



Parish Council Consultation document

For land at

North and South Site

Cottington Road,
Cliffsend,
Kent

April 2020

OSG JOB NO. 19_0741





Terms of Reference

Client:



Orbit Homes (2020) Limited.

Garden Court
Harry Weston Road
Binley Business Park
Binley
Coventry
Garden Court
CV3 2SU

01234 436500

orbithomes.co.uk

Contractor:



WW Martin Ltd

Dane Park Rd,
Ramsgate,
Kent
CT11 7LT

01843 591 584

wwmartin.co.uk

Architect:



OSG Architecture Ltd.

The Wyseplan Building,
Occupation Road,
Wye, Ashford,
Kent
TN25 5EN

01233 812 418

osgarchitecture.co.uk



North Site

Introduction

01

Introduction

The Site

The site is located to the North of Cottington Road, Cliffsend and is subject to an outline planning application (Reference: OL/TH/17/0151) which granted approval for up to 41 dwellings on the site.

The original application had the access arrangements approved with all other matters (appearance, layout, landscaping and scale) reserved. This application seeks approval for these reserved matters and discharge of the other conditions attached to the outline approval.

Comprising 1.47 hectares of agricultural land, the site is bounded by residential properties to the west and east, with agricultural land to the north and south. Gently sloping up from south to north, there is the possibility to take advantage of the sloping topography, causing water to drain away from the site to Cottington Road and have the proposed dwellings stepping up from the road.

The site is not subject to any specific ecological, landscape or heritage designations.



Fig 01 North Site – looking north-east from Cottington Road



Fig 02 North Site – looking north-west from Cottington Road



Site Location

Site Address: land at
North Site
Cottington Road
Cliffsend
Kent

Site is approx. 400m east of the centre of Cliffsend and its facilities – including a village store and post office as well as a pre-school, café, pubs.

Within close proximity to the site can be found bus stops with links to Canterbury and Ramsgate.

Site Area: 14,730.4 m² / 3.64 ac

Fig 03. Site Location





North Site Proposal

02



North Site



Cottington Road Proposed Site Plan

The North Site is based around a perimeter type scheme, with appropriate plot sizes allowing variety of dwelling types and generous private amenity spaces – whilst minimising overlooking or overbearing issues.

There is a wide variety of frontages, with dwellings set back from the road edge especially around the edges of the site. Staggered frontages allow the creation of interesting street scenes, breaking up built form to avoid an urban environment, with the added benefit of creating natural surveillance throughout the site.

Further interest is achieved through the use of varying roof lines, gables and hips of various angles, that help to promote views through the site to the open agricultural land beyond. Roofs generally front to back pitch of 40 degrees, gable ends up to 45 degrees to provide a more traditional built form.

A positive aesthetic impact has been promoted through strong articulation of details – porches, bay windows, overhanging eaves, changes in materials in an effort to avoid blank facades. These have been carefully arranged to create a pleasant streetscape and give the development a strong sense of place. Rear gardens do not back onto public spaces – and side gardens have been avoided.

At changes in the road direction, dwellings have been designed to turn the corner, maximising the frontage to the site. Traditional post and rail fencing or knee-high fencing to open spaces to help prevent nuisance parking and define boundaries where necessary.

Orbit Homes

Orbit Homes Ltd. Are one of the leading housing providers in the UK, playing an active role in meeting the country's housing shortage.

With a focus on being fully affordable, their ethical business approach has seen them delivering and managing thousands of properties across the nation, for the past 50 years. Offering flexible ways for rental or purchase, their properties and schemes are designed to high standards, with the mission of building communities.

This is brought to the site at Cottington Road; the proposal being designed with all plots as affordable units - with 22% rented units, and 78% shared-ownership units, 15% of the dwellings across the site are M4(2) compliant. The scheme is designed with the majority of dwellings being two or more bedrooms, 5% of dwellings on site have less than two bedrooms.



Fig 08. Artist's Impression



Fig 08. Artist's Impression



Fig 08. Artist's Impression



Fig 08. Artist's Impression



South Site

Introduction

03

Introduction

The Site

The site is located to the South of Cottington Road, Cliffsend – it is subject to an outline planning application (Reference: OL/TH/17/0150) which granted approval for up to 23 dwellings on the site. The original application had the access arrangements approved with all other matters (appearance, layout, landscaping and scale) reserved. This application seeks approval for these reserved matters and discharge of the other conditions attached to the outline approval.

Site comprises 0.9 hectares of agricultural land bounded by residential properties to the west and east, with agricultural land to the north and south.

Site gently slopes from south to north. Take advantage of the sloping topography, water to drain away from Cottington Road. Houses will step down away the road.

Site not subject to any specific ecological designation however, landscape and heritage issues have an important part to play on this site.



Fig 01 South Site – looking south-east from Cottington Road



Fig 02 South Site – looking south-west from Cottington Road



Site Location

Site Address: land at
South Site
Cottington Road
Cliffsend
Kent

Site is approx. 400m east of the centre of Cliffsend and its facilities – including a village store and post office as well as a pre-school, café, pubs.

Within close proximity to the site can be found bus stops with links to Canterbury and Ramsgate.

Site Area: 9485.0 m² / 2.34 ac

Fig 03. Site Location





South Site Proposal

04



South Site



Cottington Road Proposed Site Plan

The South Site is based around a perimeter type scheme, with appropriate plot sizes allowing variety of dwelling types and generous private amenity spaces – whilst minimising overlooking or overbearing issues.

There is a wide variety of frontages, with dwellings set back from the road edge especially around the edges of the site. Staggered frontages allow the creation of interesting street scenes, breaking up built form to avoid an urban environment, with the added benefit of creating natural surveillance throughout the site.

Further interest is achieved through the use of varying roof lines, gables and hips of various angles, that help to promote views through the site to the open agricultural land beyond. Roofs generally front to back pitch of 40 degrees, gable ends up to 45 degrees to provide a more traditional built form.

A positive aesthetic impact has been promoted through strong articulation of details – porches, bay windows, overhanging eaves, changes in materials in an effort to avoid blank facades. These have been carefully arranged to create a pleasant streetscape and give the development a strong sense of place. Rear gardens do not back onto public spaces – and side gardens have been avoided.

At changes in the road direction, dwellings have been designed to turn the corner, maximising the frontage to the site. Traditional post and rail fencing or knee-high fencing to open spaces to help prevent nuisance parking and define boundaries where necessary.

Orbit Homes

Orbit Homes Ltd. Are one of the leading housing providers in the UK, playing an active role in meeting the country's housing shortage.

With a focus on being fully affordable, their ethical business approach has seen them delivering and managing thousands of properties across the nation, for the past 50 years. Offering flexible ways for rental or purchase, their properties and schemes are designed to high standards, with the mission of building communities.

This is brought to the site at Cottington Road; the proposal being designed with all plots as affordable units - with 22% rented units, and 78% shared-ownership units, 15% of the dwellings across the site are M4(2) compliant. The scheme is designed with the majority of dwellings being two or more bedrooms, 9% of dwellings on site have less than two bedrooms.



Fig 08. Artist's Impression



Fig 08. Artist's Impression



Fig 08. Artist's Impression



Construction Partner
About WW Martins and
their Logistics Plan

05

Construction Partner

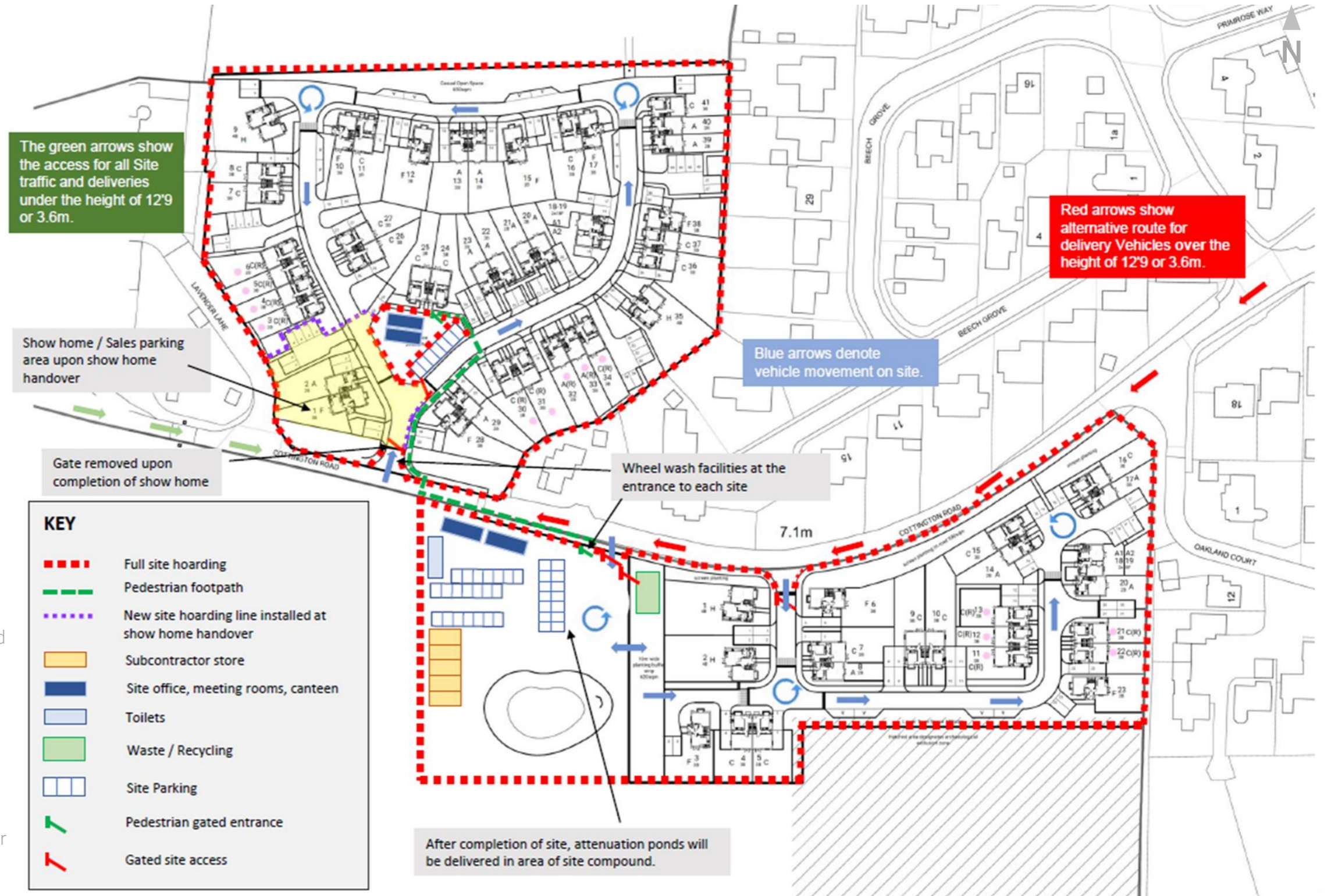
Working on site in partnership with Orbit, the construction works will be undertaken by WW Martin Ltd. Based locally in Ramsgate, WW Martin who were established in 1877 will be utilising their local teams and supply chain partners for the works to deliver the 64 new homes.

The site will be registered with the Considerate Constructors Scheme, a code of practice in the construction industry to promote best practice for working practices on site.

The safe delivery of the works will be of utmost importance to our team throughout the project. Regular internal and external safety audits will be undertaken during the delivery stages of the work.

In addition, detailed site logistics plans and method statements for all aspects of the works will be put in place and every care and attention will be given to the project to ensure the smooth running of the scheme.

Community Involvement is an important part of our business. We make a strong commitment to engage with local people in as many ways as we can. Regular resident newsletters and updates will be provided as the construction works progress on site.





Orbit Homes
Organisational
Biography

06

Orbit Homes

Organisational bio

Orbit is one of the largest housing groups in the country with a growing property portfolio of over 45,000 homes spanning the Midlands, east and south.

We are the UK's leading developer of new homes for affordable and social rent and over the next 10 years we will build 20,000 homes of which 65% will be affordable. We build homes across all tenures and are a market leader in the delivery of shared ownership.

We place our customers at the heart of what we do, investing in communities to make great places to live. Our profit for a purpose approach enables us to invest £4 million each year back into our communities making a positive difference to people's lives. Our Better Days programme helps customers improve their skills around work and digital, manage their money and enhance their well-being.

As a business, we operate in a dynamic and flexible environment with a strong performance culture, attracting and retaining the best talent. Our values-led approach means that our employees are passionate about achieving our vision; to lead in building thriving communities.

www.orbit.org.uk

@orbitgroup

Orbit Housing Group



building
communities

Tenancy Service

Tenancy Services is a national service operating across three regions - East, Midlands and South. Within each there is a Community Safety and Anti-Fraud (CSAF) team and a Response team who work patchless to cover the whole of that region.

- Community Safety and Anti-Fraud (CSAF)
 - o tackling anti-social behaviour, domestic abuse, hate incidents, safeguarding and tenancy fraud
- Response
 - o looking after defined day-to-day tenancy related issues across the general needs portfolio.

In the past, the old general needs housing teams tried to provide a one-stop shop service for customers and employees but that meant they were 'jacks of all trades and masters of none'.

Now, as Tenancy Services, we are experts and as a landlord, we are clear about what we do (see below) and how we do it.

As part of the digital first agenda, we increasingly drive customers to our website where they can self-serve using My Account and which allows them to check their rent account, make payments and report repairs at their convenience.

The next port of call for customers is to contact the Customer Service Centre (CSC) who aims to resolve at least 80% of all enquiries received, with the remaining 20% tasked to either CSAF or Response as appropriate.

Community Safety and Anti-Fraud Teams	Response Teams
<ul style="list-style-type: none"> Anti-Social Behaviour (ASB) Domestic Abuse Hate Incidents Multi-Agency Public Protection Arrangements (MAPPA) Safeguarding Tenancy Fraud 	<ul style="list-style-type: none"> Abandoned Properties Assignments, Successions and Name Change Breach of Tenancy Decants (temporary) Deceased Customers Evictions and TORT Notices Fixed Term Tenancy and Mortgage Rescue Reviews Management Moves New Customer Settling In Visits Non Access (if at breach of tenancy stage) Tenancy Audits

ASB – IN SCOPE

- Arson
- Assault and threats of violence
- Brothels
- Criminal Damage (including offensive graffiti)
- Drug dealing and drug use
- Noise (deemed to be statutory nuisance)
- Prostitution
- Sexual Offences
- Verbal abuse/harassment/intimidation
- Weapons (gun and knife)

NOT ASB – OUT OF SCOPE

- Abandoned cars
- Babies crying
- Children playing
- Cooking smells
- DIY noise
- Dog and cat fouling
- Disputes (friends and family)
- General living noise (doors banging, footsteps etc.)
- Lifestyle clashes
- Parking issues (non-designated areas)
- Parties (one-off)
- Personal disputes
- Pet nuisance



Shared Ownership Buyers Guide

Shared Ownership

Shared Ownership provides an affordable way to buy a home.

You purchase a share in a brand new home and pay a subsidised rent on the part you don't own.

In the future, if you wish, you can usually buy further shares until you own your home outright.



Why buy a Shared Ownership home?

You own part of your home rather than paying rent with no return.

- You will only need to secure a mortgage for a percentage of the property price rather than the whole amount, making it more affordable in the short term.
- You'll also need a much smaller deposit than you would if you bought the property outright.
- The combined monthly mortgage and rent payments of shared ownership usually work out cheaper than buying outright. They are often less than renting a similar property privately.
- In most cases you can buy additional shares of your home if you want to. As your income increases you can buy more of your home which means that one day you could own your home outright. The more of your home you own, the less rent there is to pay.

- You only buy the share you can afford so you don't overstretch yourself financially.
- A variety of homes may be available from one bedroom apartments right through to large family houses
- In most cases you can buy additional shares of your home if you want to. As your income increases you can buy more of your home which means that one day you could own your home outright. The more of your home you own, the less rent there is to pay.
- You only buy the share you can afford so you don't overstretch yourself financially.
- A variety of homes may be available from one bedroom apartments right through to large family houses.

How Shared Ownership works

Shared Ownership enables you to buy a share in a new home and pay a subsidised rent on the remaining share.

The initial share you buy will usually be between 25% and 75% of the full purchase price and is tailored to suit your circumstances, meaning it is not only affordable for you now, but in the future too.

You will pay a subsidised rent to Orbit on the share that you don't own and in most cases you have the opportunity to purchase further shares in your home if you wish to, this is known as 'staircasing'. When you purchase further shares in your home the rent reduces accordingly, if you staircase to 100% ownership there is no rent to pay.

Mortgage and rent?

Shared Ownership is designed to keep both the initial and ongoing costs of home ownership manageable and affordable.

The monthly costs of owning a Shared Ownership home usually work out less than if you had bought the home outright. In many cases the monthly costs are also less than renting privately. With Shared Ownership you only require a mortgage deposit on the share you're buying not the full value of the home making the scheme more affordable in the short term too.



What am I buying?

Shared Ownership doesn't mean that you have to share your home with anyone else! When you buy a home with Shared Ownership you are a homeowner and will take on all the responsibilities and gain all of the benefits that go with owning your home.

You begin by purchasing part of your home under a lease. A lease is a legal document between you and Orbit which proves that you own part of your home and will set out certain conditions which may include:

- Your rights and responsibilities as a homeowner.
- How often your rent and service charge are reviewed.
- What you should expect from us.

Since you purchase your home under a lease you will be a 'leaseholder' and we will be what is known as a 'freeholder'.

You will have all of the rights and responsibilities that you would have if you owned the home outright.

Can I sell my home?

Yes, just like any other homeowner you are free to sell the percentage that you own to another eligible person at any time.

If you decide to sell your share you will instruct an Independent Valuer to set the selling price. We will also help you by searching for a possible buyer on our waiting list, this should help reduce the costs of selling your share.

Am I eligible for Shared Ownership?

Shared ownership is normally aimed at first time buyers who are unable to buy a suitable home on the open market. However, applications from non-first time buyers may also be considered in the following circumstances if you:

- Are a previous homeowner who has had to sell due to say, a relationship breakdown.
- Need to move into a new area due to work or family commitments.
- Are an existing Shared Owner whose family has grown but are unable to afford a home that suits your needs outright.

What will it cost?

It is important to seek independent financial advice, as one of the first things you will need to consider when buying a home is how much deposit you can afford to put down, how much you can borrow and which is the most suitable mortgage for your circumstances. An independent financial advisor (IFA) will be able to assist you with this and will also help you to complete your mortgage application.

To help you to decide which IFA to appoint we will send you a list of advisors who are experienced with Shared Ownership purchases. You do not have to use one of the IFA's from our list, however buyers who do generally buy more quickly and easily.

It is important that you know from the beginning what your new home will cost you. During your purchase there will be a number of associated purchase costs and once you have moved into your property there will be ongoing costs of home ownership.

Purchase costs

- Reservation fee – This is a £500 fee you pay to reserve your home. It is non-refundable should you pull out of your purchase during the sales process, however you'll get this back when the sale completes as it will be deducted from the monies due on completion.
- Mortgage deposit – Your mortgage lender will usually require a deposit in order for you to secure a mortgage, this typically begins at 5% of the share you are purchasing but will vary from lender to lender. Your IFA will be able to discuss the deposit requirements of different lenders with you.
- Mortgage fees – Depending on which lender you choose there may be a fee as part of the mortgage application or mortgage valuation process. Your IFA or lender will be able to advise you about the fees applicable to you.
- Solicitors fees – These vary depending on the solicitor you use and will include items such as Land Registry fees, search fees and other expenses. We will provide you with a list of solicitors who have experience of Shared Ownership.
- Stamp Duty Land Tax (SDLT) – This is a government tax on buying a home. Your solicitor will be able to tell you if the tax applies and if it does, how much it will be.



Ongoing costs

- Your mortgage on the part of the property that you own.
- Rent – Under the Shared Ownership scheme you pay a subsidised monthly rent on the share of the property you don't own. The rent is payable on the part of your home that you do not own therefore the larger the share you own, the less your rent will be.
- Service charge – If you purchase a property with communal areas you will normally pay a service charge. Your service charge is calculated at a monthly rate and covers the cost of the upkeep of communal areas such as gardens, pathways or hallways. If you buy a newly built apartment your service charge may also include a 'sinking fund'. A sinking fund covers the cost of major repairs that may be needed in the future – such as replacing the roof, redecorating shared areas and so on. Paying for these costs month by month means that you will not have to find a large amount of money to pay for these repairs in the future and will help you if you decide to sell your home as the new buyer will know that the money is available to cover any major repairs.
- Management fee – The management charge is payable monthly and helps us to cover the cost of running and managing the area in which you live. Some of the services that the management fee contributes towards are:
 - Rent and service charge collection.
 - Customer care and after sales service.
 - Staircasing applications.
 - Property management.
- Buildings insurance – As the freeholder of your home we need to make sure that your home is adequately insured. Orbit have a block policy which covers all of our homes, and as we require insurance on so many properties the premium payable is reduced meaning that we can pass the savings onto you.
- Other household costs – You will need to organise payment of your own contents insurance, council tax, utility bills, TV licence and any other utilities that you require e.g. internet, telephone etc.



I've seen the home I want. So, what's next?

Step 1: Applying

If you haven't already done so then we will need you to complete a Shared Ownership application form. We will also need to see the following from you to support your application:

- Proof of your income by way of your payslips for the last three months or a P60.
- If you are self-employed we will need to see three years audited accounts.
- Proof of savings such as a photocopy of a bank or building society account statement.
- A mortgage in principle certificate – Most banks/building societies provide this free of charge or your IFA will assist with this.
- A tenancy reference (If you are renting your current home).
- Proof of identity such as a passport or driving licence.
- Proof of address such as a recent utility bill.

We will then:

- Check the information on your application form to make sure that you are eligible.
- Carry out an affordability check to ensure that you can afford your home now and in the long term by taking into account any savings and any other financial commitments you may have.
- If you are eligible we will agree the percentage share that you will purchase based on your affordability check.

Step 2: Reservation

Once you have been confirmed as eligible we will send you a formal offer. You should read your offer carefully, as this will state any special conditions that the offer is subject too. Most offers are made on the understanding that 'exchange of contracts' will take place within 28 days. At this stage we will ask you for a £500 non-refundable reservation fee to secure the property and details of the solicitor who will be acting in your purchase.



Step 3: Appointing a solicitor

Everyone who purchases a property will need to appoint a solicitor to carry out the necessary legal work. Your solicitor will act on your behalf and will:

- Check the lease.
- Speak with your mortgage lender and our solicitors.
- Carry out 'searches' and check that there are no issues that will affect your new home.
- Ensure that legal paperwork and the mortgage are in place in time for you to move into your new home.

Before you appoint a solicitor you should get an estimate of the likely costs. Some of the costs involved include:

- Solicitors Fee.
- Land Registry Fee.
- Search Fees.
- Expenses (known as disbursements).

To help you to decide which solicitor to appoint we will send you a list of solicitors who are experienced in Shared Ownership purchases. You do not have to use one of our solicitors, however buyers who do generally buy more quickly and easily. If you do not use a solicitor from our panel you should make sure that your solicitor has previous experience of Shared Ownership purchases.

Step 4: The sales process

Once we have received your reservation fee and you have confirmed the solicitor that will be representing you, we will issue a 'reservation document' to you and all solicitors involved. This document summarises the details of your proposed purchase and will give a date by which you must exchange contracts. The date for exchange of contracts will usually be 28 days from when we offered you a property.

During the sales process your solicitor will carry out searches, check over the lease and raise any questions they may have to our solicitor. The legal term for this process is 'conveyancing'. You must also inform your mortgage lender of the details of the home you are buying. Your mortgage lender will instruct a valuer to inspect your new home to ensure that they are happy it is suitable for them to lend on.

Once you receive a copy of your mortgage offer and valuation report we will need to see a copy to approve.

Throughout the sales process your appointed Sales Consultant will be available to answer any questions you may have.



Step 5: Exchange of contracts

You are now entering the last stages of the legal process. Exchanging contracts means that the buyer and the seller are both legally committed to the sale; you are legally bound to buy the home and we are legally bound to sell to you.

Both parties will then agree a 'completion date' – a date on which you get the keys and move into your new home. The completion date is usually within 10 working days of exchange of contracts if your home is ready to move into. If your home is still under construction we will let you know when it is ready and then arrange a completion date, this is known as 'completion on notice'.

Step 6: Completion day

In readiness for completion, your mortgage lender will have transferred the mortgage monies to your solicitor. Your solicitor will then pass that money on to our solicitors, once this is received the transaction will 'complete' and it's time to move into your new home!

Our sales team will usually make arrangements to meet you at your new home to give you the keys and you will also receive a handover pack, which includes:

- Instructions for your new appliances such as heating, white goods, etc.
- NHBC warranty handbook or equivalent.



After your purchase

Who is responsible for repairs and maintenance?

- If you own a house you are responsible for all repairs and maintenance to the inside and outside of your home, unless covered by your new home warranty.
- If you own an apartment you are responsible for maintaining the inside of your home, unless covered by your new home warranty. Orbit will take care of the day to day repairs, maintenance and decoration of the outside and any shared areas. This is paid for through your service charge.

What about repairs soon after I move in?

With all new homes you may experience teething problems, most of these will be minor such as shrinkage cracks as the property dries out or sticking doors and windows.

Your home is covered by an NHBC warranty (or equivalent), which covers your home for defects on the building workmanship for two years after you move in and for structural problems for 12 years.

Do I need permission if I want to make alterations or improvements to my home?

You don't need permission for redecorating and simple repairs but for anything more complicated you will.

This is partly to protect our interest in the property but also to ensure that you keep all the benefit of any improvements that add value to your home.

How do I buy extra shares?

Buying additional shares in your home is known as 'staircasing',

The price you pay for additional shares is based on the market value of your home at the time you want to buy. This value may go up or down according to housing market conditions generally. The value of your home will be set by an independent RICS Surveyor. There will be some costs involved in staircasing such as the valuation fee and solicitors fees although it shouldn't cost as much as buying your initial share.

In most cases you are able to staircase up to 100% ownership at which time you will become the freeholder of your home.

What happens when I want to sell my home?

You can sell your home to an eligible purchaser any time and under the terms of your lease Orbit has the right to nominate a person to buy your share. This helps you as it may save you the expense of going to an estate agent.

If we are unable to find a buyer, you can sell your home through an estate agent in the normal way.

As with staircasing, the price you sell your home for is based on the market value at that time.

As with any home the market value can rise or fall.

Orbit

Our developments range from small builds of two or three homes in rural villages through to developments of hundreds of homes in towns and cities, from greenfield sites to urban regeneration projects. We build a variety of homes from one bedroom apartments through to large family homes and Independent Living homes for the over 55s. Our developments include a mix of tenures from Shared Ownership and Shared Equity to Outright Sale, helping you find a home that suits you.

With extensive experience and a long history in the housing sector, you're in safe hands with us. Our experienced Sales Consultants will support you through your purchase and are dedicated to providing excellent customer service.

Customer Charter

Buying a new home is one of the biggest decisions you will ever make and we want to make the process as straightforward as possible.

Our Customer Charter fully complies with the Consumer Code for Homebuilders, a code which aims to ensure that buyers of new homes are treated fairly and are given reliable information about their purchase.

We promise that we will:

- Provide you with detailed information so that you can make an informed decision when buying a new home with us.
- Ensure that our staff are trained to efficiently deal with any enquires you may have.
- Ensure that advertising, sales and marketing materials are clear, truthful and fair.
- Provide you with detailed information about the home you are buying and any colour choices or options you may choose.

A full copy of the Customer Charter is available at orbithomes.org.uk/customer-charter

CONSUMER CODE FOR HOME BUILDERS


www.consumercode.co.uk

More information on the Consumer Code for Home Builders can be found at consumercode.co.uk

Your home is at risk if you do not keep up with payments of any mortgage, rent or other loan secured on it.

Contact us

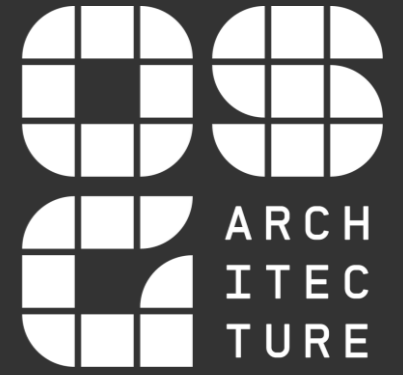
We're here to help so please contact us if you have any queries; we're available between 9am and 5pm Monday to Friday.

 0845 600 4072

 homes@orbit.org.uk

 orbithomes.org.uk





OSG Architecture Limited

The Porter Building,
1 Brunel Way,
Slough
SL1 1FQ
01753 968361

OSG Architecture Limited

The Wyseplan Building,
Occupation Road
Wye, Ashford,
Kent TN25 5EN
01233 812148
info@osgarchitecture.co.uk

Follow us on social media:

@osgarchitecture.com

#osgarchitecture.com

osgarchitecture.com