

# NEW SHARED OWNERSHIP HOMES AVAILABLE SOON



## NEWSLETTER 2017

### WELCOME

For many of us the cost and availability of housing in our village community makes home ownership impossible. At RHTL we believe in Shared Ownership as an answer for local people wanting to get started as home owners and to remain in the village community they know.

I am delighted to introduce this newsletter in which we celebrate the work Liz Fitzsimmons, known to many of you, undertook for more than 20 years with RHTL.

We welcome Jeremy Page who brings to RHTL his “know-how” of social enterprise, gained from a career working at senior level for housing associations.

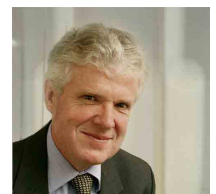
Together we will continue working closely with Parish and District Councils to help meet housing need in rural areas throughout England

RHTL has a new website, updated “streamlined” procedures for re-sales, and new housing developments in Cheshire and West Sussex.

I do hope you find this newsletter useful.

With best wishes

**Chris Hobden**  
Chairman



## RETIREMENT OF LIZ FITZSIMMONS

Liz worked in a variety of roles for the Rural Housing Trust for over 20 years and many shared owners will have appreciated her personal touch.

She decided to take well earned retirement in December 2015.



## YOUR NEW POINT OF CONTACT

Your first point of contact at RHTL for everything to do with sale and management is now Jeremy Page.

Please use email if you can, at [jeremy.page@ruralhousing.org.uk](mailto:jeremy.page@ruralhousing.org.uk) or you can call on 01280 841178.

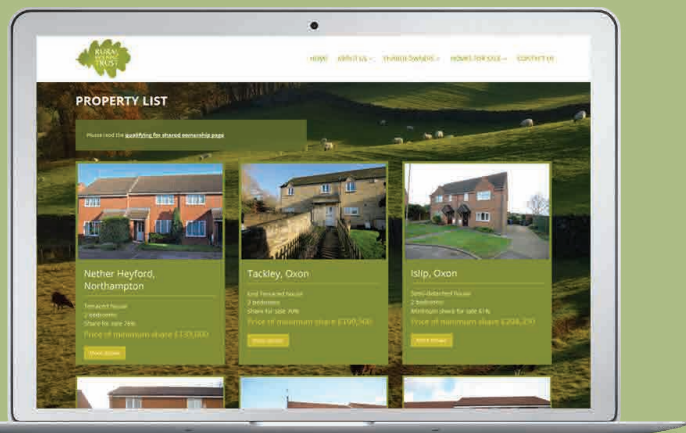
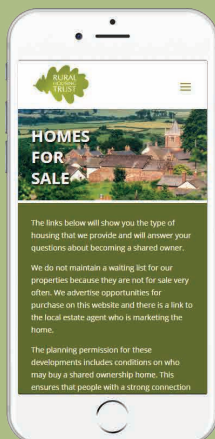


## RHTL ON THE INTERNET

We are delighted to announce our new look website at [www.ruralhousing.org.uk](http://www.ruralhousing.org.uk)

This works well on any device. We will be using this facility as our normal communication with shared owners so please bookmark the site and keep an eye on it for news.

You will find answers to many common questions, details of homes currently for sale and an application form that may be downloaded for completion.



## SELLING YOUR SHARED OWNERSHIP HOME

We have changed the way homes are sold to ensure that shared owners have the best possible service and involvement. RHTL no longer acts as agent for sales but we encourage shared owners to appoint a local estate agent to market their home. You will be the client for the sale and receive regular updates on progress. The agent will charge you a fee but we believe the benefit of specialist advice, professional local marketing and management of the sale process, is the right way to sell in today's complex property market.

We still tell the Parish Council that your home is for sale so local people know about the opportunity. Interested purchasers will need to apply using our detailed application form. Applicants with a close connection to the parish have priority for the first three months of marketing.

This streamlined process has proved successful over the past year, with one home being sold on the first weekend after going on the market. **Please contact Jeremy Page if you are thinking of moving. We have a detailed letter of information to make the process as straightforward as possible.**

Please email:  
[enquiries@ruralhousing.org.uk](mailto:enquiries@ruralhousing.org.uk)



## NEW DEVELOPMENTS

During the summer of 2016 we celebrated successful planning applications for new homes in Cheshire and West Sussex with two parish councils and the local communities.



### WEST CHILTINGTON, WEST SUSSEX

We are working in partnership with Saxon Weald Housing Association to build 14 new homes in West Chilmington, near Horsham, West Sussex. 6 will be for shared ownership that RHTL will sell to local people.



### BUNBURY, NEAR CHESTER

8 homes were approved for the village of Bunbury, near Chester. Local architects Tweed Nuttall Warburton produced the successful design that is modelled to blend with the Cheshire style of local buildings. The scheme is in partnership with a landed Estate to build 4 homes for rent and 4 homes for shared ownership. We will work with a local housing association to build the new homes.



### NEW HOMES ARE ALSO BEING PLANNED IN KENT, SUSSEX AND BERKSHIRE

We have resources to promote more new schemes. If more affordable homes are needed in your area, we would be pleased to talk with parish councils and landowners.



# FREQUENTLY ASKED QUESTIONS

Here are some questions that often arise:

## Can I build an extension?

The short answer often is unfortunately no. Rural shared ownership housing is built for people who cannot afford to buy in the open market. Building an extension would of course increase the value of the property, and therefore the price, for the next purchaser.

Conservatories however are usually accepted, and are a popular way to increase space.

## Can I sublet?

The terms of your lease do not permit any form of subletting and planning permission requires our properties to be sold to people who have no other home. They must be occupied by the shared owner. Your home was built in partnership with the Parish Council for local people who cannot afford to buy in the open market. Someone who is subletting may be depriving a local person from buying a shared ownership home. Please let us know if you suspect that a shared owner is no longer living in a property.

## How do I insure my property?

Shared owners must maintain building insurance for the full reinstatement value as a condition of the lease, to cover eventualities such as flooding, fire or subsidence. RHTL has negotiated competitive premiums with insurance brokers Arthur J Gallagher. They will automatically send us a copy of the insurance certificate each year so you do not have to remember to comply with that requirement. **Email [UK.Chichester.RHT@ajg.com](mailto:UK.Chichester.RHT@ajg.com) or telephone 01243 793791 for a quote, and mention reference RHTL.**



## Do I need permission to improve my home?

You only need permission from RHTL if you are proposing to change anything to do with the structure of your home. So new windows, doors and conservatories all must be approved and installed by qualified contractors. Please contact Jeremy Page for further information if you are thinking of these improvements.

We do not need to know about upgrades to kitchens and bathrooms if you are not changing the structure of the building.

You may be proposing to borrow money to pay for improvements. You must let us know if that will be secured against the value of your home e.g. by increasing your mortgage.

## A CHANCE TO WIN £50 - SEND US YOUR CONTACT DETAILS

For a chance to win a £50 High Street voucher please provide us with your current email address to help us communicate effectively with our shared owners. Just send an email with your name and address to: [enquiries@ruralhousing.org.uk](mailto:enquiries@ruralhousing.org.uk).

All emails will be entered into a prize draw that will take place on Wednesday 31st May 2017.

Go to: [www.ruralhousing.org.uk](http://www.ruralhousing.org.uk) for further information



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