

Town and Country Planning Act 1990

Section 77 Call-in

Application By

Burlington Developments London Limited

Council Ref: 25/1020/OUT

PINS Ref: APP/P1940/V/26/3378268

Proposals

Outline planning application for up to 256 homes (C3 use class) (including affordable and self/custom build housing), housing with care (C2 use class), a children's home (for looked after children) (C2 use class) together with associated access (including off-site highway works), parking, open space and landscaping (appearance, layout, landscaping and scale as reserved matters).

Land East of Oxhey Lane, Carpenders Park

Proof of Evidence

(Registered Provider Evidence)

of

Nathan Stevenson

On behalf of the Applicant

June 2026

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APPENDIX

Appendix One – Responses Received from Registered Providers:

- **Clarion** - Andrew McGarvie (Land and Partnerships Director) dated 6 May 2026
- **Peabody** – Hannah Kilner (Head of Land and Partnerships) dated 11 May 2026
- **Home Group** – Craig Crowley (Head of Development and Delivery) dated 11 May 2026
- **Hightown** – Alison Laing (Head of Projects) dated 29 April 2026
- **L&Q** – Tamsin Griem (Head of New Business) dated 24 April 2026
- **MTVH** – Adam Wadsworth (Senior Land Manager) dated 12 May 2026
- **Sovereign Network** – Jenny Grote (Land and New Business Director) dated 30 April 2026
- **Settle Paradigm** – Becky King (Head of New Business) dated 23 April 2026
- **Places for People** – Philip Pearson (Development Director) dated 8 May 2026
- **Sanctuary** – Conor Farningham (Development Director) dated 8 May 2026
- **WCHT (Chime)** – Dan Taylor (Land and Partnerships Team Manager) dated 2 April 2026

1.0 WITNESS EXPERIENCE

- 1.1 My name is Nathan Stevenson and I hold a BSc in Land Management from the University of Reading. I am the Managing Director of Burlington Developments London Ltd, a strategic land promoter and developer specialising in the acquisition and disposal of residential-led development schemes.
- 1.2 I have 20 years of experience in the acquisition, promotion, disposal and delivery of residential-led development sites across London and the South East.
- 1.3 Prior to my time at Burlington, I spent 11 years at Bellway Homes and 3 years at Vistry Group both are large PLC Housebuilders involved in land acquisition, affordable housing partnerships and the delivery of new homes.
- 1.4 Across my career, I have worked with Registered Providers (RPs) in relation to the disposal of affordable homes secured through Section 106 Agreements as well as on a range of joint ventures.

2.0 INTRODUCTION

- 2.1 This evidence is submitted on behalf of the Applicant in support of an application for outline planning permission (the 'Application') in relation to Land East of Oxhey Lane, Carpenders Park (the 'Site'). The Application has been called in by the Secretary of State.
- 2.2 The Application was submitted to Three Rivers District Council ('TRDC', the 'Council') and was validated on 25 June 2025 under reference 25/1020/OUT for the following description of development:
- “Outline planning application for up to 256 homes (C3 use class) (including affordable and self/custom build housing), housing with care (C2 use class), a children's home (for looked after children) (C2 use class) together with associated access (including off-site highway works), parking, open space and landscaping (appearance, layout, landscaping and scale as reserved matters).”
- 2.3 There is an acknowledged pressing and acute need for housing of all tenures within the District. Notwithstanding this, there is dispute between the Council and the Applicant regarding the appropriate length of the Moratorium Period within the Unilateral Undertaking which is proposed to be entered into in support of the Application.
- 2.4 The Moratorium Period is the period of time within which any chargee/mortgagee of a Registered Provider (RP) is obliged to offer to the Council or another RP a transfer of the relevant affordable housing units in the event of any default by the RP. If no transfer is made within this period, then the affordable housing units may be disposed of free of the obligations in the Unilateral Undertaking.
- 2.5 The Council insists upon a Moratorium Period of 4-6 months, whereas the Applicant considers that a three month period is necessary, consistent with the guidance published by the National Housing Federation (NHF).
- 2.6 The NHF is the representative body for England's RPs representing over 550 social landlords that provide homes for nearly 6 million people. The NHF advocate for, support and promote the work of the Housing Associations with a focus on delivering affordable, quality housing.
- 2.7 The issue in dispute is not limited to this Inquiry and is currently being considered in a number of other planning appeals within Three Rivers, namely:
- Land at 76-78 Church Lane, Sarratt (LPA Ref: 25/1028/FUL) (20 dwellings)
 - Land to north of Little Green Lane, Croxley Green (LPA Ref: 24/2073/OUT) (600 dwellings)
 - Land to north of Chalfont Road, Maple Cross (LPA Ref: 25/0484/OUT) (75 dwellings)

- 2.8 The Applicant also has direct, recent and practical experience of this issue. In May 2024, Burlington secured planning permission at Appeal for 92 new homes and a new GP surgery at Church Lane, Sarratt in Three Rivers (PINS ref: 3311477 and 3311479). Since approval, Burlington has sought to dispose of the site on behalf of the landowners.
- 2.9 However, the delivery of 92 new homes (including 48 affordable homes) and GP surgery has been significantly delayed for two principal reasons – the 5 month Moratorium Period (which is included in the related Unilateral Undertaking) and the requirement for a Cycle Track Order to be confirmed (pursuant to a planning condition imposed on the planning permission).
- 2.10 It is now over two years from approval and we have still not secured a housing association for the 48 affordable units. Having undertaken a thorough marketing process for the site it has been abundantly clear that the 5 month Moratorium Period has materially affected the level of interest from RPs. RPs indicated they could only proceed on the basis of a deed of variation to the Unilateral Undertaking varying the 5 month Moratorium Period to 3 months.
- 2.11 Three Rivers DC has consistently refused to entertain the prospect of such a variation and consequently the 48 affordable homes remain undelivered.
- 2.12 My evidence is based on factual evidence received from RPs. I summarise the direct feedback received from RPs included on the Council's Preferred List of RPs in relation to the Council's position on Mortgagee in Possession provisions.
- 2.13 The evidence received from RPs demonstrates that a three month Moratorium Period is necessary to enable the delivery of 128 new affordable homes on site.

3.0 PROPOSED DEVELOPMENT

3.1 The proposed development comprises the following elements which would deliver a number of key benefits, namely:

- The delivery of up to 256 new homes on a site which is both available and deliverable and will make an immediate, significant and valuable contribution to the supply of new housing within the District;
- 128 homes will be affordable (equating to 50%) of which 90 will be social rent and 38 will be shared ownership;
- 13 homes will be self/custom build homes, providing the opportunity for local people to build their own home;
- A 60 bed Housing with Care (Use Class C2) to accommodate increasing demand in Hertfordshire;
- A 4 bedroom children's home for looked after children to meet the identified need by Hertfordshire County Council
- Delivery of 6.2 ha of new publicly accessible high quality public open space including three play areas;
- Enhancements to connectivity and transport infrastructure; and
- Provision of significant economic benefits.

4.0 METHODOLOGY

- 4.1 In preparing this evidence, I have sought feedback from RPs regarding the appropriate length of the Moratorium Period.
- 4.2 There are currently 1,581 RPs included on the Regulator of Social Housing’s List of RPs. I do not consider it necessary or proportionate to consult all RPs for the purposes of this exercise.
- 4.3 My starting point for identifying relevant RPs was the Council’s Affordable Housing Supplementary Planning Document (‘SPD’), adopted in June 2011 **(CD3.8)**. No subsequent update to the SPD has been published and, accordingly, it remains the prevailing policy framework in relation to affordable housing delivery within the District.
- 4.4 Helpfully, Appendix 4 of the SPD (List of Recommended Registered Providers) **(CD3.8)** identifies the Council’s recommended RPs. At the time of adoption, the SPD **(CD3.8)** identified 16 Recommended RP’s. However, since 2011, a number of those organisations have merged with other providers. The updated position is summarised in Table 1.

Registered Provider	Merged/Still Active	New Registered Provider
Affinity Sutton	Merged in November 2016	Clarion
Aldwyck	Merged with Catalyst in May 2019 then with Peabody in April 2023	Peabody
Circle Anglia	Merged in November 2016	Clarion
Home Group	Still Active	-
HPCHA	Still Active	Renamed Hightown
L&Q	Still Active	-
Metropolitan HT	Still Active	Renamed MTVH
Network	Merged in October 2023	Sovereign Network
North Herts Homes	Renamed Settle in 2018 then merged with Paradigm in October 2025	Settle Paradigm
Origin	Merged in April 2024	Places for People
Paradigm	Still Active	Renamed Settle Paradigm
Places for People	Still Active	-
Sanctuary	Still Active	-
Thrive Homes	Merging in 2026	Chime Housing (TBC 2026)
WCHT	Merging in 2026	Chime Housing (TBC 2026)

Table 1- List of Recommended RP’s from SPD **(CD3.8)**. Please note there are 15 RP’s in Table 1 as I have not included Abbeyfield in the table above as they are a Retirement Home provider.

- 4.5 Table 1 demonstrates that, of the original 16 RPs included on the Council’s recommended list, 11 remain following a series of sector mergers and consolidations.

4.6 Therefore, the comprehensive list of 11 RPs from the Council's List of Recommended is as follows:

- Clarion
- Peabody
- Home Group
- Hightown
- L&Q
- MTVH
- Sovereign Network
- Settle Paradigm
- Places for People
- Sanctuary
- Chime Housing (WCHT and Thrive Homes)

5.0 QUESTIONS FOR REGISTERED PROVIDERS

- 5.1 Following the planning application being called in by the Secretary of State, I engaged directly via email with the 11 RPs identified through the exercise set out above in Section 4 Methodology. The purpose of the exercise was to obtain direct market feedback from RPs operating within Three Rivers District.
- 5.2 The questions asked of the RPs were as follows:
- Q1.** Would you accept a moratorium period of between four and six months? If not, could you please explain your reasoning?
- Q2.** Would you still be able to make an offer at a reduced value to reflect the restriction to EUV-SH? If not, could you please explain your reasoning?
- Q3.** What moratorium period would be acceptable to you?
- 5.3 The feedback received from RPs was from Heads of Department or Director Level and provides a consistent, up to date and relevant evidence base regarding the length of Moratorium Period.

6.0 SUMMARY OF REGISTERED PROVIDER RESPONSES

6.1 Following the processes outlined in Section 4 and 5, Table 2 sets out a summary of the responses received from the RPs contacted by the Applicant.

Registered Provider	Response Date	Q1	Q2	Q3
		Would you accept a Moratorium Period of between 4 and 6 months	Would you still be able to make an offer at a reduced value to reflect the restriction to EUV-SH?	What moratorium period would be acceptable to you?
Clarion	06-May-26	No	No	3 months
Peabody	11-May-26	No	No	3 months
Home Group	11-May-26	No	No	3 months
Hightown	29-Apr-26	No	No	3 months
L&Q	24-Apr-26	Outside of Patch		
MTVH	12-May-26	No	No	3 months
Sovereign Network	30-Apr-26	No	No	3 months
Settle Paradigm	23-Apr-26	No	No	3 months
Places for People	08-May-26	No	No	3 months
Sanctuary	08-May-26	No	No	3 months
Chime Housing	02-Apr-26	Yes <i>"but it is not ideal"</i>	Yes but <i>"more difficult"</i> on larger schemes	3 months

Table 2 – Summary of Responses from RP's.

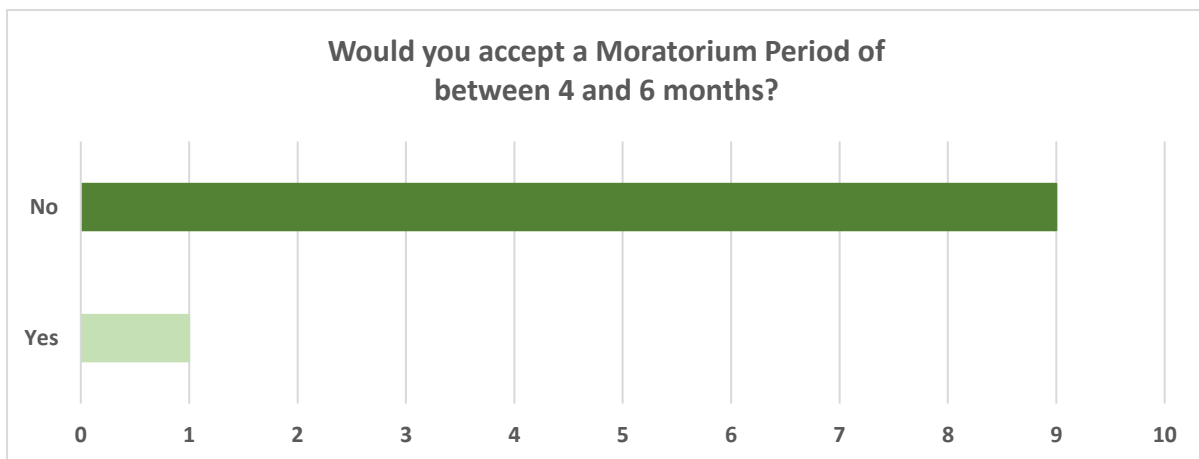
6.2 All detailed responses are provided in **Appendix 1**.

7.0 ANALYSIS OF REGISTERED PROVIDER RESPONSES

- 7.1 Of the 11 RP's on the Councils List of Recommender Providers, 10 of them provided direct feedback with one RP (L&Q) confirming that Three Rivers is outside of their patch. This is a strong response rate.

Question 1:

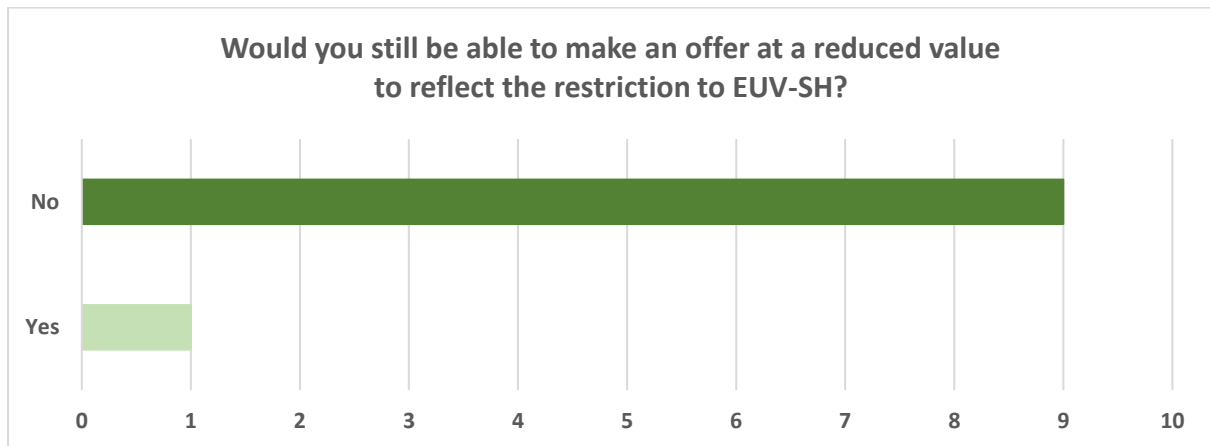
- 7.2 When asked whether the RP could accept a Moratorium Period of between 4-6 months, 9 out of 10 respondents (90%) confirmed that they could not accept a period of between 4-6 months as illustrated below.



- 7.3 A single RP, WCHT (soon to merge with Thrive Homes and become Chime Housing), confirmed they could accept a Moratorium Period between 4 and 6 months but caveated their response by stating that ***“it is not ideal as it is deviation from the standard 3 months clause”***. The “yes but” response clearly states their preference for a 3 month period which they considered to be ***“standard”***.
- 7.4 WCHT have a close relationship with the Council and have a joint venture with the Council called Three Rivers Homes. The Council are a 50% stakeholder of the joint venture. Watford Community Housing Trust Report and Financial Statements for year ending 31 March 2025 (CD4.34) confirms on Page 3 that “Three Rivers Homes consists of an asset-holding entity (Three Rivers Homes Limited) and a development, design and build entity which is currently dormant (Three Rivers Housing Developments LLP). The ownership of both entities is split on a 50/50 basis with TRDC and both are managed by Boards with representatives from both Clarendon Living (WCHT) and TRDC/ Three Rivers Commercial Services Limited”.

Question 2:

7.5 When asked whether the RP would still be able to make an offer at a reduced value to reflect the restriction to EUV-SH, 9 out of the 10 respondents (90%) confirmed that they could not make an offer on an EUV-SH basis as illustrated below.



7.6 Again, WCHT confirmed that they could provide an offer but *“as schemes get larger however, the charging implications are amplified and therefore is more difficult to justify the investment vs. other schemes with non-defective MiP clauses”*.

7.7 It is important to consider what would constitute a ‘larger’ scheme for WCHT. I have reviewed the scale of developments delivered by WCHT within the District in recent years, including:

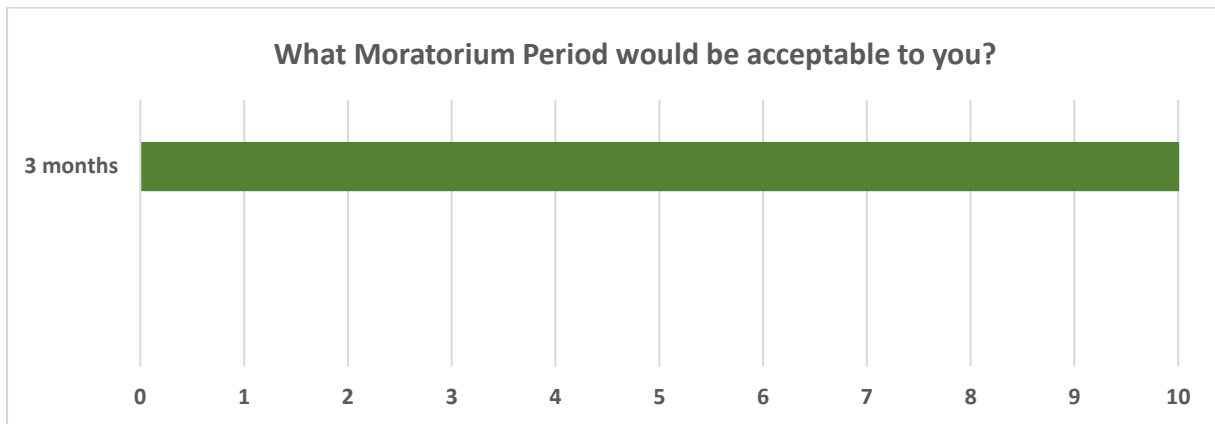
- (a) Foxgrove Path (19/2419/OUT) - a scheme comprising 53 homes in total of which 17 were rented;
- (b) Fairways Farm (18/1313/FUL) – a scheme comprising 100 homes in total of which 33 were rented; and
- (c) Northcotts (21/0620/FUL) – a 100% affordable housing scheme comprising 18 rented homes.

7.8 In the context of the above, I consider that a scheme delivering 128 affordable homes comprising 90 social rent and 38 shared ownership homes, would represent a significantly larger scheme than those WCHT has historically delivered within the District.

7.9 On this basis, therefore, I consider that the charging implications are likely to be amplified and that it would be difficult for WCHT to justify the investment when they could purchase other schemes with 3 month Moratorium Periods.

Question 3:

7.10 Finally, when asked what Moratorium Period would be acceptable to the RP, 10 out of 10 (100%) confirmed that 3 month Moratorium Period would be acceptable as illustrated below.



7.11 The responses received from RPs demonstrate a clear and consistent position regarding the acceptability of a three month Moratorium Period.

7.12 A number of RPs expressly confirmed that a three-month Moratorium Period reflects established industry practice and complies with funder and lender requirements. For example, Clarion confirmed that *“the standard 3 months”* is acceptable to them, whilst Peabody stated that *“all of our lenders require wording as per the NHF guidance which includes a 3 month moratorium period”*.

7.13 Similarly, Home Group advised that the Moratorium Period *“needs to be not longer than the industry standard maximum of 12 weeks or 3 months”* and Hightown Housing Association confirmed that *“we would accept a maximum moratorium period of 3 months, as a longer period is unacceptable to our lenders”*.

7.14 Other RPs echoed this position. MTVH confirmed *“three months as this is the accepted standard”*, Sovereign Network stated support for *“a period of 3 months in line with the NHF MIP”*, whilst Places for People advised that *“3 months is widely accepted as industry standard”*. Sanctuary Housing similarly confirmed that *“3 months is industry standard”*.

8.0 SUMMARY AND CONCLUSIONS

- 8.1 There is dispute between the Council and the Applicant regarding the appropriate length of the Moratorium Period within the Unilateral Undertaking that is proposed to be entered into in support of the Application. The Council insists upon a Moratorium Period of 4-6 months, whereas the Applicant considers that a three month period is necessary, consistent with the guidance published by the National Housing Federation (NHF).
- 8.2 The SPD (**CD3.8**) provides the Councils List of Recommended RPs. There are 16 in total and following mergers and consolidations within the sector and the removal of Abbeyfield as they are a retirement provider, there are 11 RP's on the Councils List of Recommended RPs.
- 8.3 I engaged directly via email with the 11 RPs identified on the Councils Recommended List. The purpose of the exercise was to obtain direct market feedback from affordable housing providers operating within Three Rivers District.
- 8.4 10 RP's provided direct feedback with one RP (L&Q) confirming that Three Rivers is outside of their patch.
- 8.5 Taken together, the responses demonstrate a strong degree of consistency amongst RPs from the Councils List of Recommended RPs. In particular, the evidence confirms that:
- 9 out of 10 (90%) **would not accept** a Moratorium Period between 4 and 6 months;
 - 9 out of 10 (90%) **would not** be able to make an offer at a reduced value; and
 - 10 out of 10 (100%) confirm that a three month Moratorium Period **is acceptable**.
- 8.6 To be reliant on one RP who provided an ambivalent and heavily caveated response subject to Board Approval is simply not sufficient to ensure the delivery of critically needed affordable homes. A healthy and thriving market needs a range of RPs to deliver the number of homes the District urgently needs. It is wholly unrealistic (and inappropriate) to expect a monopoly of one RP to be able to deliver all affordable homes in Three Rivers.
- 8.7 Based on the above evidence and recent experience, the Applicant's position is that any Moratorium Period longer than 3 months would have a significant and adverse impact on the delivery of 128 affordable homes which are critically needed within the District.
- 8.8 There is therefore a very clear and real risk that the whole development and all other associated benefits would not be delivered at all. At the very best, the effect of the 4-6 month period the Council is seeking would cause significant and undue delay to the timely delivery of these much needed homes that (for the reasons outlined in Mr Allin's proof) are so desperately need in the area.

Appendix One

Responses Received from Registered Providers

Nathan Stevenson

From: Andrew McGarvie <andrew.mcgarvie@clarionhg.com>
Sent: 06 May 2026 11:00
To: Nathan Stevenson
Subject: RE: Land at Oxhey Lane, Carpenders Park (Three Rivers DC)

Nathan,

See my responses in RED below.

Best regards

Andrew McGarvie MRICS
Land and Partnerships Director - South
Latimer by Clarion Housing Group
5th Floor, Greater London House, Hampstead Road, London, NW1 7QX
M: 07500 967635
www.latimerhomes.com



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by Clarion Housing Group

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From: Nathan Stevenson <nstevenson@burlington-uk.com>
Sent: 06 May 2026 10:58
To: Andrew McGarvie <andrew.mcgarvie@clarionhg.com>
Subject: Land at Oxhey Lane, Carpenders Park (Three Rivers DC)

You don't often get email from nstevenson@burlington-uk.com. [Learn why this is important](#)

Good Morning Andrew,

I hope this message finds you well.

We are currently promoting the above site for a landscape-led development comprising 256 new homes (50% affordable – 70% social rent and 30% shared ownership), alongside a new children's home and housing with care.

The application was recently called in by the Secretary of State following the Planning Committee's resolution to refuse permission on 19 March 2026.

Given our previous experience in Three Rivers, we anticipate that a key matter at the forthcoming Inquiry will be the length of the moratorium period within the mortgagee in possession clause, which will form part of the Section 106 agreement / Unilateral Undertaking.

Three Rivers District Council has an established position requiring a moratorium period of between 4 and 6 months and does not accept a 3-month period.

To assist us in preparing our evidence base for submission to PINS, we would be grateful if you could provide your views on the following:

1. Would Clarion accept a moratorium period of between 4 and 6 months? **No**
2. If not, could you please explain your reasoning? **It needs to be unrestricted to prevent a funder not accepting it as security against a debt facility or bond or a reduction in value of the asset.**
3. Would you still be able to make an offer at a reduced value to reflect the restriction to EUV-SH? **No.**
4. If not, could you please explain your reasoning? **As above**
5. What moratorium period would be acceptable to you? **The standard 3 months**

We would appreciate it if you could provide your response by Thursday 7 May 2026.

Thank you in advance for your assistance, and please do not hesitate to contact me if you would like to discuss this further.

I look forward to hearing from you.

Kind regards,

Nathan Stevenson

Nathan Stevenson

From: Hannah Kilner <Hannah.Kilner@peabody.org.uk>
Sent: 11 May 2026 12:42
To: Nathan Stevenson
Subject: RE: Land at Oxhey Lane, Carpenders Park (Three Rivers DC)

Hi Nathan,

I wish you the best of luck with the Secretary of State.

Peabody is not currently seeking new s106 opportunities due to the scale and commitment in our short term pipeline. However to theoretically answer your questions:

1. Would Peabody accept a moratorium period of between 4 and 6 months? **No, we require 3 months.**
2. If not, could you please explain your reasoning? **This is the requirement for our security charging. All of our lenders require wording as per the NHF guidance which includes a 3 month moratorium period.**
3. Would you still make an offer at a reduced value to reflect the restriction to EUV-SH? **No, we wouldn't**
4. If not, could you please explain your reasoning? **we would prefer to retain our resources for schemes where we can maximum charging capabilities**
5. What moratorium period would be acceptable to you? **3 months**

I hope this helps

Best
Hannah

Hannah Kilner
Head of Land & Partnerships | Development (North Counties) | Peabody

Email: hannah.kilner@peabody.org.uk
Mobile: 07989 673 774
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peabodynewhomes.co.uk | Follow us on [Facebook](#), [Instagram](#), [YouTube](#) and [LinkedIn](#)

From: Nathan Stevenson <nstevenson@burlington-uk.com>
Sent: 31 March 2026 10:55
To: Hannah Kilner <Hannah.Kilner@peabody.org.uk>
Subject: Land at Oxhey Lane, Carpenders Park (Three Rivers DC)
Importance: High

Good Morning Hannah

I hope this message finds you well.

We are currently promoting the above site for a landscape-led development comprising 256 new homes (50% affordable – 70% social rent and 30% shared ownership), alongside a new children’s home and housing with care.

As you may be aware, the application was recently called in by the Secretary of State following the Planning Committee’s resolution to refuse permission on 19 March 2026.

Given our previous experience in Three Rivers, we anticipate that a key matter at the forthcoming Inquiry will be the length of the moratorium period within the mortgagee in possession clause, which will form part of the Section 106 agreement / Unilateral Undertaking.

Three Rivers District Council has an established position requiring a moratorium period of between 4 and 6 months and does not accept a 3-month period.

To assist us in preparing our evidence base for submission to PINS, we would be grateful if you could provide your views on the following:

1. Would Peabody accept a moratorium period of between 4 and 6 months?
2. If not, could you please explain your reasoning?
3. Would you still be able to make an offer at a reduced value to reflect the restriction to EUV-SH?
4. If not, could you please explain your reasoning?
5. What moratorium period would be acceptable to you?

We would appreciate it if you could provide your response by Friday 10 April.

Thank you in advance for your assistance, and please do not hesitate to contact me if you would like to discuss this further.

I look forward to hearing from you.

Kind regards,

Nathan

Nathan Stevenson
Managing Director

Mobile No: 07939 108560

Tel No: 020 7117 2077

<http://burlington-uk.com/>

Foresters Hall 25-27 Westow Street Upper Norwood London, SE19 3RY



Nathan Stevenson

From: Craig Crowley <Craig.Crowley@homegroup.org.uk>
Sent: 11 May 2026 10:26
To: Nathan Stevenson; Will Gardner
Subject: RE: Land at Oxhey Lane, Carpenters Park (Three Rivers DC)

Morning

Responses to your 5 question below


- 1 – No
- 2 – because we must be able to securitise all of our stock and the moratorium cannot be longer than 12 weeks or 3 months because it will be unacceptable to any institutional funders. This is the industry standard.
- 3 – No
- 4 – because this does not offset the issue of being unable to securitise the housing.
- 5 – it needs to be not longer than the industry standard maximum of 12 weeks or 3 months – it must be acceptable to the lender market for it to be acceptable to us

Regards

Craig Crowley
Head of Development and Delivery South

Home Group
Uncommon Liverpool Street
34-37 Liverpool Street
London
EC2M 7PP



M: 07913380740



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From: Nathan Stevenson <nstevenson@burlington-uk.com>
Sent: 27 April 2026 13:51
To: Will Gardner <Will.Gardner@homegroup.org.uk>; Craig Crowley <Craig.Crowley@homegroup.org.uk>
Subject: RE: Land at Oxhey Lane, Carpenders Park (Three Rivers DC)

CAUTION: This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Hi Craig,

Please can you help re the below?

Many thanks
Nathan

Nathan Stevenson
Managing Director

Mobile No: 07939 108560
Tel No: 020 7117 2077
<http://burlington-uk.com/>

Foresters Hall 25-27 Westow Street Upper Norwood London, SE19 3RY



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From: Nathan Stevenson
Sent: 09 April 2026 10:39
To: 'will.gardner@homegroup.org.uk' <will.gardner@homegroup.org.uk>; 'Craig Crowley' <Craig.Crowley@homegroup.org.uk>
Subject: RE: Land at Oxhey Lane, Carpenders Park (Three Rivers DC)

Dear Will and Craig,

I hope you are both well.

I would be grateful if you could respond to the below at your earliest convenience.

Kind Regards

Nathan

Nathan Stevenson
Managing Director

Mobile No: 07939 108560

Tel No: 020 7117 2077

<http://burlington-uk.com/>

Foresters Hall 25-27 Westow Street Upper Norwood London, SE19 3RY



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From: Nathan Stevenson

Sent: 31 March 2026 10:57

To: 'will.gardner@homegroup.org.uk' <will.gardner@homegroup.org.uk>; 'Craig Crowley' <Craig.Crowley@homegroup.org.uk>

Subject: Land at Oxhey Lane, Carpenders Park (Three Rivers DC)

Importance: High

Good Morning Will and Craig

I hope this message finds you well.

We are currently promoting the above site for a landscape-led development comprising 256 new homes (50% affordable – 70% social rent and 30% shared ownership), alongside a new children's home and housing with care.

As you may be aware, the application was recently called in by the Secretary of State following the Planning Committee's resolution to refuse permission on 19 March 2026.

Given our previous experience in Three Rivers, we anticipate that a key matter at the forthcoming Inquiry will be the length of the moratorium period within the mortgagee in possession clause, which will form part of the Section 106 agreement / Unilateral Undertaking.

Three Rivers District Council has an established position requiring a moratorium period of between 4 and 6 months and does not accept a 3-month period.

To assist us in preparing our evidence base for submission to PINS, we would be grateful if you could provide your views on the following:

1. Would Home Group accept a moratorium period of between 4 and 6 months?
2. If not, could you please explain your reasoning?
3. Would you still be able to make an offer at a reduced value to reflect the restriction to EUV-SH?
4. If not, could you please explain your reasoning?
5. What moratorium period would be acceptable to you?

We would appreciate it if you could provide your response by Friday 10 April.

Thank you in advance for your assistance, and please do not hesitate to contact me if you would like to discuss this further.

I look forward to hearing from you.

Kind regards,

Nathan

Nathan Stevenson
Managing Director

Mobile No: 07939 108560

Tel No: 020 7117 2077

<http://burlington-uk.com/>

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Nathan Stevenson

From: Alison Laing <Alison.Laing@hightownha.org.uk>
Sent: 29 April 2026 09:12
To: Nathan Stevenson
Subject: Re: Land at Oxhey Lane, Carpenters Park (Three Rivers DC)

Hello Nathan

The simple answer to your questions is that we would only accept a maximum moratorium period of 3 months, as a longer period is unacceptable to our lenders.

We wouldn't offer on the basis of EUV-SH as prevents us delivering other schemes which we could charge at MV-STT

Hope that helps.

Alison Laing

Head of Projects, Development Department
DDI: 01442 292369 alison.laing@hightownha.org.uk
Mob : 07584 342586



Hightown

Hightown Housing Association Ltd Hightown House Maylands Avenue Hemel Hempstead HP2 4XH
T 01442 292300 Web: www.hightownha.org.uk

A Charitable Housing Association



From: Nathan Stevenson <nstevenson@burlington-uk.com>
Sent: Wednesday, April 29, 2026 8:26 AM
To: Alison Laing <Alison.Laing@hightownha.org.uk>
Subject: Land at Oxhey Lane, Carpenters Park (Three Rivers DC)

You don't often get email from nstevenson@burlington-uk.com. [Learn why this is important](#)

CAUTION: This email originated from outside of Hightown. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Good Morning Alison

I hope this message finds you well.

We are currently promoting the above site for a landscape-led development comprising 256 new homes (50% affordable – 70% social rent and 30% shared ownership), alongside a new children’s home and housing with care.

The application was recently called in by the Secretary of State following the Planning Committee’s resolution to refuse permission on 19 March 2026.

Given our previous experience in Three Rivers, we anticipate that a key matter at the forthcoming Inquiry will be the length of the moratorium period within the mortgagee in possession clause, which will form part of the Section 106 agreement / Unilateral Undertaking.

Three Rivers District Council has an established position requiring a moratorium period of between 4 and 6 months and does not accept a 3-month period.

To assist us in preparing our evidence base for submission to PINS, we would be grateful if you could provide your views on the following:

1. Would Hightown HA accept a moratorium period of between 4 and 6 months?
2. If not, could you please explain your reasoning?
3. Would you still be able to make an offer at a reduced value to reflect the restriction to EUV-SH?
4. If not, could you please explain your reasoning?
5. What moratorium period would be acceptable to you?

We would appreciate it if you could provide your response by Thursday 30 April given the urgency.

Thank you in advance for your assistance, and please do not hesitate to contact me if you would like to discuss this further.

I look forward to hearing from you.

Kind regards,

Nathan

Nathan Stevenson
Managing Director

Mobile No: 07939 108560

Tel No: 020 7117 2077

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Nathan Stevenson

From: Tamsin Griem <tgriem@lqgroup.org.uk>
Sent: 24 April 2026 13:17
To: Nathan Stevenson; Angie Hooper
Subject: RE: Land at Oxhey Lane, Carpenders Park (Three Rivers DC)

Hi Nathan

Thank you for your email. I'm afraid this is outside our current patch for new schemes – we did used to operate in the counties region but the focus is currently within London boroughs and North West UK.

Kind regards

Tamsin



Tamsin Griem
Head of New Business
Property & Investment

Direct: 020 8189 2580

29-35 West Ham Lane,
Stratford, London E15 4PH
www.lqgroup.org.uk

From: Nathan Stevenson <nstevenson@burlington-uk.com>
Sent: 23 April 2026 16:27
To: Tamsin Griem <tgriem@lqgroup.org.uk>; Angie Hooper <ahooper@lqgroup.org.uk>
Subject: Land at Oxhey Lane, Carpenders Park (Three Rivers DC)
Importance: High

Some people who received this message don't often get email from nstevenson@burlington-uk.com. [Learn why this is important](#)

Dear Tamsin and Angie

I hope this message finds you well.

We are currently promoting the above site for a landscape-led development comprising 256 new homes (50% affordable – 70% social rent and 30% shared ownership), alongside a new children's home and housing with care.

As you may be aware, the application was recently called in by the Secretary of State following the Planning Committee's resolution to refuse permission on 19 March 2026.

Nathan Stevenson

From: Adam Wadsworth <Adam.Wadsworth@mtvh.co.uk>
Sent: 12 May 2026 13:46
To: Nathan Stevenson
Subject: RE: Land at Oxhey Lane, Carpenders Park (Three Rivers DC)

Hi Nathan,

This has been passed to me.

Please see below our responses in **red**.

Thanks,

Adam

Adam Wadsworth, Senior Land Manager
m: 07738 714 215 | e: adam.wadsworth@mtvh.co.uk
www.mtvh.co.uk | Follow us: @MetTVH



OFFICIAL

OFFICIAL

From: Nathan Stevenson <nstevenson@burlington-uk.com>
Sent: 08 May 2026 08:30
To: Thomas Ruse <Tom.Ruse@mtvh.co.uk>; Tim Preston <tim.preston@mtvh.co.uk>
Cc: Guy Burnett <Guy.Burnett@mtvh.co.uk>
Subject: Land at Oxhey Lane, Carpenders Park (Three Rivers DC)
Importance: High

CAUTION: This message is from an external sender. If you think it is suspicious, click 'Report Phishing' in Outlook.

Good Morning Tom and Tim

I hope you are all well. I have been in touch with Guy Burnett who suggested you would be able to assist on the below request.

We are currently promoting the above site for a landscape-led development comprising 256 new homes (50% affordable – 70% social rent and 30% shared ownership), alongside a new children's home and housing with care. The application was recently called in by the Secretary of State following the Planning Committee's resolution to refuse permission on 19 March 2026.

Given our previous experience in Three Rivers, we anticipate that a key matter at the forthcoming Inquiry will be the length of the moratorium period within the mortgagee in possession clause, which will form part of the Section 106 agreement / Unilateral Undertaking.

Three Rivers District Council has an established position requiring a moratorium period of between 4 and 6 months and does not accept a 3-month period.

To assist us in preparing our evidence base for submission to PINS, we would be grateful if you could provide your views on the following:

1. Would Metropolitan Thames Valley accept a moratorium period of between 4 and 6 months? **No we wouldn't**
2. If not, could you please explain your reasoning? **because we need to be able to charge the properties in line with our funding requirements**
3. Would you still be able to make an offer at a reduced value to reflect the restriction to EUV-SH? **No we wouldn't**
4. If not, could you please explain your reasoning? **see Q2 response**
5. What moratorium period would be acceptable to you? **Three months as this is the accepted standard.**

We would appreciate it if you could provide your response by **Monday 11 May 2026** given the urgency of the matter and need to submit our Proofs of Evidence

Thank you in advance for your assistance, and please do not hesitate to contact me if you would like to discuss this further.

I look forward to hearing from you.

Kind regards,

Nathan

Nathan Stevenson
Managing Director

Mobile No: 07939 108560

Tel No: 020 7117 2077

<http://burlington-uk.com/>

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Nathan Stevenson

From: Jenny Grote <Jenny.Grote@sng.org.uk>
Sent: 30 April 2026 17:30
To: Nathan Stevenson
Subject: Land at Oxhey Lane, Carpenders Park (Three Rivers DC)

Hi Nathan,

Please see our responses to your questions in green text at the bottom of this email. Best of luck with the site.

Kind Regards,

Jenny Grote

Land & New Business Director – South
01635 277428
07776 225332



Sovereign House, Basing View, Basingstoke, RG21 4FA
Jenny.grote@sng.org.uk

On 1 October, Sovereign and Network Homes merged to become SNG (Sovereign Network Group).

Working hours: Monday – Friday at 12 noon

From: Nathan Stevenson <nstevenson@burlington-uk.com>
Sent: 29 April 2026 14:32
To: Jenny Grote <Jenny.Grote@sng.org.uk>
Subject: RE: Land at Oxhey Lane, Carpenders Park (Three Rivers DC)

Hi Jenny,

Thank you for your response and I look forward to hearing from you as soon as possible.

Many thanks
Nathan

Nathan Stevenson
Managing Director

Mobile No: 07939 108560
Tel No: 020 7117 2077

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From: Jenny Grote <Jenny.Grote@sng.org.uk>
Sent: 29 April 2026 13:54
To: Nathan Stevenson <nstevenson@burlington-uk.com>
Subject: RE: Land at Oxhey Lane, Carpenders Park (Three Rivers DC)

Hi Nathan,

I'm just checking with my sales colleague and will come back to you.

Many thanks,

Jenny Grote
Land & New Business Director – South
01635 277428
07776 225332



Sovereign House, Basing View, Basingstoke, RG21 4FA
Jenny.grote@sng.org.uk

On 1 October, Sovereign and Network Homes merged to become SNG (Sovereign Network Group).

Working hours: Monday – Friday at 12 noon

From: Nathan Stevenson <nstevenson@burlington-uk.com>
Sent: 28 April 2026 14:17
To: Jenny Grote <Jenny.Grote@sng.org.uk>
Subject: RE: Land at Oxhey Lane, Carpenders Park (Three Rivers DC)

Dear Jenny,

I hope all is well.

Did you receive my email below? It would be great if you could respond to the questions.

Many thanks

Nathan

Nathan Stevenson
Managing Director

Mobile No: 07939 108560

Tel No: 020 7117 2077

<http://burlington-uk.com/>

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From: Nathan Stevenson
Sent: 23 April 2026 16:29
To: 'jenny.grote@sng.org.uk' <jenny.grote@sng.org.uk>
Subject: Land at Oxhey Lane, Carpenders Park (Three Rivers DC)

Dear Jenny,

Longtime no speak and I hope this message finds you well.

We are currently promoting the above site for a landscape-led development comprising 256 new homes (50% affordable – 70% social rent and 30% shared ownership), alongside a new children's home and housing with care.

As you may be aware, the application was recently called in by the Secretary of State following the Planning Committee's resolution to refuse permission on 19 March 2026.

Given our previous experience in Three Rivers, we anticipate that a key matter at the forthcoming Inquiry will be the length of the moratorium period within the mortgagee in possession clause, which will form part of the Section 106 agreement / Unilateral Undertaking.

Three Rivers District Council has an established position requiring a moratorium period of between 4 and 6 months and does not accept a 3-month period.

To assist us in preparing our evidence base for submission to PINS, we would be grateful if you could provide your views on the following:

1. Would Sovereign Network Group accept a moratorium period of between 4 and 6 months? **No**
2. If not, could you please explain your reasoning? **We can't see a reason for Lenders to be willing to accept a longer period than 3-months, so SNG also need to adopt this position**
3. Would you still be able to make an offer at a reduced value to reflect the restriction to EUV-SH? **No**
4. If not, could you please explain your reasoning? **We need to Charge our properties to raise further funding for affordable housing**
5. What moratorium period would be acceptable to you? **A period of 3 months in line with the NHF MIP.**

We would appreciate it if you could provide your response by Tuesday 28 April 2026 given the urgency of the matter.

Thank you in advance for your assistance, and please do not hesitate to contact me if you would like to discuss this further.

I look forward to hearing from you.

Kind regards,

Nathan

Nathan Stevenson
Managing Director

Mobile No: 07939 108560

Tel No: 020 7117 2077

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Nathan Stevenson

From: Becky King <Becky.King@ParadigmHousing.co.uk>
Sent: 23 April 2026 18:27
To: Nathan Stevenson
Subject: RE: Land at Oxhey Lane, Carpenders Park (Three Rivers DC)

Hi Nathan

Responses below in red. NB – this does not necessarily mean we would make an offer should the moratorium period be acceptable.

regards

Becky

Becky King

Head of New Business

01628811995

07885 892487

www.SettleParadigm.co.uk

1 Glory Park Avenue, High Wycombe, HP10 0DF

settle.Paradigm

From: Nathan Stevenson <nstevenson@burlington-uk.com>
Sent: 23 April 2026 16:25
To: Becky King <Becky.King@ParadigmHousing.co.uk>
Subject: Land at Oxhey Lane, Carpenders Park (Three Rivers DC)
Importance: High

Good Afternoon Becky,

I hope this message finds you well.

We are currently promoting the above site for a landscape-led development comprising 256 new homes (50% affordable – 70% social rent and 30% shared ownership), alongside a new children's home and housing with care.

As you may be aware, the application was recently called in by the Secretary of State following the Planning Committee's resolution to refuse permission on 19 March 2026.

Given our previous experience in Three Rivers, we anticipate that a key matter at the forthcoming Inquiry will be the length of the moratorium period within the mortgagee in possession clause, which will form part of the Section 106 agreement / Unilateral Undertaking.

Three Rivers District Council has an established position requiring a moratorium period of between 4 and 6 months and does not accept a 3-month period.

To assist us in preparing our evidence base for submission to PINS, we would be grateful if you could provide your views on the following:

1. Would Paradigm accept a moratorium period of between 4 and 6 months? **No**
2. If not, could you please explain your reasoning? **Not suitable for charging at MV-STT**
3. Would you still be able to make an offer at a reduced value to reflect the restriction to EUV-SH? **No**
4. If not, could you please explain your reasoning? **We require the ability to charge at MV-STT**
5. What moratorium period would be acceptable to you? **3 months**

We would appreciate it if you could provide your response by Tuesday 28 April given the urgency of this matter.

Thank you in advance for your assistance, and please do not hesitate to contact me if you would like to discuss this further.

I look forward to hearing from you.

Kind regards,

Nathan

Nathan Stevenson
Managing Director

Mobile No: 07939 108560

Tel No: 020 7117 2077

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Nathan Stevenson

From: Philip Pearson <Philip.pearson@placesforpeople.co.uk>
Sent: 08 May 2026 14:39
To: Nathan Stevenson
Subject: FW: Land at Oxhey Lane, Carpenders Park (Three Rivers DC)

Hi Nathan,

Apologies for the delay and long time no speak!

I've been trying to get a definitive response but ultimately it's less of a point for PFP and more one for our funders. Please see below:

1. Would Places for People accept a moratorium period of between 4 and 6 months? **No. We have also previously flagged concerns about this approach with MHCLG and the Nat Fed due to impact on valuations and funding. Both our valuers and legal advisors would advise us against agreeing an extended period without significant DD being undertaken with our lenders. We also don't feel it would be an individual lender matter but that the whole funding market generally would need to be agreeable to a departure from 3 months before any individual lender took the plunge so to speak.**
2. If not, could you please explain your reasoning? **As explained above. We are also unable to determine the risk appetite of future funders so there is no guarantee that a departure from current industry standard would still be acceptable in the future. There is also a disclosure risk as any departure from the industry position of 3 months would need to be disclosed on an annual basis to our valuers and the chance of accidental non-disclosure in such a large portfolio probably wouldn't be worth the risk.**
3. Would you still be able to make an offer at a reduced value to reflect the restriction to EUV-SH? **No.**
4. If not, could you please explain your reasoning? **Because this will affect the chargeable value of the properties and our ability to secure finance.**
5. What moratorium period would be acceptable to you? **3 months is widely accepted as industry standard and any movement on this would likely need to be a decision by the funding markets as a matter of policy and not a specific decision for PFP and our individual funders.**

Hope that helps.

Kr,

Phil

Philip Pearson
Development Director – Places for People Developments



e: philip.pearson@placesforpeople.co.uk m: 07736 276717 w: placesforpeople.co.uk

Nathan Stevenson

From: Conan Farningham <Conan.Farningham@sanctuary-housing.co.uk>
Sent: 08 May 2026 10:38
To: Nathan Stevenson
Subject: Re: Land at Oxhey Lane, Carpenters Park (Three Rivers DC)

Morning Nathan,

Hope you are well.

Apologies for the delay in responding.

Please see my responses in **red** below.

Conan

Conan Farningham
Development Director – London
07738628917

The logo for Sanctuary, featuring the word "Sanctuary" in a green, sans-serif font.

From: Nathan Stevenson <nstevenson@burlington-uk.com>
Sent: Tuesday, April 28, 2026 2:17 PM
To: Conan Farningham <conan.farningham@sanctuary-housing.co.uk>
Subject: RE: Land at Oxhey Lane, Carpenters Park (Three Rivers DC)

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[EXTERNAL EMAIL] This email is from an external source – be careful when opening attachments or clicking links.

Hi Conan,

How you doing?

Just checking that you received my email below, it would be great if you could respond to the questions.

Many thanks
Nathan

Nathan Stevenson
Managing Director

Mobile No: 07939 108560

Tel No: 020 7117 2077

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From: Nathan Stevenson

Sent: 23 April 2026 16:26

To: 'conan.farningham@sanctuary-housing.co.uk' <conan.farningham@sanctuary-housing.co.uk>

Subject: Land at Oxhey Lane, Carpenders Park (Three Rivers DC)

Importance: High

Good Afternoon Conan

I hope this message finds you well.

We are currently promoting the above site for a landscape-led development comprising 256 new homes (50% affordable – 70% social rent and 30% shared ownership), alongside a new children's home and housing with care.

As you may be aware, the application was recently called in by the Secretary of State following the Planning Committee's resolution to refuse permission on 19 March 2026.

Given our previous experience in Three Rivers, we anticipate that a key matter at the forthcoming Inquiry will be the length of the moratorium period within the mortgagee in possession clause, which will form part of the Section 106 agreement / Unilateral Undertaking.

Three Rivers District Council has an established position requiring a moratorium period of between 4 and 6 months and does not accept a 3-month period.

To assist us in preparing our evidence base for submission to PINS, we would be grateful if you could provide your views on the following:

1. Would Sanctuary Housing accept a moratorium period of between 4 and 6 months? **No, we would require no more than 3 months**
2. If not, could you please explain your reasoning? **GLA and National Housing Federation support 3 month periods**
3. Would you still be able to make an offer at a reduced value to reflect the restriction to EUV-SH? **No**
4. If not, could you please explain your reasoning? **As per Question 2 above, 3 months is industry standard**

5. What moratorium period would be acceptable to you? **We would expect 3 months as this would be the standard timeframe**

I would be extremely grateful if you could assist with the above questions and provide a response by Tuesday 28 April 2026.

Thank you in advance for your assistance, and please do not hesitate to contact me if you would like to discuss this further.

I look forward to hearing from you.

Kind regards,

Nathan

Nathan Stevenson
Managing Director

Mobile No: 07939 108560

Tel No: 020 7117 2077

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Nathan Stevenson

From: Dan Taylor <Dan.Taylor@wcht.org.uk>
Sent: 02 April 2026 10:21
To: Nathan Stevenson
Subject: RE: Land at Oxhey Lane, Carpenders Park (Three Rivers DC)

Follow Up Flag: Follow up
Flag Status: Flagged

Hi Nathan,

All good thank you.

1. Would Watford Community Housing accept a moratorium period of between 4 and 6 months? **Yes we have done albeit it is not ideal given the deviation from the standard 3 month clause and the charging implications thereof.**
2. If not, could you please explain your reasoning? **N/A**
3. Would you still be able to make an offer at a reduced value to reflect the restriction to EUV-SH? **Yes this is what we typically do in Three Rivers subject to our board approvals. As schemes get larger however, the charging implications are amplified and therefore it is more difficult to justify the investment vs. other schemes with non-defective MiP clauses.**
4. If not, could you please explain your reasoning? **N/A**
5. What moratorium period would be acceptable to you? **Well the standard 3 month is preferred in line with industry standards.**

I hope this helps but if you need anything else, please let me know.

Best regards,



**Dan Tayl
or**

Land and Partnerships Team Man
ager

**Watford Community Hous
ing**



+44 1923 209192



+44 7702 515111



Dan.Taylor@wcht.org.uk



www.wcht.org.uk



Gateway House, 59 Clarendon Road, Watford, Hertfordshire, WD17 1LA

From: Nathan Stevenson <nstevenson@burlington-uk.com>
Sent: 31 March 2026 11:16
To: Dan Taylor <Dan.Taylor@wcht.org.uk>
Subject: [EXTERNAL MESSAGE] Land at Oxhey Lane, Carpenders Park (Three Rivers DC)
Importance: High

External Email: Be cautious of links and attachments. Only proceed if you know the sender and trust the content.

Good Morning Dan,

I hope this message finds you well.

We are currently promoting the above site for a landscape-led development comprising 256 new homes (50% affordable – 70% social rent and 30% shared ownership), alongside a new children's home and housing with care.

As you may be aware, the application was recently called in by the Secretary of State following the Planning Committee's resolution to refuse permission on 19 March 2026.

Given our previous experience in Three Rivers, we anticipate that a key matter at the forthcoming Inquiry will be the length of the moratorium period within the mortgagee in possession clause, which will form part of the Section 106 agreement / Unilateral Undertaking.

Three Rivers District Council has an established position requiring a moratorium period of between 4 and 6 months and does not accept a 3-month period.

To assist us in preparing our evidence base for submission to PINS, we would be grateful if you could provide your views on the following:

1. Would Watford Community Housing accept a moratorium period of between 4 and 6 months?
2. If not, could you please explain your reasoning?
3. Would you still be able to make an offer at a reduced value to reflect the restriction to EUV-SH?
4. If not, could you please explain your reasoning?
5. What moratorium period would be acceptable to you?

We would appreciate it if you could provide your response by Friday 10 April.

Thank you in advance for your assistance, and please do not hesitate to contact me if you would like to discuss this further.

I look forward to hearing from you.

Kind regards,

Nathan

Nathan Stevenson
Managing Director

Mobile No: 07939 108560

Tel No: 020 7117 2077

<http://burlington-uk.com/>

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