will also be asked to give further details regarding control of the site.

9. TIMESCALES AND DELIVERY

Please ensure that you enter responses in this section assuming that your bid for funding from the Builders Finance Fund is successful. Begin by entering the expected re-start on site date where development has stalled. Where funding will accelerate development, enter the date from which the funding will begin to speed up delivery of homes. Where boxes are outlined in grey on the online form, the values will be calculated automatically. These total values cannot be edited directly.

The anticipated number of units that would start on site in each financial year should then be entered into the boxes, including a “0” where no units are expected. The total of these boxes should equal the “Number of new housing units” in the “Scheme eligibility” section of the form. Where this is not the case an error message will appear until the inconsistency has been addressed.

In the next part of the form, please indicate the proposed type of units and tenure mix to be provided. Again, the totals will be checked against the value entered for “Number of new housing unit” in the “Scheme eligibility” section. Where this is not the case an error message will appear until the inconsistency has been addressed. Definitions relating to the tenure mix classifications can be found in the Glossary of Terms at the end of this document.

Questions follow relating to affordable housing. Please give details of whether the scheme has any existing National Affordable Housing Programme (NAHP) funding (including Nil Grant) or is part of the Affordable Homes Programme (AHP) with HCA. If “Yes” is selected, you will be asked to enter the contracting party and their Investment Management System (IMS) provider code.

The anticipated number of housing completions in each financial year should then be entered into the boxes, including a “0” where no units are expected. The total of these boxes should equal the “Number of new housing units” in the “Scheme eligibility” section of the form. Where this is not the case an error message will appear until the inconsistency has been addressed.

Please then confirm that full details of the proposed scheme, including a robust delivery plan, have been included in your Investment Proposal that will be attached to your application prior to submission. If “No” is selected a message will appear and the bid will not be eligible. The bid cannot be submitted until this issue has been addressed.

10. FINANCIAL DATA

This section is divided into three parts namely Costs, Values and Funding Requested. These are detailed further below:

- Breakdown of the total development costs. Please enter a value against each element that applies to your scheme.
- Breakdown of the Gross Development Value of the scheme. Please enter a value against each element that applies to your scheme. Applicants are reminded that schemes must be fundamentally viable to be eligible for funding.
- Funding requested: please begin by confirming that the scheme is viable, can support repayment of the fund and has consent of the existing lenders to access additional finance from this fund. If “No” is selected a message will appear and the bid will not be eligible. The bid cannot be submitted until this issue has been addressed.

The rest of the funding requested section asks for details of:

- Total funding requested split into loan and equity elements if applicable. Bidders are reminded that applications for funding of less than £200,000 are ineligible. If a value below this threshold is entered a message will appear and the bid will not be eligible. The bid cannot be submitted until this issue has been addressed.
- Loan and equity drawdown split into 2015/16 and 2016/17 financial years if applicable. The totals should equal the values entered in the total funding question above. Where this is not the case an error message will appear until the inconsistency has been addressed. These values will be added together in the Profile of drawdowns section that follows. Bidders are reminded that there must be an element of funding drawn down in 2015/16 for the bid to be eligible. Where this is not the case an error message will appear until the inconsistency has been addressed.

The final part of this section asks for details relating to other funding. Please give the value of any existing bank loan, developer equity, other public funding (which excludes this bid for funding from the Builders Finance Fund) or other. When a value is entered against “Other” an explanation will be requested.

Below the total funding value, calculated automatically, please enter figures for confirmed and unconfirmed (including this Builders Finance Fund bid) public funding. The percentage of public funding relative to total costs will be calculated. Bidders are reminded that, other than in exceptional circumstances, total public funding (including funding from other public

sources) will comprise a maximum of 50% of project costs. Where bidders request funding that will lead to the publicly funded element being greater than this, a warning message will be displayed which states "Total public funding is greater than 50%".

11. FINANCIAL REPAYMENT

Please indicate in this section when the funding will be repaid by entering the amount against each financial year. Funding has been made available by the government for this programme on the basis that it is fully recoverable. Where values in the section do not equal the total amount of funding requested, a warning message will be displayed that says "This application is ineligible. All investments are made on a fully recoverable basis. This value is lower than the amount of funding requested." The bid cannot be submitted until this issue has been addressed.

12. PLANNING

The final section before attaching documents and submitting your bid relates to planning status. Please give the information requested regarding planning consent (outline or detailed), Section 106 agreement (if appropriate) and constraints that may delay start on site. You will be asked to enter the planning application numbers or Planning Portal web address reference.

Bidders are reminded that their scheme should have at least outline consent at the time of submission. The online form asks for information regarding the outline planning consent or detailed planning permission where no outline application is applicable. An implementable planning consent must be in place within 9 months of the initial online Expression of Interest submission for your bid to be eligible. If a later date is entered a message will appear and the bid will not be eligible. The bid cannot be submitted until this issue has been addressed.

13. SAVE YOUR BID

Once all parts have been completed you should click on "Save bid" and address any error messages that are generated. Please ensure that you are happy with the content of your bid before you proceed to submission (see Section 1.3 Changes to Information for further details).

14. SUPPORTING DOCUMENTATION

Before you submit your bid you must ensure that you have attached all the documents that you wish to accompany your online form. Applications for funding from the Builders Finance Fund must include an Investment Proposal which incorporates a summary development appraisal. A template for this can be found on the [website](#). Please ensure all details are consistent between the online form and the Investment Proposal.

If you wish to submit site plans and/or a covering letter, these should also be attached.

To view and attach a file please press 'select files' and click on the relevant filename. Once attached, you can open the file and view your attachment, by double clicking on the attachment name. Alternatively, to remove the attachment from your submission please press the 'x' next to the attachment name.

There is no upper file size limit so this should allow bidders to upload everything that is required. If you do have any issues, then email us - Builders.FinanceFund@hca.gsi.gov.uk . For file naming conventions, please see section 1.6 Format of Responses.

15. SUBMITTING YOUR EXPRESSION OF INTEREST

You will not be able to submit your bid until all sections of the form have been completed. You should also ensure that you have attached all the supporting documents that you wish to submit alongside your online form. It should be noted that attachments cannot be made or amended after the bid has been submitted. The system will highlight any omissions or errors in your form and these will need to be addressed before the submission is completed.

To submit your EOI, please tick the box entitled 'I wish to submit this application to the HCA'. This will reveal the 'Submit Bid' button.

Press 'Submit Bid' to send your application to the HCA. Please note this is an irrevocable action so you should check your bid thoroughly before submission as once submitted no further edits are possible.

You can view your submitted application in the section headed 'Bid Applications' on the homepage of the HCA Partner Portal homepage - <https://partners.hca-online.org.uk/>

You can also print or save a copy of your EOI from the same screen by clicking on 'Report' against the bid name. It can be saved in a variety of formats and kept for reference. All EOIs submitted will receive an automated email to acknowledge receipt.

GLOSSARY OF TERMS

Affordable Housing

Affordable housing for the purposes of this programme uses the National Planning Policy Framework definition for Affordable Housing which is available from the following link:

<https://www.gov.uk/government/publications/national-planning-policy-framework--2>

Affordable Homes Programme (AHP)

The Agency's main funding stream for affordable housing for 2011-15, which aims to increase the supply of new affordable homes in England. The majority of homes built will be made available as Affordable with some for Intermediate Housing, Supported Housing and, in some circumstances, Social Rent.

Affordable Home Ownership (AHO)

Housing at prices and rents above those of social rent, but below market price or rents, and which meet the criteria set out above for affordable housing. These include shared ownership and equity loan products, both branded under the umbrella 'HomeBuy' outside London and 'First Steps' in London.

Affordable Rent

A form of social housing, involving homes being made available at a rent level of up to 80% of market rent (inclusive of service charges); the principal product available as new supply through the Affordable Homes Programme in 2011-15.

(The) Agency

The Homes and Communities Agency or its duly appointed agent.

Build Complete

For the purposes of this programme, physical completion of individual units or, in the case of flats, on physical completion of the block means that the property must be 'habitable'.

Department for Communities and Local Government (DCLG)

The central government department responsible for housing policy and Agency's sponsor.

Expression of Interest (EOI)

This is the process to determine the eligibility of proposals (in respect of the applicant, proposition and the sites proposed) and to establish the potential level of investment required.

Investment Proposal

Bidders are required to submit an investment proposal as part of their expression of interest submission. The template is available on the HCA website at

<https://www.gov.uk/government/collections/builders-finance-fund>

Investment Management System (IMS)

The Agency's computer system for the processing of schemes and payments of affordable housing grant.

Local Authority

For the purposes of this programme we mean the local planning authority. Therefore, in a 2-tier system, we will liaise with the district authority.

Low Cost Home Ownership (LCHO)

A general term used to describe the various types of funding home ownership with subsidy, such as the different forms of HomeBuy and Right to Acquire.

Market Value

A formal valuation method set out in the RICS's Red Book.

National Affordable Housing Programme (NAHP)

The name given to the Housing Corporation's main investment programme for 2006-2008 and 2008-2011. Previously it was known as the Approved Development Programme (ADP). From 01 December 2008, this became one of the HCA's programmes. From April 2011, the programme has been superseded by the Affordable Homes Programme (AHP – please see definition above), with runs from 2011-2015.

National Planning Policy Framework

This sets out the Government's policy on a range of issues relating to planning in the provision of housing including Annex B which sets out the definition of Affordable housing. Published in March 2012.

New housing units

These are defined as those that will receive a New Homes Certificate. New homes include conversion from other uses into dwellings and excludes refurbishment of existing housing stock.

Public Sector Body

A local authority, health authority, new town corporation, a nationalised industry, a Government Agency, an urban development corporation, the Crown, a housing action trust and a residuary body.

Section 106 Agreement

A contract entered into by a local planning authority and a property developer under section 106 of the Town and Country Planning Act 1990 under which the developer agrees to provide defined facilities as part of the proposed development. Such planning obligations are often used as a legally binding agreement between a local authority and developer to deliver additional affordable social housing within a development.

Slowed down development

Where funding will accelerate the delivery of a scheme.

Social Housing

Low cost rental accommodation and low cost home ownership as defined by [Section 69 of the Housing and Regeneration Act 2008](#). Aimed at people whose needs are not met by the commercial market.

Social Rent

Social housing available for rent at or close to Target rents on the basis of the Rent Influencing Regime Guidance.

Stalled development

Where construction activity is currently halted on the relevant phase (excluding site clearance/remediation, affordable housing delivery construction where it has been possible to progress this in advance of other elements of the site and/or limited activity to implement or maintain a planning permission). This could refer to a standalone phase within a wider scheme.

Start on Site

The **Start on Site date** means the date on which (a) where applicable, the Developer and Building Contractor have entered into the Building Contract; (b) the Building Contractor or the Developer has taken possession of the Site; and (c) the Start on Site Works have commenced.

Start on Site works

This means: (a) excavation for strip or trench foundations or for pad footings; (b) digging out and preparation of ground for raft foundations; (c) vibrofloatation, piling, boring for piles or pile driving; or (d) drainage work specific to the buildings forming part of the Firm Scheme.

GOV.UK/HCA
mail@homesandcommunities.co.uk
0300 1234 500



Homes & Communities Agency

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Fry Building
2 Marsham Street
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