Affordable Housing Proof of Evidence

In respect of:

Land to the North of Little Green Lane, Croxley Green, WD3 3SP

Prepared by:
James Bullivent BA (Hons)

On behalf of:
Richborough

LPA Appeal Reference:
26/0012/REF

LPA Planning Application Reference:
24/2073/OUT

PINS Appeal Reference:
6004972

Date:
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Pioneer
housing & development consultants

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Witness Experience and Scope of Evidence

Relevant Experience

My name is James Bullivent. I hold a BA (Hons) Degree in history from the University of Warwick.

I am a Senior Development Manager at Pioneer Property Services Ltd, where I have been employed since January 2016. Pioneer is a leading independent affordable housing consultancy, established over 20 years ago, and operating across England and Wales. We provide advice to landowners, developers and housebuilders on the affordable housing requirements for planning proposals, and act as agent to sell affordable homes to Registered Providers, delivered via Section 106 planning obligations.

Prior to my appointment at Pioneer, I was employed as a Development Manager for Curo (and its predecessor Somer Housing Group), a major Registered Provider of Social Housing in the south-west of England, where for 11 years I acted primarily in the acquisition of affordable homes delivered via Section 106 obligations.

Scope of Evidence

The evidence I provide in this proof is factual in nature and is limited to matters within my direct professional experience as an affordable housing consultant. As such, this proof does not provide expert evidence on Registered Provider ("RP") private finance or property valuation, rather it draws upon direct feedback provided by RPs in relation to our instructions for the appeal site, as well as my own experiences in the matter.

In this proof I provide an overview of Mortgagee in Possession ("MiP") clauses, including their purpose and application across local planning authorities in the wider south-east region, a presentation of research undertaken to examine the potential for loss of affordable housing delivered via Section 106 planning agreements, and feedback from RPs in relation to the proposed affordable housing provision and MIP terms pertaining to the appeal site.

1 Introduction

1.1 This Affordable Housing Proof of Evidence has been prepared by Pioneer Property Services Ltd ("Pioneer") on behalf of Richborough ("the Appellant") in respect of Affordable Housing proposals relating to the proposed development of Land to the North of Little Green Lane, Croxley Green, WD3 3SP (the "appeal site").

1.2 The appeal site, which lies within the Three Rivers District Council administrative area, is the subject of an outline planning application submitted by the Appellant on 19 December 2024 (reference: 24/2073/OUT) for the:

> *"Development of up to 600 residential dwellings (Use Class C3(a)), construction of a 5-bedroom property for childrens social care and supported living (Use Class C3(b)). Two vehicular access points from Little Green Lane and further pedestrian / cycleway accesses. A one form entry primary school (Use Class F1(a)) (plus expansion land for a two form entry primary school). A mixed use local centre including provision for NHS health and social care services (Use Class E(e)), community building (Use Class F2), retail and cafe provision (Use Class E(a-c)), car parking and associated infrastructure. A country park, areas for play and recreation, allotments, community orchard and landscaping with associated infrastructure including sustainable urban drainage systems. (Layout, scale, appearance and landscape as reserved matters)"*

1.3 The proposed development went to the Council's Planning Committee on the 22nd of January 2026 with a recommendation for approval subject to the completion of a S106 legal agreement.

1.4 In January 2026 a decision notice (**CD4.2**) was issued refusing planning permission, citing three reasons the third of which relates to the absence of a signed S106 planning agreement for various contributions (including affordable housing). The site is now the subject of this Planning Appeal (ref: 6004972).

1.5 The development proposals will deliver 50% (300 units) of the dwellings as affordable units comprising:

70% (210 units) for Rent, comprising 70% (147 units) for Social Rent and 30% (63 units) as Affordable Rent

30% (90 units) for Affordable Ownership (e.g. Shared Ownership)

1.6 The affordable housing quantum is acknowledged at paragraph 7.4.10 of the Planning Committee Report (**CD4.3**) to 'exceed the 40% requirement of Policy 5.1 of the Sarratt Neighbourhood Plan (adopted 2025) and the 45% requirement of Policy CP4 of the Core Strategy (adopted October 2011)'. The Planning Committee Report paragraph 7.4.11 further confirms that the affordable housing 'tenure mix split' within of the Planning Committee Report 'fully accords' with the emerging Local Plan which has 'regard to the South-West Herts Local Housing Needs Assessment Update (March 2024)' which is considered by the Council to provide an up to date assessment of affordable housing. In paragraph 7.4.12 the Planning Committee Report confirms that 'Planning Policy Officers raise no objection to the proposed mix, noting that it aligns with the Emerging Local Plan. Similarly, Housing Officers raise no objection, advising that they are supportive of the revised approach'.

1.7 As set out within the Statement of Common Ground ("SoCG" – **CD8.1**) submitted to this Appeal; whilst Reasons for Refusal 1 and 2 are no longer being pursued, Reasons for Refusal 3 remains unresolved.

1.8 Specifically in respect of affordable housing: as set out within a separate S106 Statement of Common Ground ("S106 SoCG" – **CD8.2**) disagreement remains with regards to the wording to be used within the affordable housing Mortgagee in Possession ("MiP") clause within the S106 Planning Agreement (also known as a 'Mortgagee Exclusion Clause').

1.9 The following section of this proof provides background context in terms of Pioneer's role in respect of affordable housing consultancy services on the Appeal Site and by providing an overview on the use of MiP clauses with respect to Registered Providers ("RPs"). Other Local Authorities are predominantly using 3-month MiPs, and that the loss of affordable housing stock where MiP clauses are triggered is exceptionally rare is also demonstrated.

1.10 Section four outlines the marketing and subsequent Expressions of Interest exercises undertaken by Pioneer with RPs on behalf of the Appellant (and the outcomes of these in so far as how RPs reacted to the inclusion of a 5-month MiP clause). Other similar exercises undertaken by other parties are also considered in this section.

1.11 Section 5 provides a Summary and Conclusion.

2 Background Context

2.1 Pioneer's Role

2.1.1 Pioneer is a leading independent affordable housing consultancy, established over 20 years ago, and operating across England and Wales. We provide advice to landowners, developers and housebuilders on the affordable housing requirements for planning proposals, and act as agent to sell affordable homes to Registered Providers, delivered via Section 106 planning obligations.

2.1.2 Pioneer were appointed by Richborough in November 2025 to secure interest and feedback from Registered Providers ("RPs") in respect of the affordable housing proposed on the Appeal Site, as well as on the Three Rivers District Council ("the council") requirement for a 5-month Mortgagee in Possession ("MiP") clause for inclusion within in the Section 106 Agreement ("S106") (also known as a 'Mortgagee Exclusion Clause').

2.1.3 Pioneer were further appointed in May 2026 to secure an updated position in respect of RP interest and feedback (again asking specifically for feedback on the Council's 5-month MiP clause) on the proposed affordable housing on the appeal site.

2.1.4 The outcome of these exercises is summarised within Section 4 below.

2.2 MiP Overview

2.2.1 The operation of Mortgagee in Possession clauses ("MiP") within S106 Planning Agreements and the affordable housing Regulatory system are considered in detail within the evidence of Mr John Baird and Mi Richard St John Williams submitted in support of this Appeal.

2.2.2 However, the following paragraphs provide a summary to provide context for the subsequent sections this proof.

2.2.3 RPs need to obtain private funding to finance the delivery / acquisition of affordable housing. This is particularly true of section 106 affordable housing which is ineligible for public grant funding. Lenders require that a 'charge' be placed over the affordable housing units entitling them to take possession unfettered by affordable housing restrictions set out within a section 106 Agreement, in the vanishingly rare event that an RP defaults on the loan.

2.2.4 Without the inclusion of an MiP clause, the mortgagee in possession would be bound by the restrictions on the affordable housing imposed through the section 106 agreement, impacting upon the RP's ability to use those properties as security ('raising a charge') against loans to fund their future development programme.

2.2.5 The affordable housing value would be limited to 'Existing Use Value for Social Housing' ("EUV-SH") leading to a significant loss of value (reportedly up to 50% in some locations[1]). For RPs to secure the best possible lending terms lenders will require secured properties to have Market Value Subject to Tenancies' value ("MV-ST").

2.2.6 Without a commercially acceptable MiP clause, lenders will only lend reduced amounts to reflect that the affordable housing value is restricted to EUV-SH, potentially preventing RPs from unlocking capital for re-investment in additional affordable housing. This issue is considered in detail within the evidence of Mr Giles Sutcliffe, Savills being submitted in support of this Appeal.

2.2.7 To assist RPs with securing the best possible lending terms an industry standard clause was published by the National Housing Federation in 2015 and amended in 2017 (see Appendix 1). This clause has been formulated by the Property Finance Working Group ("PFWG") which includes borrowers, valuers, and lawyers acting for both funders and RPs.

2.2.8 Furthermore, in 2019 the PFWG agreed a revised template MiP prepared in conjunction with the Greater London Authority ("GLA") for use on GLA development sites[2] (see Appendix 2). This was in response to different MiP clause approaches being applied resulting in delays to affordable housing negotiations, uncertainty for local planning authorities and impacting negatively on the amount of funding that RPs were able to secure.

2.2.9 The PFWG National Housing Federation / GLA MiP wording seeks to balance lenders' requirements (if RPs are to achieve optimal funding arrangements) with local planning authority objectives for retaining affordable housing as affordable housing units.

2.2.10 The MiP clauses published by the National Housing Federation and the GLA both include a 3-month 'moratorium period' during which the mortgagee in possession must use 'reasonable endeavours' to dispose of the affordable housing units to the local planning authority or an alternative RP after which, if such a resolution is not possible, the mortgagee in possession

[1] Mortgagee Protection Clauses – caselaw update, Bevan Brittan LLP, 12th August 2025 – Appendix 3
[2] The standard PFWG National Housing Federation clause remains the recommended clause outside of GLA Developments

will become free of any affordable housing restrictions, albeit still subject to any rights that occupying tenants hold.

2.2.11 As such, the three month period has been deemed the maximum appropriate industry standard moratorium period by a group of experts acting in the best interests of RPs, with the objective of securing the successful delivery of affordable housing. Taking any other approach seriously jeopardises the delivery of affordable housing.

2.3 Use of MiP Clauses Across the Wider Home Counties Region

2.3.1 The Council acknowledges that MiP clauses, where used, should 'facilitate' lending to RPs (as opposed to hindering it), which is supported by advice at paragraph 4.8 within the Affordable Housing Supplementary Planning Document adopted back in June 2011 (**CD7.5**).

2.3.2 Elsewhere, local authorities have recognised the need for a considered approach with MiP provisions, and the appropriateness of using industry standard wording. One such example is provided by Westmorland and Furness Council which, when considering whether or not to introduce MiP clauses into its template S106 legal agreement, concluded its own existing policy position of not including one to be restricting:

> *"…the ability of Council officers' to negotiate sensible and pragmatic solutions which mitigate the risks such as those advocated by the GLA and National Housing Federation. In short, the rigid application of this detailed element of planning policy is prejudicing the wider policy objective of securing badly needed new affordable housing."*
>
> (paragraph 3.12, Mortgagee in Possession Clauses, Report to Cabinet, 5th November 2024)

The report proposed to use the NHF standard wording for inclusion in the Council's s106 template and this was approved by Cabinet.

2.3.3 The PFWG National Housing Federation industry standard MiP wording and 3-month timeframe is routinely used across the wider home counties region by local authorities (see Appendix 4.1).

2.3.4 Evidence collected by Pioneer and Richborough demonstrates that in 116 out of 119 permissions (c.97%) across the wider home counties region local authorities have agreed to

the use of the industry standard MiP wording with a 3-month clause (or 2-months in three cases) in the relevant S106 legal agreements. The use of longer timeframes can therefore be said to be extremely rare. This outcome is summarised below:

Figure 2.3.1 – Summary of S106s Agreed Across the Wider Home Counties Region

	Moratorium Period within Mortgagee in Possession Clause			
	2 months	3 months	4 months	6 months
ALL	**3**	**113**	**1**	**2**
JULY 2024 ONWARDS*	3	74	0	1
50+ DWELLINGS	3	102	1	2
JULY 2024 ONWARDS* AND 50+ DWELLINGS	3	71	0	1

*Date of S106 Agreement
Source: Research undertaken by Pioneer and Richborough, July 2026 – see Appendix 4.1 for supporting documents

2.3.5 Of the 3 permissions with a MIP over 3 months, the following points can be noted:

- Land South of Shenley Hill Radlett (24/1211/OUT) – Hertsmere - Fairfax Acquisitions – S106 (UU) with 6-month MIP signed in Feb 2026. Outline consent (via appeal), and so may not yet have engaged with RPs.
- LA3, Land at West Hemel Hempstead (4/03266/18/MFA) – Dacorum – Taylor Wimpey – 4-month MIP in S106 signed Dec 2011 – the selected RP ultimately contracted with conditionality relating to securing a Deed of Variation for a 3-month period (Pioneer acted on behalf of Taylor Wimpey as agent).
- Land On the West Side of Tothill Street Minster Ramsgate (OL/TH/18/1488)– Thanet – College of St John – 6-month period – signed 5 years ago, at which time the RP market for S106 sites was a great deal more competitive.

2.3.6 Further to the above, it can be noted that the Government[3] is currently considering the standardisation of S106 planning agreements. Town and Legal LLP, appointed to lead on this, published proposals for reform such as this in November 2025 which include a model form of agreement which, it can be noted, contains a 3-month moratorium period. Whilst Town Legal

[3] Policy paper Policy statement: a roadmap for Section 106 delivery in England Updated 24 March 2026, Ministry of Housing, Communities and Local Government, section 2, third bullet point

LLP note[4] that the recommendations are currently focussed on small and medium sized development the principles apply equally to larger developments (Appendix 4.2).

2.4 Potential for Loss of Affordable Housing

2.4.1 The detail of the how MiP clauses operate is set out in detail in the evidence of Mr John Baird of Osborne Clarke LLP and of Mr Richard St John William of Addleshaw Goddard, submitted in support of this Appeal. The detail of how affordable housing is regulated is set out within the evidence of Mr Richard St John Williams.

2.4.2 However, the following research undertaken by Pioneer suggests that the failure of an RP leading to the loss of general needs affordable housing stock to the sector is exceedingly rare.

2.4.3 Regulator of Social Housing ("RSH") data published within a 'Regulatory judgements and enforcements notices table'[5] and within an 'archived regulatory judgements and enforcements notices table' (which together cover the 2012 to July 2026 period) reports three Registered Providers holding general needs affordable housing having a Viability Grade of 'V4' (see Appendices 5.2 and 5.4).

2.4.4 Viability Grade of 'V4' is defined by the RSH[6] as:

> *"…the landlord does not meet our viability requirements. There are issues of serious regulatory concern, and the landlord is subject to regulatory intervention or enforcement action."*

2.4.5 Further explanation of the grade sets out that :

> *"Landlords at V4 are most likely to be in serious financial difficulty and we will be working with them and others, as appropriate, to remedy the situation. This may include using our regulatory or enforcement powers."*

2.4.6 Based on our research, none of the affordable housing stock owned by the three Registered Providers in question has been lost to the sector as a result:

- Cosmopolitan Housing Group Limited (December 2012) – taken over by Sanctuary.[7]

[4] Pages 2 to 3 and pages 20 to 21, Simplifying & Standardising Section 106 Agreement Processes: Proposals for Reform, Town Legal LLP, November 2025
[5] As updated 8th July 2026
[6] see Appendix 5.1
[7] See Appendix 5.6

- My Space Housing Solutions (December 2022) - entered into a company voluntary agreement in 2025 and is still operating.[8]
- Venture Housing Association (October 2014) – taken over by One Vision Housing (OVH).[9]

2.4.7 Prior to the available RSH data referenced above, research suggests that in 2007 Ujima Housing Association collapsed financially, but all of its affordable housing stock was transferred to London and Quadrant ("L&Q").[10]

2.4.8 In addition to the above V4 gradings a number of other RPs providing general needs affordable housing have been graded at 'V3' between 2012 and 2026 (this is where areas of serious regulatory concern have been identified by the RSH, but the RP is working with the RSH to improve its position – see Appendix 5.1 page 6 for the RSH definition of this grade):

- Heylo – Subsidiary companies went into administration March 2026 – the affected Shared Ownership homes will be sold (this could be to a private sector owner or to RPs), but residents' leases and the management of their homes are reported by the administrator PWC to remain unchanged.
- Derwent Housing Association - Acquired by Places for People 2017
- Impact Housing Association - Merged into the Riverside Group 2018
- Octavia Housing - Became subsidiary of Abri 2024
- Origin Housing - Acquired by Places for People 2026
- South Yorkshire Housing Association - Acquired by Places for People 2025
- Swan Housing Association - Became subsidiary of Sanctuary 2023
- Tower Hamlets Community Housing - Joined the Hyde Group 2025

2.4.9 It can be noted that Kinsman Housing Ltd (featured within the Westminster City Council v Gems House Residences Chiltern Street Limited & Anor [2025] EWHC 1789 High Court Judgment[11]) is not listed as V3 or V4 within the RSH data within Appendices 5.2 and 5.4

[8] See Appendix 5.7
[9] See Appendix 5.8
[10] See Appendix 5.9
[11] See Appendix 3 for the detail of this Judgement

(which includes only 'n/a' under this field for Kinsman) despite having been deregistered in August 2023 for breaching the Governance & Financial Viability Standard 2015.

2.4.10 The RSH confirms that they do not issue grades to 'small landlords'[12] Small landlords are those with fewer than 1,000 homes and when such RPs breach RSH standards the RSH publishes a 'regulatory notice' as opposed to 'judgement'.[13] Where these RPs fail to demonstrate that they are meeting the RSH standards then an 'Enforcement Notice' can be issued.

2.4.11 In Pioneer's experience, a scheme of 300 affordable homes would not be sold by a housebuilder to a 'small landlord'. Such entities would lack the financial capacity to acquire even half of this number in a single transaction. The financial due diligence undertaken by housebuilders in selecting a partner RP would rule out contracting with such RPs.

2.4.12 As there are numerous 'n/a' entries under the viability grading field within the regulatory judgements RSH data, there may be other small RPs (as well as Kinsman) with general needs affordable housing which are not identified as having had a V4 grading, but which are in financial difficulties.

2.4.13 However, the RSH regulatory judgements and enforcements notices tables also include data on 'Enforcement Notices' issued 2012 to July 2026 period (see Appendices 5.3 and 5.5). Crosschecking the regulatory judgement data against this Enforcement Notices data does pick up Kinsman Housing Ltd, along with the following RPs who provide general needs affordable housing (all issued with Enforcement Notices for Economic Standards issues):

- My Space Housing Solutions (December 2022) – as noted above: entered into a company voluntary agreement in 2025 and is still operating[14]
- St Andrews Community Housing Association Ltd – St Andrews was de-registered on 7th September 2023 (being reported to own / manage 4 units of affordable housing), with the RSH being reported as concluding St Andrews not to have 'adequate control over their social housing assets'[15] leading to a breach of standards – reference to insolvency is not made in the case of St Andrews and the company appears to remain active.[16]

[12] See Appendix 5.1, page 3
[13] See Appendix 5.10 (see 'notes to editors', note '1')
[14] See Appendix 5.7
[15] See Appendix 5.11
[16] Based on a review of Companies House webpages as at 13/07/2026

- Pivotal Housing Association – whilst the RSH has concluded that Pivotal has been insolvent for more than two years and moved to de-register the RP, Pivotal has lodged a High Court Appeal against the RSH de-registration.[17] Currently, the RP therefore remains on the Register and operational.

2.4.14 In conclusion, between 2012 and 2026 Kinsman looks to be the only Registered Provider of general needs affordable housing that has been de-registered due to a failure to meet RSH standards and, following the RP's sixteen affordable flats then being transferred to Gems House Residencies, the affordable housing could legally be lost to the affordable housing sector as a result of a (non-industry standard) MiP clause being ruled by the High Court to still apply to Gems House Residencies.[18]

2.4.15 With regards to the V3 and V4 graded RPs, whilst uncertainty remains in respect of Shared Ownership homes owned by Heylo (now under the control of an administrator), in terms of whether these will be purchased by private organisations (in which case recycled subsidy could be lost to the sector) or a Registered Provider, beyond the Kinsman Housing Judgement no examples of general needs affordable housing being lost to the sector have been identified. Additionally, in the Heylo case the residents' leases and the management of their homes are reported by the administrator PWC to remain unchanged.[19]

2.4.16 There are currently recorded to be 1,407 RPs in England[20] - the above review of the available evidence suggests that in only one instance (Kinsman – where a non-standard MiP clause was used) has affordable housing yet been lost to the sector demonstrating the incidence of this happening as a result of defaulting on a loan is extremely rare.

2.4.17 The documented loss of 16 affordable housing dwellings following Kinsman's de-registration should be placed in the wider context of a quarter of a century of successful delivery of S106 affordable housing by the sector. Between 2001-01 and 20024-25, a total of 330,036 affordable homes have been delivered and transferred to RPs via S106 arrangements.[21]The well-publicised loss of Kinsman's sixteen affordable homes, when viewed in this context, represents a mere c. 0.005% of affordable housing delivered.

[17] See Appendix 5.12
[18] See Appendix 3 for the detail of this Judgement
[19] Appendix 5.13
[20] Registered providers look-up tool, Accredited official statistics, Registered provider social housing stock and rents in England 2024 to 2025, Data on stock owned and managed by registered providers in England on 31 March 2025, published 28th October 2025 – this will contain providers of general needs and supported housing stock

[21] See Appendix 4.3

2.4.18 Furthermore, the process of decline of an RP into financial difficulties starts months if not years before arriving at the stage that enforcement action needs to be taken by the RSH. Throughout, the financial status of an RP is publicly available information provided by the RSH which can be reviewed and monitored long before any MiP would potentially come into operation.

3 Registered Provider Feedback

3.1 November 2025

3.1.1 Following instructions, in November 2025 Pioneer sought offers from eighteen RPs with existing affordable housing stock, or seeking to acquire affordable housing stock, in the area.

3.1.2 This process, which was undertaken prior to the submission of the outline planning permission, included a scenario providing a 70% rented and 30% Shared Ownership affordable housing tenure split in the following affordable housing dwelling size / type mix:

Figure 3.1.1 - 70% Rent / 30% Shared Ownership

Dwelling Type	Size (sqft)	Size (sqm)	Rent	Shared Ownership	Total
1-bed flat	590	54.8	12	9	21
1-bed flat	625	58.1	26	0	26
1-bed FOG	595	55.3	0	1	1
1-bed maisonette	607	56.4	8	4	12
1-bed maisonette	694	64.5	0	4	4
2-bed flat	660	61.3	8	0	8
2-bed flat	670	62.2	33	21	54
2-bed flat	720	66.9	24	8	32
2-bed flat	750	69.7	8	0	8
2-bed flat	814	75.6	11	1	12
2-bed maisonette	694	64.5	8	0	8
2-bed house	857	79.6	0	11	11
2-bed house	874	81.2	4	0	4
3-bed house	1011	93.9	59	27	86
4-bed house	1186	110.2	8	5	13
			209	91	300

Source: Pioneer, November 2025

3.1.3 The RPs were approached via email on the 20th of November 2025 and provided with a relevant proposed site plan, as well as details of the anticipated delivery programme and planning context (see Appendix 6).

3.1.4 The RPs listed below were invited to submit offers for / feedback on the proposed affordable housing and were also asked to provide feedback on the MiP clause (for which the Council propose a 5-month process rather than the industry standard 3-months).

Figure 3.1.2- Registered Providers Contacted	Regulator of Social Housing Viability Grading
A2 Dominion	V2
Blue Pine Living	N/A
Clarion	V1
Flint Housing	N/A
Hightown Housing Association	V2
Home Group	V2
HSPG	N/A
Legal & General Homes	V1*
PA Housing	V2
Paradigm	V2
Places for People	V2
Red Kite Community Housing	V1
Sage Homes	V2*
Settle Group	V2
SNG (Sovereign Network Group)	V2
Thrive Homes	V2
Watford Community Housing Trust	V1
Zen Housing	N/A

Source: Pioneer, November 2025 *The asterisk is used by the RSH to denote a for-profit RP.

3.1.5 Whilst Pioneer received an indicative offer for the affordable housing scenario summarised in Table 3.1.1 above from a single RP, notwithstanding the inclusion of a 5-month MiP process, this was subject to the MiP clause needing to be discussed and agreed. The RP also fed back that a 3-month MiP process would be preferable given the industry standard position and charging implications. Furthermore, the RP also noted that given the scale of the development their Board and Treasury team would need to ultimately determine (if selected by the housebuilder) whether the 3-month MiP clause posed an acceptable risk.

3.1.6 It should be noted that most RPs will not generally offer on a site with a 5-month MIP clause as they seek to maximise the charging value of all new plots developed – this is evidenced by the comments received from responding RPs and set out in the Table below.

Of the remaining 17 RPs that were invited to offer, 8 confirmed that they would not be interested in the opportunity for the reasons set out in the table below. One RP stated that they would submit a late offer (but this was not ultimately provided) and 8 failed to respond, despite follow up emails having been sent (see Appendix 6).

Figure 3.1.3 - Responses from Registered Providers Not Expressing an Interest
Reluctant to offer with no developer contracted, too many flats, shared ownership and rented flats / maisonettes would need to be in separate blocks
Not bidding due to workload and early stage of progress on this site
Not offering due to size and MiP restrictions
Targeting sites with planning permission and Practical Completion in 2027
Declined primarily due to the Council's 5-month MiP process and being unable to take handovers before April 2029, would prefer to see more houses and fewer flats
Not interested
Site is outside of current operational area
Declined due to the Council's 5-month MiP process being unacceptable to funders

Source: Pioneer, November 2025 – see response emails within Appendix 6

3.1.7 The above feedback confirms not only the difficulties faced in general terms of securing RP offers for the site in the ongoing difficult economic climate, but also the concerns raised by a number of declining RPs about the use of a non-standard 5-month MiP clause by the Council and this being a contributory factor to their decision not to offer on the site.

3.2 May 2026

3.2.1 On the 28th of May 2026 updated feedback was sought from seventeen RPs approached as part of the original November 2025 exercise (see Appendix 7) on the affordable housing proposals supported by the Council as noted within Planning Committee Report dated 22nd January 2026 (i.e. 70% for Rent (70% / 147 units Social Rent 30% / 63 units Affordable Rent) and 30% (90 units) for Shared Ownership). Updated feedback was also sought on the Council's requirement for a 5-month MiP clause.

NB: since the initial exercise two RPs have merged hence the reduction from eighteen to seventeen RPs.

3.2.2 Whilst the outline application affordable housing proposals for the site leaves the dwelling size and type mix to be agreed at the Reserved Matters stage, for consistency the same dwelling size and type mix was applied when seeking feedback from RPs as was used in the November 2025 exercise. The affordable housing proposal was, therefore, presented to RPs for this May 2026 exercise as follows:

Figure 3.2.1 – Affordable Housing Mix and Tenure used in May 2026 Exercise

Indicative Affordable Housing Provision (NB: numbers are subject to rounding):

Dwelling Type	Size (sqft)	Size (sqm)	Social / Affordable Rent*	Shared Ownership	Total
1-bed flat	590	54.8	12	9	21
1-bed flat	625	58.1	26	0	26
1-bed FOG	595	55.3	0	1	1
1-bed maisonette	607	56.4	8	4	12
1-bed maisonette	694	64.5	0	4	4
2-bed flat	660	61.3	8	0	8
2-bed flat	670	62.2	33	21	54
2-bed flat	720	66.9	24	8	32
2-bed flat	750	69.7	8	0	8
2-bed flat	814	75.6	11	1	12
2-bed maisonette	694	64.5	8	0	8
2-bed house	857	79.6	0	11	11
2-bed house	874	81.2	4	0	4
3-bed house	1011	93.9	59	27	86
4-bed house	1186	110.2	8	5	13
			210	90	300

*Of which 70% / 147 units are Social Rent and 30% / 63 units are Affordable Rent.
These proposals are indicative at this stage and could change at Reserved Matters.

Source: Pioneer, May 2026

3.2.3 The RPs were provided with a site location plan, as well as details of the anticipated delivery programme and it was emphasised that the affordable housing delivery would be phased (i.e. the 300 units would be coming forwards in phases, not all at once). The RPs listed below were contacted:

Figure 3.2.2- Registered Providers Contacted	Regulator of Social Housing Viability Grading
A2 Dominion	V2
Blue Pine Living	N/A
Clarion	V1
Flint Housing	N/A
Hightown Housing Association	V2
Home Group	V2
HSPG	N/A
Legal & General Homes	V1*
PA Housing	V2
Places for People	V2
Red Kite Community Housing	V1
Sage Homes	V2*
Settle Paradigm (Paradigm / Settle Group have merged)	V2
SNG (Sovereign Network Group)	V2
Thrive Homes	V2
Watford Community Housing Trust	V1
Zen Housing	N/A

Source: Pioneer, May 2026 *The asterisk is used by the RSH to denote a for-profit RP.

3.2.4 The RPs approached were asked to respond over a two week period (by 12th June 2026). A follow up request was sent on the 4th of June 2026 to any RPs that had not already responded (see Appendix 7).

Interest Expressed:

3.2.5 Although there are still seven RPs that are yet to respond despite being contacted more than once only three RPs have expressed an interest in the affordable housing provision (see Appendix 7).

3.2.6 In two cases this interest is subject to a 3-month MiP process being agreed (as opposed to a 5-month process such as that sought by the Council).

3.2.7 In the case of the third RP the responding Development Manager, replying in June 2026, stated that whilst a 5-month MiP process would not prevent them offering, it should be avoided as it would restrict the RP to charging the property at Existing Use Value as the 5-month clause would be onerous for the lender.

3.2.8 It should be noted that just two months earlier, in April 2026, the Land & New Business Director – South for the same RP but in a more senior leadership role (responding to a survey undertaken on behalf of Burlington Development in respect of affordable housing on land at Oxhey Lane in Three Rivers[22]) unequivocally confirmed that a) they would not accept a moratorium period of between 4 and 6 months and that b) they would not be able to offer at a reduced value to reflect a restriction to EUV-SH. As such, it is highly questionable as to whether the offer received in April would be proceedable following scrutiny by the RP's Treasury and Board.

Interest Declined:

3.2.9 For the six RPs that responded but did not express an interest the following reasons were provided:

Figure 3.2.3 - Responses from Registered Providers Not Expressing an Interest
Focussing on schemes providing additional affordable housing to assist with Homes England Programme - not interested in this s106 only opportunity.
Delivery timescales to long for this location
Scheme too large, too rent and flat heavy, will not express an interest in schemes within the Three Rivers local authority area in any event due to the imposition of the 5-month MiP clause
Not in the market for schemes within Three Rivers, nor looking to take on any s106 opportunities this financial year.
Unable to work to anything outside of the standard 3 month moratorium period. Additionally, not in the market for non-grant affordable housing at this volume currently.
Too far outside of area of operation at the current time

Source: Pioneer, May 2026 - see Appendix 7

[22] See Appendix 8 - Extract from Oxhey Lane Proof of Evidence, Nathan Stevenson, on behalf of Burlington Developments, June 2026, planning application ref: 25/1020/OUT, planning appeal reference: 3378268

3.2.10 It is apparent from the feedback provided that the imposition of a 5-month clause will prevent two of the three RPs who have expressed an interest in the affordable housing from making an offer, and is suggested by the third potentially interested RP as best to be avoided, with a Director of this RP recently ruling out support for a 5-month MiP clause.

3.2.11 Furthermore, a 5-month MiP clause is explicitly referenced by two declining RPs as being something they would not support / would prevent them from expressing an interest in an affordable housing opportunity.

3.3 Other Assessments of MiP Requirements

3.3.1 The feedback obtained as a result of the exercises undertaken by Pioneer during November 2025 and in May 2026 aligns with that obtained through similar exercises which have been undertaken by others within the Three Rivers Local Authority area.

3.3.2 Recently, an outline planning application (reference 25/1020/OUT) for up to 256 homes on 'Land East Of Oxhey Lane Oxhey Lane Carpenders Park Hertfordshire' is now the subject of a planning appeal (reference: 3378268) by Burlington Developments where the Council are similarly seeking to impose a 5-month MiP.

3.3.3 The Appeal is yet to be determined / reported on by the Planning Appeal Inspector, but the following can be noted in terms of Burlington's evidence submissions on the approaches made to Registered Providers to establish the acceptability of the Council's non-industry standard 5-month MiP clause.

3.3.4 Burlington's evidence (Appendix 8) shows that out of eleven RPs contacted only one (Chime Housing) said they would accept a 4 to 6 month MiP clause[23] (i.e. an MiP clause of longer than the industry standard 3 months), although that is caveated on the basis that: it is not ideal, it makes it more difficult to offer on larger schemes and that a 3 month period was acceptable to them.

[23] Page 9, Proof of Evidence of Nathan Stevenson, June 2026 **(see Appendix 8 -** Extract from Oxhey Lane Proof of Evidence, Nathan Stevenson, on behalf of Burlington Developments, June 2026, planning application ref: 25/1020/OUT, planning appeal reference: 3378268**)**

4 Summary and Conclusion

4.1 This Affordable Housing Proof of Evidence ("AHPoE"), prepared by Pioneer Property Services Ltd ("Pioneer"), summarises the outcome of work undertaken on behalf of Richborough ("the Appellant") in relation to the proposed development of Land to the North of Little Green Lane, Croxley Green, WD3 3SP (the "appeal site") to:

- assess how other local authorities are using MiP clauses within their S106 legal agreements
- review the incidence of the loss of affordable housing stock from the affordable housing sector as a result of MiP clauses coming into operation
- assess interest and secure feedback from Registered Providers ("RPs") in respect of the affordable housing on the site, as well as on the Three Rivers District Council ("the council") requirement for a 5-month Mortgagee in Possession ("MiP") clause for inclusion within in the Section 106 Agreement ("S106") (also known as a 'Mortgagee Exclusion Clause')

The Use of MiPs Across the Wider Home Counties Region

4.2 Evidence collected by Pioneer and Richborough demonstrates that in 116 out of 119 permissions (c.97%) across the wider home counties region local authorities have agreed to the use of the industry standard MiP wording with a 3-month clause (or 2-months in three cases) in the relevant S106 legal agreements.

4.3 It can also be noted that Town Legal LLP, appointed to lead on the preparation of a standardised S106 template by the Government, published proposals for reform of S106 agreements, in November 2025 which include a model form of agreement which contains a 3-month moratorium period.

Potential for Loss of Affordable Housing

4.4 MiP clauses are fundamental to the funding model for affordable housing delivery. Registered Providers rely on private finance to acquire Section 106 affordable housing, and lenders require security so that, in the unlikely event of RP default, they will be able to recover the value of their loan.

4.5 The industry standard MiP clause published by the National Housing Federation ("NHF") in conjunction with the Property Finance Working Group ("PFWG") (and reflected within the Greater London Authority ("GLA") specific clause) seeks to balance this requirement with the objective of retaining affordable housing within the sector through a three-month moratorium period during which reasonable endeavours must be made by the Mortgagee in Possession to transfer the homes to another Registered Provider or the local planning authority.

4.6 In the experience of Pioneer, who are routinely appointed to facilitate transactions between housebuilders and RPs, a three-month MiP moratorium period is considered by RPs to represent the accepted industry standard. Any departure from this timeframe / the industry standard MiP wording will adversely affect lender confidence and restrict or even remove Registered Provider appetite for S106 affordable housing.

4.7 Pioneer's review of Regulator of Social Housing ("RSH") data demonstrates that the loss of affordable housing from the sector as a consequence of a Registered Provider defaulting on a loan and subsequent triggering of an MiP clause is exceptionally rare. Analysis of RSH data between 2012 and July 2026 found that, although a small number of Registered Providers have experienced significant financial difficulties, the overwhelming majority have been resolved through mergers, acquisitions or restructuring, with affordable housing remaining within the sector.

4.8 The Kinsman Housing example (which incidentally involved a non-industry standard MiP clause held by the High Court to apply to the organisation to whom the de-registered Kinsman's affordable housing stock was sold) is suggested to be the only known example of general needs affordable housing yet being lost to the sector through an MiP clause becoming operational. No such cases are understood to have occurred within the Three Rivers local authority area.

4.9 The loss of 16 affordable housing dwellings following Kinsman's de-registration should be placed in the wider context of a quarter of a century of successful delivery of S106 affordable housing by the sector. Between 2001-01 and 20024-25, a total of 330,036 affordable homes have been delivered and transferred to RPs via S106 arrangements.[24]The well-publicised loss of Kinsman's sixteen affordable homes, when viewed in this context, represents a mere c. 0.005% of affordable housing delivered.

[24] See Appendix 4.3

4.10 As is evidenced by the data published by the RSH in respect of Regulatory Judgements and Enforcement Notices, the process of decline of an RP into financial difficulties starts months if not years before arriving at the stage that enforcement action needs to be taken by the RSH. In practice, actions will be taken by the RSH in respect of failing RPs many months before financial failure occurs. The RSH will be aware of any such issues and will already be working with any such RP to ensure that financial failure is avoided, or that another RP takes transfer of the affordable housing stock (and tenants). Furthermore, the financial status of RPs is publicly available, and information published by the RSH can be reviewed and monitored long before any loan default and MiP activation would potentially come into operation.

4.11 Crucially, the risk of losing affordable housing stock through an MiP clause being triggered is extremely low. Extending the timeframe set for any such clause (beyond 3-months) should be balanced against the fact that the use of the industry standard MiP clause enables Registered Providers to secure the private finance necessary to deliver affordable housing. Imposing a 5-month MiP clause is contrary to established industry practice, risks reducing Registered Provider interest and could prejudice the delivery of affordable housing on the Appeal Site.

Registered Provider Feedback

4.12 Feedback obtained by Pioneer on behalf of the Appellant from RPs both in November 2025 and in May 2026 demonstrates that, not only is securing RP interest in S106 affordable housing in Three Rivers extremely challenging in general in the current market, the Council's 5-month MiP position and associated restrictions are a significant barrier to RP engagement, with a number of organisations declining to offer / express an interest in the affordable housing on the site as a result.

4.13 Even where an offer was received from an RP in November 2025 notwithstanding the 5-month MiP clause, this was still subject to the wording of the clause being agreed and it was made clear that a 3-month MiP would still be preferable given it is the industry standard and the charging implications of a 5-month clause.

4.14 More recently, following being contacted by Pioneer during May 2026, two RPs responded with expressions of interest subject to / dependent upon a 3-month MiP process being agreed (as opposed to a 5-month process such as that sought by the Council). A third RP Development Manager expressing an interest in June 2026 has stated that whilst the 5-month clause would not prevent them offering, it should be avoided. However, it should be noted that

just two months earlier, in April 2026, the Land & New Business Director – South for the same RP unequivocally confirmed that a) they would not accept a moratorium period of between 4 and 6 months and that b) they would not be able to offer at a reduced value to reflect a restriction to EUV-SH.

4.15 Similar outcomes have been recorded by other planning applicants seeking to secure RP interest in s106 affordable housing in Three Rivers where this is subject to the 5-month clause (planning application ref: 25/0079/VAR submitted by Burlington Developments, now the subject of a planning appeal reference: 3378268) suggesting that, out of eleven RPs contacted, only one (Chime Housing) said they would accept a 4 to 6 month MiP clause (i.e. an MiP clause of longer than 3 months), although that is caveated on the basis that: it is not ideal, it makes it more difficult to offer on larger schemes and that a 3 month period was acceptable to them.

4.16 It is clear that the potential 5-month MiP clause is having the effect of reducing the pool of RPs willing to acquire the affordable homes on the appeal site. The prospect of a solitary RP being interested in purchasing the affordable homes provides a significant commercial concern for housebuilders considering acquiring the site for residential development. Even larger RPs have finite resources, with development capacity for S106 schemes competing with the lure of land-led grant-funded opportunities. Furthermore, the ability to borrow greater sums against newly delivered stock in neighbouring authorities (i.e. via an MV-ST valuation resulting from a 3-month MiP), is likely to prove a more commercially attractive proposition for many RPs than the application site would offer with a 5-month MiP clause.

Overview

4.17 RPs rely on private finance to deliver affordable housing, particularly for grant-free Section 106 schemes. In order for RPs to secure competitive borrowing rates, lenders require industry-standard MiP clauses that remove affordable housing restrictions were an RP defaults (albeit the lender will still subject to any rights that occupying tenants hold). The incidence of this occurring is exceedingly rare, with no such known recorded case within Three Rivers.

4.18 Without a 3-month industry standard MiP clause, properties are valued at significantly lower social housing values, reducing borrowing capacity and constraining affordable housing delivery / investment by RPs. The nationally recognised NHF industry standard MiP clause includes a 3-month moratorium period, which has long been accepted by lenders.

4.19 Additionally, evidence demonstrates that in 116 out of 119 permissions (c.97%) across the wider home counties region, local authorities have agreed to the use of the industry standard MiP wording with a 3-month clause (or 2-months in three cases) in the relevant S106 legal agreements suggesting there is no extraordinary reason to justify a different approach being taken within Three Rivers.

4.20 Difficulties with securing RP interest in S106 affordable housing are being exacerbated in Three Rivers due to the imposition of a 5-month MiP clause. Feedback obtained by Pioneer on behalf of the Appellant outlines that a 5-month clause will prevent the majority of the RPs who have offered / expressed an interest from going ahead to take the s106 affordable housing and is cited by a number of RPs not expressing an interest as being something they would not support / would prevent them from expressing an interest in an affordable housing opportunity.

4.21 Reducing the moratorium period to the industry-standard 3 months is essential to maximise RP engagement and support the delivery of affordable homes within the Three Rivers local authority area.

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21st July 2026

Document 2 of 5

Appendices 1 to 3 to the Affordable Housing Proof of Evidence

In respect of:

Land to the North of Little Green Lane, Croxley Green, WD3 3SP

Prepared by:

James Bullivent BA (Hons)

On behalf of:

Richborough

LPA Appeal Reference:

26/0012/REF

LPA Planning Application Reference:

24/2073/OUT

PINS Appeal Reference:

6004972

Date:

21st July 2026

Pioneer

housing & development consultants

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Appendix 1 – PFWG National Housing Federation Mortgagee Protection Clause, 2017

Proposed Standard Mortgagee Exclusion Clause

The [affordable housing provisions] in this Agreement ***[DN: cross-referencing the specific provisions would be preferable]*** shall not be binding on a mortgagee or chargee (or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a **Receiver**)) of the whole or any part of the [affordable dwellings] or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

- such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the [affordable dwellings] and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the [affordable dwellings] to another registered provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

- if such disposal has not completed within the three month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the [affordable dwellings] free from the [affordable housing provisions] in this Agreement which provisions shall determine absolutely

Appendix 2 – Mortgagee Protection Clause - Amended GLA Version, 2019

SAVE FOR LATER

Mortgagee Protection Clause - amended GLA version

Finance Treasury

20 February 2019

(Updated July 2023)

In 2019, the Greater London Authority (GLA) issued a version of the model mortgagee protection clause, which had been revised following discussions with housing associations and sector specialists.

The Property Finance Working Group produced a standard mortgagee protection clause in 2016. The clause was designed to achieve Market Value – Subject to Tenancy (MVT) funding value against borrowings (subject to usual property due diligence).

In 2018, it came to the attention of the Group that the GLA had a bespoke 'template clause' which was being used by some London local authorities. The Group recognised that if this clause was incorporated into a Section 106 agreement or other legal document, it would be ineffective for housing associations in securing an MVT funding valuation.

With the support of the G15 group of housing associations, the Group discussed this with the GLA due to the detrimental impact on values it would have, as only an Existing Use Value – Social Housing (EUV-SH) funding value could be supported where it was used.

The Group negotiated a revised GLA template mortgagee protection clause, which facilitates an MVT funding value and enables housing associations to build more new homes through making best use of their assets.

The GLA also issued a practice note, which sets out the circumstances under which it uses this clause. The GLA:

- Uses its revised template clause within Section 106 agreements for development proposals where the Mayor of London becomes the Local Planning Authority following 'call-in' of the application.
- Promotes the revised clause's use for other schemes that are referable to the Mayor under the Mayor of London Order 2008, and non-referable applications, subject to the criteria referred to in the practice note.
- Applies its revised template clause where a housing association seeks a variation to an existing agreement that the Mayor is party to.

What does this mean for the standard clause?

The standard clause is still the recommended clause to use, and remains widely used in the sector, supporting the need for consistency.

The NHF and the Property Finance Working Group recommend its use as a minimum standard to be adopted in any Section 106 agreement or other legal document. It is accepted by key stakeholders in the sector and should not be changed.

The use of the GLA's revised template clause is limited to GLA development sites, but in the knowledge that it still supports an increase in the level of finance that can be secured against Section 106 properties. This in turn expands the amount of affordable homes delivered in London.

Notes: The Property Finance Working Group comprises sector experienced lawyers and valuers: Addleshaw Goddard, Allen & Overy, Clarke Willmott, Clifford Chance, Devonshires, JLL, Savills, Trowers & Hamlins, Winckworth Sherwood & Wright Hassall, and is chaired by the Corporate Council at A2 Dominion Housing Group. It was formerly referred to as the Securitisation Working Group.

Related content

Appendix 3 – ‘Mortgagee Protection Clauses – caselaw update’, Bevan Brittan LLP, 12th August 2025

Bevan Brittan

Mortgagee Protection Clauses – case law update

12/08/2025

Written by Katie Dyer and Kimberley Hyatt



Katie Dyer
PARTNER

Mortgagee Protection Clauses (**MPCs**) are a well-established part of entering into agreements made under Section 106 of the Town and County Planning Act 1990 (**Section 106 Agreements**). However, MPCs have not been much tested by the courts, given the rarity of a Registered Provider (RP) going insolvent.

However, the recent high court case of *Westminster City Council (WCC) v Gems House Residences Chiltern Street Limited (Gems)* (22 July 2025) analysed the wording of an MPC to decide whether it was enforceable if affordable housing leases were sold by a mortgagee after a registered provider (RP) had become de-registered. It has been an extremely useful decision in seeing how the courts would interpret such clauses in the future and will be of comfort to the sector- especially funders.

Background

In 2013 planning permission was granted by WCC for a mixed-use development, including sixty residential flats. A Section 106 Agreement was also entered into whereby sixteen of the residential flats were to be affordable housing. Leases of the 16 flats were granted to London District, a RP, who mortgaged them to Securities. In July 2016, the legal title to the leases, as well as the legal charge, were transferred to Kinsman Housing Limited, another RP. Kinsman was de-registered on 7 September 2023. Securities, as mortgagee, exercised its powers of sale in February 2024 and transferred the leases to Gems who are not a RP and intend to let the flats at market rents. WCC brought a claim seeking a declaration that Gems were bound by the planning obligations to use the flats as affordable housing and an injunction to enforce the obligation.

WCC's main argument was that the MPC did not apply as at the time of the transfer to Gems, Kinsman was not a RP so Gems could not take the leases free from the affordable housing provisions in the s106.

Judgment

The court analysed the MPC using established principles of contractual interpretation. His Honour Judge Hodge KC noted that Section 106 Agreements are sophisticated and

complex documents, entered into with the benefit of skilled professional advice on both sides and highlighted that the court had to "construe the words the parties have actually used".

The court found for Gems on the basis that the purpose of the MPC was to encourage sufficient commercial lending for a RP to acquire long leases of the affordable housing units, which was achieved by permitting the lender upon default to realise its security by selling social housing assets at open market value. This aim was "better achieved" by Gems interpretation that the MPC applies to a mortgagee of a RP from the time the mortgage is granted, not at the time of disposal, and continues to apply even if the provider in question is subsequently de-registered.

This case highlights the importance of a well drafted MPC. In this case, the clause stated that the obligations were not binding against "*any mortgagee of a Registered Provider … or any person deriving title through any such mortgagee…*" with the qualifier of "registered provider" meaning that WCC could argue that it was not applicable in this case, when the RP had been de-registered.

In April 2017, the Property Finance Working Group (**PFWG**) produced an example MPC for use in Section 106 Agreements and there is a revised template clause for the Greater London Authority. The example clauses state that the affordable housing provisions are not binding on "a mortgagee or chargee…" so this type of challenge is unlikely to have arisen if the standard clause had been used.

The PFWG is a group of RPs, valuers and legal advisors advising funders and borrowers in the housing sector. This group regularly discuss and review the approach to such clauses and any challenges to the standard drafting to make the whole sector aware of the importance of drafting these clauses correctly. The group came together to discuss and create these standard clauses to ensure that where these clauses were used that the funder would be protected but that an RP would still have an opportunity to achieve the higher market value subject to tenancies (MVST) valuation where such clauses were used rather than the often lower valuation of existing use value -social housing (EUV-SH).

This case is a timely reminder of the importance of following the PFWG example MPC clauses. Although it provides comfort that the courts would apply a commercial and common sense view as to how the intention behind such clauses should be interpreted we are very aware that even the smallest error or divergence from these standard clauses can mean that the funder will only allocate the valuation of EUV-SH to that property or development. Although the case indicates that the courts would take a pragmatic view when interpreting the clauses and its underlying intention – it is still important to ensure the clause is well drafted and gives the funder its required protection at the outset to avoid any uncertainty in its interpretation.

Some of the key elements of an MPC to ensure that RPs can achieve MVST valuation include:

- Must refer to mortgagees, chargees, receivers, administrators (including housing administrators)
- Must cease to apply to anyone acquiring a property via the above entities.

- Where there are conditions to be satisfied before the mortgagee or chargee can be released from the affordable housing obligations in an enforcement scenario the requirement for the mortgagee, chargee or anyone appointed to enforce the security must only be required to use reasonable endeavours to sell back to the local authority or to another housing association.
- The time limit in which to use such reasonable endeavours must only be for a **maximum of a 3 month timeframe** which runs from the date the mortgagee/chargee serves notice to a local authority or other party imposing any use restriction, of its intention to exercise its power of sale - to completion of the transfer of the affordable housing. This 3 month time frame is particularly important and has been the generally accepted timeframe in the sector for over 15 years to support an MVST valuation – any extension or uncertainty around this time scale has in our experience immediately resulted in a reduction in value to EUV-SH in the majority of cases
- There are requirements within the PFWG standard clauses that must also be followed to ensure that the funder can recover all required monies owing to it which also must be followed to the letter to ensure the MPC is accepted by the funder.

This is just a summary of some of the MPC provisions, and you should refer to the PFWG clauses for the FULL clause and all its required variables and take legal advice on the suitability of the clause. The clauses can be found **here**.

If any aspect of the clause does not follow the recommended clause format, then there is a real risk that the properties will only achieve EUV-SH when an RP seeks to use that property as security for a funding transaction. This can mean a loss of value of up to 50% in numerous geographical locations.

We have seen first-hand in numerous funding transactions how lenders security trustees and funders will only accept properties at an EUV-SH valuation where there is any element of error or divergence from the PFWG standard clauses. It is therefore particularly important that you get full legal advice from property charging experts (both lawyers and valuers) whenever you acquire properties that have any affordable housing restrictions in Section 106 Agreements to ensure you achieve the maximum valuation for these properties for funding or even portfolio sale of the properties.

Bevan Brittan are one of the legal firms that sit on the PFWG and are in regular discussions with other key property charging lawyers, funders, valuers in the sector and the National Housing Federation to discuss these clauses and the impact on the sector.

Should you have any queries on anything in this article please do not hesitate to contact **Katie Dyer** who will be happy to assist with your enquiries.

Appendices 4.1 to 4.3 to the Affordable Housing Proof of Evidence

In respect of:

Land to the North of Little Green Lane, Croxley Green, WD3 3SP

Prepared by:
James Bullivent BA (Hons)

On behalf of:
Richborough

LPA Appeal Reference:
26/0012/REF

LPA Planning Application Reference:
24/2073/OUT

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Date:
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Pioneer
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APPENDIX 4.2 – EXTRACTS FROM: 323

POLICY PAPER POLICY STATEMENT: A ROADMAP FOR SECTION 106 DELIVERY IN ENGLAND UPDATED 24 MARCH 2026, MINISTRY OF HOUSING, COMMUNITIES AND LOCAL GOVERNMENT

SIMPLIFYING & STANDARDISING SECTION 106 AGREEMENT PROCESSES: PROPOSALS FOR REFORM, TOWN LEGAL LLP, NOVEMBER 2025

APPENDIX 4.3 – EXTRACT FROM MINISTRY OF HOUSING, COMMUNITIES AND LOCAL GOVERNMENT LIVE TABLE 1011C 334

Appendix 4.1 – MiP Clauses Across the Wider Home Counties Region

S106 No.	Address	Decision / Status	Decision Issued Date	Application Type	No. dwellings	Reference	LPA	Applicant	S106 date	Moratorium Period (months)
1	Land North And East Of Canterbury Road BIRCHINGTON Kent	Grant Permission	23/12/2025	Outline	1600	OL/TH/20/1755	Thanet	Mr Peter Dowling	23/12/2025	3
2	Land North of Queens Mead Centred Coordinates 496040 136027 Petworth Road Chiddingfold Godalming	Outline Approval	06/06/2024	Outline	78	WA/2022/02506	Waverley	Ms G. R. Van Oppen Mr R. Arthur-Francis And Shanly Homes Ltd	05/06/2024	3
3	Land to the east of, Nayland Road, Great Horkesley Colchester	Approve Conditional	07/08/2024	Outline	100	230625	Colchester	Horkesley Health Ltd	01/08/2024	2
4	Land North of, Wyvern Farm, London Road, Stanway Colchester	Approve Conditional	30/10/2024	Outline	600	212507	Colchester	Paul Haggis	30/10/2024	2
5	Land At Camps Field Lower Road Little Hallingbury	Approve with Conditions	22/05/2026	Outline	52	UTT/25/2181/OP	Uttlesford	Hawridge Strategic Land Limited, Orchestra, Anthea Street…	07/05/2026	3
6	Land to the north of the A4 New Bath Road, Twyford	Refused, Appeal Allowed	10/02/2025	Outline	230	223455	Wokingham	Ms Georgina Naish - David Wilson Homes Souther Ltd	20/12/2024	3
7	Land At Ham Road Faversham Kent	Application Refused, Appeal Allowed and or Notice Quashed	27/06/2025	Outline	250	23/502113/OUT	Mid Kent	Gladman Developments Ltd	26/03/2025	3
8	Land south of Waterloo Crescent Wokingham Berkshire RG40 3BZ	Approve	19/07/2024	Hybrid	1434	191068	Wokingham	Kier Ventures Ltd and Miller Homes Ltd	19/07/2024	3
9	Land at phase 2a of the South Wokingham SDL	Approve	19/07/2024	Outline	215	190914	Wokingham	Kingacre Estates Ltd	19/07/2024	3
10	Land Cranes Lane Kelvedon Essex	Application Refused, Appeal Allowed	03/11/2025	Outline	100	23/00816/OUT	Braintree	Mr & Mrs Wendy & Geoff Scott	19/06/2025	3
11	Tralee Farm 20 Wycombe Road Holmer Green Buckinghamshire HP15 6RY	Approved	09/08/2024	Outline	87	23/05440/OUT	Buckinghamshire	Hawridge Strategic Land Ltd	08/08/2024	3
12	Land Bordered By Woodlands Park Avenue And Woodlands Park Road Maidenhead	Application Permitted	12/09/2024	Outline	225	23/00834/OUT	Windsor & Maidenhead	Mr Jonathan Lambert	11/09/2024	3
13	Land On The West Side Of Cross Road Deal CT14 9LA	Grant Outline Permission	12/09/2024	Outline	140	21/01822	Dover	Paul Gladman Developments Ltd	29/08/2024	3
14	Land Adjacent to Blagrove Lane Wokingham	Refused, Appeal Allowed	29/05/2025	Outline	350	222306	Wokingham	Berkeley Strategic Land Limited	04/04/2025	3
15	Organ Hall Farm And Land Theobald Street Borehamwood Hertfordshire	Permission subject to/linked to Sect 106	02/10/2024	Outline	110	22/2149/OUT	Hertsmere	Griggs (Options) Limited & Highmoon Developments Limited	23/09/2024	3
16	Sevenoaks Quarry Bat And Ball Road Sevenoaks Kent TN14 5SR	Granted	08/10/2024	Outline	800	22/00512/OUT	Sevenoaks	Tarmac Trading Ltd	07/10/2024	3
17	Land West of Lakelands, Stanway Western Bypass, Western Approach Stanway	Approve Conditional	04/11/2024	Outline	225	213047	Colchester	O&H Properties Ltd	01/11/2024	3
18	Land to the South & East of the former Chimes Garden Centre, Nazeing, Waltham Abbey, EN10 6RJ	Allowed at Appeal	11/11/2024	Outline	52	EPF/2601/22	Epping Forest	Lifestyle Care and Community Ltd	17/09/2024	3
19	49, Longview, And Land To The Rear London Road Shenley Hertfordshire	Refuse Permission, Appeal Allowed	05/12/2025	Outline	103	23/1795/OUT	Hertsmere	Ruth Bailey	02/12/2025	3
20	Land At The Allotments High Street Waddesdon Buckinghamshire	Outline Permission Approved	25/11/2024	Outline	75	20/01426/AOP	Aylesbury Vale	OXFORD DIOCESAN BOARD OF FINANCE LIMITED	22/11/2024	3
21	Land North Of Highover Farm To Stotfold Road Highover Way Hitchin Hertfordshire	Conditional Permission	29/11/2024	Outline	700	18/01154/OP	North Herts	BDW Trading Ltd	28/11/2024	3
22	Copsewood Lye Lane Bricket Wood Hertfordshire	DC3 Conditional Permission	29/11/2024	Outline	190	5/2023/0983	St Albans	51 Pegasus Ltd	29/11/2024	3
23	Sandleford Park West New Warren Farm Warren Road Newbury RG14 6NH	Approval	16/12/2024	Outline	360	23/01585/OUTMAJ	West Berks	Donnington New Homes	16/12/2024	3
24	Land South East of Finchampstead Road South Wokingham Strategic Development Location Wokingham	Approve	24/12/2024	Hybrid	171	192325	Wokingham	Charles Church Developments Ltd	24/12/2024	3
25	Gilston Area Village 7 Church Lane Hunsdon Hertfordshire	Grant Plan Permission w Conds	09/01/2025	Outline	1500	3/19/2124/OUT	East Herts	Places for People & Taylor Wimpey	09/01/2025	3
26	Gilston Area Villages 1 To 6 Eastwick Road Eastwick Hertfordshire	Grant Plan Permission w Conds	09/01/2025	Outline	8500	3/19/1045/OUT	East Herts	Places For People Developments Ltd	09/01/2025	3
27	Land South Of Brenchley Road Brenchley Road Horsmonden Tonbridge Kent	Application Permitted	14/01/2025	Outline	68	22/00296/OUT	Mid Kent	Rosconn Strategic Land	13/01/2025	3
28	Land At Priory Fields Newell Green Warfield Bracknell Berkshire	Approve	05/03/2025	Outline	150	PP-11061460	Bracknell Forest	JP Flynn	26/02/2025	3
29	Land South East Of Great Cauldham Farm Cauldham Lane Capel Le Ferne CT18 7HQ	Grant Outline Permission	21/03/2025	Outline	90	24/00257	Dover	Mr Chris Pragnell	18/03/2025	3

30	Land To The East Of Talbot Way And Kristiansand Way And Flint Road Allotments Flint Road Letchworth Garden City Hertfordshire SG6 1TY	Conditional Permission	03/04/2025	Outline	120	21/00504/OP	North Herts	Mr David Ames	02/04/2025	3
31	Land South of Bray Lake Windsor Road Maidenhead	Application Permitted	04/04/2025	Outline	99	22/01791/OUT	Windsor & Maidenhead	Shanly Homes And Summerleaze	28/02/2024	3
32	Land North East And South Of 161 Wateringbury Road East Malling	Refuse, Appeal Allowed	22/01/2026	Outline	52	22/01570/OA	Tonbridge & Malling	PETER JOHN NICHOLLS	06/10/2025	3
33	Land at Milton Court Lane Dorking RH4 3GA	Approved with Conditions	15/04/2025	Outline	86	MO/2024/1228	Mole Valley	Thakeham homes limited	11/04/2025	3
34	Bishops Stortford High School (BISH6) London Road Bishops Stortford Hertfordshire CM23 3LU	Grant Plan Permission w Conds	17/04/2025	Outline	223	3/20/0151/OUT	East Herts	The Bishop's Stortford High School & Bellway	11/04/2025	3
35	Land South Of Old Thanet Way Whitstable Kent	Granted	17/04/2025	Outline	220	CA/23/00379	Canterbury	Catesby Strategic Land Limited And Teresa Julie Lucchesi	16/04/2025	3
36	Land West Of Laindon Road Billericay Essex	Granted	23/04/2025	Outline	250	24/00762/OUT	Basildon	Gleeson Land Ltd	16/04/2025	3
37	Land north of Lower Road and west of Little Bookham Street, Little Bookham, Leatherhead, Surrey	Approved with Conditions	19/05/2025	Outline	200	MO/2024/0096	Mole Valley	Thakeham homes limited	19/05/2025	3
38	Land off London Road Woolmer Green SG3 6JZ	Granted	20/05/2025	Outline	150	6/2023/2552/OUTLINE	Welwyn Hatfield	Gladman and Kathryn Tubb	19/05/2025	3
39	Land Adjacent To Amersham Road and Minerva Way Amersham Road Beaconsfield Buckinghamshire	Refused, Appeal Allowed		Outline		PL/25/0492/OA	Buckingham shire	Catesby Strategic Land Ltd and The Portman Estate	11/03/2026	3
40	Land South Of Bourton Road Buckingham Buckinghamshire	Council failed to determine application, Appeal Allowed	31/03/2026	Outline	220	24/03426/AOP	Aylesbury Vale	c/o WSP	26/03/2026	3
41	Land at South Way Hatfield AL10 8HS	Granted	30/09/2025	Outline	120	6/2023/1532/OUTLINE	Welwyn Hatfield	Ptarmigan Hatfield Ltd and the Mrs C Horton 1974	30/09/2025	3
42	Land South Of Shenley Hill Radlett Hertfordshire	Refuse Permission, Appeal Allowed	23/03/2026	Outline	195	24/1211/OUT	Hertsmere	Fairfax Acquisitions Ltd	19/02/2026	6
43	Land North of Raleigh Drive Claygate Esher Surrey KT10 9PD	Grant Outline Permission	14/10/2025	Outline	60	2025/1386	Elmbridge	Claygate House Investment Ltd and MJS Investments Ltd	15/01/2026	3
44	33 Barkham Ride Finchampstead Wokingham RG40 4EX	Approve	16/10/2025	Outline	56	223528	Wokingham	Knowles Property Group 2 Ltd	16/10/2025	3
45	Land To The South Of Wash Road Wash Road Laindon Essex	Granted	23/10/2025	Hybrid	400	23/01551/OUT	Basildon	Croudace Homes Limited	22/10/2025	3
46	Land West Of Station Road Takeley Dunmow Road Hatfield Broad Oak	Approve with Conditions	11/11/2025	Hybrid	100	UTT/24/2242/OP	Uttlesford	Bellway Strategic Land	06/11/2025	3
47	Site A Open Field North of Lower Mount Farm Long Lane Cookham Maidenhead	Application Permitted	17/11/2025	Hybrid	160	23/02019/OUT	Windsor & Maidenhead	Bellway Homes (Thames Valley) And The G W Copas Trust	14/11/2025	3
48	Land At Round House Farm Roestock Lane Colney Heath St Albans Hertfordshire	DC3 Conditional Permission	24/11/2025	Outline	155	5/2022/2736	St Albans	Bellway Homes (North London) Ltd & Edit Land	20/11/2025	3
49	Land West Of Castledon Road Wickford Essex	Granted	08/12/2025	Outline	97	24/01098/OUT	Basildon	Merrow Wood (Wickford) Limited .	02/12/2025	3
50	Maidenhead Golf Club Shoppenhangers Road Maidenhead SL6 2PZ	Application Permitted	15/12/2025	Outline	1500	24/00091/OUT	Windsor & Maidenhead	Cala Homes (Chiltern) Ltd	15/12/2025	3
51	Land North Of Standon Hill (Cafe Field) Puckeridge Hertfordshire	Grant Plan Permission w Conds	22/12/2025	Outline	91	3/24/1457/OUT	East Herts	Mr Asher Ross	19/12/2025	3
52	Land West of Stickens Lane Mill Street and Southwest of, Clare Lane, East Malling, West Malling	Approved	31/12/2025	Outline	150	23/03060	Tonbridge & Malling	Gladman Developments Ltd	30/12/2025	3
53	Land North Of Hare Street Road Buntingford Hertfordshire	Grant Plan Permission w Conds	12/02/2026	Hybrid	200	3/24/0294/OUT	East Herts	Taylor Wimpey Strategic Land	26/02/2026	3
54	106 - 114 High Street Maidenhead	Application Permitted	24/03/2026	Outline	57	20/03508/OUT	Windsor & Maidenhead	Sorbon Estates Ltd	17/03/2026	3
55	Land North Of Maldon Road Hatfield Peverel Essex	Application GRANTED with S106	26/03/2026	Outline	103	25/00982/OUT	Braintree	Gladman Developments Limited	16/03/2026	3
56	Land At Sandcross Lane Reigate Surrey	Approved with Conditions	31/03/2026	Outline	300	23/01122/OUT	Reigate & Banstead	Miller Homes Limited	31/03/2026	3
57	Nicholson Centre Nicholsons Walk Maidenhead	Application Permitted	10/04/2026	Hybrid	758	25/01099/OUT	Windsor & Maidenhead	Areli Developments Limited ('Areli')	10/04/2026	3
58	Land to the north of School Road Arborfield Cross	Approve	16/04/2026	Outline	70	250735	Wokingham	Croudace Homes Limited	16/04/2026	3
59	Land On The North East Side Of Nash Road MARGATE Kent	Grant Permission	17/04/2026	Outline	1461	OL/TH/23/0685	Thanet	Phil Grant, Suzie Wood, David Spanton, Felicity Paterson	16/04/2026	3
60	Wilton Park (Phase 4) Gorell Road Beaconsfield Buckinghamshire	Approved	21/04/2026	Outline	96	PL/24/3889/OA	Buckingham shire	Beechcroft Developments Ltd	21/04/2026	3
61	Land To The North East Of Sappers Farm Cranfield Park Road Wickford Essex	Granted	01/05/2026	Outline	302	24/00424/OUT	Basildon	Pigeon Investment Management Ltd	27/04/2026	3
62	Land North Of Chipperfield Road Kings Langley Herts	Grant Permission/Consent	07/05/2026	Outline	150	25/00143/MOA	Dacorum	Hill Residential Limited	01/05/2026	3

63	Land South of Ermyn Way, Ashtead, Surrey, KT22 8TX	Approved with Conditions	04/06/2026	Outline	270	MO/2025/0033	Mole Valley	Countryside Properties (UK) Ltd	03/06/2026	3
64	Poundland 88 - 90 High Street Maidenhead SL6 1PT	Application Permitted	16/06/2026	Outline	52	24/01342/OUT	Windsor & Maidenhead	Sorbon Estates Ltd	22/05/2026	3
65	Entire Land East Of A128 South Of A127 Tilbury Road West Horndon Essex	Approve (Subject to Section 106)	16/06/2026	Outline	3700	21/01525/OUT	Brentwood	LIH Dunton Hills Ltd	11/06/2026	3
66	Tina Nursery, Goffs Lane, Goffs Oak, Hertfordshire, EN7 5EP	Conditional Approval	23/10/2019	Outline	81	07/18/1097/O	Broxbourne	Landchain Limited	16/10/2019	3
67	Fairmead, 90 Cuffley Hill, -, Goffs Oak, Hertfordshire, EN7 5EX	Refusal, Appeal Allowed	01/03/2023	Full	58	07/19/0200/F	Broxbourne	Countryside Properties (UK) Ltd	27/10/2022	3
68	Tudor Nurseries, Burton Lane, Goffs Oak, Hertfordshire, EN7 6SH	Conditional Approval	23/01/2020	Outline	360	07/17/0864/O	Broxbourne	CEG Land Promotions Limited	22/01/2020	3
69	Land North and South of Andrew's Lane and South of Peakes Way Cheshunt Hertfordshire EN7	Conditional Approval	01/07/2020	Outline	380	07/17/0352/O	Broxbourne	Crest Nicholson Operations Limited	30/06/2020	3
70	Westfield Community Primary School Westfield Road Hoddesdon EN11 8RA	Conditional Approval	15/07/2021	Outline	37	07/19/0011/O	Broxbourne	Hertfordshire County Council	13/07/2021	3
71	Land to the west of Hoddesdon and east of the A10 incorporating land to the north and south of the Dinant Link Road between Hertford Road and Lord Street and Land to the south of Lord Street Hertfordshire EN11	Conditional Approval	02/04/2015	Outline	485-523	07/13/0899/O	Broxbourne	Lands Improvement Holdings Landmatch S.a.r.l.	02/04/2015	3
72	Land West Of Leighton Buzzard Road And North Of Galley Hill Leighton Buzzard Road Hemel Hempstead Hertfordshire HP2	Refuse Permission/Consent, Appeal Allowed	05/08/2025	Outline	390	21/04508/MOA	Dacorum	Fairfax Strategic Land (Hemel) Limited	20/03/2025	3
73	LA3, Land At West Hemel Hempstead	Grant Permission/Consent	03/12/2021	Hybrid	1100	4/03266/18/MFA	Dacorum	Taylor Wimpey UK Limited	02/12/2021	4
74	Rectory Farm Kings Langley Hertfordshire	Refuse Permission/Consent, Appeal Allowed	09/05/2024	Full	135	22/01836/MFA	Dacorum	Cala Homes	26/04/2024	3
75	Land To The East Of Aspenden Road Buntingford Hertfordshire	Grant Plan Permission w Conds	28/10/2019	Full	65	3/18/2457/FUL	East Herts	Dandara Ltd	24/10/2019	3
76	Land East Of The A10 Buntingford Hertfordshire	Refuse, Appeal Allowed with Conditions	22/08/2024	Outline	350	3/23/1447/OUT	East Herts	Vistry Homes Limited	13/08/2024	3
77	Land To The North-west Of Buntingford (East Of The A10) Located Off Neale Drive And Phillips Way Buntingford Hertfordshire	Grant Plan Permission w Conds	19/03/2024	Outline	58	3/22/1030/OUT	East Herts	James Edgar Noy	18/03/2024	3
78	Land North Of Hare Street Road Buntingford Hertfordshire	Refuse, Appeal Allowed	24/01/2014	Full	160	3/13/1000/FP	East Herts	Taylor Wimpey UK Ltd	20/12/2013	3
79	Land West Of Wadesmill Road Hertford Hertfordshire	Grant Plan Permission w Conds	21/02/2025	Full	118	3/23/1642/FUL	East Herts	Durkan (Bengeo 2) Limited	20/02/2025	3
80	(HERT4) Former Bengeo Nursery Sacombe Road Hertford Hertfordshire SG14 3HG	Grant Plan Permission w Conds	17/07/2020	Full	52	3/19/1826/FUL	East Herts	Durkan (Bengeo) Limited	16/07/2020	3
81	Western Part Of Cafe Field Old Standon Hill Puckeridge	Grant Plan Permission w Conds	27/07/2018	Outline	93	3/17/1055/OUT	East Herts	Sunland Nominees PTY Ltd	23/07/2018	3
82	(SAWB4) Land At Cambridge Road Sawbridgeworth Hertfordshire	Grant Plan Permission w Conds	16/05/2025	Hybrid	184	3/18/2735/FUL	East Herts	Countryside Properties	16/05/2025	3
83	(SAWB2) Land North Of West Road Sawbridgeworth Hertfordshire	Grant Plan Permission w Conds	27/03/2020	Full	140	3/18/1760/FUL	East Herts	Taylor Wimpey UK Limited	27/03/2020	3
84	(SAWB3) Land At Chalks Farm South Of West Road Sawbridgeworth Hertfordshire	Grant Plan Permission w Conds	16/01/2020	Full	200	3/18/1523/FUL	East Herts	Barratt David Wilson North Thames	16/01/2020	3
85	Land East Of Stevenage (EOS1) Gresley Way Stevenage	Grant Plan Permission w Conds	18/12/2020	Outline	618	3/19/0118/OUT	East Herts	Pigeon Land Ltd And Hythe Limited	18/12/2020	3
86	Land To The North Of Stevenage Off North Road And Weston Road Stevenage Herts SG1 4DE	Grant of Outline Planning Permission	01/09/2022	Outline	800	17/00862/OPM	Stevenage	Bellway Homes And Miller Homes	01/09/2022	3
87	Hertford Mill Site Tamworth Road Hertford Hertfordshire SG13 7DL	Grant Plan Permission w Conds	28/06/2021	Full	49	3/20/0897/FUL	East Herts	Smith Jenkins Ltd	28/06/2021	3
88	Land At Bishops Stortford North, Bishops Stortford Hertfordshire	Grant Plan Permission w Conds	02/04/2015	Outline	2200	3/13/0804/OP	East Herts	Bishop's Stortford North Consortium Ltd	02/04/2015	3
89	Land Between Farnham Road, Kitchener Road And Morbury Avenue St Michael's Hurst Bishop's Stortford Hertfordshire	Grant Plan Permission w Conds	21/10/2020	Outline	260	3/18/0652/OUT	East Herts	Mr Jonathan Gimblett	21/10/2020	3
90	Land Lying To The East Of Hartfield Avenue And Fronting Onto Barnet Lane Elstree Hertfordshire	Refuse Permission, Appeal Allowed	25/03/2024	Outline	74	23/0053/OUT	Hertsmere	INLAND STRATEGIC LAND LIMITED	12/03/2024	3
91	Land Off Barnet Lane And Furzehill Road Borehamwood Hertfordshire	Refuse Permission, Appeal Allowed	27/11/2024	Outline	220	23/0937/OUT	Hertsmere	BDW Trading Ltd	22/11/2024	3
92	Land At Bushey Hall Golf Club Bushey Mill Lane Bushey Hertfordshire	Grant Permission	26/02/2026	Outline	350	24/1022/OUT	Hertsmere	Veladail Leisure Ltd And Griggs (Options) Limited	30/01/2026	3

93	South Medburn Farm Watling Street Elstree Borehamwood Hertfordshire WD6 3AA	Grant Permission	07/09/2022	Full	45	21/2220/FUL	Hertsmere	Acre South Medburn Limited	06/09/2022	3
94	Land At Sutcliffe Close And Rear Of 5 - 14 Ford Close Bushey Hertfordshire	Grant Permission	11/06/2025	Outline	27	23/1135/OUT	Hertsmere	Annington Property Limited	09/06/2025	3
95	Burford Grange Bedford Road Ickleford Hitchin Hertfordshire SG5 3XG	Conditional Permission	06/02/2023	Full	48	19/01106/FP	North Herts	Settle Group & Cala Management Limited	27/01/2023	3
96	Land South Of Heath Lane Codicote Hertfordshire SG4 8YL	Refused, Appeal Allowed	28/09/2021	Full	167	18/02722/FP	North Herts	Ashill Land Ltd	26/08/2021	3
97	Land On The North East Side Of The Close Codicote Hertfordshire	Conditional Permission	17/02/2026	Outline	42	23/02895/OP	North Herts	Manor Oak Homes	13/02/2026	3
98	Land Adjacent To Oaklea And South Of Cowards Lane Codicote SG4 8UN	Conditional Permission	02/11/2022	Outline	83	17/01464/1	North Herts	Warden Developments Limited	01/11/2022	3
99	North Hertfordshire College Cambridge Road Hitchin Hertfordshire SG4 0JD	Conditional Permission	29/03/2021	Full	116	20/00073/FP	North Herts	North Hertfordshire College &	26/03/2021	3
100	Ickleford Mill Arlesey Road Ickleford	Conditional Permission	11/03/2024	Outline	71	17/01955/1	North Herts	Logie Property Co. Limited	23/02/2024	3
101	Land On The South Of Oughtonhead Lane Hitchin Hertfordshire SG5 2NA	Conditional Permission	23/04/2025	Full	43	23/00563/FP	North Herts	Cala Homes	02/04/2025	3
102	Land Between Royston Road And Cambridge Road Barkway Hertfordshire	Conditional Permission	25/07/2023	Outline	140	18/01502/OP	North Herts	Mr Robert Rand	19/07/2023	3
103	Land At Windmill Close Barkway Hertfordshire	Conditional Permission	11/01/2022	Full	24	20/02779/FP	North Herts	Beverley Homes Limited	10/01/2022	3
104	Former Factory Site Land On The North West Side Blackhorse Road Letchworth Garden City	Conditional Permission	10/11/2014	Outline	159	14/01403/1	North Herts	BDW Trading Ltd	10/11/2014	3
105	Land North Of Boissy Close Colney Heath Lane St Albans Hertfordshire Al4 0Ue	DC3 Conditional Permission	17/06/2024	Outline	40	5/2022/2557	St Albans	Anderson Design & Build Ltd	10/06/2024	3
106	Land south-west of Filbert Close, Hatfield, AL10 9SH	Granted	01/07/2020	Outline	39	6/2019/2162/OUTLINE	Welwyn Hatfield	Hertfordshire County Council	26/06/2020	3
107	Onslow St Audreys School Old Rectory Drive Hatfield AL10 8AB	Granted	05/10/2018	Full	87	6/2017/1641/MAJ	Welwyn Hatfield	Home Group and Onslow St Audrey's School	04/10/2018	3
108	Land at Hollybush Lane, to the east of A1000 and north of Ascots Lane, Creswick, Welwyn Garden City	Granted	25/06/2024	Hybrid	340	6/2022/1375/MAJ	Welwyn Hatfield	Places for People and Gascoyne Estates	25/06/2024	3
109	Videne, Hawkshead Road, Little Heath, Potters Bar EN6 1LX	Granted	04/04/2024	Full	63	6/2022/2317/MAJ	Welwyn Hatfield	CALA	04/04/2024	3
110	Osborne House Farm Hawkshead Road Little Heath Potters Bar EN6 1LX	Granted	28/10/2022	Full	34	6/2021/3304/MAJ	Welwyn Hatfield	Mr Jonathan Collins	28/10/2022	3
111	Land at Elms Farm, Messing Road, Tiptree Colchester CO5 0ES	Approve Conditional	06/11/2025	Outline	200	231368	Colchester	Mersea Homes Limited	06/11/2025	2
112	Land To West Of Park Lane Charvil RG10 9TS	Approve	12/05/2025	Outline	75	232704	Wokingham	Hicks Developments Ltd	09/05/2025	3
113	Former Shelton Sports Club, Shelton Avenue And Land Adjacent To 267 Hillbury Road, Warlingham, Surrey, CR6 9TL	Approved	20/06/2025	Outline	150	2022/267	Tandridge	Chartwell Land & New Homes Ltd	23/05/2025	3
114	Strategic Growth Site North Of Woodhouse Lane Broomfield Chelmsford Essex	Application Permitted	31/07/2025	Outline	512	20/02064/OUT	Chelmsford	Bloor Homes Limited	31/07/2025	3
115	Land At Bishops Stortford South (BISH5) Off Whittington Way Bishops Stortford Hertfordshire	Grant Plan Permission w Conds	20/12/2019	Hybrid	750	3/18/2253/OUT	East Herts	Countryside Properties (UK) Ltd	19/12/2019	3
116	Beaumont School And Land To North Of Winches Farm Hatfield Road St Albans Al4 0Xb	DC3 Conditional Permission	06/08/2014	Outline	75	5/2014/0940	St Albans	Hertfordshire County Council	Deed of Variation 15/12/2020	3
117	Parcel EMP 03 Nimrod Street Berryfields Mda Bucks HP18 0WS	Outline Permission Approved	14/11/2024	Outline	52	21/00485/AOP	Buckingham shire	Taylor Wimpey UK Limited	12/11/2024	3
118	Land Between Wendover Road And Aston Clinton Road Weston Turville Buckinghamshire	Details Approved	20/12/2024	Reserved Matters	378	23/02569/ADP	Buckingham shire	Taylor Wimpey South Midlands	27/04/2026	3
119	Land On The West Side Of Tothill Street Minster Ramsgate Kent	Grant Permission	03/06/2021	Outline	214	OL/TH/18/1488	Thanet	The College Of St John The Evangelist And Mr Spanton	28/07/2021	6

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Dated: 23rd December 2025

(1) Thanet District Council

(2) The Kent County Council

(3) Robert Archibald Charles Montgomery, Janet Montgomery, Phillipa Jane Montague Cracknell, and Clara Margaret Montgomery (as trustees of the Birchington Pool Trust)

(4) The Master Fellows and Scholars of the College of Saint John the Evangelist in the University of Cambridge

(5) Andrew William Johnson

Section 106 Agreement

Relating to the property known as land North And East of Canterbury Road, Birchington

Planning ref: OL/TH/20/1755

1.3.5 then the RP Chargee may dispose of the Affordable Dwelling free from the restrictions in this Schedule and thereafter the relevant Affordable Dwelling shall not be subject to the terms of this Schedule.

1.4 The RP Chargee shall act in good faith in seeking to secure the transfer of the Affordable Dwellings to an alternative Registered Provider or the District Council on the terms specified in **paragraphs 1.2** and **1.2** hereof before applying **paragraph 1.3** of **Part 2** of this **Schedule 3**.

1.5 For any notice to be validly served under **paragraphs 1.1** and **1.3** of **Part 2** of this **Schedule 3**, it shall be marked "Urgent Notice" and sent by recorded delivery post for the attention of the Corporate Manager for Community or the Chief Officer responsible for Housing at the District Council at that time.

1.6 Notwithstanding anything to the contrary contained or referred to in this Deed the RP Chargee shall not be obliged to act contrary to its duties and/or obligations under the charge or mortgage or arising by statute or otherwise and the Council must give full consideration for protecting the interests of the RP Chargee in respect of the monies outstanding under the charge or mortgage or otherwise due or incurred by the RP Chargee.

Part 3 Exemptions and Mortgagee Protection

1. The Owners covenants with the District Council:

1.1 The provisions in this Schedule shall not be binding on a mortgagee or chargee (or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a Receiver)) of the whole or any part of the Affordable Dwellings or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

1.1.1 such mortgagee or chargee or Receiver shall first give written notice to the District Council of its intention to dispose of the Affordable Dwellings and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Dwellings to another Registered Provider or to the District Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

1.1.2 if such disposal has not completed within the three month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the relevant Affordable Dwellings free from the Affordable Housing provisions in this Schedule which provisions shall determine absolutely in respect of such disposal.

1.2 Notwithstanding anything to the contrary contained or referred to elsewhere in this Deed nothing in **Part 1** of this Schedule shall be binding or enforceable against:

1.2.1 a Protected Tenant;

1.2.2 an RP Chargee which has first complied with the RP Chargee's Duty;

1.2.3 a Chargee which is a party to a Shared Ownership Charge;

1.3 the successors in title to all of the foregoing including any Chargee lender or mortgagee to any such successors in title subject to the operation of **clause 3** of this Deed.

Part 4 Self-Build and Custom Build

1. The Ptarmigan Land Owners covenants with the District Council:

DATED 5th JUNE 2024

GILLIAN RUTH VAN OPPEN and RICHARD GRAHAM FRANCIS

and

ERNEST JAMES GAWLIK and CHRISTINE DIXON

and

SHANLY HOMES LIMITED

and

WAVERLEY BOROUGH COUNCIL

and

SURREY COUNTY COUNCIL

Deed pursuant to Section 106 of the Town and Country Planning Act 1990
relating to Land West of Petworth Road, Chiddingfold

Waverley Borough Council
Council Offices
The Burys
GU7 1HR

Planning Application reference: WA/2022/02506

5.6. Not to permit nor enable more than 75% of the Open Market Units in Phase 1 to be Occupied until the Affordable Housing Units in Phase 1 have been practically completed in accordance with the Planning Permission and made ready for residential Occupation.

5.7. Not to permit nor enable more than 75% of the Open Market Units in Phase 2 to be Occupied until the Affordable Housing Units in Phase 2 have been practically completed in accordance with the Planning Permission and made ready for residential Occupation.

5.8. Subject to the provisions of this paragraph the Affordable Housing Units shall remain as Affordable Housing save that the obligations in this Deed relating to the provision and/or use of the Affordable Housing Units (including but not limited to the obligations set out in this Schedule) shall cease to apply in respect of and not be binding or enforceable against:

5.8.1. any Protected Tenant or any mortgagee of the Protected Tenant or any person deriving title from the Protected Tenant or any successor in title thereto and their respective mortgagees and chargees; or

5.8.2. any mortgagee or chargee of the Affordable Housing Unit(s) (or any part of it) and a Registered Provider and any receiver (including an administrative receiver) and manager appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a "Receiver" of the Registered Provider) ("**Chargee of a Affordable Housing Provider**") who has first complied with its duty under paragraph 5.9 below.

5.9. Any Chargee of a Affordable Housing Provider:

5.9.1. shall prior to seeking to dispose of any of the Affordable Housing Units pursuant to any default under the terms of its mortgage of charge shall give not less than four weeks prior notice to the Borough Council of its intention to dispose and;

5.9.2. in the event that the Borough Council responds within four weeks from receipt of the notice served under paragraph 5.9.1 indicating that arrangement for the transfer of the relevant Affordable Housing Units can be made in such a way as to safeguard them as Affordable Housing then the Chargee of an Affordable Housing Provider shall co-operate with such arrangements and use reasonable endeavours to secure such transfer PROVIDED THAT such arrangements shall not require the Chargee of an Affordable Housing Provider to dispose of its interest in the relevant Affordable Housing for a sum less than the total of all accrued principal monies interest, costs and expenses;

5.9.3. If the Borough Council does not serve it response to the notice served under paragraph 5.9.1 within four weeks then the Chargee of an Affordable Housing Provider shall be entitled to dispose free of the restrictions set out in this Schedule which shall cease to apply and determine absolutely

5.9.4.If the Borough Council or any other person cannot within eight weeks from the date of service of its response to the notice served under paragraph 5.9.1 complete such transfer then provided that the Chargee of an Affordable Housing Provider shall have complied with its obligations under this paragraph 5.9 the Chargee of an Affordable Housing Provider shall be entitled to dispose free of the restrictions set out in this Deed (including, but not by limitation of this Schedule) which shall from the time of completion of the transfer cease to apply and determine absolutely.

AND FURTHER PROVIDED THAT at the time the rights and obligations in this paragraph 5.9 shall not require the Chargee of an Affordable Housing Provider to act contrary to its duties under the charge or mortgage and the Borough Council must give full consideration to protecting the interest of the Chargee in respect of all monies and interest outstanding and relates costs under the charge or mortgage.

6 To pay the index linked Affordable Housing cContribution to the Borough Council on or prior to the Commencement of Development in accordance with the the following formula:

7 **INDEX LINKING FORMULA**

Amount payable= the Affordable Housing Contributions x (A/B) where:
A= the figure for the Retail Prices Index (All Items) that applied immediately preceeding the Due Data

B= the figure for the Retail Prices Index that applied at the date of the Planning Permission

Part 1(b) First Homes:

1. **QUANTUM OF FIRST HOMES**

1.1 6 of the total numberof the Dwellings on the Development shall be identified reserved and set aside as First Homes in accordance with the Affordable Housing Plan and shall be provided and retained as First Homes in perpetuity subject to the terms of this Schedule.

2. **SPECIFICATION**

2.1 The First Homes shall not be visually distinguishable from the Market Dwellings based upon their external appearance;

2.2 The internal specification of the First Homes shall not by reason of their being First Homes be inferior to the internal specification of the equivalent Market Dwellings but, subject to that requirement, variations to the internal specifications of the First Homes shall be permitted

Dated 1 AUGUST 2024

AGREEMENT

pursuant to Section 106 of the
Town and Country Planning Act 1990 (as amended)
relating to land east of Nayland Road Great Horkesley Colchester
Essex

Between

(1) Colchester City Council

and

(2) Essex County Council

and

(3) Horkesley Heath Limited

We hereby certify this to be a true copy of the original

Date 01/08/2024

Holmes & Hills LLP
A12 Commercial Hub, 86 London Rd, Marks Tey, Essex, CO6 1ED

7 To serve on the Council notice in writing not less than 14 days after the first Occupation of 45% of the Market Dwellings and not less than 14 days after the first Occupation of 65% of the Market Dwellings

8 It is Hereby Agreed and Declared:

8.1 The affordable housing obligations and restrictions contained in this Agreement (including for the avoidance of doubt this Schedule) shall not bind:

8.1.1 a Chargee of the whole or part of the Affordable Housing Dwellings PROVIDED THAT such Chargee on enforcement of security has first complied with the provisions of paragraph 8.2 of this Schedule; or

8.1.2 a Protected Tenant; or

8.1.3 a 100% Staircaser; or

8.1.4 any mortgagee or chargee or receiver of a 100% Staircaser or Protected Tenant; or

8.1.5 any mortgagee or chargee or receiver of an occupier of an Affordable Housing Dwelling; and

8.1.6 any person or body deriving title through or from any of the parties mentioned in paragraphs 8.1.1- 8.1.5 above.

8.2 Any Chargee claiming the protection granted by paragraph 8.1 above must first:

8.2.1 give written notice to the Council of its intention to dispose of the Affordable Housing Dwelling;

8.2.2 use reasonable endeavours over a period of eight weeks from the date of such written notice to complete the transfer of the Affordable Housing Dwelling to another registered provider or to the Council for a consideration not less than the amount due and outstanding to the Chargee under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses and .

8.3 If such disposal referred to in paragraph 8.2.2 above has not completed within such eight week period the Chargee shall be entitled to dispose of the Affordable Housing Dwellings free from the affordable housing provisions contained in this Agreement which shall determine absolutely.

Part Two

1. The transfer of the Affordable Housing Dwellings to the Approved Body shall be with vacant possession.

2. The transfer deed for the transfer of the Affordable Housing Dwellings to the Approved Body shall be prepared by the Owner and shall contain:

DATED 30th October 2024

(1) COLCHESTER CITY COUNCIL

(2) ESSEX COUNTY COUNCIL

(3) ELIZABETH SUSAN WEST AND DANIEL RONALD WEST

(4) MATTHEW WILLIAM MASON AND DANIEL RONALD WEST

(5) JOSEPHINE ANN SHERWOOD, SIDNEY ALFRED SHERWOOD, ANDREW SHERWOOD AND DAVID MATTHEW SHERWOOD

(6) WESTON HOMES PLC

AGREEMENT
UNDER SECTION 106 OF THE TOWN AND COUNTRY PLANNING ACT 1990
relating to land at Wyvern Farm, London Road, Stanway, Colchester (COL/212507)

2.7. That Affordable Housing For Rent shall (subject to the provisions of paragraph 3 below) be Occupied in accordance with the Nomination Rights.

2.8. To serve on the Council notice in writing not less than ten (10) Working Days after the first Occupation of 45% and 75% of the Market Dwellings in any Phase.

3. It is hereby agreed and declared:

3.1. The obligations and restrictions contained in this Schedule shall not bind:

3.1.1. a Chargee of the whole or part of the Affordable Housing Dwellings PROVIDED THAT such Chargee on enforcement of security has first complied with the provisions of paragraph 3.2 of this Schedule; or

3.1.2. a Protected Tenant; or

3.1.3. a 100% Staircaser; or

3.1.4. any mortgagee or chargee or receiver of a 100% Staircaser or Protected Tenant; or

3.1.5. any mortgagee or chargee or receiver of an occupier of an Affordable Housing Dwelling; and

3.1.6. any person or body deriving title through or from any of the parties mentioned in paragraphs 3.1.1- 3.1.5 above.

3.2. Any Chargee claiming the protection granted by paragraph 3.1 above must first:

3.2.1. give written notice to the Council of its intention to dispose of the Affordable Housing Dwelling;

3.2.2. use reasonable endeavours over a period of eight weeks from the date of such written notice to complete the transfer of the Affordable Housing Dwelling to another registered provider or to the Council for a consideration not less than the amount due and outstanding to the Chargee under the terms of the mortgage or charge including all accrued principal monies, interest and costs and expenses incurred by the Chargee.

PROVIDED THAT at all times the rights and obligations in this paragraph shall not require the Chargee to act contrary to its duties under the charge or mortgage and that the Council must give full consideration to protecting the interest of the Chargee in respect of moneys outstanding under the charge or mortgage.

4. If such disposal referred to in paragraph 3.2.2 above has not completed within such eight week period the Chargee shall be entitled to dispose of the Affordable Housing Dwellings free from the affordable housing provisions contained in this Agreement which shall determine absolutely.

Part Two

1. The transfers of the Affordable Housing Dwellings to the Approved Body shall be with vacant possession.

2. The transfer deed for the transfer of the Affordable Housing Dwellings to the Approved Body shall be prepared by the Owners and shall contain:

2.1. a grant by the Owners to the Approved Body of all rights of access and passage of services and all other rights reasonably necessary for the beneficial use and enjoyment of the Affordable Housing Dwellings.

DATED 7th May 2026

UTTLESFORD DISTRICT COUNCIL (1)

AND

ESSEX COUNTY COUNCIL (2)

AND

ANTHEA MAUD STREETER, TIFFANY JAYNE ELIZABETH ANSTIS CALLIS and THORNTON WILLIAM JOHNATHAN ANSTIS STREETER as the Trustees of The Nesta Streeter Will Trust-John's Fund (3)

SECTION 106 AGREEMENT

Relating to

Land At Camps Field Lower Road Little Hallingbury

birketts

Provider to nominate the Nominated Persons up to a maximum of 75% (seventy-five per cent) of such vacant Affordable Rented Units.

7.5 To procure that the terms of the tenancy agreements for the Affordable Rented Units and the terms of the transfers and leases of the Shared Ownership Units shall be in accordance with the regulations and guidance of Homes England.

7.6 The Registered Provider will not:-

7.6.1 Transfer the freehold or leasehold interest in the Land on which the Affordable Housing Units are constructed or any Affordable Housing Unit (save for a transfer of the freehold interest of an Affordable Housing Unit to an occupier of a Shared Ownership Unit who has (by virtue of paragraph 8.3 of this Schedule 2) acquired 100% of the freehold interest or an occupier of an Affordable Rented Unit who has exercised the right to acquire) to any person firm or company other than an Registered Provider and the transfer to the Registered Provider shall include a covenant that the Registered Provider comply with the terms of this Deed;

7.6.2 Sell let or dispose (except by way of legal charge) of any Affordable Housing Unit or allow or permit or suffer any Affordable Housing Unit to be sold let or disposed of other than in accordance with paragraphs of this Schedule.

7.7 To procure that the Registered Provider will give UDC one month's written notice of the intended transfer of the freehold or leasehold interest in the Land or of any Affordable Housing Unit to another Registered Provider for the avoidance of doubt this does not include the transfer of the freehold or leasehold interest in an Affordable Housing Unit to an occupier of a Shared Ownership Unit has (by virtue of paragraph 8.3) acquired 100% of the freehold interest or an occupier of an Affordable Rented Unit who has exercised the right to acquire or other statutory right.

7.8 For the purposes of this paragraph the expression "Mortgagee" shall mean any holder of a mortgage secured upon the Affordable Housing Units and/or the Affordable Housing Land or chargee or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator.

7.8.1 To procure that a Mortgagee or a receiver appointed by a Mortgagee may exercise its power of sale of the Affordable Housing Units (or any of them) subject to the provisions of the Housing and Regeneration Act 2008 and

paragraph 7.8 above provided that a Mortgagee shall first give opportunity for:-

7.8.1.1 an Registered Provider to purchase the Affordable Housing Land and Affordable Housing Units erected thereon and have given written notice to UDC at the start of the said period of the name and address of the Registered Provider that has been given the opportunity (such purchase to be subject to the provisions of Schedule 2 of this Deed) for a period of one month; and

7.8.1.2 UDC to purchase the Affordable Housing Land and Affordable Housing Units erected thereon for a further period of two months.

7.8.1.3 then on expiration of both periods referred to above the Mortgagee may dispose of such part of the Affordable Housing Land and Affordable Housing Units erected thereon free from the provisions of this Schedule 2 to the extent necessary to satisfy the sum outstanding under the mortgage but the remaining part of the Affordable Housing Land and Affordable Housing Units erected thereon shall remain subject to the provisions of this Schedule 2 and may only be sold subject to those provisions.

7.9 A leaseholder of a Shared Ownership Unit who has (by virtue of paragraph 8.3 of this Schedule staircased to 100% Ownership and a tenant of an Affordable Rented Unit who exercises the right to acquire (or their mortgagee or any party deriving title from them) shall not be bound by the terms of this Deed.

7.10 If the Affordable Housing Units are vested or transferred to another Registered Provider pursuant to a proposal made by Homes England pursuant to Section 152 of the Housing and Regeneration Act 2008 then the provisions of this Deed shall continue (notwithstanding paragraph 7.8 above.) in respect of such other Registered Provider.

8 Shared Ownership Housing Units

8.1 This paragraph 8 applies to a Registered Provider, landlord and the lessee of any Shared Ownership Housing Unit

8.2 The Registered Provider, landlord and lessee (from time to time) of any given Shared Ownership Housing Unit shall throughout the duration of that lease observe and perform their respective obligations stipulations rights and covenants contained in the Homes England Model Shared Ownership Protected Area Mandatory Buyback Lease

WOKINGHAM
BOROUGH COUNCIL

DATED 20th December 2024

WOKINGHAM BOROUGH COUNCIL

-and-

ANDREW LEONARD CARDY and JAMES PAUL CARDY and W R BENNETT (BERKSHIRE) LIMITED

-and-

BDW TRADING LIMITED

-and-

LLOYDS BANK PLC

Deed of Agreement to Provide Planning Obligations

pursuant to Section 106 of the Town and Country Planning Act 1990 and Section 111 Local Government Act 1972

in relation to the proposed development on land to the north of the A4 New Bath Road, Twyford

Planning Reference Number
223455

APP/X0360/W/24/3350173

Legal Ref: 45500003/014

Legal Services
Wokingham Borough Council
Council Offices
Shute End
Wokingham
Berkshire
RG40 1BN

Private: Information that contains a small amount of sensitive data which is essential to communicate with an individual but doesn't require to be sent via secure methods.

Dwellings (excluding First Homes) to that Preferred Registered Provider or Approved Registered Provider shall be exchanged between the two parties as soon as reasonably possible thereafter and the Owner shall use all reasonable endeavours to exchange such contract within 6 (six) months following such written acceptance (or such other period as the Council may agree in writing).

Occupation of the Affordable Housing Dwellings

6. The Affordable Housing Dwellings (excluding First Homes) shall not be used for any purpose other than as Affordable Housing and within eight (8) weeks of the transfer of the Affordable Housing Dwellings (excluding First Homes) to the Preferred Registered Provider or to the Approved Registered Provider the Owner shall procure the execution by the Preferred Registered Provider or the Approved Registered Provider of the Nominations Agreement and deliver the same to the Council.

Affordable Housing Mortgagee Sale Provision

7. The Affordable Housing provisions in this Deed shall not be binding on a mortgagee or chargee (or any receiver including an administrative receiver or administrator) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security (each a "Receiver") of the whole or any part of the Affordable Housing Dwellings (excluding First Homes) or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

7.1 such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Dwellings (excluding First Homes) and shall make reasonable endeavours over a period of three (3) months from the date of the written notice to complete a disposal of the Affordable Housing Dwellings (excluding First Homes) to another Preferred Registered Provider or to an Approved Registered Provider for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

7.2 If such disposal has not completed within the three (3) month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Dwellings (excluding First Homes) free from the Affordable Housing provisions in this Deed which provisions shall determine absolutely.

Private: Information that contains a small amount of sensitive data which is essential to communicate with an individual but doesn't require to be sent via secure methods.

DATED 26th March 2025

SWALE BOROUGH COUNCIL

-AND –

KENT COUNTY COUNCIL

-AND-

MICHAEL FRANK GORDON CROWE

AND

PAUL DAVID MORRIS

AND

ST JAMES'S TRUSTEES LIMITED

AND

OCORIAN TRUST (ISLE OF MAN) LIMITED

AND

GLADMAN DEVELOPMENTS LIMITED

DEED OF AGREEMENT PURSUANT TO SECTION 106 OF THE TOWN AND COUNTRY PLANNING ACT 1990 RELATING TO THE DEVELOPMENT OF HAM ROAD FAVERSHAM KENT

Planning Application Ref No. 23/502113/OUT
APPEAL REFERENCE NO. APP/V2255/W/24/3350524

Mid Kent Legal Services
Swale Borough Council
Swale House
East Street
Sittingbourne
Kent ME10 3HT
Ref.: S018786

Swale BOROUGH COUNCIL

	not a Working Day the notice will be deemed to have been received at 09h00 on the next Working Day or (b) in the case of service by using first class registered post or other next Working Day delivery service within the United Kingdom to the Borough Council's offices at Swale Borough Council Swale House East Street Sittingbourne Kent ME10 3HT the second Working Day after the date on which the Default Notice is posted (by being placed in a post box or being collected by or delivered to Royal Mail) **PROVIDED THAT** the Chargee is able to evidence that the Default Notice was actually delivered to the LPA (by Royal Mail proof of delivery or otherwise)
"Default Notice"	means a notice in writing served on the Borough Council by the Chargee under Paragraph 2.1.1 of the Chargee's intention to enforce its security over the Relevant Affordable Housing
"Intention Notice"	means a notice in writing served on the Chargee by the Borough Council under Paragraph 2.2 that the Borough Council is minded to purchase the Relevant Affordable Housing
"Moratorium Period"	means in each instance where a Chargee has served a Default Notice under Paragraph 2.1.1 the period from (and including) the Date of Deemed Service on the Borough Council of the Default Notice to (and including) the date falling 3 (three) months after such Date of Deemed Service (or such longer period as may be agreed between the Chargee and the Borough Council)

"Option"	means the option to be granted to the Borough Council (and/or its nominated substitute Registered Provider) in accordance with Paragraph 2.3 for the purchase of the Relevant Affordable Housing
"Relevant Affordable Housing"	means the Affordable Housing that the Chargee intends to enforce its Charge against as notified and identified to the Borough Council pursuant to Paragraph 2.1.2
"Sums Due"	means all sums due to a Chargee of the Relevant Affordable Housing pursuant to the terms of its Charge including (without limitation) all interest and reasonable legal and administrative fees costs and expenses.

2. Mortgagee Protection

2.1. In order to benefit from the protection granted by Paragraph 5.1.1 of Schedule 5 a Chargee must

2.1.1. serve a Default Notice on the Borough Council by

2.1.1.1. delivery by hand to the Borough Council's offices at Swale House East Street Sittingbourne ME10 3HT during 09h00 and 17h00 or

2.1.1.2. using first class registered post or other next Working Day delivery service within the United Kingdom to the Borough Council's offices at Swale House East Street Sittingbourne ME10 3HT

in either case addressed to the Section 106 Monitoring Officer of the Borough Council prior to seeking to dispose of the Relevant Affordable Housing

2.1.2. when serving the Default Notice the Chargee will clearly identify the Relevant Affordable Housing to which the Default Notice applies and

2.1.3. subject to Paragraph 2.6 not exercise its power of sale over or otherwise dispose of the Relevant Affordable Housing before the expiry of the Moratorium Period except in accordance with Paragraph 2.3

2.2. From the first day of the Moratorium Period to (but excluding) the date falling one calendar month later the Borough Council may serve an Intention Notice on the Chargee

2.3. Not later than 15 (fifteen) Working Days after service of the Intention Notice (or such later date during the Moratorium Period as may be agreed in writing between the Borough Council and the Chargee) the Chargee will grant the Borough Council (and/or the Borough Council's nominated substitute Registered Provider) an exclusive option to purchase the Relevant Affordable Housing which shall contain the following terms

2.3.1. the sale and purchase will be governed by the Standard Commercial Property Conditions (Third Edition – 2018 Revision) (with any variations that may be agreed between the parties to the Option (acting reasonably))

2.3.2. the price for the sale and purchase will be agreed in accordance with Paragraph 2.4.2 or determined in accordance with Paragraph 2.5

2.3.3. provided that the purchase price has been agreed in accordance with Paragraph 2.4.2 or determined in accordance with Paragraph 2.5 but subject to Paragraph 2.3.4 the Borough Council (or its nominated substitute Registered Provider) may (but is not obliged to) exercise the Option and complete the purchase of the Relevant Affordable Housing at any time prior to the expiry of the Moratorium Period

2.3.4. the Option will expire upon the earlier of

2.3.4.1. notification in writing by the Borough Council (or its nominated substitute Registered Provider) that it no longer intends to exercise the Option or

2.3.4.2. the expiry of the Moratorium Period and

2.3.5. any other terms agreed between the parties to the Option (acting reasonably)

2.4. Following the service of the Intention Notice

2.4.1. the Chargee shall use reasonable endeavours to reply to enquiries raised by the Borough Council (or its nominated substitute Registered Provider) in relation to the Relevant Affordable Housing as expeditiously as possible having regard to the length of the Moratorium Period and

2.4.2. the Borough Council (or its nominated substitute Registered Provider) and the Chargee shall use reasonable endeavours to agree the purchase price for the Relevant Affordable Housing which shall be the higher of

2.4.2.1. the price reasonably obtainable in the circumstances having regard to the restrictions as to the use of the Relevant Affordable Housing contained in this Schedule 6 and

2.4.2.2. (unless otherwise agreed in writing between the Borough Council (or its nominated substitute Registered Provider) and the Chargee the Sums Due

2.5. On the date falling 10 (ten) Working Days after service of the Intention Notice if the Borough Council (or its nominated substitute Registered Provider) and the Chargee have not agreed the price pursuant to Sub-Paragraph 2.4.2.1

2.5.1. the Borough Council (or its nominated substitute Registered Provider) and the Chargee shall use reasonable endeavours to

agree the identity of an independent surveyor having at least 10 years' experience in the valuation of affordable/social housing within the Swale Borough Council administrative area to determine the dispute and if the identity is agreed shall appoint such independent surveyor to determine the dispute

2.5.2. if on the date falling 15 (fifteen) Working Days after service of the Intention Notice the Borough Council (or its nominated substitute Registered Provider) and the Chargee have not been able to agree the identity of an independent surveyor either party may apply to the President for the time being of the Royal Institution of Chartered Surveyors or his deputy to appoint an independent surveyor having at least 10 years' experience in the valuation of affordable/social housing within the Borough of Swale to determine the dispute

2.5.3. the independent surveyor shall determine the price reasonably obtainable referred to at Sub-Paragraph 2.4.2.1 due regard being had to all the restrictions imposed upon the Relevant Affordable Housing by this Agreement

2.5.4. the independent surveyor shall act as an expert and not as an arbitrator

2.5.5. the fees and expenses of the independent surveyor are to be borne equally by the parties

2.5.6. the independent surveyor shall make their decision and notify the Borough Council the Borough Council's nominated substitute Registered Provider (if any) and the Chargee of that decision no later than 14 (fourteen) days after their appointment and in any event within the Moratorium Period and

2.5.7. the independent surveyor's decision will be final and binding (save in the case of manifest error or fraud)

2.6. The Chargee may dispose of the Relevant Affordable Housing free from the

obligations and restrictions contained in Paragraphs 2.5 to 2.6 of Schedule 5 which shall determine absolutely in respect of those Relevant Affordable Housing (but subject to any existing tenancies) if

2.6.1. the Borough Council has not served an Intention Notice before the date falling 1 (one) calendar month after the first day of the Moratorium Period

2.6.2. the Borough Council (or its nominated substitute Registered Provider) has not exercised the Option and completed the purchase of the Relevant Affordable Housing on or before the date on which the Moratorium Period expires or

2.6.3. the Borough Council (or its nominated substitute Registered Provider) has notified the Chargee in writing pursuant to the Option that it no longer intends to exercise the Option

2.7. The Borough Council (and its nominated substitute Registered Provider if any) and the Chargee shall act reasonably in fulfilling their respective obligations under Paragraphs 2.1 to 2.5 (inclusive)

Docusign Envelope ID: 009B6174-F485-410D-86A9-1736F5B35A9B

dated 19th July **2024**

Wokingham Borough Council

and

Miller Homes Limited

and

Kier Ventures Limited

and

Ruth Marion Brooksbank Robbins and Jonathan Brian Gater

and

Thames Valley Housing Association Limited

and

Maureen Lesley Brown and **Richard Mark Brown** and **Stephen Paul Brown**

and

Gerald William Priestman Barber and **Ludgrove School Trust Limited**

Deed of planning obligation

in relation to development comprising land at phase 2b within the South Wokingham Strategic Development Location (application reference 191068)

WOKINGHAM BOROUGH COUNCIL

dated 19th July **2024**

Wokingham Borough Council

and

Option Four Development Limited

Deed of planning obligation

in relation to development comprising land at phase 2a within the South Wokingham Strategic Development Location (application reference 190914)

from the Council to vary the agreed tenure mix for the Affordable Housing Dwellings to be provided within the relevant Development Zone.

6.2. For the avoidance of doubt, any variation to the agreed tenure mix for the Affordable Housing Dwellings to be provided within any Development Zone shall not result in the loss of any Affordable Housing Dwellings.

6.3. If the Council approves a variation of the agreed tenure mix for the Affordable Housing Dwellings to be provided within the relevant Development Zone pursuant to paragraph 6.1 of this Part of this Schedule to use its reasonable endeavours to secure offers from the Preferred Registered Provider or Approved Registered Provider as the case may for the freehold and/or leasehold interest in the relevant Affordable Housing Dwellings on the basis of the approved varied tenure mix including a marketing exercise lasting no less than 3 months in duration.

Part 2

Mortgagee Sale Provisions

1. An Affordable Housing Mortgagee wishing to exercise any power of sale or leasing shall use Reasonable Endeavours over a period of three months from the date the Affordable Housing Mortgagee has notified the Council in writing of such wish to dispose of the relevant Affordable Housing Dwelling in question to a Preferred Registered Provider or Approved Registered Provider or to Wokingham Housing Limited for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses

2. If such disposal has not completed within the three-month period following written notification to the Council under paragraph 1 of Part 2 of this Schedule, the Affordable Housing Mortgagee shall be entitled to dispose of the relevant Affordable Housing Dwelling free from the Affordable Housing provisions in this Deed which provisions shall determine absolutely in respect only of the relevant Affordable Housing Dwelling.

Holmes & Hills
SOLICITORS

DATED 19th June 2025

(1) BRAINTREE DISTRICT COUNCIL

(2) ESSEX COUNTY COUNCIL

(3) G. M. SCOTT and W. K. SCOTT

AGREEMENT

UNDER SECTION 106 OF THE TOWN AND COUNTRY

PLANNING ACT 1990

relating to land at Cranes Lane Kelvedon Essex

23/00816/OUT (Appeal ref
APP/Z1510/W/25/3359441)

I hereby certify this to be
a true copy of the original

[redacted]

Legal Services
Braintree District Council
Causeway House
Bocking End, Braintree
Essex CM7 9HB

2.4 Not to Occupy any Market Dwellings unless and until the Council has approved the identity of the Approved Body

2.5 Not to permit Occupation of

2.5.1 more than 40% (forty per cent) of the Market Dwellings until such time as 50% (twenty per cent) of the Affordable Dwellings have been constructed and are available for Occupation and have been transferred to an Approved Body (unless such a transfer is not required pursuant to the Affordable Housing Scheme) and

2.5.3 more than 80% (eighty per cent) of the Market Dwellings until such time as all of the Affordable Dwellings have been constructed and are available for Occupation and have been transferred to an Approved Body (unless such a transfer is not required pursuant to the Affordable Housing Scheme)

2.6 Subject to the provisions of paragraph 4 the Affordable Housing Dwellings shall be Occupied for no other purpose than as Affordable Housing and

2.6.1 Affordable Housing For Rent shall be Occupied in accordance with the Nomination Rights; and

2.6.2 any Capital Receipt received from Staircasing is to be retained by the Approved Body and the Approved Body shall use reasonable endeavours to re invest such Capital Receipt in Affordable Housing (in order of priority);-

i) within the district of Braintree

ii) within the neighbouring council's areas within the county of Essex

iii) within the rest of England

subject to any contrary requirements within the Regulator of Social Housing capital funding guide

2.7 To serve on the Council notice in writing not less than ten (10) Working Days after the first Occupation of 35% of the Market Dwellings and 75% of the Market Dwellings

3 The Council covenants with the Owner to use reasonable endeavours to provide approval in writing for the Affordable Housing Scheme within 40 Working Days of the date of approval of the first Reserved Matters

4. It is hereby agreed and declared:

4.1 The obligations and restrictions contained in this Schedule shall not bind:

4.1.1 a Chargee PROVIDED THAT such Chargee acting pursuant to any event of default has first complied with the provisions of paragraph 4.2 of this Schedule

4.1.2 a Protected Tenant

4.1.3 any 100% Staircaser

4.1.4 any mortgagee or chargee or receiver of an occupier of an Affordable Housing Dwelling lawfully exercising the mortgagee protection provision within a lease

4.1.5 any mortgagee or chargee or receiver of a 100% Staircaser or a Protected Tenant

4.1.6 any person or body deriving title through or from any of the parties mentioned in paragraphs 4.1.1 – 4.1.5 (inclusive) above

4.2 Any Chargee claiming the protection granted by paragraph 4.1.1 above must first:

4.2.1 give written notice to the Council of its intention to dispose of the Affordable Housing Dwelling,

4.2.2 use reasonable endeavours over a period of twelve weeks from the date of such written notice to complete the transfer or assignment of the Affordable Housing Dwelling to another Approved Body or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses

4.3 If such transfer or assignment referred to in paragraph 4.2.2 above has not completed within such twelve week period the Chargee shall be entitled to dispose of the Affordable Housing Dwellings free from the affordable housing provisions contained in this Agreement which provisions shall cease and determine absolutely

BUCKINGHAMSHIRE COUNCIL

Planning Obligation by Deed of Agreement under Section 106 of the Town and Country Planning Act 1990 (as amended)

BUCKINGHAMSHIRE COUNCIL

and

GORDON FRANK HOWLAND and JOSSLYN HOWLAND

and

JOHN WALTER BENNETT

and

STEVEN CARTWRIGHT and DEBBIE ANN JUNG

and

HAWRIDGE STRATEGIC LAND LIMITED

Relating to the land known as Tralee Farm 20 Wycombe Road Holmer Green Buckinghamshire HP15 6RY
Planning Ref: 23/05440/OUT

f) the First Home Owner reasonably requires to live elsewhere for the duration of the letting or sub-letting in order to provide care or assistance to any person.

16.3 A letting or sub-letting permitted pursuant to paragraph 16.1 or 16.2 must be by way of a written lease or sub-lease (as the case may be) of the whole of the First Home on terms which expressly prohibit any further sub-letting.

16.4 Nothing in this paragraph 16 prevents a First Home Owner from renting a room within their First Home or from renting their First Home as temporary sleeping accommodation provided that the First Home remains at all times the First Home Owner's main residence

Recycling of Surplus Sale Proceeds

17 Notwithstanding any other provision in this deed, in the event that a unit of Affordable Rented Housing is acquired by a Protected Tenant the Registered Provider shall use all reasonable endeavours to use such Surplus Sale Proceeds whether in part, in full or in conjunction with other sums to provide further Affordable Housing within the administrative area of the Council

Mortgagee Protection and Releases

18. The restrictions in this Part Two – Affordable Housing Provisions of Schedule 1 shall not apply in respect of Affordable Housing other than First Homes to:

18.1 a chargee or mortgagee of a Registered Provider (or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a "Receiver")) or any persons or bodies deriving title through such mortgagee

or chargee or Receiver in the event of a default under a mortgage or charge PROVIDED THAT

18.1.1 the said chargee or mortgagee or Receiver has given the Council at least three months' written notice of its intention to exercise its power of sale of the Affordable Housing Unit(s), and

18.1.2 the said chargee or mortgagee or Receiver has used reasonable endeavours during the said three months' notice period to first dispose of the said Units to another Registered Provider and has provided written evidence of such reasonable endeavours to the Director and for the avoidance of doubt such chargee or mortgagee or Receiver shall not be under any obligation to dispose of the Units for a sum less than the monies outstanding pursuant to the legal charge or mortgage or security documentation plus any accrued interest and costs and expenses

18.1.3 If the said mortgagee, chargee or receiver shall not have disposed of the said Affordable Housing Units or any part thereof in accordance with paragraph 18.1.2 above, within the said three months' notice period, the said mortgagee, chargee or the Receiver may (but without imposing any obligation on the said mortgagee, chargee or Receiver) dispose of the relevant Affordable Housing Units which have not by that time been disposed of to such Registered Provider on the open market to a willing buyer, and such buyer shall take free of the restrictions imposed herein in relation to the relevant Affordable Housing

Unit(s) which restrictions shall determine absolutely in respect of the relevant Affordable Housing Unit(s).

18.2 an Affordable Housing Unit owned by a tenant who has exercised a statutory right to acquire by way of a purchase grant or like scheme or any mortgagee or chargee of such tenant or any receiver appointed by such mortgagee or chargee (including administrative receivers)

18.3 in the control of a chargee or mortgagee in accordance with the Shared Ownership Terms or any receiver appointed by such mortgagee or chargee (including administrative receivers)

18.4 an Affordable Housing Unit owned by an Occupier who has purchased 100% of the equity of a Shared Ownership lease following the exercise of Staircasing rights or in accordance with any other Homebuy scheme or any mortgagee or chargee of such Occupier or any receiver appointed by such mortgagee or chargee (including administrative receivers).

19 The obligations in paragraphs 1 and 8-16 of this Part Two of Schedule 1 of this Deed in relation to First Homes shall not apply to any First Home Mortgagee or any receiver (including an administrative receiver appointed by such First Home Mortgagee or any other person appointed under any security documentation to enable such First Home Mortgagee to realise its security or any administrator (howsoever appointed (each a "Receiver")) of any individual First Home or any persons or bodies deriving title through such First Home Mortgagee or Receiver PROVIDED THAT:

19.1 such First Home Mortgagee or Receiver shall first give written notice to the Council of its intention to Dispose of the relevant First Home; and

Docusign Envelope ID: 9F1F1D26-9BA5-4071-A220-F5650184693A

DATED 11th September 2024

The Royal Borough of Windsor & Maidenhead

and

The Executors of Ursula Mary Wheeler (Deceased)

and

Berkeley Strategic Land Limited

AGREEMENT

pursuant to Section 106 Town and Country Planning Act 1990 and
Section 111 Local Government Act 1972

relating to:

Land bordered by Woodlands Park Avenue and Woodlands Park Road, Maidenhead

Legal Services
The Royal Borough of Windsor and Maidenhead
Town Hall
St Ives Road
Maidenhead
Berkshire
SL6 1RF
Reference: PB200005/299

Docusign Envelope ID: 9F1F1D26-9BA5-4071-A220-F5650184693A

an amount calculated to enable the Registered Provider as the case may be to acquire the Affordable Housing Dwellings without the need for any public subsidy**.**

2. Rights

2.1. The provisions of this Part 2 of this Schedule shall apply to the transfer of any Affordable Housing Dwelling.

3. Exchange of Contracts

3.1. Following the written acceptance of an offer by the Registered Provider the Affordable Housing Dwellings shall be exchanged between the two parties within 56 (fifty-six) days following such written acceptance (or such longer period as may be required by the Registered Provider but in any event not exceeding 90 (ninety) days).

4. Occupation of the Affordable Housing Dwellings

4.1. The Affordable Housing Dwellings shall not be used for any purpose other than as Affordable Housing and within 8 (eight) weeks of the transfer of the Affordable Housing Dwellings to the Registered Provider the Owner and the Developer shall procure the execution by the Registered Provider of the Nominations Agreement and deliver the same to the Council.

5. Mortgagee Sale Provisions

5.1. The Affordable Housing provisions in this Deed shall not be binding on a mortgagee or chargee (or any receiver including an administrative receiver or administrator) appointed by such mortgagee or charge or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security (each a Receiver) of the whole or any part of the Affordable Housing Dwellings or any persons of bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

5.1.1. such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Dwellings and shall have reasonable endeavours over a period of 3 (three) months from the date of the written notice to complete a disposal of the Affordable Housing Dwellings to another Registered Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and

Docusign Envelope ID: 9F1F1D26-9BA5-4071-A220-F5650184693A

expenses; and

5.1.2. if such disposal has not completed within the 3 (three) month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Dwellings free from the Affordable Housing provisions in this Deed which provisions shall determine absolutely.

FOURTH SCHEDULE

Travel Plan Provisions

The Owner covenants with the Council as follows:

1. **Interim Travel Plan and Final Travel Plan**

1.1. Within 3 (three) months of the Commencement of the construction of any of the Dwellings to:

1.1.1. submit to the Council:

(a) the Interim Travel Plan for written approval by the Council;

(b) details in writing of the Travel Plan Co-ordinator for the Interim Travel Plan and the Final Travel Plan; and

1.1.2. pay the Travel Plan Monitoring Fee.

1.2. Not to allow Occupation of any Dwelling until the Council has approved in writing the Interim Travel Plan.

1.3. Within 3 (three) months of first Occupation of 50% (fifty per cent) of the Dwellings to undertake the Baseline Travel Surveys relating to the Development and to submit to the Council in writing the Final Travel Plan for approval in writing by the Council.

1.4. Within 3 (three) months of the Council approving in writing the Final Travel Plan to implement the Final Travel Plan as approved.

1.5. To carry out a further survey on each of the following 5 (five) anniversaries of the Baseline Travel Survey being undertaken and to submit to the Council the results of the surveys together with a report of progress against the agreed target and

DATE: 29 August 2024

[redacted]

and

[redacted]

and

[redacted]

And

[redacted]

PLANNING OBLIGATION BY DEED OF AGREEMENT Pursuant to Section 106 of the Town and Country Planning Act 1990 (as amended)

Relating to the development of land on the [redacted]

Application Ref: DOV/21/01822

//KEN002:001331

6.1.4 Following receipt of notification of the Disposal of the relevant First Home the District Council shall:

6.1.4.1 forthwith issue a completed application to the purchaser of that Dwelling to enable the removal of the restriction on the title set out in paragraph 4.7 of this Schedule, and

6.1.4.2 apply all such monies received towards the provision of Affordable Housing.

6.2 In relation to the Affordable Housing Units the obligations in this Schedule shall not be binding on a mortgagee or chargee (or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a Receiver)) of the whole or any part of the Affordable Housing Units or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

6.2.1 such mortgagee or chargee or Receiver shall first give written notice to the District Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Housing Units to another Registered Provider or to the District Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

6.2.2 if such disposal has not completed within the three month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Units free from the provisions of this Schedule which provisions shall determine absolutely.

FootAnstey

Deed under Section 106 of the Town and Country Planning Act 1990 relating to **Land adjacent to Blagrove Lane, Wokingham**

Dated 4th April 2025

Party One (1) Wokingham Borough Council
Party Two (2) Berkeley Strategic Land Limited
Party Three (3) John Shaw Mitchell and Sarah Louise Mitchell
Party Four (4) John Shaw Mitchell
Party Five (5) Henry Michael Stanley Bowyer, Vanda Mary Bowyer, Stephen Lee Bennett and Sarah Victoria Harding
Party Six (6) Stephen Lee Bennet and Sarah Victoria Harding
Party Seven (7) Dawn Lydia Hardiman
Party Eight (8) Frances Mary Westerman and Robert Westerman
Party Nine (9) Barry Charles Childerhouse, Georgina Linda Childerhouse, Kevin Alban Childerhouse and Tully Lyn Grigg
Party Ten (10) David Wallis and Joan Alice Jenkins
Party Eleven (11) Rachel Louise Wallis and Julia Wallis
Party Twelve (12) John Wallis and Jean Mary Wallis
Party Thirteen (13) Robert John King, Alexander David King and Louise Frances Adams
Party Fourteen (14) Susan Round and John Julian Round
Party Fifteen (15) Felicia Hart

Appeal Ref: APP/ X0360/W/24/3354667

Certified to be a true copy of the original
WOKINGHAM BOROUGH COUNCIL
~~SOLICITOR~~ LEGAL ASSISTANT
NAME MARK FARRY
DATE 4th APRIL 2025
SIGNATURE

Schedule 1
(the "Affordable Housing Obligations")

The Owner covenants with the Council:

Part 1
Provision of Affordable Housing Units

1 Affordable Housing Scheme

1.1 Prior to Commencement of Development of any Phase containing Residential Units to submit the Affordable Housing Scheme for that Phase to the Council for approval and not to Commence Development of that Phase unless and until the Affordable Housing Scheme has been approved by the Council.

1.2 Subject to the provisions of this Deed, to provide:

(a) the Affordable Housing Units and the First Homes in accordance with the Planning Permission, the Standards, and the approved Affordable Housing Scheme or Revised Affordable Housing Scheme (as the case may be); and

(b) in the case of First Homes Units only to provide the First Homes Units in accordance with Part 2 of this Schedule 1.

2 Delivery of Affordable Housing

2.1 Not to Commence Development of any Phase containing Residential Units until the Affordable Housing Units within that Phase are tendered to Affordable Housing Providers.

2.2 Within 10 Working Days of entering an Affordable Housing Contract with an Affordable Housing Provider to provide to the Council the name(s) of the Affordable Housing Provider proposed for the transfer of the relevant Affordable Housing Units

2.3 Following the completion of a transfer or grant of a lease of not less than 125 years of the Affordable Housing Units to an Affordable Housing Provider in accordance with the Affordable Housing Contract, the Affordable Housing Units shall at all times be owned and managed by the Affordable Housing Provider and Occupied in accordance with approved Affordable Housing Scheme;

2.4 Subject to the provisions of this Deed, not to cause or allow or permit to use the Affordable Housing Units to be Occupied other than by Qualifying Persons.

3 Affordable Housing Chargee Provisions

3.1 The Affordable Housing provisions at Schedule 1 to this Deed shall not be binding on:

3.2 a Protected Tenant

3.3 a mortgagee or chargee (or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a "Receiver")) of the whole or any part of the Affordable Housing Units or any persons or bodies deriving title through such mortgagee or chargee or Receiver provided that:

(a) such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three (3) months from the date of the written notice to complete a disposal of the Affordable Housing Units to another registered provider or to the Council for a consideration not less than the amount due and

outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

(b) if such disposal has not completed within the three (3) month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Units free from the Affordable Housing provisions at Schedule 1 to this Deed which provisions shall determine absolutely.

4 Additionality

4.1 For the avoidance of doubt, the Owner may elect to provide more than the policy compliant thirty-five per cent (35%) (or forty per cent (40%) in the event a Revised Affordable Housing Scheme is submitted in accordance with paragraph 4.2 of Part 1 of this Schedule 1 of the Residential Units as Affordable Housing, such Residential Units shall be permitted by the Council to be delivered and used as Affordable Housing but paragraphs 1 to 3 of Part 1 of this Schedule 1 shall not apply to such Residential Units.

4.2 In the event that any of the circumstances described in paragraph 1.4 of Schedule 2 arise and the provisions of Schedule 2 determine and cease to be enforceable the Owner shall within 20 Working Days submit to the Council the Revised Affordable Housing Scheme for approval.

Part 2
First Homes

1 First Homes Obligations

Unless otherwise agreed in writing by the Council, the Owner for and on behalf of itself and its successors in title to the Land with the intention that the following provisions shall bind the Land and every part of it into whosoever's hands it may come covenants with the Council as below save that

(a) paragraphs 2 and 3 shall not apply to a First Homes Owner;

(b) paragraphs 4 and 5 apply as set out therein but and for the avoidance of doubt where a First Home is owned by a First Homes Owner they shall apply to that First Homes Owner only in respect of the First Home owned by that First Homes Owner;

(c) Paragraph 6 applies as set out therein.

2 Quantum of First Homes

Those Residential Units to be provided as First Homes shall be identified reserved and set aside as First Homes in accordance with the Affordable Housing Scheme or the Revised Affordable Housing Scheme (as the case may be) and shall be provided and retained as First Homes in perpetuity subject to the terms of this Deed

3 Appearance and Development Standard

Unless otherwise agreed through the Reserved Matters Approvals:

(a) the First Homes shall not be visually distinguishable from the Market Housing Units based upon their external appearance;

(b) the internal specification of the First Homes shall not by reason of their being First Homes be inferior to the internal specification of the equivalent Market Housing Units but, subject to that requirement, variations to the internal specifications of the First Homes shall be permitted; and

(c) all First Homes shall be constructed to no less than the standard applied to the Market Housing Units.

THIS DEED OF AGREEMENT is made on

this 23rd day of September 2024

BETWEEN

HIGHMOON DEVELOPMENTS LIMITED (Company registration number NI058224) of 32 Garvaghy Road Banbridge County Down BT32 3SZ and care of 17 Newry Street Banbridge County Down BT32 3SZ ("the Owner")

AND

GRIGGS (OPTIONS) LIMITED of (Company Registration Number: 12073276) whose registered office is situate at The Grain Yard, 5 Little Hays, Borehamwood Hertfordshire WD6 4DG ("the Developer");

AND

HERTSMERE BOROUGH COUNCIL of Civic Offices, Elstree Way, Borehamwood, WD6 1WA ("the Council")

AND

HERTFORDSHIRE COUNTY COUNCIL of County Hall Pegs Lane Hertford SG13 8DQ ("the County Council")

WHEREAS:

(1) The Council is the local planning authority for the purposes of the 1990 Act (as amended) for the area within which the Site is situate and as such is the local planning authority entitled to enforce the planning obligations hereinafter recited.

(2) The County Council is a local planning authority for the purposes of the 1990 Act (as amended) and the highway authority for the area within which the Site is situated and as such is a local planning authority entitled to enforce the planning obligations hereinafter recited

1.9 From the date of Practical Completion of the Affordable Housing Units (save for First Homes) shall be used only in accordance with paragraphs 1.5-1.7 of this Schedule save that it is hereby declared that the provisions of this Schedule shall:

a) not bind a mortgagee or Chargee exercising its power of sale or any Receiver provided that the obligations in paragraph 1.10 of this Schedule shall first have been complied with and upon completion of such disposal the covenants and obligations in this Schedule 1 shall cease to apply and determine in respect of the whole or the relevant part of an Affordable Housing Unit

b) cease to apply to the whole or any part of the Affordable Housing Unit which are transferred or leased by any Chargee or Receiver referred to in subparagraph (a) above and shall not bind any persons or bodies deriving title from or through such Chargee or Receiver; and

c) not bind any Protected Tenant or any person deriving title through or under such Protected Tenant nor bind the mortgagee or chargee or Receiver of such Protected Tenant

1.10 The Chargee or Receiver shall provide in seeking to dispose of any of the Affordable Housing Unit not less than 3 (three) months prior written notice to the Council of its intention to dispose and:

(a) the Council shall be at liberty during the said period of 3 (three) months to seek to identify another Registered Provider to complete a transfer of the Affordable Housing Units for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies interest costs, charges and expenses; and

(b) in the event that such transfer to another Registered Provider has not completed within the said period of 3 (three) months then the Chargee or Receiver shall be entitled to dispose of the relevant Affordable Housing Units free of the restrictions set out in this Schedule and always provided that any person or body who has obtained title to any Affordable Housing Units from a Chargee or

Receiver after the procedure set out in this paragraph 1.10 has been followed shall not be bound by the restrictions in this Schedule nor shall any person deriving title from them or any successors in title to any of them

Part 2

First Homes

1. OBLIGATIONS

Unless otherwise agreed in writing by the Council, the Owner for and on behalf of itself and its successors in title to the Site with the intention that the following provisions shall bind the Site and every part of it into whosoever's hands it may come covenants with Council as below save that:

(a) paragraphs 2, 3, 4 and 5 shall not apply to a First Homes Owner;

(b) paragraphs 6 and 7 apply as set out therein, save that where a First Home is owned by a First Homes Owner they shall apply to a First Homes Owner, but only in respect of the relevant First Home owned by that First Homes Owner ; and

(c) Paragraph 8 applies as set out therein.

2. QUANTUM OF FIRST HOMES

The Dwellings identified as First Homes in the Affordable Housing Scheme shall be reserved and set aside as First Homes and shall be provided and retained as First Homes in perpetuity subject to the terms of this Part 2 of Schedule 1

DATED 7th OCTOBER 2024

(1) TARMAC TRADING LIMITED

(2) TARMAC BUILDING PRODUCTS LIMITED

(3) THE KENT COUNTY COUNCIL

(4) DISTRICT COUNCIL OF SEVENOAKS

DEED OF PLANNING OBLIGATION by AGREEMENT

pursuant to
section 106 of the Town and Country Planning Act 1990
(as amended)

relating to development at
Sevenoaks Quarry Bat and Ball Road
Sevenoaks Kent TN14 5SR
22/00512/OUT

Chief Officer Legal & Governance
Sevenoaks District Council
Council Offices
Argyle Road
Sevenoaks Kent
TN13 1HG

9. **CONDITIONS FOR COMPLIANCE BY MORTGAGEES OF A REGISTERED PROVIDER**

9.1 The Mortgagee will have given to the Council notice of its intention to dispose of the Affordance Housing Properties or any of them.

9.2 The Mortgagee will have used its reasonable endeavours to dispose of the Affordable Housing Properties or any of them to a Registered Provider or to the Council for a consideration which is not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses.

9.3 If a disposal pursuant to clause 9.2 has not completed within a period of 12 (twelve) weeks from the date of service of the notice upon the Council pursuant to clause 9.2, the Mortgagee shall be entitled to dispose of the Affordable Housing Properties (or any of them) free from the provisions of this Agreement relating to the Affordable Housing Properties which provisions shall determine absolutely.

9.4 If any Mortgagee has followed the procedures in this clause 9 and no sale has been achieved not only will the provisions of this Agreement not affect the Mortgagee but they will also cease to apply to the Affordable Housing Properties or any of them sold by such Mortgagee to the intent that it will not bind any successors in title.

PART 2 – FIRST HOMES

1. Unless otherwise agreed in writing by the Council, the Owners for and on behalf of themselves and their successors in title to the Land with the intention that the following provisions shall bind the Land and every part of it into whosoever's hands it may come covenants with the Council as below save that:

1.1 paragraphs 2, 3, 4 and 5 of Part 2 of Schedule 2 shall not apply to a First Homes Owner;

1.2 paragraphs 6 and 7 of Part 2 of Schedule 2 apply as set out therein but and for the avoidance of doubt where a First Home is owned by a First Homes Owner they shall apply to that First Homes Owner only in respect of the First Home owned by that First Homes Owner; and

1.3 Paragraph 8 of Part 2 of Schedule 2 applies as set out therein.

2. **QUANTUM OF FIRST HOMES**

2.1 Of the Residential Properties in the Development to be provided as Affordable Housing Properties as set out in paragraph 1 of Part 1 of this Schedule, 25% shall be provided as First Homes in accordance with this paragraph 2.1 of Part 2 of this Schedule (rounded down to the nearest whole Residential Property) and shall be identified reserved and set aside as First Homes in accordance with the relevant Affordable Housing Scheme for a Phase and shall be provided and retained as First Homes in perpetuity subject to the terms of Part 2 of this Schedule.

DATED 1st November 2024

(1) COLCHESTER CITY COUNCIL

(2) ESSEX COUNTY COUNCIL

(3) J F ASHTON LIMITED

(4) O&H COLCHESTER LIMITED

AGREEMENT
UNDER SECTION 106 OF THE TOWN AND COUNTRY PLANNING ACT 1990
relating to land to the west of the Lakelands development, Stanway, Colchester

---

We hereby certify this to be a true copy of the original

Date 7 NOVEMBER 2024

Holmes & Hills LLP
A12 Commercial Hub, 86 London Rd, Marks Tey, Essex, CO6 1ED
Holmes & Hills LLP.

2.9.1 the obligations and restrictions contained in this Schedule 6 shall not bind:

2.9.1.1 a Protected Tenant and their mortgagees and/or chargees and any receiver appointed by such mortgagees and/or chargees;

2.9.1.2 any person or body deriving title through or from a Protected Tenant (including any sub-tenant lender chargee or mortgagee);

2.9.1.3 a Chargee or bodies deriving title through such mortgagee or chargee or Receiver of the Approved Body with a charge over the whole or part of the Affordable Housing Dwellings PROVIDED THAT the Chargee has first provided the Council with notice in writing that they intend to dispose of the Affordable Housing Dwelling (or Affordable Housing Dwellings) ("Chargee's Notice") and have given the Council twelve (12) weeks from the date of that notice to put forward a proposal to purchase the Affordable Housing Dwelling (or Affordable Housing Dwellings) at a price which at least covers the financial extent of the Chargee's charge, interest, costs and expenses AND if such disposal has not completed within twelve (12) weeks from the date of the Chargee's Notice the Chargee shall be entitled to dispose of the Affordable Housing Dwelling (or Affordable Housing Dwellings) free from the obligations in Schedule 6 which shall determine absolutely in respect of the relevant Affordable Housing Dwelling (or Affordable Housing Dwellings).

Part Two

A. The transfer of the Affordable Housing Dwellings to the Approved Body shall be with vacant possession.

B. The transfer deed shall contain:

1. a grant by the Owner of all rights of access and passage of services and all other rights reasonably necessary for the beneficial use and enjoyment of the Affordable Housing Dwellings;

2. a reservation of all rights of access and passage of services and rights of entry reasonably necessary for the purpose of the Development; and

3. such other covenants and reservations as the Owner may reasonably require including but not limited to the maintenance of the Development once it is completed and the preservation of the appearance thereof.

DATED 17th September 2024

(1) NAZEBOURNE POULTRY FARM LIMITED

(2) EVERMORE LTD

(3) KEVIN ELLERBECK and KAY ELLERBECK

in favour of

(4) EPPING FOREST DISTRICT COUNCIL

(5) ESSEX COUNTY COUNCIL

DEED OF UNILATERAL UNDERTAKING

Under Section 106 Town and Country Planning Act 1990 relating to land to the south & east of the former Chimes Garden Centre

Council ref: EPF/2601/22

Appeal Ref: APP/J1535/W/24/3342224

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encumbrances which would interfere with the use of the Affordable Dwellings as Affordable Housing;

c) with the benefit of all necessary easements, rights and utilities; and

d) any other terms to secure any conditions and requirements of the Approved Affordable Housing Scheme

1.6 Not to use the Affordable Dwellings for any purpose other than Affordable Housing in accordance with the Approved Affordable Housing Scheme PROVIDED THAT the obligations contained in this Schedule shall not be binding upon:

1.6.1 a person acquiring an interest in an Affordable Dwelling under a statutory right to buy or acquire or a voluntary right to buy scheme under the Housing and Planning Act 2016;

1.6.2 an Eligible Household who has staircased under a Shared Ownership Lease to acquire 100% of the leasehold or freehold interest or by a person who has acquired 100% of a Shared Equity Dwelling

1.6.3 a mortgagee or chargee (or any receiver (including an administrative receiver or administrator) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security (each a "Receiver") of the whole or any part of the Affordable Dwelling or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT it has first complied with the following:

a) such mortgagee or chargee or Receiver shall first give notice to the Council of its intention to dispose of the Affordable Dwellings and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Dwellings to another Registered Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued

principal monies, interest, costs and expenses; and

b) if such disposal has not completed within the three month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Dwellings free from the obligations contained in this Schedule which provisions shall determine absolutely in relation to the affected Affordable Dwellings

1.6.4 all persons or bodies deriving title under or through any persons or bodies referred to in this paragraph 1.6 (including their successors in title)

2. Not to Commence or allow Commencement of the Development unless and until 50% of the Affordable Housing Sum is paid to the Council

3. Not to Occupy or allow Occupation of more than 50% of the Dwellings unless and until the remaining 50% of the Affordable Housing Sum is paid to the Council

Part 2

Affordable Housing Contribution

Removed

DATED 2nd December 2025

HERTSMERE BOROUGH COUNCIL (1)

and

HERTFORDSHIRE COUNTY COUNCIL (2)

and

ROBERT BRIAN PRINCE and SUSAN RITA PRINCE (3)

and

JOHN ANTHONY MURPHY (4)

and

BEECHCROFT DEVELOPMENTS LIMITED (5)

and

BARCLAYS BANK PLC (6)

Planning Obligation by Deed of Agreement under Section 106 of the Town and Country Planning Act 1990 (as amended) Relating to land at 49, Longview, and land to the rear, London Road, Shenley, Hertfordshire.

Appeal Reference: APP/N1920/W/25/3365681
Planning Application reference: 23/1795/OUT

1.7.2 Not to transfer or otherwise dispose of any Discount Market Dwelling other than subject to a Discount Restriction at any time.

1.8 The Owners shall procure that the Registered Provider shall grant to the Council 100% (one hundred per cent) of nomination rights for initial lettings and 100% (one hundred per percent) of nomination rights for re-lettings (or as otherwise agreed in writing by the Council) of the Affordable Rented Housing and any Social Rented Housing and to procure that the Registered Provider shall enter into a Nominations Agreement with the Council in such form as the Council may reasonably require to comply with this sub-paragraph.

1.9 From the date of Practical Completion the Affordable Housing Units shall be used only in accordance with paragraphs 1.6 and 1.7 of this Schedule save that it is hereby declared that the provisions of this Schedule shall:

a) not bind a chargee exercising its power of sale or any Receiver provided that the obligations in paragraph 1.10 of this Schedule shall first have been complied with and upon completion of such disposal the covenants and obligations in this Schedule 1 shall cease to apply and determine in respect of the whole or the relevant part of an Affordable Housing Unit;

b) cease to apply to the whole or any part of the Affordable Housing Unit which is transferred or leased by any chargee referred to in subparagraph (a) above and shall not bind any persons or bodies deriving title from or through such chargee; and;

c) not bind any Protected Tenant or any person deriving title through or under such Protected Tenant nor bind the mortgagee or chargee or Receiver of such Protected Tenant.

1.10 The chargee or receiver shall provide in seeking to dispose of any of the Affordable Housing Units not less than 3 (three) months prior written notice to the Council of its intention to dispose and:

(a) the Council shall be at liberty during the said period of 3 (three) months to seek to identify another Registered Provider to complete a transfer of the Affordable Housing Units for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies interest costs, charges and expenses; and

(b) in the event that such transfer to another Registered Provider has not completed within the said period of 3 (three) months then the Chargee or Receiver shall be entitled to dispose of the relevant Affordable Housing

Units free of the restrictions set out in this Schedule and always provided that any person or body who has obtained title to any Affordable Housing Units from a Chargee or Receiver after the procedure set out in this paragraph 1.10 has been followed shall not be bound by the restrictions in this Schedule nor shall any person deriving title from them or any successors in title to any of them.

S106 -
NOV 2024

[S106 No. 20]

DATED 22ND NOVEMBER 2024

BUCKINGHAMSHIRE COUNCIL (1)

-AND-

OXFORD DIOCESAN BOARD OF FINANCE LIMITED (2)

DEED OF PLANNING OBLIGATION

Under Section 106 of the Town and Country Planning Act 1990 and other enabling powers

Relating to land at The Allotments, High Street, Waddesdon, Buckinghamshire

---

DfI0 003686

6.5.1 a tenant of an Affordable Rented Housing Unit or a Social Rented Housing Unit who acquires and exercises a statutory right to acquire 100% ownership and has acquired the Affordable Dwelling including via a shared ownership route and has staircased to 100% where statute requires such on public subsidy free affordable dwelling (and including a mortgagee and successors in title and assigns of such a tenant);

6.5.2 a leaseholder of a Shared Ownership Dwelling who has staircased up to 100% of the equity in the Shared Ownership Dwelling (including a mortgagee and successors in title and assigns of such a leaseholder)

6.6. In the event that a tenant of an Affordable Rented Housing Unit or Social Rented Housing Unit exercises the statutory right to acquire (including via a shared ownership route) then the Registered Provider shall as far as possible (unless the law otherwise requires) use or procure the use of an amount equal to any grant received by the Registered Provider in relation to the relevant Dwelling to fund the provision of further Affordable Housing in Buckinghamshire

6.7 To notify the Council in writing of any acquisition or staircasing that takes place under paragraphs 6.5.1 and 6.5.2 of this Part II of this Schedule within 20 Working Days of the acquisition or staircasing taking place

6.8 The Affordable Housing provisions in this Agreement shall not be binding on a Chargee or any persons or bodies deriving title through such Chargee or a Receiver PROVIDED THAT:

6.8.1 such Chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Dwellings and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Dwellings to another registered provider or to the Council for a consideration not less than the amount due and outstanding under

the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

6.8.2 if such disposal has not completed within the three month period, Chargee or Receiver shall be entitled to dispose of the Affordable Dwellings free from the Affordable Housing provisions in this Agreement which provisions shall determine absolutely.

Engrossment Version

DATED 28 November **2024**

NORTH HERTFORDSHIRE DISTRICT COUNCIL

and

HERTFORDSHIRE COUNTY COUNCIL

and

BDW TRADING LIMITED

DEED

Under Section 106 of the Town & Country Planning Act 1990
Land north of Highover Farm to Stotfold Road Highover Way Hitchin Herts

Legal Services
North Hertfordshire District Council
Council Offices, Gernon Road
Letchworth Garden City
Hertfordshire SG6 3JF
(Ref: 18/01154/OP/LLW21832-8)

to **paragraph 1.3.1** to be used or Occupied other than as Social Rented Units or Affordable Rented Units in accordance with the terms of this Deed;

1.15. that subject to **paragraph 2** below the Owner and the Developer shall not Occupy or permit the Shared Ownership Units or Intermediate Units to be provided pursuant to **paragraph 1.3.2** to be used or Occupied other than as Shared Ownership Units or Intermediate Units in accordance with the terms of this Deed;

1.16. that subject to **paragraph 2** below the Owner and the Developer shall not Occupy or permit the Affordable Housing Units to be used or Occupied other than by Qualifying Persons and their dependants;

1.17. that subject to **paragraph 2** below and unless otherwise agreed in writing by the Council, the Council shall have the right to nominate a Qualifying Person to occupy the Social and Affordable Rented Units as follows:

1.17.1. the right to nominate Qualifying Persons to occupy all of the Social and Affordable Rented Units in respect of the first Disposal (by way of lease or otherwise) of all of the Affordable Housing Units; and

1.17.2. the right to nominate Qualifying Persons to occupy three out of every four of the Social and Affordable Rented Units in respect of the second and subsequent Disposals of the Affordable Housing Units (by way of lease, assignment or otherwise);

1.18. that subject to **paragraph 2** below the Owner and the Developer shall not Occupy or permit each Shared Ownership Unit to be Occupied unless and until in respect of that Shared Ownership Unit the Affordable Housing Provider referred to in **paragraph 1.7.2 and/or 1.8.2** above has entered into a Shared Ownership Lease to a Qualifying Person with a Local Connection to North Hertfordshire district.

2. The provisions of **paragraphs 1.1, 1.2, 1.3, 1.5, 1.6, 1.7, 1.8, 1.9, 1.11, 1.12, 1.13, 1.14, 1.15, 1.16** and **1.17** shall not be binding or enforceable against:

2.1 any person who shall acquire the freehold or leasehold interest in any Affordable Housing Unit pursuant to any statutory right of acquisition and any successor in title or mortgagee of that person;

2.2 a Chargee which shall have the benefit of a legal mortgage or charge secured against the Affordable Housing Provider's estate or interest in any Affordable Housing Unit(s) on the Affordable Housing Land who wishes to exercise its power of sale (or any person deriving title from such Chargee) **PROVIDED THAT** the Chargee or receiver or manager appointed by the Chargee has notified the Council in writing that it wishes to complete a disposal of the Affordable Housing Unit(s) and for a period of three months from such written notification the Chargee having used reasonable endeavours has not completed the Disposal of the Affordable Housing Unit(s) to an Affordable Housing Provider **PROVIDED THAT** nothing in this paragraph shall require the Chargee to Dispose of the Affordable Housing Unit(s) at a price which is less than the amount due and the outstanding balance of its legal mortgage or charge over the Affordable Housing Unit(s) (including all accrued principal monies, interest, costs and expenses) **FOR THE AVOIDANCE OF DOUBT** if such Disposal has not completed after the three month period from such written notification the Chargee, shall be entitled to Dispose of the Affordable Housing Unit(s) free from the provisions of paragraphs 1.1, 1.2, 1.3, 1.7.3, 1.8.3, 1.9.4, 1.10, 1.11, 1.12, 1.14, 1.15, 1.16, 1.17, 1.18
and 1.19 which provisions shall determine absolutely;

2.3 a Chargee which shall have the benefit of a legal mortgage or charge secured against a tenant's estate or interest (leased by an Affordable Housing Provider) in a Shared Ownership Unit or Intermediate Unit who wishes to exercise its power of sale (or any person deriving title from such Chargee) **PROVIDED THAT** the Chargee has notified the Council in writing of its intention to dispose of the Shared Ownership Unit or Intermediate Units and for a period of two months from such written notification the Chargee having used reasonable endeavours has not completed the Disposal of the Shared Ownership Unit or Intermediate Unit to an Affordable Housing Provider or Qualifying Person **PROVIDED THAT** nothing in this paragraph shall require the Chargee to Dispose of the Shared Ownership Unit or Intermediate Unit at a price which is less than the amount due and the outstanding balance of its legal mortgage or charge over the Shared Ownership Unit or Intermediate Unit (including all accrued principal monies, interest, costs and expenses) **FOR THE AVOIDANCE OF DOUBT** if such Disposal has not completed after the two month period from such written notification the Chargee, shall be entitled to Dispose of the Affordable Housing Unit(s) free from the provisions of paragraphs 1.1, 1.2, 1.3, 1.7.3, 1.8.3, 1.9.4, 1.10, 1.11, 1.12,
1.14, 1.15, 1.16,1.17, 1.18 and 1.19 which provisions shall determine absolutely;

[S106 No. 22]

THIS DEED is dated 29th day of November 2024

(1) HERTFORDSHIRE COUNTY COUNCIL of County Hall, Hertford, Hertfordshire SG13 8DE (**"the County Council"**)

(2) ST ALBANS CITY AND DISTRICT COUNCIL of Civic Centre, St Peters Street, St Albans, Hertfordshire AL1 3JE (**"the Council"**)

(3) 51 PEGASUS LIMITED incorporated and registered in England and Wales with the company number 03698700 whose registered office is at 9 Sauncey Avenue, Harpenden, Hertfordshire, AL5 4QQ (**"the First Owner"**)

(4) MANDRAKE VERULAM LIMITED incorporated and registered in England and Wales with the company number 09193118 whose registered office is at 9 Sauncey Avenue, Harpenden, Hertfordshire, AL5 4QQ (**"the Second Owner"**)

(5) MITCHELL WILLIAM MCGOWAN DRAKE and NICOLA BOND both of 9 Sauncey Avenue, Harpenden, Hertfordshire, AL5 4QQ (**"the Third Owner"**)

(6) NICOLA BOND of 9 Sauncey Avenue, Harpenden, Hertfordshire, AL5 4QQ (**"the Fourth Owner"**)

(7) MITCHELL WILLIAM MCGOWAN DRAKE of 9 Sauncey Avenue, Harpenden, Hertfordshire, AL5 4QQ (**"the Fifth Owner"**)

(8) BEAUFORT III SENIOR DEBT S.A.R.L., ~~a company incorporated under the laws of Luxembourg, having its registered office at 3, rue Gabriel Lippmann L – 5365 Munsbach, Grand Duchy of Luxembourg as Lender (**"the Lender"**).~~

1(1) [redacted] 27.XI.24

WHEREAS

(A) The County Council and the Council are local planning authorities for the purposes of the 1990 Act for the area in which the Site is situate and as such are the local planning authorities entitled to enforce the planning obligations hereinafter recited

1(1) a Luxembourg private limited liability company (Société a responsabilité limitée) incorporated under the laws of the Grand Duchy of Luxembourg), having its registered office at 3, rue Gabriel Lippmann, L-5365 Munsbach Grand Duchy of Luxembourg and registered with the Luxembourg Trade and Companies Register (Registre de Commerce et des Sociétés, Luxembourg under number B263741 as Lender ("the LENDER")

4.3 The Owner covenants with the Council that where any Affordable Housing Units are transferred to an AHP, such transfer shall dispose of the Affordable Housing Unit(s):

(a) with vacant possession;

(b) subject to this paragraph 4.3, on such terms as may be agreed between the Owner and the AHP concerned;

(c) on such terms that the grant of rights of access and passage of services and other rights reasonably necessary for the beneficial enjoyment of the Affordable Housing Units;

(d) on such terms that accord with Homes England's funding requirement current at the time of construction of the Affordable Housing Units; and

(e) in a Serviced Condition.

4.4 The initial Disposal of each Shared Ownership Unit to a person who is proposed to become an Occupier shall (unless otherwise agreed in writing by the Council) include the following terms:

(a) the Disposal shall not involve the sale of an equity stake of less than five percent (5%) or more than seventy five percent (75%); and

(b) the rent payable under the Shared Ownership Lease shall not amount to more than two point seven five percent (2.75%) of the Market Value of the unsold equity of the relevant Shared Ownership Unit.

5. CHARGEE PROVISION

5.1 The Affordable Housing Units (save for First Homes) shall not be used for any other purpose other than for Affordable Housing provided always that the provisions in this Schedule 2:

(a) shall not bind any Chargee or any persons or bodies deriving title through such Chargee provided that:

(i) such Chargee shall first give written notice to the Council of its intention to Dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three (3) months from the date of the written notice to complete a Disposal of the Affordable Housing Units to another registered provider or to the Council for a consideration of not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest, costs and expenses: and

(ii) if such Disposal has not completed within the three (3) month period, the Chargee shall be entitled to dispose of the Affordable Housing Units free from the Affordable Housing obligations in this Schedule 2 which shall determine absolutely

(b) shall cease to bind an Affordable Housing Unit where any person acquires the freehold or leasehold interest in respect of the Affordable Housing Unit pursuant to a right to buy or right to acquire or equivalent right; or

(c) shall cease to bind an Affordable Housing Unit where any person acquires one hundred percent (100%) of the equity in that Affordable Housing Unit;

and for the avoidance of doubt, this paragraph shall extend to and include the mortgagees, chargees and successors in title to those set out in paragraphs 5.1(a) to 5.1(c) of Part 1 of this Schedule.

6. **PROCEEDS OF SALE ARISING FROM SALE OF AFFORDABLE HOUSING**

6.1 The AHP shall use reasonable endeavours to utilise any monies which arise from the sale of any Affordable Housing Unit following the exercise of:

(a) a tenant's right to buy;

(b) a tenant's right to acquire (including any share of their Affordable Housing Unit); or

(c) upon the sale of a share in each Shared Ownership Unit following the exercise of staircasing rights;

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DATED 16th December **2024**

(1) WEST BERKSHIRE DISTRICT COUNCIL

(2) [redacted]

(3) DONNINGTON [redacted]

(4) [redacted]

(5) [redacted]

(6) [redacted]

[redacted]

(8) [redacted]

SECTION 106 AGREEMENT
Sandleford Park West, Newbury

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England" dated April 2012 by the HE or such other HE Guidance as shall be available from time to time to a Registered Provider.

2.10.3 No consent will be required for the disposal of the Shared Ownership Dwellings or any of them if such disposal is by way of lease by shared equity in a form which is based on forms published from time to time by the HE (or its successors) and has first been approved in writing by the Council (such approval not to be unreasonably withheld or delayed) or with such minor variations as the parties shall agree ("**Approved Lease**") **PROVIDED THAT** for the avoidance of doubt assignment surrender or other disposal of the Lease shall not constitute a disposal for the purposes of this paragraph 2.10.

2.11 On the first disposal of each of the Shared Ownership Dwellings (for the avoidance of doubt this does not include the first disposal of the Affordable Housing Land to a Registered Provider) not to sell lease or otherwise dispose of a share of the same for a consideration in excess of EIGHTY PERCENT (80%) of the open market value at the date of such first sale lease or other disposal.

2.12 In the event that a mortgagee or chargee (or any receiver including and administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a "Receiver")) of a Registered Provider or of a shared ownership lessee of the Affordable Dwellings is bound by the terms of this Agreement as mortgagee or chargee or Receiver in exercise of its power of sale of the Affordable Dwellings or any of them none of the Affordable Dwellings shall be sold or otherwise disposed of by the mortgagee or chargee or Receiver unless the following procedure has been followed in respect of each of the Affordable Dwellings:

(A) The mortgagee, chargee or Receiver shall on each sale have first offered in writing to transfer each of the Affordable Dwellings at the price hereinafter defined for the purposes of social housing to the Council or to a registered housing association or bona fide housing trust nominated by the Council whose objects or functions include the provision of low cost rented housing (the deed of transfer relating to such transfer to be in such form as the Council shall reasonably require) or in the case of Shared Ownership Dwellings or any of them to a person nominated by the Council; and

(B) The Council has refused the offer or has failed to accept such offer or is unable to nominate a registered housing association or bona fide housing trust whose objects or functions include the provision of low cost rented accommodation or in the case of the Shared Ownership Dwellings is unable to nominate a person for such Residential Units within a period of six (6) weeks from the date of receipt by the Council of the offer in writing by the mortgagee chargee or Receiver OR has accepted such offer or made such nomination and has failed to complete the disposal arising from such offer or nomination within a period of twelve (12) weeks from the date of such offer or nomination (whichever is the later) AND the mortgagee chargee or Receiver shall then be at liberty to dispose of the Affordable Dwellings or any of them free from the restrictions contained in this Schedule 6;

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dated 24th December **2024**

WOKINGHAM BOROUGH COUNCIL

- and -

ANN CHRISTINE ADAMS, **JONATHAN TRAYTON ADAMS**

and **SARAH LOUISE FIRTH**

- and -

PERSIMMON HOMES LIMITED

Deed of planning obligation

in relation to development comprising land at phase 3 within the South Wokingham Strategic Development Location (application reference 192325)

Docusign Envelope ID: C6A38211-AF92-478F-A6E2-BEBDBB65822E

and/or leasehold interest in the relevant Affordable Housing Dwelling subject always to the Owners having exercised Reasonable Endeavours in seeking to secure such offers from Preferred Registered Providers or Approved Registered Providers as the case may be (such Reasonable Endeavours to include the marketing of the relevant Affordable Housing Dwellings to Preferred Registered Providers or Approved Registered Providers as the case may be for a period of at least 3 months) then the Owners shall be entitled to apply for approval (not to be unreasonably withheld or delayed) from the Council to vary the agreed tenure mix for the Affordable Housing Dwellings to be provided within the relevant Development Zone.

7.2. For the avoidance of doubt, any variation to the agreed tenure mix for the Affordable Housing Dwellings to be provided within any Development Zone shall not result in the loss of any Affordable Housing Dwellings.

7.3. If the Council approves a variation of the agreed tenure mix for the Affordable Housing Dwellings to be provided within the relevant Development Zone pursuant to paragraph 7.1 of this Part of this Schedule to use its Reasonable Endeavours to secure offers for the freehold and/or leasehold interest in the relevant Affordable Housing Dwellings on the basis of the approved varied tenure mix including a marketing exercise lasting no less than 3 months in duration.

Part 2
Mortgagee Sale Provisions

The provisions in Part 1 of this Schedule shall not be binding on an Affordable Housing Mortgagee PROVIDED THAT:

1. An Affordable Housing Mortgagee wishing to exercise any power of sale or leasing shall use Reasonable Endeavours over a period of three months from the date the Affordable Housing Mortgagee has notified the Council in writing of such wish to dispose of the relevant Affordable Housing Dwelling/s in question to a Preferred Registered Provider or Approved Registered Provider or to Loddon Homes Limited for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses

2. If such disposal has not completed within the three month period following written notification to the Council under paragraph 1 of Part 2 of this Schedule, the Affordable Housing Mortgagee shall be entitled to dispose of the relevant Affordable Housing Dwelling/s free from the Affordable Housing provisions in this Deed which provisions shall determine absolutely in respect only of the relevant Affordable Housing Dwelling/s.

Dated 9th JANUARY 2025

(1) EAST HERTFORDSHIRE DISTRICT COUNCIL

(2) PLACES FOR PEOPLE DEVELOPMENTS LIMITED

(3) TAYLOR WIMPEY UK LIMITED

(4) HERTFORDSHIRE COUNTY COUNCIL

(5) PLACES FOR PEOPLE HOMES LIMITED

(6) HENRY EDWARD CARTER, SCOTT HALES CARTER AND ELAINE CARTER

(7) VIRGINIA ANNE CARTER

SECTION 106 AGREEMENT

HARLOW AND GILSTON GARDEN TOWN: GILSTON AREA VILLAGES 1-7

WALKER MORRIS

equivalent statutory provision for the time being in force (or equivalent contractual right);

(d) a tenant and successor who, in respect of a particular Affordable Housing Dwelling, has exercised a voluntary or statutory right to buy (or equivalent contractual right) in respect of or any statutory provision for the time being in force (or any equivalent contractual right);

(e) any tenant and successor who has progressed to ownership of 100% of the equity of a Shared Ownership Dwelling; and

(f) any person deriving title through or under any of the persons specified in (a) – (e) above.

6.2 In relation to Occupation of the Affordable Housing Dwellings:

(a) any service charge or estate charge or similar (including the Service Charge under Schedule 7 (Community Governance and Stewardship) and any subsequent revision to the said service charge or estate charge or similar per Affordable Housing Dwelling shall be set at a fair and reasonable proportion of the costs relating to the services provided to that Affordable Housing Dwelling; and

(b) no Affordable Housing Dwelling shall be Occupied or shall be deemed to have been Provided until such time as a roadway or roadways to base course and associated street lighting and footpaths have been constructed where it is intended that the roadway is to be adopted as a highway maintainable at public expense to a standard suitable for adoption as highway maintainable at the public expense or where it is not intended that the roadway be adopted as a highway maintainable at public expense to a standard which the District Council reasonably considers acceptable has been constructed up to the Affordable Housing Dwellings from the public highway and pipes wires cables and conduits have been laid to a point or points adjacent to the Affordable Housing Dwellings for the supply of water electricity telephone and other utility services to the Affordable Housing Dwellings.

7 Chargee's Duty

7.1 The restrictions set out in paragraph 6 above shall not be applicable to the Chargee or persons in sub-paragraphs 6.1 above PROVIDED THAT the following requirements have been met to the satisfaction of the District Council which is to be confirmed in writing:

(a) the Chargee shall first give the District Council not less than 3 months' prior notice in writing of its intention to dispose of the Affordable Housing Dwellings or any of them (**Chargee's Notice**); and

(b) the Chargee shall use Reasonable Endeavours during the period of the Chargee's Notice to secure the continued provision, use and occupation of the Affordable Housing Dwellings (or any of them) as Affordable Housing in perpetuity in accordance with this Deed through disposal to or the involvement of another Registered Provider pursuant to the provisions of the Housing Act 1996 and by offering to transfer the relevant Affordable Housing Dwellings to the District Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all properly accrued principal monies, interest and cost and expenses; and

(c) if after the expiry of the Chargee's Notice (or such period as may be agreed in writing by the District Council) and having used all Reasonable Endeavours, the Chargee has been unsuccessful in procuring a Registered Provider or a transfer to the Council, the Chargee, or Registered Provider may apply to the District Council for itself and its successors in title to be released from the terms of this Deed and shall provide to the Council such evidence as they may reasonably require to satisfy the District Council that all reasonable attempts to secure the continued provision of the Affordable Housing Dwellings as Affordable Housing in accordance with this Deed have been carried out and such evidence shall include (without limitation) details of any communications with Homes England and any guidance received, a list of other Registered Providers that have been approached, details of any terms or conditions which have been applied or proposed, details of any offers received and the consideration requested; and

(d) upon written confirmation from the District Council that the requirements in sub-paragraphs (b) and (c) above have been satisfied and if such disposal has not completed within the three month period (or such period as may be agreed in writing by the District Council), the Chargee shall be entitled to dispose of the Affordable Housing Dwellings free from the provisions in this Schedule which provisions shall determine absolutely;

(e) in respect of paragraph 7.1 and sub-paragraphs (b), (c) and (d) above, the V1-6 Owner and any relevant Registered Provider shall, unless legislation otherwise requires, use or procure the use of the net proceeds of sale to fund the provision of further Affordable Housing and use all Reasonable Endeavours to make such provision in the District Council Area.

8 Self/Custom Build

8.1 The Obligations set out in this paragraph 8 bind only the relevant Village(s) identified in the Approved V1-6 Site Wide Housing Scheme as containing a Self/Custom Build Plot.

8.2 to bring forward Self/Custom Build Housing within the Village(s) identified in the Approved V1-6 Site Wide Housing Scheme and relevant Residential Reserved Matters applications for the same in accordance with:

(a) the relevant Village Housing Scheme(s) Approved by the District Council;

(b) the relevant Core Principles in respect of the V1-6 Development (s);

(c) this paragraph 8.

8.3 Where any Approved Residential Reserved Matters Area Housing Scheme includes Self/Custom Build Housing, not to cause or permit the Commencement of Construction of any Dwellings in the applicable Residential Reserved Matters Area until the Self/Custom Build Scheme for that Residential Reserved Matters Area has been submitted to and Approved by the District Council (**the Approved Self/Custom Build Scheme**).

8.4 Unless permitted in accordance with paragraph 8.7, to not construct any Dwelling in each Residential Reserved Matters Area identified in an Approved Residential Reserved Matters Area Housing Scheme as having Self/Custom Build Housing.

Dated 9th JANUARY 2025

(1) EAST HERTFORDSHIRE DISTRICT COUNCIL

(2) PLACES FOR PEOPLE DEVELOPMENTS LIMITED

(3) TAYLOR WIMPEY UK LIMITED

(4) HERTFORDSHIRE COUNTY COUNCIL

(5) PLACES FOR PEOPLE HOMES LIMITED

(6) HENRY EDWARD CARTER, SCOTT HALES CARTER AND ELAINE CARTER

(7) VIRGINIA ANNE CARTER

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WALKER MORRIS

equivalent statutory provision for the time being in force (or equivalent contractual right);

(d) a tenant and successor who, in respect of a particular Affordable Housing Dwelling, has exercised a voluntary or statutory right to buy (or equivalent contractual right) in respect of or any statutory provision for the time being in force (or any equivalent contractual right);

(e) any tenant and successor who has progressed to ownership of 100% of the equity of a Shared Ownership Dwelling; and

(f) any person deriving title through or under any of the persons specified in (a) – (e) above.

6.2 In relation to Occupation of the Affordable Housing Dwellings:

(a) any service charge or estate charge or similar (including the Service Charge under Schedule 7 (Community Governance and Stewardship) and any subsequent revision to the said service charge or estate charge or similar per Affordable Housing Dwelling shall be set at a fair and reasonable proportion of the costs relating to the services provided to that Affordable Housing Dwelling; and

(b) no Affordable Housing Dwelling shall be Occupied or shall be deemed to have been Provided until such time as a roadway or roadways to base course and associated street lighting and footpaths have been constructed where it is intended that the roadway is to be adopted as a highway maintainable at public expense to a standard suitable for adoption as highway maintainable at the public expense or where it is not intended that the roadway be adopted as a highway maintainable at public expense to a standard which the District Council reasonably considers acceptable has been constructed up to the Affordable Housing Dwellings from the public highway and pipes wires cables and conduits have been laid to a point or points adjacent to the Affordable Housing Dwellings for the supply of water electricity telephone and other utility services to the Affordable Housing Dwellings.

7 Chargee's Duty

7.1 The restrictions set out in paragraph 6 above shall not be applicable to the Chargee or persons in sub-paragraphs 6.1 above PROVIDED THAT the following requirements have been met to the satisfaction of the District Council which is to be confirmed in writing:

(a) the Chargee shall first give the District Council not less than 3 months' prior notice in writing of its intention to dispose of the Affordable Housing Dwellings or any of them (**Chargee's Notice**); and

(b) the Chargee shall use Reasonable Endeavours during the period of the Chargee's Notice to secure the continued provision, use and occupation of the Affordable Housing Dwellings (or any of them) as Affordable Housing in perpetuity in accordance with this Deed through disposal to or the involvement of another Registered Provider pursuant to the provisions of the Housing Act 1996 and by offering to transfer the relevant Affordable Housing Dwellings to the District Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all properly accrued principal monies, interest and cost and expenses; and

(c) if after the expiry of the Chargee's Notice (or such period as may be agreed in writing by the District Council) and having used all Reasonable Endeavours, the Chargee has been unsuccessful in procuring a Registered Provider or a transfer to the Council, the Chargee, or Registered Provider may apply to the District Council for itself and its successors in title to be released from the terms of this Deed and shall provide to the Council such evidence as they may reasonably require to satisfy the District Council that all reasonable attempts to secure the continued provision of the Affordable Housing Dwellings as Affordable Housing in accordance with this Deed have been carried out and such evidence shall include (without limitation) details of any communications with Homes England and any guidance received, a list of other Registered Providers that have been approached, details of any terms or conditions which have been applied or proposed, details of any offers received and the consideration requested; and

(d) upon written confirmation from the District Council that the requirements in sub-paragraphs (b) and (c) above have been satisfied and if such disposal has not completed within the three month period (or such period as may be agreed in writing by the District Council), the Chargee shall be entitled to dispose of the Affordable Housing Dwellings free from the provisions in this Schedule which provisions shall determine absolutely;

(e) in respect of paragraph 7.1 and sub-paragraphs (b), (c) and (d) above, the V1-6 Owner and any relevant Registered Provider shall, unless legislation otherwise requires, use or procure the use of the net proceeds of sale to fund the provision of further Affordable Housing and use all Reasonable Endeavours to make such provision in the District Council Area.

8 Self/Custom Build

8.1 The Obligations set out in this paragraph 8 bind only the relevant Village(s) identified in the Approved V1-6 Site Wide Housing Scheme as containing a Self/Custom Build Plot.

8.2 to bring forward Self/Custom Build Housing within the Village(s) identified in the Approved V1-6 Site Wide Housing Scheme and relevant Residential Reserved Matters applications for the same in accordance with:

(a) the relevant Village Housing Scheme(s) Approved by the District Council;

(b) the relevant Core Principles in respect of the V1-6 Development (s);

(c) this paragraph 8.

8.3 Where any Approved Residential Reserved Matters Area Housing Scheme includes Self/Custom Build Housing, not to cause or permit the Commencement of Construction of any Dwellings in the applicable Residential Reserved Matters Area until the Self/Custom Build Scheme for that Residential Reserved Matters Area has been submitted to and Approved by the District Council (**the Approved Self/Custom Build Scheme**).

8.4 Unless permitted in accordance with paragraph 8.7, to not construct any Dwelling in each Residential Reserved Matters Area identified in an Approved Residential Reserved Matters Area Housing Scheme as having Self/Custom Build Housing.

DATED 13 January 2023 ~~2024~~

TUNBRIDGE WELLS BOROUGH COUNCIL

-and –

THE KENT COUNTY COUNCIL

-and –

GILES STUART MACGREGOR

-and-

ASHBERRY STRATEGIC LAND LIMITED

DEED OF AGREEMENT PURSUANT TO SECTION 106 OF THE TOWN AND COUNTRY PLANNING ACT 1990 RELATING TO THE DEVELOPMENT OF LAND SOUTH OF BRENCHLEY ROAD HORSMONDEN TONBRIDGE KENT

Planning Application Ref No 22/00296/OUT

Mid Kent Legal Services
Tunbridge Wells Borough Council
Mount Pleasant Road
Royal Tunbridge Wells
Kent
TN1 1RS
Ref.: **T016796**

Tunbridge Wells Borough Council

Scheme and Choice Based Lettings System

4.1.3 the Registered Provider shall offer a tenancy of a Social Rented Unit to the successful applicant allocated via the Choice Based Lettings System

4.1.4 If upon completion of the procedure for the allocation of any Social Rented Unit set out above and following 6 (six) weeks of the units first being advertised no shortlisted applicant has accepted the offer the Registered Provider will notify the Borough Council that any available Social Rented Unit is to be re-advertised via the Choice Based Lettings System. If no tenant is identified after 2 (two) weeks of being so re-advertised the Borough Council and/or the Registered Provider may identify a prospective tenant to be put forward for a direct offer

4.1.5 In the event that any Social Rented Unit becomes available for re-letting it shall be allocated according to the Allocations Scheme

5 Miscellaneous Provisions

5.1 The Owner covenants that prior to Practical Completion of the Affordable Dwellings

5.1.1 all public highways (if any) constructed to base course level and public sewerage and drainage serving the Affordable Dwellings shall be in place and shall meet all statutory requirements for such public sewerage and drainage including any build over consents or agreements that might be required

5.1.2 all private roads footways and footpaths (if any) serving the Affordable Dwellings shall be in place and constructed to base course level

5.1.3 all private sewage and drainage pipes channels and gutters and all mains water gas and electricity pipes and cables serving the Affordable Dwellings shall be constructed laid connected operational and serviceable

6 Exclusions

6.1 The Affordable Housing Provisions in this Agreement shall not be binding on

6.1.1 the Chargee of the Registered Provider who is proposing to exercise its power of sale or otherwise dispose of the Relevant Affordable Housing **PROVIDED THAT**

6.1.2 the Chargee identifies the Relevant Affordable Housing by reference to a

plan and provides to the Head of Planning Services the Head of Housing, Health & Environment and the Head of Legal Partnership (Mid Kent Legal Services) the associated official copies of the title registers (and plan) for the Relevant Affordable Housing (or where the Relevant Affordable Housing has not yet been registered at the Land Registry, a copy of the relevant transfer deed of the Relevant Affordable Housing to the Registered Provider) and

6.1.3 such Chargee shall first give notice (in accordance with Clause 10 of this Deed) to the Head of Planning Services the Head of Housing, Health & Environment and the Head of Legal Partnership (Mid Kent Legal Services) of its intention to enforce its Charge and dispose of the Relevant Affordable Housing pursuant to the Charge and other than for any First Homes shall have used reasonable endeavours over a period of three months from the date of the notice to complete the disposal of the Relevant Affordable Housing to another Registered Provider or to the Borough Council for a consideration not less than the amount due and outstanding to a Chargee pursuant to the terms of the Charge including all accrued principal monies interest and reasonable costs and expenses properly incurred pursuant to the Charge and

6.1.4 if such disposal has not been completed within the three month period from the date of the notification in Paragraph 6.1.3 the Chargee shall be entitled to dispose of the Relevant Affordable Housing free from the Affordable Housing Provisions which provisions shall determine absolutely **BUT FOR THE AVOIDANCE OF DOUBT** all other obligations contained in this Deed shall continue to apply

6.2 a tenant of a Social Rented Unit who has exercised a statutory right to acquire

6.3 a tenant of a Social Rented Unit who has exercised a statutory right to buy

6.4 a Shared Ownership leaseholder who has acquired 100% of the shares in the Shared Ownership Unit and

6.5 any successor in title of any persons detailed in Sub-Paragraphs 6.2 6.3 and 6.4 above or their mortgagee or chargee

- CONFIDENTIAL

DATED 26H Fabiucry **2025**

BRACKNELL FOREST BOROUGH COUNCIL

and

PATRICIA ANNE HICKS and SUSAN PRISCILLA COOPER

and

ROBIN ANTHONY COTTRELL and MARLENE ROSEMARY ANNE COTTRELL

and

HARCOURT DEVELOPMENTS (UK) LIMITED

Agreement pursuant to Section 106 of the Town and Country Planning Act 1990 as amended

in relation to land known as:

Land at Priory Fields, Newell Green, Warfield, Bracknell, Berkshire

Borough Solicitor
Bracknell Forest Borough Council
Time Square, Market Street,
Bracknell, Berkshire
RG12 1JD

Ref: S106/lken 0015098/22/00150/OUT

- CONFIDENTIAL

"The obligations in this Deed relate to and bind the Site in respect of which a new planning permission referenced [ ] has been granted pursuant to Section 73 Town and Country Planning Act 1990 (as amended)"

4.2 In the event that any new planning permissions or approvals relating to land within the Site are granted by the Council, if required by the Council the obligations in this Deed can be amended as appropriate to facilitate revisions to the approved Development as amended.

4.3 Nothing in this clause 4 prevents the Council from requiring a new agreement pursuant to section 106 of the Act to be entered into should the requirement for new or further obligations arise from a subsequent planning permission(s) pursuant to Section 73 of the Act (as amended).

5. CONDITIONALITY

5.1. This Deed is conditional upon the grant of the Planning Permission save for clauses 9 (Council's Costs), 14 (Local Land Charge), 17 (Change in Ownership), 19 (Dispute Resolution), 20 (Waiver), 21 (Third Parties' Rights), 23 (Jurisdiction) and 24 (Delivery).

6. THE FIRST OWNER, SECOND OWNER AND DEVELOPER'S COVENANTS

6.1. The First Owner, Second Owner and Developer covenant with the Council as set out in Schedules 1, 2, 3, 4, 5, 6, and 7 of this Deed.

6.2. The First Owner, Second Owner and Developer covenant with the Council to only carry out the Development in accordance with the provisions of this Deed.

7. THE COUNCIL'S COVENANTS

7.1. The Council covenants with the First Owner, Second Owner and Developer as set out in Schedule 8 of this Deed.

8. REGISTERED PROVIDER MORTGAGEE EXCLUSION

8.1. The Affordable Housing provisions in Schedule 2 of this Deed shall not be binding on a mortgagee or chargee of a Registered Provider (or any Receiver (including an Administrative Receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing

administrator (each a "Receiver") of the whole or any part of the Affordable Housing Units or any person or body deriving title through such mortgagee or chargee or Receiver) PROVIDED THAT:

8.1.1. such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Housing Units to another Registered Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

8.1.2. if such disposal has not completed within the three-month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Units free from the Affordable Housing provisions in this Deed which provisions shall determine absolutely.

8.2. The obligations contained in this Deed shall not be binding upon nor enforceable against:

8.2.1. any mortgagees of a residential tenant or person to whom a Registered Provider grants a lease of an Affordable Housing Unit, or any Receiver appointed by such mortgagees;

8.2.2. a person who is a successor in title to or derives title through or under or at the direction or requirement of any such mortgagees or Receiver appointed by such mortgagees;

8.2.3. any statutory undertaker or other person who acquires any part of the Site or interest therein for the purposes of the supply of electricity gas water drainage telecommunication services or public transport services;

8.2.4. owner, or if different, the occupiers or tenants of the Dwellings in their capacity as such constructed pursuant to the Planning Permission nor against those deriving title from them.

8.3. The Affordable Housing provisions in this Deed shall not apply to:

8.3.1. any tenant and successor who has exercised the right to acquire pursuant to the Housing Act 1996 or any statutory provision for the time being in force (or any equivalent contractual right) in respect of a particular Affordable Housing Unit;

Knights

DATED 18 March 2025

(1) [redacted]

and

(2) [redacted]

and

(3) [redacted]

DEED OF AGREEMENT

Under Section 106 of the Town and Country Planning Act 1990 (as amended)

relating to [redacted]

PLANNING APPLICATION NUMBER: 24/00257

FIRST SCHEDULE – AFFORDABLE HOUSING

The Owner covenants with the District Council as follows:

1. CONSTRUCTION AND USE OF THE AFFORDABLE HOUSING UNITS

1.1 Prior to Occupation of any Dwelling on the Land the Owner will submit the Affordable Housing Plan to the District Council for approval.

1.2 The Owner shall construct and arrange Practical Completion of 50% of the Affordable Housing Units in accordance with the approved Affordable Housing Plan and the Planning Permission prior to Occupation of 50% (fifty percent) of the Market Housing Units. The Owner shall construct and arrange Practical Completion of the remaining 50% of the Affordable Housing Units in accordance with the approved Affordable Housing Plan and the Planning Permission prior to Occupation of 75% (seventy-five percent) of the Market Housing Units.

1.3 In relation to the Occupation of the Affordable Housing Units:

(a) from the date of Practical Completion of the Affordable Housing Units not to use the Affordable Housing Units other than for Affordable Housing; and

(b) the Affordable Housing Units are not to be Occupied otherwise than in accordance with the District Council's Housing Allocation Policy

save that these obligations shall not be binding on:

(i) any mortgagee or chargee of the whole or any part of the Affordable Housing Units;

(ii) any mortgagee or chargee of the purchaser of an individual Affordable Housing Unit;

(iii) any purchaser from a mortgagee or chargee of an individual Affordable Housing Unit;

(iv) pursuant to any default by the individual mortgagor; or

(v) any Protected Tenant; or

(vi) any mortgagee or chargee (or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (however appointed) including a housing administrator (each a "**Receiver**") of the whole or any part of the Affordable Housing Units or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

(vii) the mortgagee or chargee or Receiver appointed by such mortgagee or chargee will notify the District Council in writing immediately the mortgagee or chargee has an enforceable power of sale;

(viii) the mortgagee or chargee or Receiver shall use its reasonable endeavours to dispose of the relevant Affordable Housing Unit to a Registered Provider which the District Council may nominate in writing ("**Nominee**"). For the avoidance of doubt such mortgagee or chargee or Receiver shall not be under any obligation to dispose of the relevant Affordable Housing Unit for any sum less than monies outstanding pursuant to the said legal charge or mortgage;

(ix) if the mortgagee or charge or Receiver shall not have entered into a contract to dispose of the relevant Affordable Housing Units in accordance with paragraph (viii) above within 3 (three) months of notifying the District Council in accordance with paragraph (vii) above the mortgagee, chargee or Receiver may (but without imposing an obligation on the mortgagee, chargee or Receiver) dispose of the relevant Affordable Housing Units on the open market to a willing buyer or buyers free from the provisions of this Deed and any land which is so disposed of shall be free from the provisions of this Schedule.

2. TRANSFER OF THE AFFORDABLE HOUSING TO THE REGISTERED PROVIDER

2.1 Subject to paragraph 2.3 of this First Schedule, prior to the Occupation of 50% (fifty percent) of the Market Housing Units to notify the District Council of the identity of the Registered Provider to which the Affordable Housing Units are to be transferred.

2.2 Subject to paragraph 2.3 of this First Schedule, not to Occupy more than 50% of the Development until a contract to dispose of the Affordable Housing Units has been entered into with the Registered Provider.

2.3 If despite the Reasonable Endeavours of the Owner to secure a contract to dispose of the Affordable Housing Units to a Registered Provider for a period of not less than 3 months no Registered Provider has entered into a contract to purchase the Affordable Housing Units, the Owner shall notify the District Council in writing (the "Notification") and the District Council shall have 28 Working days from receipt of the Notification within which to recommend a Nominee to whom the Owner shall use Reasonable Endeavours to contract to transfer the Affordable Housing Units under the terms of this Schedule PROVIDED THAT:

(a) if the District Council fails to recommend a Nominee within 28 Working Days of the Notification; or

(b) in the event that a Nominee is recommended by the Council within 28 Working Days of the Notice and the Owner has used Reasonable Endeavours to enter into a contract for the disposal of the Affordable Housing Units to the Nominee but despite the

DATED 02 April 2025 **2024**

NORTH HERTFORDSHIRE DISTRICT COUNCIL

and

HERTFORDSHIRE COUNTY COUNCIL

and

LETCHWORTH GARDEN CITY HERITAGE FOUNDATION

DEED

Under Section 106 of the Town & Country Planning Act 1990
Land To The East Of Talbot Way, Kristiansand Way and Flint Road Allotments Letchworth Garden City Hertfordshire

Legal Services
North Hertfordshire District Council
Council Offices, Gernon Road
Letchworth Garden City
Hertfordshire SG6 3JF
(Ref: 21/00504/OP/LL14623)

1.14 that subject to **paragraph 2** below the Owner shall not Occupy or permit the Shared Ownership Units to be used or Occupied other than as Shared Ownership Units in accordance with the terms of this Deed;

1.15 that subject to **paragraph 2** below the Owner shall not Occupy or permit the Affordable Housing Units to be used or Occupied other than by Qualifying Persons and their dependants;

1.16 that subject to **paragraph 2** below and unless otherwise agreed in writing by the Council, the Council shall have the right to nominate a Qualifying Person to occupy the Affordable Rented Units and Social Rented Units as follows:

1.16.1 the right to nominate Qualifying Persons to occupy all of the Affordable Rented Units and Social Rented Units in respect of the first lettings (by way of lease or otherwise) of all of the Affordable Housing Units; and

1.16.2 the right to nominate Qualifying Persons to occupy three out of every four of the Affordable Rented Units and Social rented Units in respect of the second and subsequent lettings of the Affordable Housing Units (by way of lease, assignment or otherwise);

1.17 that subject to **paragraph 2** below the Owner shall not Occupy or permit each Shared Ownership Unit to be Occupied unless and until in respect of that Shared Ownership Unit the Affordable Housing Provider referred to in **paragraph 1.8.4.2** above has entered into a Shared Ownership Lease to a Qualifying Person with a Local Connection.

2. The provisions of **paragraphs 1.1, to 1.17 (inclusive) of this Part of Schedule Two** shall not be binding or enforceable against:

2.1 any person who shall acquire the freehold or leasehold interest in any Affordable Housing Unit pursuant to any statutory right of acquisition and any successor in title or mortgagee/chargee of that person or their successor in title;

2.2 a Chargee or any persons or bodies deriving title from such Chargee PROVIDED THAT:-

2.2.1 the Chargee shall first given written notice to the Council of its intention to dispose of the Affordable Housing Units(s) and shall have used reasonable endeavours over a period of three (3) months from the date of the written notice to complete a disposal of the Affordable Housing Unit(s) to another Affordable Housing Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

2.2.2 if such disposal under paragraph 2.2.1 above has not completed within the three (3) month period, the Chargee shall be entitled to dispose of the Affordable Housing Unit(s) free from the affordable housing obligations in paragraphs 1.1 to 1.17 above which shall determine absolutely

2.3 any person who has acquired 100% of the equity in a Shared Ownership Unit ; and/or

2.4 the Chargee of any persons referred to in sub-paragraphs 2.1 and 2.3

2.5 any successors in title to or any persons deriving title through or with title paramount to any of the persons referred to sub-paragraphs 2.1 to 2.4 (inclusive).

Open Space

3 The Owner covenants with the Council:

3.1 to submit the Open Space Scheme and the Open Space Management Scheme to the Council for approval prior to the Commencement of the Development;

3.2 not to Commence Development until it has submitted to and obtained the Council's approval of the Open Space Scheme and the Open Space Management Scheme;

3.3 from the Commencement of the Development to lay out the Open Space in accordance with the Open Space Scheme (as approved by the Council)

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DATED 28th February 2025 2024

The Royal Borough of Windsor & Maidenhead

and

Shanly Homes (South East) Limited

AGREEMENT

pursuant to Section 106 Town and Country Planning Act 1990 and
Section 111 Local Government Act 1972

relating to: Land south of Bray Lake, Windsor Road, Maidenhead

Legal Services
The Royal Borough of Windsor and Maidenhead
Town Hall
St Ives Road
Maidenhead
Berkshire
SL6 1RF
Reference: PB200005/268-HS

Dwellings shall not be used for any purpose other than as Affordable Housing and within 8 (eight) weeks of the transfer of the Affordable Housing Dwellings to the Registered Provider the Owner shall procure the execution by the Registered Provider of the Nominations Agreement and deliver the same to the Council.

6. Mortgagee Sale Provisions

6.1 The Affordable Housing provisions in this Deed shall not be binding on a mortgagee or chargee of the Register Provider (or any receiver including an administrative receiver or administrator) appointed by such mortgagee or charge or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security (each a "Receiver") of the whole or any part of the Affordable Housing Units or any persons of bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

6.2 Such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Dwellings and shall have used reasonable endeavours over a period of 3 (three) months from the date of the written notice to complete a disposal of the Affordable Housing Dwellings to another Registered Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

6.3 If such disposal has not completed within the 3 (three) month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Dwellings free from the Affordable Housing provisions in this Deed which provisions shall determine absolutely.

FOURTH SCHEDULE

Carbon Offset Provisions

The Owner hereby covenants with the Council:

1. to pay the Building Emissions Contribution or the Revised Building Emissions Contribution (as applicable) and the Lifestyle Contribution to the Council on or before Commencement of the Development;

2. not to Commence Development or permit Commencement of the Development until the Building Emissions Contribution or the Revised Building Emissions Contribution (as applicable) and the Lifestyle Contribution have been paid to the Council and the Council

DATED **2025**

TONBRIDGE AND MALLING BOROUGH COUNCIL

-and–

PETER JOHN NICHOLLS

DEED OF AGREEMENT PURSUANT TO SECTION 106 OF THE TOWN AND COUNTRY PLANNING ACT 1990 RELATING TO THE DEVELOPMENT OF LAND NORTH EAST AND SOUTH OF 161 WATERINGBURY ROAD, EAST MALLING

Planning Application Ref No 22/01570/OA

Appeal Reference: APP/H2265/W/25/3366031

4.1.3 all private sewage and drainage pipes channels and gutters and all mains water gas and electricity pipes and cables serving the Affordable Dwellings shall be constructed laid connected operational and serviceable

5 **Exclusions**

The Affordable Housing Provisions in this Deed shall not be binding on

5.1 the Chargee of the Registered Provider who is proposing to exercise its power of sale or otherwise dispose of the Relevant Affordable Housing **PROVIDED THAT**

5.1.1 any power of sale available to any Chargee arising under their Charge over any of the Affordable Dwellings shall only be exercised in the event of there being a default of any obligation to such Chargee triggering the power of sale and

5.1.2 such Chargee provides to the Section 106 Monitoring Officer the official copies of the title registers (and plan) for the Relevant Affordable Housing (or where the Relevant Affordable Housing has not yet been registered at the Land Registry a copy of the relevant transfer deed of the Relevant Affordable Housing to the Registered Provider) and

5.1.3 such Chargee shall first give notice pursuant to Clause 11 to the Section 106 Monitoring Officer of its intention to enforce its Charge and dispose of the Relevant Affordable Housing pursuant to the Charge and shall have used reasonable endeavours over a period of three (3) months (or such longer period as may be agreed by the Chargee) from the date of the notice to secure the disposal of the Relevant Affordable Housing to another Registered Provider (on the same terms as contained in this Deed) or to the Borough Council for a consideration not less than the amount due and outstanding to the Chargee pursuant to the terms of the Charge including all accrued principal monies interest and reasonable costs and expenses properly incurred pursuant to the Charge and

5.1.4 if such disposal has not been secured within the three (3) month period (or such longer period as may be agreed by the Chargee) from the date of the notification in Paragraph 5.1.3 the Chargee shall be entitled to dispose of the Relevant Affordable Housing free of the Affordable Housing Provisions of this Schedule which provisions shall determine absolutely **BUT FOR THE AVOIDANCE OF DOUBT** all other obligations contained in this Deed shall continue to apply **PROVIDED THAT** any surplus on disposal of the

DATED 11 April 2025

(1) **MOLE VALLEY DISTRICT COUNCIL**

(2) **SURREY COUNTY COUNCIL**

(3) **VICTORIA ALEXANDRA LOUISE BUXTON, WILLIAM BARGMAN and SUSAN ELIZABETH VERNEY together The Trustees of the T W BROOM WILL TRUST**

(4) **SUSAN ELIZABETH VERNEY, VICTORIA ALEXANDRA LOUISE BUXTON and WILLIAM ROBERT BARGMAN**

(5) **KATHLEEN SHIRLEY BROOM, DOMINIC JAMES HAWORTH BROOM and SARAH ISOLENA KANE**

(6) **THAKEHAM HOMES LIMITED**

Planning Obligation by Deed of Agreement under Section 106 of the Town and Country Planning Act 1990 (as amended)

Relating to Land at Milton Court Lane, Dorking, Surrey, RH4 3GA

Planning Reference: **MO/2024/1228**

8.4 The Affordable Housing Units shall not be Occupied other than as Affordable Housing in accordance with the relevant tenures set out in this Deed (unless otherwise agreed in writing with the District Council) provided that the restrictions and the obligations in this sub paragraph 8.4 and paragraphs 1-9 (inclusive) of this Schedule shall not be binding on enforceable against:

8.4.1 any person who shall at any time acquire any legal interest in any Affordable Housing Unit pursuant to any statutory right of acquisition from time to time in force and any successors or other persons deriving title from them; and

8.4.2 any person who has acquired any Affordable Housing Units as grantee or assignee of a Shared Ownership Lease and who has staircased to a 100% share in the value of that Shared Ownership Housing Unit and any successors or other persons deriving title from them.

9 **NOMINATIONS AGREEMENT**

9.1 The Affordable Rented Housing Units, the Shared Ownership Housing Units and the Social Rent Housing Units shall be occupied pursuant to the terms of the Nominations Agreement; and

9.2 None of the Affordable Rented Housing Units, Shared Ownership Housing Units or the Social Rent Housing Units shall be Occupied until the Preferred Partner or Registered Provider has entered into the Nominations Agreement with the District Council relating to the relevant Affordable Housing Units.

10 **PREFERRED PARTNER/REGISTERED PROVIDER CHARGEE PROVISIONS (APPLIES TO AFFORDABLE RENTED UNITS, SOCIAL RENTED UNITS AND SHARED OWNERSHIP HOUSING UNITS)**

10.1 The Affordable Housing provisions in Schedule 1 of this Agreement shall not be binding on a Chargee or any persons or bodies deriving title through such Chargee **PROVIDED THAT**:

10.1.1 such Chargee shall first give written notice to the District Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Housing Units to another Preferred Partner/Registered Provider or to the District Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

10.1.2 if such disposal has not completed within the three month period, the Chargee shall be entitled to dispose of the Affordable Housing Units free from the Affordable Housing provisions in Schedule 1 of this Agreement which provisions shall determine absolutely.

7

DATED 11th April ~~2024~~ 2025

(1) EAST HERTFORDSHIRE DISTRICT COUNCIL

- and -

(2) HERTFORDSHIRE COUNTY COUNCIL

- and -

(3) THE GOVERNING BODY OF THE BISHOP'S STORTFORD HIGH SCHOOL

-and-

(4) BELLWAY HOMES LIMITED

AGREEMENT

made pursuant to section 106 of the Town and Country Planning Act 1990
relating to
land at London Road, Bishop's Stortford, Hertfordshire

Application reference: 3/20/0151/OUT

1.10.1 a person acquiring an interest in an Affordable Dwelling under a statutory right to buy or acquiring pursuant to a voluntary right to buy scheme under the Housing and Planning Act 2016;

1.10.2 a Prescribed Person who has staircased their interest in a Shared Ownership Unit to acquire 100% of the leasehold or freehold interest;

1.10.3 all persons or bodies deriving title under or through any persons or bodies referred to in paragraphs 1.10.1 to 10.1.3; and

1.10.4 a mortgagee or chargee (or any receiver (including an administrative receiver or administrator) appointed by such mortgagee or chargee) or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a "Receiver") of the whole or any part of the Affordable Dwellings or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

1.10.4.1 such mortgagee or chargee or Receiver shall first give notice to the Council of its intention to dispose of the Affordable Dwellings and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Dwellings to another Registered Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest, costs and expenses; and

1.10.4.2 if such disposal has not completed within the three month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Dwellings free from the obligations contained in this Schedule which provisions shall determine absolutely in relation to the affected Affordable Dwellings.

1.11 subject to paragraph 1.9 above, the Affordable Dwellings shall be offered to Prescribed Persons in accordance with the Affordable Housing Scheme and the Nominations Agreement as the context so permits.

1.12 If the Owner can demonstrate to the satisfaction of the Council that despite using reasonable endeavours to enter into a contract for the transfer of the Affordable Dwellings to a Registered Provider within a reasonable period of time of not less than 12 months no Registered Provider is willing or prepared to enter into a contract for the transfer of the Affordable Dwellings because of the breakdown of the type, size and tenure mix of the Affordable Dwellings and for no other reason (including but not limited to the

EVERSHEDS SUTHERLAND

Dated: 16th April 2025

(1) Canterbury City Council

(2) Kent County Council

(3) Catesby Strategic Land Limited

(4) Teresa Julie Lucchesi

Deed of agreement

under section 106 of the Town and Country Planning Act 1990 (as amended) relating to Land South of the A2990 'Old' Thanet Way, Whitstable

SCHEDULE 4

Affordable Housing

1. **Affordable Housing provisions**

1.1 Subject to **paragraph 1.7** below, the Owner shall provide 30% (thirty per cent) of the total number of Residential Units as Affordable Housing Units in accordance with the Affordable Housing Tenure Mix.

1.2 The Owner shall not Occupy nor permit the Occupation of any Market Housing Units unless and until the Owner have submitted an Affordable Housing Scheme to the City Council and the City Council has approved in writing the Affordable Housing Scheme.

1.3 The Owner shall provide the Affordable Housing Units in accordance with the approved Affordable Housing Scheme.

1.4 The Owner covenants not to Occupy or permit the Occupation of more than 50% (fifty per cent) of the Market Housing Units unless and until:

1.4.1 it has entered into a binding contract with a Registered Provider (evidence of which is to be produced to the City Council) for the construction of the Affordable Housing Units in accordance with the approved Affordable Housing Scheme and the transfer of the freehold or the grant of a lease for a term of at least 125 years in respect of the land on which the relevant Affordable Housing Units are located; and

1.4.2 not less than 50% of the Affordable Housing Units have reached Practical Completion and the Affordable Housing Units transferred to the said Registered Provider.

1.5 The Owner covenants not to Occupy or permit the Occupation of more than 70% (seventy per cent) of the Market Housing Units unless and until 100% of the Affordable Housing Units have reached Practical Completion and have been transferred to the said Registered Provider.

1.6 Subject to the provisions of this Deed the Owner covenants that none of the Affordable Housing Units provided within the Development shall be Occupied for any purpose other than as Affordable Housing and in respect of Affordable Rented Units by persons in Housing Need.

1.7 A Mortgagee shall not dispose of the Affordable Housing Units or commence proceedings for possession of any Affordable Housing Units unless it shall:

1.7.1 have first given to the City Council no less than five Working Days prior notice of the commencement of such proceedings and at the time it commences such proceedings shall send copies of any notices or documents served in relation to such proceedings to the City Council;

1.7.2 in the event that the Mortgagee chooses to exercise its power of sale it shall use its reasonable endeavours over a period of three months from the date on which it served notice on the City Council in accordance with **paragraph 1.7.1** to dispose of the Affordable Housing Unit(s) to an Registered Provider on terms which will retain the Affordable Housing as Affordable Housing provided that the Mortgagee shall not be required to dispose of the Affordable Housing for a consideration less then the monies owed to the Mortgagee including all accrued principal monies, interest costs and expenses;

1.7.3 during the three month period specified in **paragraph 1.7.2** above the City Council may nominate a Registered Provider or the City Council by serving notice in writing to that effect on the Mortgagee. Any Registered Provider nominated

by the City Council shall be required to complete the purchase of the Affordable Housing Units in accordance with **paragraph 1.7.2** above and within the three month period specified in **paragraph 1.7.2** above; and

1.7.4 in the event that the Mortgagee or the City Council is unable to arrange the disposal of the Affordable Housing Units within the said period of three months the Mortgagee shall be entitled to dispose of any Affordable Housing Units at its discretion free from all the obligations or restrictions in this Schedule.

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DATED 16 April **2025**

BASILDON BOROUGH COUNCIL

- and –

ESSEX COUNTY COUNCIL

-and-

THE TRUSTEES OF THE FH BUCKENHAM TRUST

DEED OF AGREEMENT PURSUANT TO SECTION 106 OF THE TOWN AND COUNTRY PLANNING ACT 1990 RELATING TO THE DEVELOPMENT OF LAND WEST OF LAINDON ROAD, BILLERICAY

Planning Application Ref No: 24/00762/OUT

Legal Ref: CR4931

Docusign Envelope ID: D0BA77D6-8F13-4225-8006-AD1863C27650

7 Exclusions

7.1 The obligations contained in this Schedule shall not be binding upon nor enforceable against

7.1.1 any mortgagee or chargee or any receiver (including an administrative receiver) or manager appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security (**"Appointee"**) or any administrator (howsoever appointed) (**"Administrator"**) including a housing administrator (each a **"Receiver"**) of a Registered Provider of the Affordable Housing Land and/or Registered Provider of the Affordable Dwellings or any persons or bodies deriving title through such mortgagee or chargee or receiver **PROVIDED ALWAYS THAT**

7.1.1.1 any power of sale available to any such Appointee Administrator or Receiver shall only be exercised in the event of there being a default of any obligation under the security documentation

7.1.1.2 such Appointee Administrator or Receiver shall first have notified the Council and the Housing Delivery Manager that it wishes to exercise its statutory power of sale

7.1.1.3 within 3 clear calendar months of the date of such notification the Appointee Administrator or Receiver shall use reasonable endeavours to complete a disposal of the relevant Affordable Housing Land and/or Affordable Dwelling to another Registered Provider (who shall take subject to the provisions of this Deed) for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies interest and costs and expenses

PROVIDED THAT and for the avoidance of doubt if such disposal has not been completed within such 3-month period then the Appointee Administrator or Receiver shall be entitled to dispose of the relevant Affordable Housing Land and/or Affordable Dwelling free from the obligations contained in this Schedule which provisions shall determine absolutely

7.1.2 a tenant of an Affordable Rented Unit who has exercised a statutory right to acquire

DATED 19 May 2025

(1) MOLE VALLEY DISTRICT COUNCIL

(2) SURREY COUNTY COUNCIL

(3) GRAHAM JOHN WHITE

(4) JAMES ARNUM-WHITE AND LOUISE ARNUM-WHITE as Executors for the late REBECCA ANNE WHITE

(5) THAKEHAM HOMES LIMITED

Planning Obligation by Deed of Agreement under Section 106 of the Town and Country Planning Act 1990 (as amended)

Relating to **Land north of Lower Road and west of Little Bookham Street, Little Bookham, Leatherhead, Surrey**

Planning Reference: **MO/2024/0096**

Schedule shall not be binding on or enforceable against:

8.4.1 any person who shall at any time acquire any legal interest in any Affordable Housing Unit pursuant to any statutory right of acquisition from time to time in force and any successors or other persons deriving title from them; or

8.4.2 any person who has acquired any Affordable Housing Units as grantee or assignee of a shared ownership lease and who has staircased to a 100% share in the value of that Shared Ownership Housing Unit and any successors or other persons deriving title from them.

9. NOMINATIONS AGREEMENT

9.1 The Affordable Rented Housing Units, Shared Ownership Housing Units and the Social Rented Housing Units shall be occupied pursuant to the terms of the Nominations Agreement; and

9.2 None of the Affordable Rented Housing Units, Shared Ownership Housing Units or the Social Rented Housing Units shall be Occupied until the Preferred Partner or Registered Provider has entered into the Nominations Agreement with the District Council relating to the relevant Affordable Housing Units.

10. REINVESTMENT OF STAIRCASING RECEIPTS

10.1 In respect of the Shared Ownership Units, the Preferred Partner or if relevant other Registered Provider shall subject to its constitution and all other governance arrangements and in accordance with any requirements placed upon it by Homes England and/ or pursuant to the Capital Funding Guide use reasonable endeavours to reinvest any staircasing receipts received from a lessee after deduction of the Preferred Partner's or Registered Provider costs of acquisition construction management and all associated costs in the provision and management of the Affordable Housing Unit towards Affordable Housing in the District Council's district and the Preferred Partner or Registered Provider shall on request provide to the District Council written details of all relevant staircasing receipts and the net amount available for recycling within the District Council's district.

11. PREFERRED PARTNER/REGISTERED PROVIDER CHARGEE PROVISIONS (APPLIES TO AFFORDABLE RENTED UNITS, SOCIAL RENTED UNITS AND SHARED OWNERSHIP HOUSING UNITS)

11.1 The Affordable Housing provisions in Part 1 of Schedule 1 of this Deed shall not be binding on a Chargee or any persons or bodies deriving title through such Chargee PROVIDED THAT:

11.1.1 such Chargee shall first give written notice to the District Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three (3) months from the date of the written notice to complete a disposal of the Affordable Housing Units to another Preferred Partner/Registered Provider or to the District Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and

costs and expenses; and

11.1.2 if such disposal has not completed within the three (3) month period, the Chargee shall be entitled to dispose of the Affordable Housing Units free from the Affordable Housing provisions in Schedule 1 of this Deed which provisions shall determine absolutely.

dated 19th May 2025

Kathryn Tubb

and

Gladman Developments Limited

and

Welwyn Hatfield Borough Council

Planning Obligation and Deed of Agreement pursuant to section 106 Town and Country Planning Act 1990

in relation to a planning application in respect of land off London Road, Woolmer Green SG3 6JZ

Trowers & Hamlins LLP
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trowers & hamlins

8.4 The Affordable Rented Housing Units (where applicable, as identified within the Approved Affordable Housing Scheme) shall not be let other than at an Affordable Rent.

8.5 Prior to selling or approving the sale of any share within any Shared Ownership Housing Unit, the Owner shall:

8.5.1 serve the Shared Ownership Sale Notice on the Council and any agent appointed by the Regulator from time to time so that they can advertise the sale of the relevant Shared Ownership Housing Unit(s); and

8.5.2 market the Shared Ownership Housing Unit(s) to Eligible Households in accordance with the Local Priorities exclusively for the Initial Marketing Period and, where there is more than one applicant, to use reasonable endeavours to prioritise the allocation of the Shared Ownership Housing Unit(s) to any applicants who have Local Priorities.

8.6 The Owner shall complete and return a Shared Ownership Sales Form to the Council:

8.6.1 as soon as reasonably practicable following first Occupation of all of the Shared Ownership Housing Units; or

8.6.2 within 20 (twenty) Working Days of any written request from the Council save that the Owner shall only be required to return the Shared Ownership Sales Form once each year.

8.7 The initial Disposal of each Shared Ownership Housing Unit shall include the following terms:

8.7.1 The Disposal shall not involve the sale of an equity stake of less than 10% (ten percent) or more than 75% (seventy five percent); and

8.7.2 The rent payable under the Shared Ownership Lease shall not amount to more than 2.75% (two point seven five percent) of the Market Value of the unsold equity of the relevant Shared Ownership Housing Unit.

9 **RPSH Mortgagee Disposal**

9.1 The affordable housing provisions in Schedule 1 of this Agreement shall not be binding on a mortgagee or chargee or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a **Receiver**) of the whole or any part of the Affordable Housing Units or any persons or bodies deriving title through such mortgagee or chargee or Receiver **provided that**:

9.1.1 such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three (3) months from the date of the written notice to complete a disposal of the Affordable Housing Units to another Registered Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant

security documentation including all accrued principal monies, interest and costs and expenses; and

9.1.2 if such disposal has not completed within the three (3) month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Units free from the affordable housing provisions in this Agreement which provisions shall determine absolutely.

9.2 The provisions of this Schedule shall:

9.2.1 cease to apply to any part or parts of the property which are disposed of in accordance with paragraph 9.1.2;

9.2.2 cease to apply to any completed Affordable Housing Units where an RPSH shall be required to dispose of the same pursuant to a right to buy under part V Housing Act 1985 as amended by the Housing (Preservation of Right to Buy) Regulations 1993 or pursuant to a right to acquire under section 180 Housing and Regeneration Act 2008 or any similar or substitute right applicable;

9.2.3 cease to apply to any completed Affordable Housing Units where a RPSH sells to a tenant through Social Homebuy funded pursuant to section 19(3) Housing and Regeneration Act 2008 or any amendment or replacement thereof; and

9.2.4 cease to apply to any Shared Ownership Housing Unit where the tenant has Staircased up to 100% (one hundred percent) in accordance with the terms of such Shared Ownership Housing Lease.

10 **Proceeds of Sale Arising from Sale of Affordable Housing**

10.1 The RPSH shall use reasonable endeavours to utilise any monies which arise from the sale of any Affordable Housing Unit following the exercise of:

10.1.1 a tenant's right to buy; or

10.1.2 a tenant's right to acquire (including any share of their Affordable Housing Unit); or

10.1.3 upon the sale of a share in each Shared Ownership Housing Unit following the exercise of Staircasing rights,

for other Affordable Housing projects within the Borough provided that the RPSH's primary obligation in relation to the use of any such funds shall be to satisfy its obligations to any mortgagee or chargee of the Affordable Housing Unit which shall always take priority.

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DATED 11 March **2026**

THE PORTMAN ESTATE NOMINEES (ONE) LIMITED and THE PORTMAN ESTATE NOMINEES (TWO) LIMITED **(1)**

-and-

BUCKINGHAMSHIRE COUNCIL **(2)**

DEED

Pursuant to Section 106 of the Town and Country Planning Act 1990, S111 of the Local Government Act 1972 and S1 of the Localism Act 2011 relating to Land at Beeches Park, east of Beaconsfield, Buckinghamshire

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Docusign Envelope ID: FAF72A46-E60C-497B-A6ED-00ED5E8C26A1

Affordable Rented Housing/Social Rented Housing

4. Following Transfer pursuant to this Deed of the Affordable Rented Housing/Social Rented Housing to an Affordable Housing Provider, the Affordable Rented Housing/Social Rented Housing shall at all times be owned and managed by an Affordable Housing Provider and the Transfer shall include provisions that the Affordable Rented Housing/Social Rented Housing shall be maintained and repaired in accordance with the proper and normal customs and practices of a good landlord and that the Affordable Housing Provider shall accept full responsibility for servicing managing repairing and maintaining the Affordable Rented Housing/Social Rented Housing.

Shared Ownership Housing

5. The Shared Ownership Housing will only be Occupied as Affordable Housing in accordance with the terms of this Deed on the Shared Ownership Terms.

Recycling of Surplus Sale Proceeds

6. Notwithstanding any other provision in this Deed, in the event that a unit of Affordable Rented Housing/Social Rented Housing is acquired by a Protected Tenant the Affordable Housing Provider shall use reasonable endeavours to use such Surplus Sale Proceeds whether in part, in full or in conjunction with other sums to provide further Affordable Housing within the administrative area of the Council

Mortgagee Protection and Releases

7. The restrictions in this Part Two – Affordable Housing Provisions of Schedule 1 shall not apply in respect of Affordable Housing to:

7.1 a chargee or mortgagee of an Affordable Housing Provider (or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a “Receiver”)) or any persons or bodies deriving title through such mortgagee or chargee or Receiver in the event of a default under a mortgage or charge PROVIDED THAT

7.1.1 the said chargee or mortgagee or Receiver has given the Council at least three months’ written notice of its intention to dispose of the Affordable Housing Unit(s), and

7.1.2 the said chargee or mortgagee or Receiver has used reasonable endeavours during the said three months’ notice period to first dispose of the said dwellings to another Affordable Housing Provider and for the avoidance of doubt such chargee or mortgagee or Receiver shall not be under any obligation to dispose of the dwellings for a sum less than the monies outstanding pursuant to the legal charge or mortgage or security documentation plus any accrued interest and costs and expenses

7.1.3 If the said mortgagee, chargee or receiver shall not have completed a disposal of the said Affordable Housing Units or any part thereof in accordance with paragraph 7.1.2 above, within the said three months’ notice period, the restrictions in this Part Two – Affordable Housing

Docusign Envelope ID: FAF72A46-E60C-497B-A6ED-00ED5E8C26A1

Provisions of Schedule 1 shall determine absolutely in respect of the relevant Affordable Housing Unit(s).

7.2 A Protected Tenant or its mortgagee or chargee of such tenant or any receiver appointed by such mortgagee or chargee (including administrative receivers)

PART Three – AFFORDABLE HOUSING CASCADE

1. If the Owner has used reasonable endeavours to secure contracts for the sale or other disposal of the Affordable Housing Units (or a proportion of them) to a Registered Provider in accordance with the restrictions contained in this Schedule for a period of at least twelve (12) months but has been unable to do so it may notify the Council in writing to that effect such notice to include Cascade Evidence of the reasonable endeavours so used and detailing the Cascade Reasons why the contracts have not been secured.

1.1 Within two (2) calendar months of receipt of any notice pursuant to paragraph 1 above, and after having received any further information the Council reasonably requires, the Council shall confirm in writing to the Owner whether or not it is satisfied that the relevant Owner has complied with the requirements of paragraph 1 PROVIDED THAT where the Council does not consider that the relevant Owner has complied with the requirements of paragraph 1 its written confirmation shall state the reasons for such dissatisfaction and the Owner may submit any further Cascade Evidence as may be appropriate to address the Council's stated reasons for such dissatisfaction.

1.2 Where the Council confirms that the Owner has complied with the requirements of paragraph 1 of this part then the Owner shall submit a Revised Affordable Housing Scheme.

1.3 The Council shall confirm in writing to the Owner within two (2) calendar months of receipt whether or not the Revised Affordable Housing Scheme is approved PROVIDED THAT where the Council does not approved the Revised Affordable Housing Scheme its written confirmation shall state the reasons for such dissatisfaction and the Owner may submit any further details as may be appropriate to address the Council's stated reasons for not approving.

1.4 Where the Council approves such Revised Affordable Housing Scheme, the Owner shall provide the Affordable Housing Units in accordance with the Revised Affordable Housing Scheme in accordance with this Schedule.

1.5 If the Owner has used reasonable endeavours to secure contracts for the sale or other disposal of the Affordable Housing Units (or a proportion of them) to a Registered Provider in accordance with the Revised Affordable Housing Scheme for a period of at least six (6) months but has been unable to do so it shall notify the Council in writing to that effect such notice to include Cascade Evidence of the reasonable endeavours so used and detailing the Cascade Reasons why the contracts have not been secured.

1.6 Within two (2) calendar months of receipt of any notice pursuant to paragraph 1.5 above, and after having received any further information the Council reasonably requires, the Council shall confirm in writing to the Owner whether or not it is satisfied that the relevant Owner has complied with the requirements of paragraph 1.5 PROVIDED THAT where the Council does not consider that the relevant Owner has complied with the requirements of paragraph 1.5 it shall state the reasons for such

Dated 26th March 2026

DAVID ANDREW VEREY AND ANN MARIE VEREY (1)

BLOOR HOMES LIMITED (2)

NATIONAL WESTMINSTER BANK PLC (3)

AND

BUCKINGHAMSHIRE COUNCIL (4)

PLANNING OBLIGATION BY AGREEMENT MADE UNDER SECTION 106 OF THE TOWN AND COUNTRY PLANNING ACT 1990

relating to development of land south of Bourton Road Buckingham Buckinghamshire MK18 7DR

Application reference: 24/03426/AOP

Appeal reference: APP/J0405/W/25/3372565

Certified as a true copy

[redacted]

Legal & Democratic Services
Buckinghamshire Council

GOWLING WLG

www.gowlingwlg.com

4 OCCUPATION OF AFFORDABLE DWELLINGS

4.1 The following occupation criteria, restrictions and exclusions shall apply to the Affordable Dwellings:

(a) the Affordable Dwellings shall not be Occupied other than by Eligible Households and the Affordable Dwellings for Rent shall not be Occupied other than in accordance with the Nominations Agreement (or such other agreement which may supersede the Nominations Agreement including any Common Housing Register Agreement entered into between the Council and the Registered Provider);

(b) the Affordable Dwellings shall not be Occupied and managed other than in accordance with the objects of the Registered Provider and subject to paragraph 4.1(a) of this Schedule 2 in accordance with such published lettings policy and allocation system as may be adopted by the Registered Provider from time to time;

(c) the Affordable Dwellings for Rent shall not be let and Occupied other than at an Affordable Rent and shall not be Occupied other than on the basis of assured tenancies or assured shorthold tenancies or such other form of statutory tenancy which may be available;

(d) the Affordable Housing provisions in this Deed shall cease to apply to:

(i) a tenant of an Affordable Dwelling for Rent who exercises the right to acquire and has acquired the Affordable Dwelling or has exercised a statutory right to buy (including a mortgagee or chargees and successors in title and assigns of such a tenant and their mortgagees or chargees);

(ii) a leaseholder of a Shared Ownership Dwelling who has staircased up to 100% of the equity in the Shared Ownership Dwelling (including a mortgagee and successors in title and assigns of such a leaseholder and their mortgagees or chargees);

(e) in the event that a tenant of an Affordable Dwelling for Rent exercises the right to acquire or a leaseholder of a Shared Ownership Dwelling staircases to 100% of the equity in the Shared Ownership Dwelling, then the Registered Provider shall (unless the law otherwise requires) use or procure the use of an amount equal to the grant received by the Registered Provider in relation to the relevant Affordable Dwelling to fund the provision of further Affordable Housing in the area of Buckinghamshire;

(f) to notify the Council in writing of any acquisition or staircasing that takes place under paragraph 4.1(d) of this Schedule 2 within 20 Working Days of the acquisition or staircasing taking place.

4.2 The Affordable Housing provisions in this Deed shall not be binding on a Chargee of the whole or part of the Affordable Dwellings provided that:

(a) such Chargee shall first give written notice to the Council of its intention to dispose of the Affordable Dwelling(s) and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Dwelling to another registered provider of social housing (as defined under the provisions of sections 144 to 159 of the Housing and Regeneration Act 2008) or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

(b) if such disposal has not completed within the three month period, the Chargee shall be entitled to dispose of the Affordable Dwellings free from the obligations in this Schedule which provisions shall determine absolutely.

5 DISCOUNTED MARKET SALES HOUSING

5.1 No Discounted Market Sales Housing Unit shall be sold or transferred other than at the Discounted Market Price and subject to the Discounted Market Sales Restriction and the following Discounted Market Sales Housing covenants:

5.2 **Pre-sale Covenants for Discounted Market Sales Housing Units**

(a) not to transfer any interest in a Discounted Market Sales Housing Unit to anyone other than a Qualifying Person who meets the DMS Eligibility Criteria (as applicable);

(b) all initial and subsequent transfers or dispositions of a Discounted Market Sales Housing Unit shall be in accordance with paragraph 5.1 of this Schedule (and for the avoidance of doubt the provisions of this paragraph shall apply mutatis mutandis to any proposed disposition and reference to "transfer" shall be deemed to include "lease")

(c) the Discounted Market Price and total consideration required for the transfer of any Discounted Market Sales Housing Unit shall not exceed sixty-five percent (65%) of the Market Value of the said Discounted Market Sales Housing Unit

(d) not to market for sale any Discounted Market Sales Housing Unit until:

(i) it has notified the Council in writing of the proposed Discounted Market Price of that Discounted Market Sales Housing Unit and submitted the Pre-Sale DMS Certificate together with reasonable evidence in writing to the Council demonstrating the Market Value of such a Dwelling;

(ii) it has paid the first instalment of the DMS Unit Transfer Administration Fee comprising twenty percent (20%) of that fee as a non-refundable deposit to the Council; and

(iii) the Council has confirmed in writing that they are content with the Discounted Market Price of the Discounted Market Sales Housing Unit and that they have received 20% of the DMS Unit Transfer Administration Fee and the Pre-Sale DMS Certificate and evidence relating to the Open Market Value of such a Dwelling

5.3 In the event that the Owner has not been able to dispose of a Discounted Market Sales Housing Unit to a Qualifying Person satisfying the DMS Eligibility Criteria within no less than six (6) months of the commencement of marketing of the Discounted Market Sales Housing Unit, and PROVIDED THAT:

(a) no more than three months of the marketing period for that DMS Unit has occurred prior to the Practical Completion of that DMS Unit; and

(b) the relaxation of the DMS Eligibility Criteria has been agreed in writing with the Council

(c) then provisions (a) to (c) of the DMS Eligibility Criteria will not apply to that sale or transfer of the relevant Discounted Market Sales Housing Unit

AND FOR THE AVOIDANCE OF DOUBT provisions (a) to (c) of the DMS Eligibility Criteria and the requirement to be a First Time Buyer will continue to apply to the relevant Discounted Market Sales Housing Unit AND all of the original DMS Eligibility Criteria will apply to all future transfers or sales of that Discounted Market Sales Housing Unit.

trowers & hamlins

dated 30 September **2025**

BDW Trading Limited

and

Welwyn Hatfield Borough Council

and

Hertfordshire County Council

and

Charles Mark Horton and Victoria Jane Catzeflis as trustees of the Mrs C Horton 1974 Discretionary Settlement

Planning Obligation by Deed of Agreement pursuant to section 106 Town and Country Planning Act 1990

in relation to a planning application in respect of land at South Way, Hatfield

Trowers & Hamlins LLP
3 Bunhill Row
London
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f +44 (0)20 7423 8001
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8.6.2 within 20 (twenty) Working Days of any written request from the Council save that the Owner shall only be required to return the Shared Ownership Sales Form once each year.

8.7 The initial Disposal of each Shared Ownership Housing Unit shall include the following terms:

8.7.1 The Disposal shall not involve the sale of an equity stake of less than 10% (ten percent) or more than 75% (seventy five percent); and

8.7.2 The rent payable under the Shared Ownership Lease shall not amount to more than 2.75% (two point seven five percent) of the Market Value of the unsold equity of the relevant Shared Ownership Housing Unit.

8.8 If after the Initial Marketing Period for each Shared Ownership Housing Unit no Eligible Household has been identified to purchase the relevant Shared Ownership Housing Unit(s), the relevant Shared Ownership Housing Unit(s) may be marketed and sold to a Household which does not have a Local Connection but which is otherwise an Eligible Household (an Eligible Household (no Local Connection)) subject to all of the following:

8.8.1 prior to the marketing and /or disposal of a Shared Ownership Housing Unit to an Eligible Household (no Local Connection), the Owner shall submit to the Council a report demonstrating its efforts to dispose of the relevant Shared Ownership Housing Unit(s) during the Initial Marketing Period to Eligible Households, including details of all applications received to purchase the relevant unit(s) and the reasons for any such applications being rejected (the Marketing Report);

8.8.2 the Owner covenants not to market or dispose of any Shared Ownership Housing Unit to an Eligible Household (no Local Connection) until the Council has approved the Marketing Report; and

8.8.3 during any period of time when any Shared Ownership Housing Units are marketed to an Eligible Household (no Local Connection) pursuant to this paragraph 8.8, if an application is made by an Eligible Household the Owner shall use reasonable endeavours to prioritise the allocation of the Shared Ownership Housing Unit(s) to such Eligible Household.

9 **RPSH Mortgagee Disposal**

9.1 The affordable housing provisions in Schedule 1 of this Agreement shall not be binding on a mortgagee or chargee or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a **Receiver**) of the whole or any part of the Affordable Housing Units or any persons or bodies deriving title through such mortgagee or chargee or Receiver **provided that**:

9.1.1 such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three (3) months from the date of the written notice to complete a disposal of the Affordable Housing Units to another Registered Provider or to the Council for a consideration not less than

the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

9.1.2 if such disposal has not completed within the three (3) month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Units free from the affordable housing provisions in this Agreement which provisions shall determine absolutely.

9.2 The provisions of this Schedule shall:

9.2.1 cease to apply to any part or parts of the property which are disposed of in accordance with paragraph 9.1.2;

9.2.2 cease to apply to any completed Affordable Housing Units where an RPSH shall be required to dispose of the same pursuant to a right to buy under part V Housing Act 1985 as amended by the Housing (Preservation of Right to Buy) Regulations 1993 or pursuant to a right to acquire under section 180 Housing and Regeneration Act 2008 or any similar or substitute right applicable;

9.2.3 cease to apply to any completed Affordable Housing Units where a RPSH sells to a tenant through social homebuy funded pursuant to section 19(3) Housing and Regeneration Act 2008 or any amendment or replacement thereof; and

9.2.4 cease to apply to any Shared Ownership Housing Unit where the tenant has Staircased up to 100% (one hundred percent) in accordance with the terms of such Shared Ownership Lease.

10 **Proceeds of Sale Arising from Sale of Affordable Housing**

The RPSH shall use reasonable endeavours to utilise any monies which arise from the sale of any Affordable Housing Unit following the exercise of:

10.1 a tenant's right to buy; or

10.2 a tenant's right to acquire (including any share of their Affordable Housing Unit); or

10.3 upon the sale of a share in each Shared Ownership Housing Unit following the exercise of Staircasing rights,

for other Affordable Housing projects within the Borough provided that the RPSH's primary obligation in relation to the use of any such funds shall be to satisfy its obligations to any mortgagee or chargee of the Affordable Housing Unit which shall always take priority, and provided that, after using reasonable endeavours, if the RPSH has been unable to use the monies in the Borough within a three (3) month period, the monies can be used by the RPSH in other local authority areas.

DATED 19 FEBRUARY 2026

(1) ANDREW LYNTON COHEN

(2) WILLIAM GEORGE TOPHAM

(3) FAIRFAX ACQUISITIONS LIMITED

TO

(4) HERTSMERE BOROUGH COUNCIL

(5) HERTFORDSHIRE COUNTY COUNCIL

UNILATERAL UNDERTAKING PURSUANT TO SECTION 106 OF THE TOWN AND COUNTRY PLANNING ACT 1990

relating to Land South of Shenley Hill, Radlett, Hertfordshire

Pinsent Masons

3.1.1 any Protected Tenant, any mortgagee or chargee of a Protected Tenant or any person deriving title from a Protected Tenant or any successor in title to a Protected Tenant and their respective mortgagees and chargees; or

3.1.2 any Chargee subject to compliance with the requirements of paragraph 4.1 of this Schedule.

4. **CHARGEE OF A REGISTERED PROVIDER**

4.1 The provisions of Schedule 1 of this Deed shall not be binding on a Chargee to enable such Chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a **"Receiver"**) of the whole or any part of the Affordable Housing Units or any persons or bodies deriving title through such mortgagee or chargee PROVIDED THAT:-

4.1.1 such Chargee or Receiver shall first give not less than three months' written notice to the Borough Council of its intention to dispose of the Affordable Housing Units;

4.1.2 the Borough Council shall then have three months from receipt of the notice given pursuant to paragraph 4.1.1 above within which to respond indicating that arrangements for the transfer of the relevant Affordable Housing Units can be made in such a way as to safeguard the affordable housing character of any Affordable Housing Units;

4.1.3 if within the three months referred to in paragraph 4.1.2 above the Borough Council does not serve its response to the notice served under paragraph 4.1.1 above then the Chargee or Receiver shall be entitled to exercise its power of sale in respect of the relevant Affordable Housing Units free of the restrictions set out in this Deed;

4.1.4 if within three months of the date of receipt of the notice served under paragraph 4.1.1 above the Borough Council serves its response indicating that arrangements can be made in accordance with paragraph 4.1.2 above then Chargee or Receiver shall co-operate with such arrangements and use its reasonable endeavours to secure such transfer; and

4.1.5 if the Borough Council or any other person cannot within three months of the date of service of its response under paragraph 4.1.4 above secure such transfer then the Chargee or Receiver shall be entitled to exercise its power of sale in respect of the relevant Affordable Housing Units free of the restrictions set out in this Deed.

Elmbridge Borough Council
... bridging the communities ...

Section 106 Agreement

Agreement pursuant to Section 106 of the Town and Country Planning Act 1990 relating to

Land at north of Raleigh Drive, Claygate, Esher, Surrey

Dated 15 JANUARY 2026

Landowners

CLAYGATE HOUSE INVESTMENTS LIMITED
AND
MJS INVESTMENTS LIMITED

and

The Council

ELMBRIDGE BOROUGH COUNCIL

and

The County Council

SURREY COUNTY COUNCIL

any revision thereto that has been approved in writing by the Council) to a Registered Provider on terms acceptable to the Landowners (acting reasonably) as soon as reasonably practicable thereafter and in any event prior to Occupation of more than 85% of the Market Dwellings.

8. That the Affordable Housing Land is transferred into the ownership of the Registered Provider.

9. That the Affordable Dwellings shall not be used for any other purposes other than as Affordable Housing.

10. That the Affordable Dwellings that are the subject of this Schedule 5) shall not be occupied unless a prospective occupier constitutes an Eligible Household, as defined, and that such Affordable Dwellings shall only be occupied by such households; and

10.1 Affordable Dwellings provided as Affordable Rent shall be let at gross rents including service charges, which should not exceed 80% of the local market rent applying to the relevant Dwelling size for the month in which the Dwelling is to be first let, and in accordance with the Nominations Agreement; and

10.2 Affordable Dwellings provided as Social Rented Housing shall be let in accordance with the Nominations Agreement; and

10.3 Affordable Dwellings provided as Shared Ownership Dwelling will be provided by a Shared Ownership Lease.

11. The obligations and restrictions contained in Schedule 5 of this Deed shall not be binding on:

11.1 any Protected Tenant or any mortgagee of a Protected Tenant or any person deriving title from such persons;

11.2 any Mortgagee of a Registered Provider providing that such Mortgagee shall have first complied with the provisions of paragraph 12 of Schedule 5 below;

11.3 any successor in title from a mortgagee of an individual Affordable Dwelling;

11.4 any statutory undertakers or utility companies in relation to any part of the Affordable Housing Land required by them for electricity substations and / or for the supply of services.

12. The Affordable Housing provisions in this Schedule 5 shall not be binding on a Mortgagee or Chargee (or any receiver including an administrative receiver) appointed by such Mortgagee or Chargee or any other person appointed under any security documentation to enable such Mortgagee or Chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a '**Receiver**') of the whole or any part of the Affordable Dwellings or any persons or bodies deriving title through such Mortgagee or Chargee or Receiver PROVIDED THAT:

12.1 such Mortgagee or Chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Dwelling/s and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Dwelling/s to another Registered Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

12.2 if such disposal has not completed within the three months period, the Mortgagee, Chargee or Receiver shall be entitled to dispose of the Affordable Dwelling/s free from the affordable housing obligations in this Deed which provisions shall determine absolutely.

Dated: 16th October 2025

[redacted]

Deed of Agreement to Provide Planning Obligations pursuant to Section 106 of the Town and Country Planning Act 1990 and Section 111 Local Government Act 1972 in relation to the proposed development on land a 33 Barkham Ride Finchampstead, Wokingham RG40 4EX

Planning Reference Number: 223528

[redacted]

Docusign Envelope ID: 160DA506-F67A-41E6-81F9-E3D15E41F811

6. The Affordable Housing Dwellings shall not be used for any purpose other than as Affordable Housing and within 8 (eight) weeks of the date of transfer of the Affordable Housing Dwellings to the Preferred Registered Provider or the Approved Registered Provider or the Practical Completion of the Affordable Housing Dwellings (whichever is the latter) the Owner shall use reasonable endeavours to procure the execution by the Preferred Registered Provider or the Approved Registered Provider of the Nomination Agreement and deliver the same to the Council.

Mortgagee Sale Provisions

7. The Affordable Housing provisions in this Deed shall not be binding on a mortgagee or chargee (or any receiver including an administrative receiver or administrator) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security (each a Receiver) of the whole or any part of the Affordable Housing Dwellings or any persons of bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

7.1. Such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Dwellings and shall have reasonable endeavours over a period of 3 (three) months from the date of the written notice to complete a disposal of the Affordable Housing Dwellings (excluding First Homes) to another Preferred Registered Provider or to an Approved Registered Provider for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

7.2 If such disposal has not completed within the 3 (three) month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the relevant Affordable Housing Dwellings free from the Affordable Housing provisions in this Deed which provisions shall determine absolutely.

PART 3

The Owner covenants with the Council as follows:

Provision of First Homes

DATED 22nd October 2025

BASILDON BOROUGH COUNCIL

- and –

ESSEX COUNTY COUNCIL

-and-

J K FARMS LIMITED

-and-

CROUDACE HOMES LIMITED

DEED OF AGREEMENT PURSUANT TO SECTION 106 OF THE TOWN AND COUNTRY PLANNING ACT 1990 RELATING TO THE DEVELOPMENT OF LAND EAST OF NOAK BRIDGE, WASH ROAD

Planning Application Ref No 23/01551/OUT

Legal Ref: LS/MH/4723

5. Miscellaneous Provisions

5.1. The Owner covenants that prior to Occupation of the Affordable Dwellings

5.1.1. all public highways (if any) and public sewerage and drainage serving the Affordable Dwellings shall be in place and shall meet all statutory requirements for such public sewerage and drainage including any build over consents or agreements that might be required

5.1.2. all private roads footways and footpaths (if any) serving the Affordable Dwellings shall be in place and constructed to an adoptable standard

5.1.3. all private sewage and drainage pipes channels and gutters and all mains water gas and electricity pipes and cables serving the Affordable Dwellings shall be constructed laid connected operational and serviceable.

6. Exclusions

6.1. The obligations contained in this Schedule shall not be binding upon nor enforceable against

6.1.1. any mortgagee or chargee or any receiver (including an administrative receiver) or manager appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security (**"Appointee"**) or any administrator (howsoever appointed) (**"Administrator"**) including a housing administrator (each a **"Receiver"**) of a Registered Provider of the Affordable Housing Land and/or Registered Provider of the Affordable Dwellings or any persons or bodies deriving title through such mortgagee or chargee or receiver **PROVIDED ALWAYS THAT**

6.1.1.1. any power of sale available to any such Appointee Administrator or Receiver shall only be exercised in the event of there being a default of any obligation under the security documentation

6.1.1.2. such Appointee Administrator or Receiver shall first have notified the Council and the Housing Delivery Manager that it wishes to exercise its statutory power of sale

6.1.1.3. within 3 clear calendar months of the date of such notification the Appointee Administrator or Receiver shall use reasonable endeavours to complete a disposal of the relevant Affordable Housing Land and/or Affordable Dwelling to another Registered Provider (who shall take subject to the provisions of this Deed) for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies interest and costs and expenses

PROVIDED THAT and for the avoidance of doubt if such disposal has not been completed within such 3-month period then the Appointee Administrator or Receiver shall be entitled to dispose of the relevant Affordable Housing Land and/or Affordable Dwelling free from the obligations contained in this Schedule which provisions shall determine absolutely

6.1.2. a tenant of an Affordable Rented Unit who has exercised a statutory right to acquire

6.1.3. a tenant of an Affordable Rented Unit who has exercised a statutory right to buy

6.1.4. a holder of a Shared Ownership Lease who has Staircased to acquire 100% of the shares in the Shared Ownership Unit and

6.1.5. any successor in title of any persons detailed in Sub-Paragraphs 6.1.2 6.1.3 and 6.1.4 above or their mortgagee or chargee

DATED 6TH NOVEMBER **2025**

SECTION 106 AGREEMENT

BETWEEN

(1) UTTLESFORD DISTRICT COUNCIL

and

(2) ESSEX COUNTY COUNCIL

and

(3) ROSS JAMES BRYCE MCGOWAN

and

(4) R MCGOWAN LIMITED

and

(5) BELLWAY HOMES LIMITED

under section 106 and section 106A Town and Country Planning Act 1990 as amended relating to Land West of Station Road, Takeley
Planning application reference UTT/24/2242/OP

Uttlesford District Council
Council Offices
London Road
Saffron Walden
CB11 4ER

(UDC Legal Ref:12702)
(ELS Ref:)

6.7. The Registered Provider will not:

6.7.1. transfer the freehold or leasehold interest in the Affordable Housing Land or any Affordable Housing Unit (save for a transfer of the freehold interest or long leasehold interest of an Affordable Housing Unit to a tenant of a Shared Ownership Unit who has acquired 100% of the freehold interest or an tenant of an Affordable Rented Unit who has exercised the right to acquire or other statutory right) to any person firm or company other than a Registered Provider and the transfer to the Registered Provider shall include a covenant that the Registered Provider comply with the terms of this Deed;

6.7.2. sell let or dispose of any Affordable Housing Unit or allow or permit or suffer any Affordable Housing Unit to be sold let or disposed of other than in accordance with paragraphs 6.2 to 6.8 of this Schedule 1.

6.8. The Registered Provider will give the Council one month's written notice of the intended transfer of the freehold or leasehold interest in any of the Affordable Housing Land or of any Affordable Housing Unit to another Registered Provider FOR THE AVOIDANCE OF DOUBT this does not include the transfer of the freehold or leasehold interest in an Affordable Housing Unit to an occupier of a Shared Ownership Unit who has acquired 100% of the freehold interest or an occupier of an Affordable Rented Unit who has exercised the right to acquire or other statutory right.

6.9. The Affordable Housing provisions set out in Schedule 1 shall not be binding on a mortgagee or chargee (or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a **"Receiver"**)) of the whole or any part of the Affordable Housing Units and/or the Affordable Housing Land or any persons or bodies deriving title through such mortgagee chargee or Receiver provided that:

6.9.1. such mortgagee or chargee or Receiver shall first give written notice to the Council (together with official copies of the relevant Land Registry Entries) of its intention to Dispose of the Affordable Housing Units and/or the Affordable Housing Land specified in the notice and thereafter shall give an opportunity:

6.9.1.1. to another Registered Provider (the name and address of which shall be given to the Council) for a period of one month from the date of the written notice to purchase the specified Affordable Housing Units and/or the Affordable Housing Land and thereafter;

6.9.1.2. to the Council for a further period of two months to purchase the specified Affordable Housing Units and/or the Affordable Housing Land;

in either case for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

6.9.2. if such disposal has not completed on the expiration of both periods referred to above (and for the avoidance of doubt totalling a three-month period from the date of the written notice), the mortgagee or chargee or Receiver shall be entitled to Dispose of the specified Affordable Housing Units and/or the Affordable Housing Land free from the affordable housing provisions set out in this Schedule 1 which provisions shall determine absolutely;

6.9.3. during the three-month period from the date of the written notice, the mortgagee or chargee or Receiver shall use reasonable endeavours to reply to enquiries raised by the Council or by a Registered Provider in relation to the specified Affordable Housing Units

and/or the Affordable Housing Land as expeditiously as possible so as to ensure the completion of any disposal within the said three-month period.

6.10. The terms of this Deed shall not be binding on:

6.10.1. a Leaseholder of a Shared Ownership Unit who has staircased to 100% ownership or any mortgagee or chargee of such Leaseholder or any successor in title thereto and their respective mortgagees and chargees;

6.10.2. a tenant of an Affordable Rented Unit who has exercised the right to acquire pursuant to the Housing Act 1996 (as amended) or any statutory provision for the time being in force (or any equivalent contractual right) in respect of a particular Affordable Housing Unit, or any mortgagee or chargee of such tenant or any successor in title thereto and their respective mortgagees and chargee; or

6.10.3. a person who has exercised any statutory or voluntary right to buy (or equivalent contractual right) in respect of a particular Affordable Housing Unit, or any mortgagee or chargee of such tenant or any successor in title thereto and their respective mortgagees and chargees.

6.11. If the Affordable Housing Units are vested or transferred to another Registered Provider pursuant to a proposal made by Homes England pursuant to section 152 of the Housing and Regeneration Act 2008 then the provisions of this Deed shall continue (notwithstanding paragraph 6.8 above) in respect of such other provider.

7. Not to use or permit the use of the Affordable Housing Units other than as Affordable Housing to be provided to households in accordance with the Nomination Agreement and to the extent relevant the Council's Housing Allocations Policy prevailing at the time when allocations are made and shall be retained in perpetuity as Affordable Housing save that:

7.1. an Affordable Housing Unit is occupied in accordance with this paragraph nothing in this Deed shall prevent the occupation of that Dwelling by the spouse partner or dependants of that person or such other category of person entitled to occupy or continue to occupy under prevailing housing legislation;

7.2. where an Affordable Housing Unit is occupied in accordance with this paragraph by the spouse or partner nothing in this Deed shall prevent the continued occupation of that Dwelling by the survivor of them or such other category of person entitled to occupy or continue to occupy under prevailing housing legislation.

8. To advertise or procure the advertisement of all the Affordable Housing Units in accordance with the Nomination Agreement and to the extent relevant the Council's Housing Allocations Policy to the satisfaction of the Council.

9. To notify the Council in writing on each occasion during the period of five years beginning with the date of Commencement of Development on which an Affordable Housing Unit ceases to be a qualifying dwelling within the meaning of The Community Infrastructure Levy Regulations 2010.

Docusign Envelope ID: E0DE776C-0176-4A7C-A08A-AB645C58867C

trowers & hamlins

dated 14 November **2025**

The Royal Borough of Windsor and Maidenhead

and

James Arthur Copas and Richard William Copas

and

Brenda Marian Copas and Fenella Jane Jagger and Thomas Christopher Copas

and

Bellway Homes Limited

Agreement

in relation to section 106 Town and Country Planning Act 1990 and section 111 Local Government Act 1972 relating to Site A, Open Field North of Lower Mount Farm, Long Lane, Cookham, Maidenhead

Trowers & Hamlins LLP
3 Bunhill Row
London
EC1Y 8YZ
t +44 (0)20 7423 8000
f +44 (0)20 7423 8001
www.trowers.com

5 **Occupation of the Affordable Housing Dwellings**

Save for Protected Occupiers and their successors in title the Affordable Housing Dwellings shall not be used for any purpose other than as Affordable Housing in accordance with the Affordable Housing Scheme approved by the Council and within eight (8) weeks of the transfer of the Affordable Housing Dwellings to the Registered Provider the Owner shall use reasonable endeavours to procure the execution by the Registered Provider of the Nominations Agreement and deliver the same to the Council.

6 **Mortgagee Sale Provisions**

6.1 The Affordable Housing provisions in this Deed shall not be binding on a mortgagee or chargee (or any receiver including an administrative receiver or administrator) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a **Receiver**) of the whole or any part of the Affordable Housing Dwellings or any persons of bodies deriving title through such mortgagee or chargee or Receiver **provided that**:

6.1.1 Such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Dwellings and shall have used reasonable endeavours over a period of three (3) months from the date of the written notice to complete a disposal of the Affordable Housing Dwellings to another Registered Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

6.1.2 If such disposal has not completed within the three (3) month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Dwellings free from the Affordable Housing provisions in this Deed which provisions shall determine absolutely.

ST ALBANS CITY AND DISTRICT COUNCIL

- and -

HERTFORDSHIRE COUNTY COUNCIL

- and -

EILEEN KAY LAURENCE, ROBERT GRAHAM MONK, ANDREW STUART MONK and ALISTAIR JOHN MONK

- and -

BRIAN CROW and PAULA LOUISE CROW

- and -

BELLWAY HOMES LIMITED

- and -

EDIT RESIDENTIAL (LAND) LIMITED

AGREEMENT by Deed pursuant to **section 106** of the Town and Country Planning Act 1990

relating to **land at Round House Farm, Roestock Lane, Colney Heath, St Albans, Hertfordshire**

Planning Reference 5/2022/2736

SADC Legal Services Reference: Legal/KM/02**0056**

Hertfordshire County Council reference: **HCC6865**

(a) be with vacant possession;

(b) be on such terms as may be agreed between the Owner and the AHP concerned;

(c) contain provisions securing the grant of rights of access and passage of services and other rights reasonably necessary for the beneficial enjoyment of the Affordable Housing Units;

(e) be of land in a Serviced Condition

5. Occupation of the Affordable Housing Units

5.1. The Owner shall not permit or otherwise allow any of the Affordable Housing Units to be occupied otherwise than:

(a) as sole private residences; and

(b) by Eligible Households (at the time of commencement of their Occupation)

unless otherwise agreed with the Council

5.2. Any Social Rented Units, Affordable Rent Units and Shared Ownership Units shall not be let other than as Social Rented Units, Affordable Rent Units or Shared Ownership Units respectively.

5.3. The initial Disposal of any Shared Ownership Unit allocated for Shared Ownership Housing to a person who is proposed to be become an occupier shall (unless otherwise agreed in writing by the Council) not involve the sale of an equity stake of less than 5% or more than 75%.

6. MORTGAGEE PROVISION

6.1. The provisions in this Schedule shall not be binding on a mortgagee or chargee (or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a Receiver)) of the whole or any part of the Affordable Housing Units or

any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

6.1.1. such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Housing Units to another registered provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

6.1.2. if such disposal has not completed within the three month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Units free from the provisions in this Schedule which provisions shall determine absolutely.

7. PROTECTED TENANTS

7.1. The obligations in this Schedule shall not apply to an occupier or owner of an Affordable Housing Unit who:

7.1.1. exercises a right to acquire an Affordable Housing Unit;

7.1.2. exercises a statutory right to buy or statutory preserved right to buy under the Housing Act 1985 or Section 16 of the Housing Act 1996 or any similar or substitute right applicable in relation to an Affordable Housing Unit;

7.1.3. has the benefit of a voluntary purchase grant provided under Sections 40 and 41 of the Housing Act 1996 Act (or any similar provision in any subsequent legislation) in relation to an Affordable Housing Unit;

7.1.4. has acquired 100% of the shares in a Shared Ownership Unit;

7.1.5. exercises any other equivalent statutory or voluntary right to buy, preserved right to buy or right to acquire an Affordable Housing Unit; or

7.1.6. any successor in title or mortgagee or chargee of any persons detailed in sub-paragraphs 7.1.1 to 7.1.5

DATED 2ND DECEMBER **2025**

BASILDON BOROUGH COUNCIL

- and –

ESSEX COUNTY COUNCIL

-and-

JOCELIN ELISABETH MIND, KAY TERESA ALLEN AND SALLY AMANDA TAYLOR

-and-

J LIVERMORE & SONS LIMITED

-and-

DANIEL RAYMOND CARTER JUDICIAL TRUSTEE OF JOSEPH LIVERMORE

- and-

TONY FRANCIS JONES AND WENDY MAY JONES

- and-

PETER JOSEPH LIVERMORE

- and-

JANICE ANN LIVERMORE

- and-

TONY TAYLOR

-and-

MERROW WOOD (WICKFORD) LIMITED

- and-

GEPP & SONS SOLICITORS LLP

DEED OF AGREEMENT PURSUANT TO SECTION 106 OF THE TOWN AND COUNTRY PLANNING ACT 1990 RELATING TO THE DEVELOPMENT OF LAND WEST OF CASTLEDON ROAD, WICKFORD

Planning Application Ref No 24/01098/OUT

Legal Ref: LS/MH/ 00005136

5. Miscellaneous Provisions

5.1. The Owners covenant that prior to Practical Completion of the Affordable Dwellings:

5.1.1. all public highways (if any) and public sewerage and drainage serving the Affordable Dwellings shall be in place and shall meet all statutory requirements for such public sewerage and drainage including any build over consents or deeds that might be required

5.1.2. all private roads footways and footpaths (if any) serving the Affordable Dwellings shall be in place and constructed or other course or level and finish that maybe agreed between Owners and the Council to an adoptable standard

5.1.3. all private sewage and drainage pipes channels and gutters and all mains water gas and electricity pipes and cables serving the Affordable Dwellings shall be constructed laid connected operational and serviceable

6. Exclusions

6.1. The obligations contained in this Schedule shall not be binding upon nor enforceable against:

6.1.1. a mortgagee or chargee or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (however so appointed) including a housing administrator (each a Receiver) of the whole or any part of the Affordable Dwellings or any persons or bodies deriving title through such mortgagee or charge or Receiver PROVIDED THAT:

6.1.1.1 such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Dwellings and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Dwellings

to another registered provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

6.1.1.2 if such disposal has not completed within the three-month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Dwellings free from the affordable housing provisions in this Schedule Two which provisions shall determine absolutely

6.1.2. a tenant of an Affordable Rented Unit who has exercised a statutory right to acquire

6.1.3. a tenant of an Affordable Rented Unit who has exercised a statutory right to buy

6.1.4. a holder of a Shared Ownership Lease who has Staircased to acquire 100% of the shares in the Shared Ownership Unit and

6.1.5. any successor in title of any persons detailed in Sub-Paragraphs 6.1.2 6.1.3 and 6.1.4 above or their mortgagee or chargee

Docusign Envelope ID: 8180DF22-87B0-4060-A559-B9FFAA312038

[S106 No. 50]

DATED 15 December **2025**

THE ROYAL BOROUGH OF WINDSOR & MAIDENHEAD

-and-

CALA MANAGEMENT LIMITED

DEED

under Section 111 of the Local Government Act 1972

Re: Maidenhead Golf Club, Shoppenhangers Road, Maidenhead SL6 2PZ

Planning Application: 24/00091/OUT

Legal Services
The Royal Borough of Windsor and Maidenhead
Town Hall
St Ives Road
Maidenhead
Berkshire
SL6 1RF

Docusign Envelope ID: 8180DF22-87B0-4060-A559-B9FFAA312038

and

each Party shall bear its own costs.

1.2 The Council shall be notified immediately following the Transfer referred to in paragraph 1.1 above.

2. Price

That the price of the Affordable Housing Dwellings/Affordable Housing Land shall be an amount calculated to enable the Registered Provider as the case may be to acquire the Affordable Housing Dwellings without the need for any Public Subsidy (unless agreed with the Council in writing that Public Subsidy may be used).

3. Rights

The provisions of Part 2 of this Schedule shall apply to the transfer of any Affordable Housing Dwelling.

4. Exchange of Contracts

Following the written acceptance of an offer by the Registered Provider the Owner shall use all reasonable endeavours to exchange contracts with the Registered Provider on the Affordable Housing Dwellings within each Phase within 56 (fifty-six) days following such written acceptance (or such longer period at the discretion of the Council).

5. Occupation of the Affordable Housing Dwellings

SAVE FOR Protected Occupiers, the Affordable Housing Dwellings shall not be used for any purpose other than as Affordable Housing and within 8 (eight) weeks of the transfer of the Affordable Housing Dwellings within a Phase to the Registered Provider the Owner shall procure the execution by the Registered Provider (as the Owner's successor) of the Nominations Agreement and deliver the same to the Council.

6. Mortgagee Sale Provisions

6.1 The Affordable Housing provisions in this Deed shall not be binding on a mortgagee or chargee (or any receiver including an administrative receiver or administrator) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security (each a **Receiver**) of the whole or any part of the Affordable Housing Dwellings or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

6.1.1 such mortgagee or chargee or Receiver shall first give written notice to the Council of its

DRAFT

Docusign Envelope ID: 8180DF22-87B0-4060-A559-B9FFAA312038

intention to dispose of the Affordable Housing Dwellings and shall use reasonable endeavours over a period of 3 (three) months from the date of the written notice to complete a disposal of the Affordable Housing Dwellings to another Registered Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

6.1.2 if such disposal has not completed within the 3 (three) month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Dwellings free from the Affordable Housing provisions in this Deed, the provisions of which shall determine absolutely.

DRAFT

Docusign Envelope ID: 90E3658D-26E4-4413-B143-FBB24ED1502B

[S206 No. 51]

Dated **19 DECEMBER** 2025

EAST HERTFORDSHIRE DISTRICT COUNCIL

and

HERTFORDSHIRE COUNTY COUNCIL

and

SUNLAND NOMINEES PTY LIMITED

and

WATES DEVELOPMENTS LIMITED

Planning obligation by deed of agreement

under section 106 of the Town and Country Planning Act 1990

relating to Land North Of Standon Hill (Café Field), Puckeridge, Hertfordshire

Planning Application Ref: **3/24/1457/OUT**

Development Management, Wallfields, Pegs Lane, Hertford, SG13 8EQ

Docusign Envelope ID: 90E3658D-26E4-4413-B143-FBB24ED1502B

7. Exclusions

7.1 The provisions of this Schedule shall not be enforceable against:

7.1.1 a person who has exercised any statutory right to buy in respect of a particular Affordable Dwelling or a purchaser who has acquired an Affordable Dwelling pursuant to a Preserved Right to Buy (as defined by the Housing Act 1985) (as amended by the Housing (Preservation of Right to Buy Regulations 1993) or similar or substitute rights; or

7.1.2 a purchaser who has acquired an Affordable Dwelling pursuant to a Right to Acquire (as defined by section 180 of the Housing and Regeneration Act 2008) or any other statutory provision or similar or substitute statutory rights; or

7.1.3 a person who has Staircased to 100% equity in a Shared Ownership Unit;

7.1.4 a purchaser who has acquired an Affordable Dwelling pursuant to the Social Homebuy Scheme pursuant to Section 19(3) of the Housing and Regeneration Act 2008 or similar or substitute rights; or

7.1.5 a mortgagee, chargee, receiver or successor in title (and their mortgagee or chargee) to any person or body falling within subparagraphs 7.1.1-7.1.4 of this Schedule 3 above.

7.2 Where an Affordable Dwelling has been acquired or come to be owned by a person and in circumstances so described in paragraph 7.1 above then the provisions of paragraphs 5.1.5 and 5.1.6 of Schedule 5 shall also apply to any such Dwelling(s).

8. Chargee protection

8.1 The covenants contained in paragraph 3 of this Schedule shall not be binding on a Chargee PROVIDED THAT:

8.1.1 in respect of the Affordable Dwellings (or any number of them) the Chargee shall give prior written notice to the District Council of its intention to enforce its security over those Affordable Dwellings;

8.1.2 the Chargee shall use reasonable endeavours over a period of three months from the date of receipt of the written notice by the District Council to complete a disposal of the relevant Affordable Dwellings to another Registered Provider or to the District Council for a

Docusign Envelope ID: 90E3658D-26E4-4413-B143-FBB24ED1502B

consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

8.1.3 if such disposal has not completed within the said three month period, the Chargee shall be entitled to dispose of the relevant Affordable Dwellings free from the provisions of paragraph 3 of this Schedule which provisions shall in respect of those Affordable Dwellings determine absolutely, but subject to paragraphs 5.1.5 and 5.1.6 of Schedule 5.

RESTRICTED/PERSONAL DATA

DATED 30th December **2025**

PLANNING OBLIGATION UNDER SECTION 106 OF THE TOWN AND COUNTRY PLANNING ACT 1990 RELATING TO

LAND WEST OF STICKENS LANE MILL STREET AND SOUTH WEST OF CLARE LANE WEST MALLING KENT

between

(1) TONBRIDGE AND MALLING BOROUGH COUNCIL

(2) THE KENT COUNTY COUNCIL

(3) ROGER LEWIS MUNN, JENNIFER TRACY SARGENT, SALLY JANE BETT and MICHAEL LESLIE IDE

(4) DAVID ROGER JENNER and CAROL LESLEY JENNER

(5) FIONA FRANCES GUNNION and SHAUNA FRANCESCA BARTLETT

(6) GLADMAN DEVELOPMENTS LIMITED

Planning Application Ref: TM/23/03060

5.6.1 all of the Affordable Housing Units have been constructed in accordance with the Planning Permission;

5.6.2 all of the Affordable Housing Units have been made ready for residential occupation;

5.6.3 all of the Affordable Housing Units have been transferred to the Registered Provider; and

5.6.4 the Owner has given the Council written notice confirming compliance with paragraphs 5.6.1 to 5.6.3 above.

5.7 The transfer of the Affordable Housing Units referred to at paragraphs 5.5.3 and 5.6.3 above shall include the following:

5.7.1 full and free rights of access both pedestrian and vehicular from the public highway to the Affordable Housing Land;

5.7.2 full and free rights to the passage of water, soil, electricity, gas and other services through the pipes, drains, channels, wires, cables and conduits in the adjoining land up to and abutting the boundary to the Affordable Housing Land, all such services to be connected to the mains; and

5.7.3 a reservation of all rights of access and passage of services and rights of entry necessary for the purposes of the Development.

5.8 From the Date of Practical Completion of the Affordable Housing Units they shall not be used other than for Affordable Housing in accordance with the approved Affordable Housing Scheme, save that this obligation shall not be binding on:

5.8.1 any Protected Occupier, any mortgagee or chargee of the Protected Occupier or any person deriving title from a Protected Occupier, or any successor in title thereto and their respective mortgagees and chargees, or

5.8.2 a mortgagee chargee or Receiver of a Registered Provider where paragraph 5.9.2 of this Schedule 1 of this Deed applies, or

5.8.3 any purchaser from a mortgagee of an individual Affordable Housing Unit pursuant to any default by the individual mortgagor.

5.9 The provisions of paragraph 5 of Schedule 1 of this Deed shall not be binding on a mortgagee or chargee (or any receiver or manager (including an administrative Receiver) appointed by such mortgagee or chargee or any other person appointed under any securing documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each 'a Receiver')) of the whole or any part of the Affordable Housing Units or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

5.9.1 such mortgagee, chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Housing Units(s) to another Registered Provider or to the Council for a

consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

5.9.2 if such disposal has not completed within the three-month period, the mortgagee, chargee and Receiver shall be entitled to dispose of the Affordable Housing Unit(s) free from the provisions of paragraph 5 of Schedule 1 of this Deed which provisions shall determine absolutely.

5.10 For the avoidance of doubt paragraph 5.9 of this Schedule 1 applies only to the mortgagee or chargee or Receiver of a Registered Provider.

5.11 The Owner shall provide evidence of the transfer to a Registered Provider of the freehold or a long leasehold interest of the Affordable Housing Units referred to in this paragraph 5 of this Schedule to the Council's housing team within ten (10) Working Days of completion of the transfer.

5.12 The Owner covenants to procure that a Registered Provider (or Registered Providers) shall enter into a Nominations Agreement (or Nominations Agreements) with the Council in respect of the Affordable Housing Units in a form approved by the Council (such approval not to be unreasonably withheld or delayed) and that each Affordable Housing Unit shall not be Occupied until a Nominations Agreement has been entered into in respect of that Affordable Housing Unit.

5.13 The Owner covenants not to Occupy or permit Occupation of more than 50% (fifty per cent) of the Market Housing Units until a Registered Provider has (or Registered Providers have) entered into a Nominations Agreement (or Nominations Agreements) with the Council in respect of all of the Affordable Housing Units.

5.14 The Owner (or a Registered Provider) shall submit or cause to be submitted the Local Lettings Plan to the Council for its written approval at least six (6) months prior to the Occupation of any of the Affordable Housing Units to be Occupied and shall not Occupy or permit Occupation of any of the Affordable Housing Units until such Local Lettings Plan has been approved in writing by the Council.

5.15 The Affordable Housing Units shall not be let or marketed otherwise than in accordance with the approved Local Lettings Plan unless otherwise agreed in writing by the Council and the relevant Nominations Agreement and the Allocation Scheme.

5.16 The Owner covenants that on the first sale of 50% (fifty percent) of any newly constructed and previously unoccupied Intermediate Housing Units (on shared ownership arrangements) the minimum equity share available for purchase shall not exceed a 35% (thirty five per cent) share of the equity in that Intermediate Housing Unit PROVIDED ALWAYS this shall not prevent a buyer from acquiring a greater share in an Intermediate Housing Unit where this can be afforded by the buyer taking into account their individual financial circumstances and in all cases should be in accordance with the requirements of Homes England.

5.17 The Affordable Housing Units shall comply with the Occupancy Requirement and shall be constructed to a standard required to meet: -

Dated 26 FEBRUARY 2026 ~~2025~~

EAST HERTFORDSHIRE DISTRICT COUNCIL

and

HERTFORDSHIRE COUNTY COUNCIL

and

MICHAEL ARTHUR JOHNSON

and

WARREN GEORGE SCOTT and ROBERT EDWARD SCOTT

and

TAYLOR WIMPEY UK LIMITED

and

C. HOARE & CO.

Planning obligation by deed of agreement
under section 106 of the Town and Country Planning Act 1990
relating to Land North Of Hare Street Road Buntingford Hertfordshire

Planning Application Ref: **3/24/0294/OUT**

Development Management, Wallfields, Pegs Lane, Hertford, SG13 8EQ

Housing and Regeneration Act 2008 or similar or substitute rights; or

7.1.5 a mortgagee, chargee, receiver or successor in title (and their mortgagee or chargee) to any person or body falling within subparagraphs 7.1.1-7.1.4 above.

7.2 Where an Affordable Dwelling has been acquired or come to be owned by a person and in circumstances so described in paragraph 7.1 above then the requirements of paragraphs 5.1.5 and 5.1.6 of Schedule 6 shall also apply to any such Dwelling(s).

8. Chargee protection

8.1 The covenants contained in paragraph 3 of this Schedule shall not be binding on a Chargee PROVIDED THAT:

8.1.1 in respect of the Affordable Dwellings (or any number of them) the Chargee shall give prior written notice to the District Council of its intention to enforce its security over those Affordable Dwellings;

8.1.2 the Chargee shall use reasonable endeavours over a period of three months from the date of receipt of the written notice by the District Council to complete a disposal of the relevant Affordable Dwellings to another Registered Provider or to the District Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

8.1.3 if such disposal has not completed within the said three month period, the Chargee shall be entitled to dispose of the relevant Affordable Dwellings free from the provisions of paragraph 3 of this Schedule which provisions shall in respect of those Affordable Dwellings determine absolutely.

8.2 Where paragraph 8.1.3 of this Schedule applies and the relevant Affordable Dwellings thereby cease to be Affordable Dwellings then the requirements of paragraphs 5.1.5 and 5.1.6 of Schedule 6 shall also apply to those Dwellings.

Docusign Envelope ID: 7A80F273-9592-467E-9832-F025F27E3067

[S106 No. 54]

DATED 17th March 2026

THE ROYAL BOROUGH OF WINDSOR & MAIDENHEAD

and

SORBON ESTATES LIMITED

and

OAKMEDE DEVELOPMENTS LIMITED

AGREEMENT

pursuant to Section 106 Town and Country Planning Act 1990 and
Section 111 Local Government Act 1972

relating to:

106 - 114 High Street, Maidenhead

Planning Reference: 20/03508/OUT

Legal Services
The Royal Borough of Windsor and Maidenhead
Town Hall
St Ives Road
Maidenhead
Berkshire
SL6 1RF

Docusign Envelope ID: 7A80F273-9592-467E-9832-F025F27E3067

4. **ASSESSMENT DELIVERY OF AFFORDABLE HOUSING**

4.1. Where it is determined pursuant to paragraph 3.4 of this Schedule that one or more Affordable Housing Dwellings are required the Owners shall not Occupy more than 50% of the Dwellings unless and until it has:

4.1.1. secured the exchange of contracts of the Affordable Housing Dwellings to a Registered Provider;

4.1.2. Practically Completed all of the Affordable Housing Dwellings in accordance with the Affordable Housing Scheme approved by the Council and made them available for Occupation pursuant to this Schedule;

4.1.3. Transferred with either freehold or long leasehold interest in the Affordable Housing Dwellings to a Registered Provider; and

4.1.4. paid any remaining surplus profit pursuant to paragraph 3.6 of this Schedule to the Council towards the delivery of offsite Affordable Housing within the Council's administrative area.

4.2. From the date of Practical Completion of the Affordable Housing Dwellings they shall not be used other than for Affordable Housing save that the obligations in this Schedule shall not be binding on any Protected Occupier or any mortgagee or chargee of the Protected Occupier or any person deriving title from the Protected Occupier or any successor in title thereto and their respective mortgagees and charges.

4.3. The affordable housing provisions in this Schedule will not be binding on a mortgagee or chargee (or any receiver including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a "Receiver") of the whole or any part of the Affordable Housing Dwellings or any persons or bodies deriving title through such mortgagee or charge or Receiver PROVIDED THAT:

4.3.1. Such mortgagee, chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Dwellings and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Housing Dwellings to another Registered Provider or to the Council for a consideration of not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

4.3.2. if such disposal has not completed within the three month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Dwellings free from the affordable housing provisions in this Schedule in this Deed which

Docusign Envelope ID: 7A80F273-9592-467E-9832-F025F27E3067

provisions shall determine absolutely.

4.4. **Affordable Housing Cascade**

4.4.1. If the Owner has used all reasonable and commercially prudent endeavours and acted reasonably in any negotiations to secure contracts for the sale or other disposal of the Affordable Housing Dwellings to a Registered Provider or Approved Registered Provider in accordance with the restrictions contained in this Schedule for a period of at least four (4) months or where confirmation of no interest in purchasing the said Affordable Housing Dwellings is received by all Approved Registered Providers prior to the end of the four (4) month period then for a period ending with confirmation of no interest from all Approved Registered Providers, but has been unable to do so it shall notify the Council in writing to that effect such notice to include evidence of offers made to all Approved Registered Providers and of the reasonable and commercial prudent endeavours and reasonable negotiations so used and detailing the reasons why such contracts have not been secured.

4.4.2. Within 28 Working Days (or any such longer reasonable period is agreed in writing between the Council and the Owner) of receipt of the evidence provided in paragraph 4.4.1 above the Council may in writing either:

4.4.2.1. if it is not reasonably satisfied with the evidence provided, seek an extension of up to four (4) months (unless otherwise agreed in writing by the Council); or

4.4.2.2. if it is reasonably satisfied with the evidence provided confirm to the Owner in writing that all the proposed Affordable Housing Dwellings shall be permitted to be disposed of and occupied as Shared Ownership Housing.

4.4.3. If the Owner has used all reasonable and commercially prudent endeavours and acted reasonably in any negotiations to secure contracts for the sale or other disposal of the such Shared Ownership Housing to a Registered Provider or Approved Registered Provider in accordance with the restrictions contained in this Schedule for a period of at least three (3) months or where confirmation of no interest in purchasing the said Shared Ownership Housing units is received by all Approved Registered Providers prior to the end of the three month period then for a period ending with confirmation of no interest from all Approved Registered Providers, but has been unable to do so it shall notify the Council in writing to that effect such notice to include evidence of offers made to all Approved Registered

RESTRICTED/PERSONAL DATA

DATED 16th March **2026**

(1) BRAINTREE DISTRICT COUNCIL

(2) ESSEX COUNTY COUNCIL

(3) ULTING OVERSEAS TRUST

(4) CHRISTOPHER ARTHUR JOHN DAVIES and LORREN O'LEARY

(5) GLADMAN DEVELOPMENTS LIMITED

AGREEMENT

UNDER SECTION 106 OF THE TOWN AND COUNTRY

PLANNING ACT 1990

relating to land north of Maldon Road Hatfield Peverel Essex

Planning application No.: 25/00982/OUT

We hereby certify this to be a true copy of the original

Date 16/03/26 Holmes + Hills LLP

Holmes & Hills LLP
A12 Commercial Hub, 86 London Rd, Marks Tey, Essex, CO6 1ED

transferred to an Approved Body (unless such a transfer is not required pursuant to the Affordable Housing Scheme)

2.6 Subject to the provisions of paragraph 3 the Affordable Housing Dwellings shall be Occupied for no other purpose than as Affordable Housing and

2.6.1 Affordable Housing For Rent shall be Occupied in accordance with the Nomination Rights; and

2.6.2 any Capital Receipt received from Staircasing is to be retained by the Approved Body and the Approved Body shall use reasonable endeavours to re invest such Capital Receipt in Affordable Housing (in order of priority);-

i) within the district of Braintree

ii) within the neighbouring council's areas within the county of Essex

iii) within the rest of England

subject to any contrary requirements within the Regulator of Social Housing capital funding guide

2.7 To serve on the Council notice in writing not less than ten (10) Working Days after the first Occupation of 45% and 75% of the Market Dwellings

3. It is hereby agreed and declared:

3.1 The obligations and restrictions contained in this Schedule shall not bind:

3.1.1 a Chargee of the whole or part of the Affordable Housing Dwellings PROVIDED THAT such Chargee acting pursuant to any event of default has first complied with the provisions of paragraph 3.2 of this Schedule

3.1.2 a Protected Tenant

3.1.3 any 100% Staircaser

3.1.4 any mortgagee or chargee or receiver of an occupier of an Affordable Housing Dwelling lawfully exercising the mortgagee protection provision within a lease

3.1.5 any mortgagee or chargee or receiver of a 100% Staircaser or a Protected Tenant

3.1.6 any person or body deriving title through or from any of the parties mentioned in paragraphs 3.1.1 – 3.1.5 (inclusive) above

3.2 The obligations contained in Schedule 1 of this Agreement shall not be binding on a Chargee of the whole or any part of the Affordable Housing Dwellings or any persons or bodies deriving title through such Chargee PROVIDED THAT:

3.2.1 such Chargee shall first give written notice to the Council of its intention to dispose of the Affordable Housing Dwellings and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Housing Dwellings to another Approved Body or to the Council for a consideration not less than the amount due and outstanding under

the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

3.2.2 if such disposal has not completed within the three month period, the Chargee shall be entitled to dispose of the Affordable Housing Dwellings free from the obligations contained in Schedule 1 of this Agreement which provisions shall determine absolutely

DATED 31 March 2026

S106 OF THE TOWN AND COUNTRY PLANNING ACT

AGREEMENT

BETWEEN

NICHOLAS JOHN WALTER KERVEN, GERALD ELLIOT KERVEN AND MARILYN KERVEN (1)

MILLER HOMES LIMITED (2)

AND

REIGATE AND BANSTEAD BOROUGH COUNCIL (3)

SURREY COUNTY COUNCIL (4)

.....

RELATING TO LAND at Sandcross Lane Reigate Surrey RH2 8HH

2. USE OF AFFORDABLE HOUSING

2.1 The Affordable Housing Units shall not be occupied otherwise than as Shared Ownership Units or Rented Units and shall be managed by a Registered Provider and shall remain in perpetuity as Affordable Housing save that this obligation shall not be binding on:

2.1.1 Any Protected Tenant or mortgagee of the Protected Tenant or any person deriving title from any such persons or any successor in title there to and the respective mortgagees and chargees:

2.1.2 Any mortgagee or chargees (or any receiver (including an administrative receiver) appointed by such mortgagee or chargee) or any other person appointed under any security documentation to enable such a mortgagee or chargee to realise its security or any administrator (however so appointed) including housing administrator (each a Receiver) of the whole or any part or parts of the Affordable Housing Unit ('a Chargee') or any persons or bodies deriving title through such mortgagee or Chargee or Receiver provided it has complied with the provisions of paragraph 2.1.2.1 – 2.1.2.3 below;

2.1.2.1 Any Chargee prior to seeking to dispose of the Affordable Housing Unit(s) pursuant to any default under the terms of its mortgage or charge shall give prior notice to the Council of its intention to dispose and;

2.1.2.2 shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Housing Unit(s) to another Registered Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the

relevant security documentation including all accrued principal monies, interest and costs and expenses; and

2.1.2.3 if such disposal has not completed within the three month period, the Chargee shall be entitled to dispose of the Affordable Housing Unit(s) free from the provisions of this Schedule which provisions shall determine absolutely in respect of the Affordable Housing Units.

PROVIDED THAT

(a) at all times the rights and obligations in this paragraph 2.1 shall not require the Chargee to act contrary to its duties under the charge or mortgage; and

(b) the price payable under any transfer pursuant to paragraph 2.1.2.1 and 2.1.2.2 above shall be a consideration representing the best price obtainable in the circumstances having regard to the restrictions as to the relevant Affordable Housing Units contained in the Schedule and shall not be less than any monies outstanding under the charge or mortgage including all accrued principal monies interest and reasonable costs and expenses.

2.1.3 Any tenant, lessee or purchaser of an Affordable Housing Unit from time to time or their successors in title or the mortgagee or its receiver administrator for the lessee or purchaser who has acquired the relevant Affordable Housing Unit pursuant to any statutory or voluntary right to buy or acquire or whether the tenant or leaseholder of any Shared Ownership Unit or Affordable Rent unit or Social Rent unit (or their mortgagee) has staircased to 100% equity in the relevant Affordable Housing Unit.

Docusign Envelope ID: C580EB33-4ED7-44A6-9AAD-99B3F955DEE7

womblebonddickinson.com

WOMBLE BOND DICKINSON

10th April 2026

Section 106 Agreement
relating to Nicholson's Quarter, Nicholsons Walk, Maidenhead
(Planning reference: 25/01099/OUT)

Royal Borough of Windsor and Maidenhead (1) and
Denhead S.À.R.L (2)

Womble Bond Dickinson (UK) LLP
Tel +44(0)345 415 0000
www.womblebonddickinson.com

6. RIGHTS

The provisions of this Part 2 of Schedule 3 shall apply to the transfer of any Affordable Dwelling.

7. EXCHANGE OF CONTRACTS

Following the written acceptance of an offer by the Affordable Housing Provider (or the Council as the case may be) the Affordable Dwellings shall be exchanged between the two parties within 56 (fifty-six) days following such written acceptance (or such longer period as may be required by the Affordable Housing Provider (or the Council as the case may be) but in any event not exceeding 90 (ninety) days)

8. OCCUPATION OF THE AFFORDABLE DWELLINGS

8.1 The Affordable Dwellings shall not be used for any purpose other than as Affordable Housing and (if the Affordable Dwellings are transferred to the Affordable Housing Provider) within 8 (eight) weeks of the transfer of the Affordable Dwellings to the Affordable Housing Provider the Owners shall procure the execution by the Affordable Housing Provider of the Nomination Agreement and deliver the same to the Council

8.2 In the event that the Owner does not transfer the Affordable Dwellings to the Affordable Housing Provider the Owner shall not permit Occupation of more than 40% (forty per cent) of the Dwellings until it has entered into the Nomination Agreement.

9. AFFORDABLE HOUSING MORTGAGEE SALE PROVISIONS

9.1 The Affordable Housing provisions in this Deed shall not be binding on an Affordable Housing Mortgagee or any other person appointed under any security documentation to enable such Affordable Housing Mortgagee to realise its security (each a receiver) of the whole or any part of the Affordable Dwellings or any persons of bodies deriving title through such mortgagee or chargee or receiver PROVIDED THAT:

9.1.1 Such Affordable Housing Mortgagee shall first give written notice to the Council of its intention to dispose of the Affordable Dwellings and shall have reasonable endeavours over a period of 3 (three) months from the date of the written notice to complete a disposal of the Affordable Dwellings to another Registered Provider or to the Council for a consideration not less than the higher of:

(a) the price reasonably obtainable in the circumstances having regard to the restrictions as to the use of the relevant Affordable Dwellings; and

(b) the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses.

9.1.2 If such disposal has not completed within the 3 (three) month period, the Affordable Housing Mortgagee shall be entitled to dispose of the Affordable Dwelling free from the Affordable Housing provisions in this Deed which provisions shall determine absolutely.

10. PAYMENTS IN LIEU OF ON-SITE PROVISION OF AFFORDABLE HOUSING

Where any Affordable Housing Contribution is required to be made pursuant to the Viability Review or Paragraph 3.6.3 of Part 2 of Schedule 3 shall be applied by the Council solely towards the provision of Affordable Housing within the Borough.

Docusign Envelope ID: 59AB5CD7-838B-4439-8C27-F48B7EC96723

Dated: 16th April 2026

WOKINGHAM BOROUGH COUNCIL

- and -

ANDREW JOHN HART, RICHARD PAUL HART and DAVID TIMOTHY HART

- and -

CROUDACE HOMES LIMITED

Deed of Agreement to Provide Planning Obligations pursuant to Section 106 of the Town and Country Planning Act 1990 and Section 111 Local Government Act 1972 in relation to the proposed development on land at Land North of School Road, Arborfield Cross

Planning Reference Number: 250735

Wokingham Borough Council
Shute End
Wokingham
Berkshire
RG40 1BN

Legal Ref: 34000008/007

Occupation of the Affordable Housing Dwellings

6. The Affordable Housing Dwellings shall not be used for any purpose other than as Affordable Housing and within (eight) 8 weeks of the transfer of the Affordable Housing Dwellings to the Preferred Registered Provider or the Approved Registered Provider the Owners shall procure the execution by the Preferred Registered Provider or the Approved Registered Provider of the Nominations Agreement and deliver the same to the Council.

Affordable Housing Mortgagee Sale Provision

7. The Affordable Housing provisions in this Deed shall not be binding on a mortgagee or chargee (or any receiver including an administrative receiver or administrator) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security (each a Receiver) of the whole or any part of the Affordable Housing Dwellings or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

7.1. Such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Dwellings and shall make reasonable endeavours over a period of three (3) months from the date of the written notice to complete a disposal of the Affordable Housing Dwellings to another Preferred Registered Provider or to an Approved Registered Provider for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and,

7.2 If such disposal has not completed within the three (3) month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Dwellings free from the Affordable Housing provisions in this Deed which provisions shall determine absolutely.

Dated 16th April 2026

THANET DISTRICT COUNCIL

and

THE KENT COUNTY COUNCIL

and

DAVID JOHN SPANTON and FELICITY ANNE PATERSON

and

THE MASTER, FELLOWS AND SCHOLARS OF THE COLLEGE OF SAINT JOHN THE EVANGELIST IN THE UNIVERSITY OF CAMBRIDGE

AGREEMENT UNDER SECTION 106 OF THE TOWN AND COUNTRY PLANNING ACT 1990

relating to land on the north east side of Nash Road, Margate

HOWES PERCIVAL
Flint Buildings
1 Bedding Land
Norwich
Norfolk
NR3 1RG

Ref: JZM/230260.0006

4.2 free from all financial charges, adverse rights, restrictions or other encumbrances which would interfere with the use of the Affordable Dwellings as Affordable Housing; and

4.3 with the benefit of all necessary easements, rights and utilities.

5 Not to use the Affordable Dwellings on a Phase for any purpose other than Affordable Housing PROVIDED THAT the obligations contained in this Schedule 2 shall not be binding upon:

5.1 a person acquiring an interest in an Affordable Dwelling under a statutory right to buy or acquire or a voluntary right to buy scheme under the Housing and Planning Act 2016;

5.2 a person who has staircased under a Shared Ownership Lease to acquire 100% of the leasehold or freehold interest;

5.3 a mortgagee or chargee (or any receiver (including an administrative receiver or administrator)) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security (each a "Receiver") of the whole or any part of the Affordable Dwelling or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT it is has first complied with the following:

a) such mortgagee or chargee or Receiver shall first give notice to the Council of its intention to dispose of the Affordable Dwellings and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Dwellings to another Registered Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest, costs and expenses; and

b) if such disposal has not completed within the three month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Dwellings free from the obligations contained in this Schedule which provisions shall determine absolutely in relation to the affected Affordable Dwellings;

[redacted]

[S106 No. 60]

BUCKINGHAMSHIRE COUNCIL

Planning Obligation by Deed of Agreement under
Section 106 of the Town and Country Planning Act 1990 (as amended)

BUCKINGHAMSHIRE COUNCIL

and

LISA ESTATES (WILTON PARK) LIMITED

and

SECURE TRUST BANK PLC

and

INLAND HOMES (ESSEX) LIMITED (In Administration)

and

WILTON PARK DEVELOPMENTS LIMITED (In Administration)

and

DAVID PAUL HUDSON AND PHILIP LEWIS ARMSTRONG

and

LONDON SQUARE DEVELOPMENTS LIMITED

Relating to Land at
Wilton Park, Gorell Road, Beaconsfield,
Buckinghamshire

Shared Ownership Housing

6 Following Transfer of the Shared Ownership Housing to an RPSH, the Shared Ownership Housing shall be provided by an RPSH for the purpose of providing Shared Ownership Housing and will only be Occupied as Affordable Housing in accordance with the terms of this Deed on the Shared Ownership Terms.

7 The Transfer shall require the RPSH to let the Shared Ownership Housing unit in accordance with the national scheme for Shared Ownership Housing.

Mortgagee Protection and Releases

8 The restrictions in this the First Schedule and the Second Schedule shall not be binding on a mortgagee or chargee (or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a Receiver)) of the whole or any part of the Affordable Housing or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

8.1.1 such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Housing Units to another registered provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

[redacted]

8.1.2 if such disposal has not completed within the three month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Units free from the Affordable Housing provisions in this Deed which provisions shall determine absolutely

8.1.3 PROVIDED THAT any such mortgagee or chargee or receiver with an interest in a Discounted Market Sales Housing Unit shall be obliged to pay to the Council the surplus (if any) from the sale proceeds of the relevant Discounted Market Sales Housing Unit once the amount due and outstanding under the terms of the relevant security documentation has been deducted such surplus to be spent by the Council on Affordable Housing

9 The restrictions in these Affordable Housing Provisions of the First Schedule shall not be binding on:

9.1 an Affordable Housing Unit owned by a tenant who has exercised a statutory right to acquire by way of a purchase grant or like scheme or any mortgagee or chargee of such tenant or any receiver appointed by such mortgagee or chargee (including administrative receivers);

9.2 an Affordable Housing Unit in the control of a chargee or mortgagee in accordance with the Shared Ownership Terms or any receiver appointed by such mortgagee or chargee (including administrative receivers);

9.3 an Affordable Housing Unit owned by an Occupier who has purchased 100% of the equity of a Shared Ownership lease following the exercise of Staircasing rights or in accordance with any other Homebuy scheme or any mortgagee or chargee of such Occupier or any receiver appointed by such mortgagee or chargee (including administrative receivers).

DATED 27 APRIL 2026

BASILDON BOROUGH COUNCIL (1)

-and-

ESSEX COUNTY COUNCIL (2)

-and-

A H PHILPOT AND SONS LIMITED (3)

AGREEMENT UNDER SECTION 106 OF THE TOWN AND COUNTRY PLANNING ACT 1990

relating to the development of land to the North East of Sappers Farm, Cranfield Park Road, Wickford, Essex

(24/00424/OUT)

HOWES PERCIVAL

Ref: JZM/247241.0002

Housing Scheme PROVIDED THAT the obligations contained in this Schedule shall not be binding upon:

1.9.1. a person acquiring an interest in an Affordable Housing Unit under a statutory right to buy or acquire or a voluntary right to buy scheme under the Housing and Planning Act 2016;

1.9.2. an occupier of a Shared Ownership Housing Unit who has staircased under a Shared Ownership Lease to acquire 100% of the leasehold or freehold interest or by a person who has acquired 100% of a Shared Ownership Housing Unit

1.9.3. a mortgagee or chargee or any receiver (including an administrative receiver or administrator) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security (howsoever appointed) (each a "Receiver") of the whole or any part of the Affordable Housing Units (excluding the First Homes) or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT it has first complied with the following:

1.9.3.1. such mortgagee or chargee or Receiver shall first give notice to the Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Housing Units (excluding a First Home) to another Registered Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest, costs and expenses; and

1.9.3.2. if such disposal has not completed within the three month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Units (excluding a First Home) free from the obligations contained in this Schedule which provisions shall determine absolutely in relation to the affected Affordable Housing Units (excluding any First Home which shall be subject to the provisions of Part 2 of this Schedule)

[S106 No. 62]

SHOOSMITHS

DATED 1st May 2026

Agreement

under section 106 Town and Country Planning Act 1990 relating to Land North of Chipperfield Road, Kings Langley

(1) Dacorum Borough Council
(2) Hertfordshire County Council
(3) Silversaw Limited
(4) Aidan McLeod, Jeanette Elizabeth McLeod, David Howard Cox and Beverly Jane Cox
(5) Hill Residential Limited

IT IS HEREBY CERTIFIED THAT THIS IS A TRUE COPY OF THE ORIGINAL

[redacted]

11 May 2026

been constructed pursuant to the Approved Affordable Housing Scheme and transferred to a Registered Provider.

2.7.2 Not to use or Occupy or cause or permit the use or Occupation of the Affordable Housing Units other than for Affordable Housing save that the obligations in this Schedule shall not be binding on:

(a) any Protected Tenant or any mortgagee or chargee of the Protected Tenant or any person deriving title from the Protected Tenant or any successor in title thereto and their respective mortgagees and charges; or

(b) any Affordable Housing Unit where a Registered Provider sells to a tenant through Social Homebuy funded pursuant to section 19(3) of the Housing and Regeneration Act 2008 or any person deriving title from them or any successor in title thereto and their respective mortgagees and charges.

2.7.3 Not to Allocate or cause or permit to be Allocated any of the Affordable Housing Units other than as follows: -

(a) the Social Rented Units, Affordable Rented Units and/or Dacorum Affordable Rented Units shall only be Allocated to Qualifying Persons in accordance with the Council's Allocations Scheme and the Nominations Agreement;

(b) the Shared Ownership Units shall be marketed through the Registered Provider's website or other marketing media used by the Registered Provider; or

(c) as agreed by the Council in writing.

2.8 For the avoidance of doubt, if the Affordable Housing Units are vested or transferred to another Registered Provider pursuant to a proposal made by the Regulator of Social Housing pursuant to Sections 143A-169 of the Housing and Regeneration Act 2008 (or any statutory provision amending or replacing the same) then the provisions of this Deed shall continue in respect of such other Registered Provider.

2.9 The Affordable Housing obligations in Schedule 1 of this Agreement shall not be binding on a mortgagee or chargee or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a "Receiver") of the whole or any part of the Affordable Housing Units or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

2.9.1 Such mortgagee or chargee or Receiver shall first given written notice to the Council of its intention to dispose of the Affordable Housing Unit(s) and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Housing Unit(s) to another registered provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

2.9.2 If such disposal has not completed within the three month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Unit(s) free from the Affordable Housing obligations in this Schedule 1 of the Agreement which provisions shall determine absolutely.

DATED 3 June 2026

MOLE VALLEY DISTRICT COUNCIL (1)

SURREY COUNTY COUNCIL (2)

THE MASTER FELLOWS AND SCHOLARS OF THE COLLEGE OF THE HOLY AND UNDIVIDED TRINITY WITHIN THE TOWN AND UNIVERSITY OF CAMBRIDGE OF KING HENRY THE EIGHT'S FOUNDATION (3)

COUNTRYSIDE PROPERTIES (UK) LIMITED (4)

WATES DEVELOPMENTS LIMITED (5)

TOWN AND COUNTRY PLANNING ACT 1990
SECTION 106 AGREEMENT

relating to

Land South of Ermyn Way, Ashtead KT22 8TX

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11. REGISTERED PROVIDER MORTGAGEE EXCLUSION

11.1 The affordable housing obligations in this Third Schedule shall not be binding on a mortgagee or chargee (or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a Receiver)) of the whole or any part of the Affordable Housing Units or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

11.1.1 such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the relevant Affordable Housing Units and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the relevant Affordable Housing Units to another registered provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

11.1.2 if such disposal has not completed within the three month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the relevant Affordable Housing Units free from the Affordable Housing requirements in this Agreement which provisions shall determine absolutely

DATED 22 May 2026

THE ROYAL BOROUGH OF WINDSOR & MAIDENHEAD

and

SORBON ESTATES LIMITED

and

BARCLAYS BANK PLC

AGREEMENT

pursuant to Section 106 Town and Country Planning Act 1990 and
Section 111 Local Government Act 1972

relating to:

88 - 90 High Street, Maidenhead

Planning Reference: 24/01342/OUT

Legal Services
The Royal Borough of Windsor and Maidenhead
Town Hall
St Ives Road
Maidenhead
Berkshire
SL6 1RF

the Affordable Housing Scheme approved by the Council and made them available for Occupation pursuant to this Schedule;

4.1.3. Transferred with either freehold or long leasehold interest in the Affordable Housing Dwellings to a Registered Provider; and

4.1.4. paid any remaining surplus profit pursuant to paragraph 3.6 of this Schedule to the Council towards the delivery of offsite Affordable Housing within the Council's administrative area.

4.2. From the date of Practical Completion of the Affordable Housing Dwellings they shall not be used other than for Affordable Housing save that the obligations in this Schedule shall not be binding on any Protected Occupier or any mortgagee or chargee of the Protected Occupier or any person deriving title from the Protected Occupier or any successor in title thereto and their respective mortgagees and charges.

4.3. The affordable housing provisions in this Schedule will not be binding on a mortgagee or chargee (or any receiver including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a "Receiver") of the whole or any part of the Affordable Housing Dwellings or any persons or bodies deriving title through such mortgagee or charge or Receiver PROVIDED THAT:

4.3.1. Such mortgagee, chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Dwellings and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Housing Dwellings to another Registered Provider or to the Council for a consideration of not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

4.3.2. if such disposal has not completed within the three month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Dwellings free from the affordable housing provisions in this Schedule in this Deed which provisions shall determine absolutely.

4.4. **Affordable Housing Cascade**

4.4.1. If the Owner has used all reasonable and commercially prudent endeavours and acted reasonably in any negotiations to secure contracts for the sale or other disposal of the Affordable Housing Dwellings to a Registered Provider or Approved Registered Provider in accordance with the restrictions contained in this Schedule

Dated 11th June 2026

BRENTWOOD BOROUGH COUNCIL

and

ESSEX COUNTY COUNCIL

and

LIH DUNTON HILLS LIMITED

and

IAIN GORDON LOW and SHARON LOW

and

LANDS IMPROVEMENT GROUP LIMITED

and

BARCLAYS BANK UK Plc

Deed made pursuant to Section 106 of the Town and Country Planning Act 1990 (as amended) and other enabling powers

in relation to land to the east of A128 and to the south of A127 Tilbury Road, Essex forming Dunton Hills Garden Village

Email: ian.ginbey@mishcon.com

6.21 Nothing in paragraph 6.19 above prevents a Discounted Market Sale Unit owner from renting a room within their Discounted Market Sale Unit or from renting a room in their Discounted Market Sale Unit as temporary sleeping accommodation provided that the Discounted Market Sale Unit remains at all times the Discounted Market Sale Unit owner's main residence.

7. CHARGEE'S DUTY

7.1 Subject to paragraph 7.2 hereof the restrictions set out in paragraphs 2-6 above shall not be applicable to a Chargee or other persons mentioned above PROVIDED THAT the following requirements have been met;

7.1.1 the Chargee shall first give the Council not less than three (3) months' prior notice in writing of its intention to dispose of the Affordable Housing Units or any of them (**Chargee Notice**); and

7.1.2 the Chargee shall use Reasonable Endeavours during the period of the Chargee Notice to secure the continued provision, use and occupation of the Affordable Housing Units (or any of them) as Affordable Housing in perpetuity in accordance with this Deed through disposal to or the involvement of another Registered Provider pursuant to the provisions of the Housing Act 1996 and/or by offering to Transfer the relevant Affordable Housing Units to the Council in each case for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and cost and expenses; and

7.1.3 if, after the expiry of the period specified in the Chargee Notice (or such other period as may be agreed in writing by the Council) and having used Reasonable Endeavours, the Chargee has been unsuccessful in Transferring the Affordable Housing Units to a Registered Provider or the Council, then the Chargee shall be entitled to dispose of the Affordable Housing Units free from the provisions in this Schedule which provisions shall determine absolutely in respect of the relevant Affordable Housing Units.

7.2 The covenants contained in paragraph 6 of this Schedule in respect of the Discounted Market Sale Units shall not be binding on a Chargee or a bona fide purchaser for value thereof from such a Chargee (except in the case of the Council or successors in title of such purchaser) provided that:

7.2.1 the Chargee shall give prior written notice to the Council of its intention to Dispose of the relevant Discounted Market Sale Unit; and

7.2.2 once notice of intention to Dispose of the relevant Discounted Market Sale Unit has been given by the Chargee to the Council, the Chargee shall be free to Dispose of that Discounted Market Sale Unit as a Market Unit subject only to paragraph 7.2.3 below; and

7.2.3 following the Disposal of the relevant Discounted Market Sale Unit the Chargee shall complete and send to the Council the DMS Disposal Notice and pay to the Council the Commuted Sum.

DATED 16th Day of October **2019**

THE COUNCIL OF THE BOROUGH OF BROXBOURNE

- and –

GAETANA RE as Executor of the Estate of GIUSEPPE LETO, GUISEPPE DILETO as Executor of the Estate of ANTONINO DILETO and ROSALIA DILETO as Executrix of the Estate of PIETRO DILETO

- and –

ROSALIA DI LETO, GIUSEPPE DILETO, VINCENZO DILETO, CALOGERO DILETO, GAETANA RE, GIUSEPPE ANTONIO CRIMAUDO, SALVATORE CRIMAUDO and EMMA MAZZIOTTA

- and –

LANDCHAIN LIMITED

PLANNING OBLIGATION AGREEMENT PURSUANT TO SECTION 106 OF THE TOWN AND COUNTRY PLANNING ACT 1990

Relating to

TINA NURSERY, GOFFS LANE, GOFFS OAK, HERTS EN7 5EP – PLANNING REF: 07/18/1097/O

Head of Legal Services
Broxbourne Borough Council
Borough Offices
Bishops' College
Churchgate
Cheshunt
Hertfordshire
EN8 9XJ
Ref: @

Tel: 01992 785555
Fax: 01992 350555

email: legal@broxbourne.gov.uk

1.8 The covenants and restrictions in this Schedule 1 shall not be binding or enforceable against:-

1.8.1 any person or persons who shall at any time acquire the freehold interest in any Affordable Housing Unit or any person occupying an Affordable Rented Unit (or other form of rented Affordable Housing Unit) who exercises a statutory right to acquire such Affordable Housing Unit or against any person occupying a Shared Ownership Unit that either acquires the freehold in that Shared Ownership Unit or otherwise exercises a contractual or statutory right to staircase to acquire a 100% interest in such Affordable Housing Unit or any successors in title or mortgagees to any of the aforementioned parties

1.8.2 a mortgagee or chargee of any Registered Provider of the Affordable Housing Units or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to realise its security or any administrator (howsoever appointed) including a housing administrator (each a "Receiver") of the whole or any part of the Affordable Housing Units or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

(a) such mortgagee or chargee or Receiver shall first give written notice to t he Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Housing Units to another registered provider of social housing or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant mortgage charge or security documentation including all accrued principal monies, interest and costs and expenses; and

(b) if such disposal has not completed within the three month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Units free from the provisions of Paragraph 1.7 of this Schedule 1 to this Deed which provisions shall determine absolutely

dated 27th October 2022

The Council of the Borough of Broxbourne

And

David John Thrussell and Susan Ann Drew and Linda Jane Harris

And

Cita Louise Storm-Olsen and Suzanne Louise Anthony and Nicola Jane Watson

And

Countryside Properties (UK) Limited

Section 106 Agreement and Deed of Unilateral Undertaking

in relation to land at Fairmead, 90 Cuffley Hill, Goffs Oak, EN7 5EX

Please Cross reference this S106 agreement with the Planning Appeal Decision letter dated 1ST MARCH 2023 ATTACHED

Trowers & Hamlins LLP
The Senate
Southernhay Gardens
Exeter
EX1 1UG

t +44 (0)1392 612600
f +44 (0)1392 612601
www.trowers.com

trowers & hamlins

Schedule 1

Affordable Housing

The Owner covenants with the Council as follows:

1 **Affordable Housing**

1.1 Not to Commence Development unless and until the Affordable Housing Scheme has been approved in writing by the Council.

1.2 The Affordable Housing Units shall be delivered in accordance with the approved Affordable Housing Scheme unless otherwise agreed in writing by the Council (such agreement not to be unreasonably delayed or withheld).

1.3 Not to Occupy or allow the Occupation of more than 70% of the Open Market Units until all Affordable Housing Units have been:

1.3.1 constructed and completed and made ready and available for residential Occupation; and

1.3.2 transferred to a Registered Provider (and for the purposes of this Schedule 1 only the expression **transfer** or **transferred** shall mean a transfer of the freehold or leasehold of the Affordable Housing Units or an agreement for sale agreed with the Registered Provider that has been unconditionally released for completion by the Owner).

1.4 If requested to do so by the Council, the owner of the land on which the Affordable Housing Units are to be constructed or have been constructed will enter into a Nominations Agreement.

1.5 The transfer referred to in paragraph 1.3 shall in each case grant:

1.5.1 full and free rights of access both pedestrian and vehicular from the public highway to the Affordable Housing Units; and

1.5.2 full and free rights to the passage of water soil electricity gas and other services through the pipes drains channels wires cables and the conduits which shall be in the adjoining land up to and abutting the boundary of each Affordable Housing Unit all such services to be connected to the mains.

1.6 The Owner shall ensure and procure that the Affordable Housing Units shall only be used for Affordable Housing in accordance with the approved Affordable Housing Scheme(s);

1.7 The undertakings obligations covenants restrictions and requirements in this Deed in this Schedule 1 shall not be binding or enforceable against:

1.7.1 any person or persons who shall at any time acquire the freehold interest in any Affordable Housing Unit or any person occupying an Affordable Rented Housing Unit (or other form of rented Affordable Housing Unit) who exercises a statutory right to acquire such Affordable Housing Unit or against any person occupying a Shared Ownership Housing Unit that either acquires the freehold in that Shared Ownership Housing Unit or otherwise exercises a contractual or statutory right to

staircase to acquire a 100% interest in such Affordable Housing Unit or any successors in title or mortgagees to any of the aforementioned parties;

1.7.2 a mortgagee or chargee of any Registered Provider of the Affordable Housing Units or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to realise its security or any administrator (howsoever appointed) including a housing administrator (each a **Receiver**) of the whole or any part of the Affordable Housing Units or any persons or bodies deriving title through such mortgagee or chargee or Receiver **provided that**:

(a) such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Housing Units to another registered provider of social housing or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant mortgage charge or security documentation Including all accrued principal monies, interest and costs and expenses; and

(b) if such disposal has not completed within the three month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Units free from the provisions of paragraph 1.6 of this Schedule 1 to this Deed which provisions shall determine absolutely.

1.8 Save for the restriction on occupation at paragraph 1.3 of this Schedule nothing in this Deed shall limit or restrict the terms on which the Open Market Units may be let or disposed of or the persons who may be eligible to own or occupy them and for the avoidance of doubt the Owner may at its absolute discretion dispose of or let or Occupy the Open Market Units as Affordable Housing outwith the terms of this Deed.

Dated 22 JANUARY 2020

(1) REDROW HOMES LIMITED

- and -

(2) THE COUNCIL OF THE BOROUGH OF BROXBOURNE

- and -

(3) CEG LAND PROMOTIONS LIMITED

AGREEMENT

pursuant to Section 106

of the

Town and Country Planning Act 1990

Land at Tudor Nursery, Broxbourne

Planning Application Ref: 07/17/0864/O

REDROW

Redrow Homes Limited
Redrow House
St David's Park
Flintshire
CH5 3RX

1.10 Not to cause, allow or permit to use the Affordable Housing Units from the date of their practical completion other than for Affordable Housing **SAVE THAT** the following shall not be bound by the restriction on use:

1.10.1 any Protected Tenant or any mortgagee or chargee of the Protected Tenant or any person deriving title from the Protected Tenant or any successor in title thereto and their respective mortgagees and chargees; or

1.10.2 any Chargee (or any persons or bodies deriving title from them) provided that the Chargee shall have first complied with the terms of paragraph 1.11 of this Schedule OR such alternative terms as may be approved in writing by the Council pursuant to this paragraph having regard to the lending criteria of the relevant Registered Provider.

1.11 If a Chargee of a Registered Provider or any persons or bodies deriving title through such Chargee desires that the Affordable Housing provisions of this Agreement shall not be binding upon it then **PROVIDED THAT** such Chargee shall first give written notice to the Council of its intention to dispose of the Affordable Housing Units and shall have used Reasonable Endeavours over a period of three (3) months from the date of the written notice to complete a disposal of the Affordable Housing Units to another Registered Provider or to the Council for a consideration of not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and proper and reasonable costs and expenses; and then if either of such disposals has not completed within the three (3) month period the Chargee shall be entitled to dispose of the Affordable Housing Units free from the Affordable Housing restrictions in this Agreement which provisions shall determine absolutely.

Part II

2. Financial Contributions

2.1 To pay to the Council the Footpath / Cycleway Contribution as follows:

2.1.1 100% prior to the Occupation of 150 of the Dwellings;

2.2 To pay the Council the Health Facility Contribution calculated in accordance with clause 5.14 as follows:

(a) 33% prior to the Occupation of 100 of the Dwellings;

DAC BEACHCROFT

Dated Tuesday 30th June 2020

(1) TERENCE DANIEL ROBINSON and RITA ROBINSON

-and-

(2) DOMENICO ROCCO and GIOVANNA ROCCO and LIBERATO ROCCO and FELICINA DANIELA CHAPERLIN

-and-

(3) VERONICA CLIFTON BROWN

-and-

(4) CAROLINE MARY DAWKINS

-and-

(5) ROSEDALE ADL LIMITED

-and-

(6) CREST NICHOLSON OPERATIONS LIMITED

- and –

(7) THE COUNCIL OF THE BOROUGH OF BROXBOURNE

AGREEMENT
pursuant to Section 106
of the
Town and Country Planning Act 1990
relating to
Land at Rosedale Park North,
land North and South of Andrews Lane
Planning Application Ref: 07/17/0352/O

failed to confirm its approval or refusal (giving reasons) of those details within 30 Working Days of acknowledged receipt then those details shall be deemed to be approved for the purposes of this Schedule

1.7. The Owner shall construct the Affordable Housing Units within each Phase in accordance with the details approved (or deemed to be approved) by the Council pursuant to paragraph 1.6 Provided that if after a period of 40 Working Days from first marketing of the Affordable Housing Units within a Phase to Registered Providers (and three (3) of those Registered Providers shall be those nominated by the Council in accordance with paragraph 26 of Schedule 9) the Owner has been unable to obtain offers from Registered Providers based on the details approved (or deemed approved) by the Council pursuant to paragraph 1.6 then the Owner shall be entitled to seek the Council's approval of an alternative tenure mix/split for the Affordable Housing Units in the relevant Phase AND the Council shall be entitled to request such evidence as is reasonably required to determine the Owner's application made pursuant to this paragraph 1.7 PROVIDED THAT where the Council has received all the evidence reasonably required to determine the Owner's application but has failed to confirm its approval or refusal (giving reasons) of the Owner's application within 30 Working Days of receipt of that evidence then the details for the alternative tenure mix/split for the Affordable Housing Units in the relevant Phase shall be deemed to be approved

1.8. For the avoidance of any doubt the Council's approval (or deemed approval) of an alternative tenure mix/split for the Affordable Housing Units in any Phase pursuant to paragraph 1.7 shall be taken into account in determining compliance with paragraph 1.4 of this Schedule

1.9. Not to Occupy more than 80% of the Open Market Units within each Phase until the Affordable Housing Units for that Phase have been practically completed.

Use of Affordable Housing Units

1.10. Not to cause, allow or permit to use the Affordable Housing Units from the date of their practical completion other than for Affordable Housing Save that the following shall not be bound by this restriction on use:

1.10.1. any Protected Tenant or any mortgagee or chargee of the Protected Tenant or any person deriving title from the Protected Tenant or any successor in title thereto and their respective mortgagees and chargees; or

1.10.2. any Chargee provided that the Chargee shall have first complied with the terms of paragraph 1.11 of this Schedule OR such alternative terms as may be approved in writing by the Council pursuant to this paragraph having regard to the financing criteria of the relevant Registered Provider

1.11. The Affordable Housing provisions set out in Schedule 1 of this Deed shall not be binding on a Chargee of the whole or any part of the Affordable Housing Units or any persons or bodies

deriving title through such Chargee PROVIDED THAT such Chargee shall first give written notice to the Council if so desired by the Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three (3) months from the date of the written notice to complete a disposal of the Affordable Housing Units to another Registered Provider or the Council for a consideration of not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and if such disposal has not completed within the three (3) month period the Chargee shall be entitled to dispose of the Affordable Housing Units free from the Affordable Housing restrictions in this Deed which provisions shall determine absolutely.

DATED 13th July 2021

THE COUNCIL OF THE BOROUGH OF BROXBOURNE
- and -

HERTFORDSHIRE COUNTY COUNCIL

PLANNING OBLIGATION AGREEMENT PURSUANT TO SECTION 106 OF THE TOWN AND COUNTRY PLANNING ACT 1990

Relating to
Westfield Community Primary School Site, Hoddesdon
Ref: 07/19/0011/O

Birketts LLP

in the adjoining land up to and abutting the boundary of each Affordable Housing Unit all such services to be connected to the mains.

1.7 The Owner shall ensure and procure that the Affordable Housing Units shall only be used for Affordable Housing in accordance with the Approved Affordable Housing Scheme(s).

1.8 The covenants and restrictions in this Schedule 1 shall not be binding or enforceable against:-

1.8.1 any person or persons who shall at any time acquire the freehold interest in any Affordable Housing Unit or any person occupying an Affordable Rented Housing Unit (or other form of rented Affordable Housing Unit including Social Rented Housing Units) who exercises a statutory right to acquire such Affordable Housing Unit or against any person occupying a Shared Ownership Unit that either acquires the freehold in that Shared Ownership Unit or otherwise exercises a contractual or statutory right to staircase to acquire a 100% interest in such Affordable Housing Unit or any successors in title or mortgagees to any of the aforementioned parties

1.8.2 a mortgagee or chargee of any Registered Provider of the Affordable Housing Units or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to realise its security or any administrator (howsoever appointed) including a housing administrator (each a "Receiver") of the whole or any part of the Affordable Housing Units or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT: (a) such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Housing Units to another registered provider of social housing or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant mortgage charge or security documentation

including all accrued principal monies, interest and costs and expenses; and (b) if such disposal has not completed within the three month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Units free from the provisions of Paragraph 1.7 of this Schedule 1 to this Deed which provisions shall determine absolutely

[S106 No. 71]

Section 106 Agreement

relating to land to the west of Hoddesdon and east of the A10

Dated 2nd April 2015

Broxbourne Borough Council (1)
Hertfordshire County Council (2)
Lands Improvement Holdings Landmatch S.à r.l. (3)
Richard Arthur Norman Jest, Terence Bryan Perkins and David Edward Brock-Jest (4)
Hubert C Leach (High Leigh) Limited (5)

Legal reference: 10/3/13/861
Planning reference: 07/13/0899/O

1469/L27827.1/LIVE:92429096.5/CAJL

2.8 The obligations and restrictions contained in this Fourth Schedule shall not bind:

(a) a Chargee of the whole or any part of the Affordable Housing Dwellings PROVIDED THAT such Chargee acting pursuant to any event of default shall first give written notice to the Council of its intention to dispose and shall have used reasonable endeavours over a period of 3 months from the date of the written notice to dispose of the relevant Affordable Housing Dwellings to another Registered Provider or to the Council or its nominee for a consideration not less than the amount due and outstanding to the Chargee under the terms of the mortgage or charge including all accrued principal monies, interest and costs and expenses incurred by the Chargee in respect of the mortgage or charge and provided the Council with evidence of the same AND if such disposal has not taken place within the 3 month period the Chargee shall be entitled to dispose of the Affordable Housing Dwellings free from the affordable housing provisions in this Deed which shall determine absolutely;

(b) a person who is a successor in title to or derives title through or under any Chargees referred to in paragraph 2.8(a) or the Registered Provider at the direction or requirement of any such Chargee or receiver appointed by such Chargee;

(c) any Chargee of a residential tenant or person to whom a Registered Provider grants a Shared Ownership Lease or transfer or any receiver appointed by such Chargee;

(d) a person who is a successor in title to or derives title through or under or at the direction or requirement of any such Chargee or receiver appointed by any Chargee pursuant to clause 2.6(c);

(e) any tenant staircasing to ownership of 100% of the equity pursuant to a Shared Ownership Lease or any person deriving title through or under such tenant or any successor in title thereto and their respective Chargee;

(f) any occupier of an Affordable Housing Dwelling who has exercised a statutory right to buy or acquire (or any subsequent or substituted contractual right) the whole of the freehold estate in an Affordable Housing Dwelling or any mortgagee of such occupier or their respective successors in title; and

(g) any Shared Ownership Lessee who has staircased to purchase 100% of the equity of their Affordable Housing Dwelling (or their Chargee).

3 **Off-Site Affordable Housing Contribution**

3.1 The Owner shall pay the Off-Site Affordable Housing Contribution in 5 equal instalments of £506,100 as follows:

(a) a single instalment to be paid prior to the Occupation of each of the 300th, 350th, 400th, and 450th Dwelling; and

(b) the final instalment to be paid either:

(i) in the event of the 2FE Primary School being specified in the First School Notice, prior to Occupation of the 465th Dwelling; or

(ii) in the event of the 1 FE Primary School being specified in the First School Notice, prior to Occupation of the 500th Dwelling.

3.2 The Owner shall not Occupy or allow the Occupation of any further Dwellings once the deadline for payment of the relevant instalment of the Off-Site Affordable Housing Contribution referred to in

DATED 20 MARCH 2025

(1) FAIRFAX STRATEGIC LAND (HEMEL) LIMITED

(2) DACORUM BOROUGH COUNCIL

PLANNING OBLIGATION BY DEED OF AGREEMENT

relating to section 106 of the Town and Country Planning Act 1990 (as amended) and other enabling powers in relation to land at Land West of Leighton Buzzard Road, Hertfordshire

Planning application ref. 21/04508/MOA

Pinsent Masons

7.3 not permit the Occupation of more than eighty percent (80%) of the Open Market Units within any Reserved Matters Area until such time as one hundred percent (100%) of the Affordable Housing Units within that Reserved Matters Area have been constructed to Practical Completion and transferred with either freehold or long leasehold interest in the Affordable Housing Units to a Registered Provider; and

7.4 provide the Affordable Housing Units in accordance with the Affordable Housing Tenure Mix;

8. from the date of Practical Completion of the Affordable Housing Units they shall not be used other than for Affordable Housing save that the obligations in Part 1 of this Schedule shall not be binding on:

8.1 any Protected Tenant or any mortgagee or chargee of the Protected Tenant or any person deriving title from the Protected Tenant or any successor in title thereto and their respective mortgagees and charges; or

8.2 any completed Affordable Housing Unit where a Registered Provider sells to a tenant through Social Homebuy funded pursuant to Section 19(3) of the Housing and Regeneration Act 2008 or any amendment or replacement thereof or any mortgagee or chargee of any such purchaser nor any administrator, administrative receiver, fixed charge receiver including any receiver appointed under the Law of Property Act 1925 or any other person appointed under any security documentation by such mortgagee or any person deriving title through such persons;

9. the affordable housing provisions in this Schedule will not be binding on a mortgagee or chargee (or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a "**Receiver**")) of the whole or any part of the Affordable Housing Units or any persons or bodies deriving title through such mortgagee or charge or Receiver PROVIDED THAT:

9.1 such mortgagee, chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Housing Units to another Registered Provider or to the Council for a consideration of not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

9.2 if such disposal has not completed within the three month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Units free from the affordable housing provisions in this Schedule in this Deed which provisions shall determine absolutely;

10. the Owner will not Allocate or cause or permit to be Allocated any of the Affordable Housing Units other than as follows:

10.1 the Affordable Rented Housing and Social Rented Housing shall only be Allocated to Qualifying Persons in accordance with the Council's Allocations Scheme and in accordance with the terms of the Nominations Agreement;

10.2 Shared Ownership Housing shall be marketed through the Registered Provider's website or other marketing media used by the Registered Provider and where possible through the Help to Buy Agent or such other appointed body for the region and only those deemed eligible under the Help to Buy Agent's criteria shall be considered for the Shared Ownership Housing; or

10.3 as agreed by the Council;

11. for the avoidance of doubt, if the Affordable Housing Units are vested or transferred to another Registered Provider pursuant to a proposal made by the RSH pursuant to Sections 143A-169 of the Housing and Regeneration Act 2008 (or any statutory provision amending or replacing the same) then the provisions of this Deed shall continue in respect of such other Registered Provider.

EVERSHEDS SUTHERLAND

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Dated: 2nd December 2021

(1) Fields End Farming LLP and David William Gardener

(2) Taylor Wimpey UK Limited

(3) Graham Anthony MacDonald and Eleanor Jane MacDonald and Simon James MacDonald

(4) Derek James Proctor and Patricia Mary Proctor and Ian Nicholas Abrey

(5) David Wilson Homes Limited

(6) John Digby Gardener and Margot Ann Way Gardener

(7) Dacorum Borough Council

(8) Hertfordshire County Council

(9) Derek James Proctor and Patricia Mary Proctor and Ian Nicholas Abrey

Deed

relating to land to the West of Hemel Hempstead – LA3 made under Section 106 of the Town and Country Planning Act 1990 Section 111 of the Local Government Act 1972 Section 1 of the Localism Act 2011 and all other enabling powers

7.1 shall not permit the Occupation of more than 50% of the Open Market Units within any Phase (as shown on the Affordable Housing Phasing Plan) until contracts for the disposal of the Affordable Housing Units within that Phase have been completed with a Registered Provider;

7.2 shall not permit the Occupation of more than 75% of the Open Market Units within any Phase (as shown on the Affordable Housing Phasing Plan) until such time as 100% of the Affordable Housing Units within that Phase have been constructed to Practical Completion and transferred to a Registered Provider; and

7.3 shall not permit Occupation of any Affordable Housing Unit until a Nominations Agreement in a form satisfactory to DBC has been completed securing nomination rights to the Affordable Housing Units for DBC.

8. From the date of Practical Completion of the Affordable Housing Units they shall not be used other than for Affordable Housing save that this obligation shall not be binding on:

8.1 any Protected Tenant or any mortgagee or chargee of the Protected Tenant or any person deriving title from the Protected Tenant or any successor in title thereto and their respective mortgagees and chargees;

8.2 any Chargee provided that the Chargee shall have first complied with the Chargee's Duty;

8.3 any purchaser from a mortgagee of an individual Affordable Housing Unit pursuant to any default by the individual mortgagor;

8.4 a tenant of an individual Affordable Housing Unit for Affordable Rent who exercises the right to acquire and has acquired the individual Affordable Housing Unit (including a mortgagee and successors in title and assigns of such a tenant); and

8.5 a leaseholder of a relevant Intermediate Unit who has staircased up to 100% of the equity in the relevant Intermediate Unit (including a mortgagee and successors in title and assigns of such a leaseholder).

9. The Chargee shall prior to seeking to dispose of the Affordable Housing Units pursuant to any default under the terms of its mortgage or charge shall give not less than 1 months' prior notice to DBC of its intention to dispose ("the Chargee's Notice") and:

9.1 in the event that DBC responds within one month from receipt of the Chargee's Notice indicating that arrangements for the transfer of the Affordable Housing Units can be made in such a way as to safeguard them as Affordable Housing then the Chargee shall cooperate with such arrangements and use its reasonable endeavours to secure such transfer;

9.2 if DBC does not serve its response to the Chargee's Notice within one month then the Chargee shall be entitled to dispose free of the restrictions set out in **paragraphs 1** to **5** of this Schedule; and

9.3 if DBC or any other person cannot within three months of the date of service of its response under **paragraph 9.1** of this Schedule secure such transfer then provided that the Chargee shall have complied with its obligations under **paragraph 9** the Chargee shall be entitled to dispose free of the restrictions set out in this Schedule provided that at all times the rights and obligations in this paragraph shall not require the Chargee to act contrary to its duties under the charge or mortgage and that DBC must give due consideration to protecting the interest of the Chargee in respect of moneys outstanding under the charge or mortgage.

10. In order that the future ownership and selling price of the Intermediate Units that are secured as discounted open market units shall be controlled so as to ensure that it remains as such for the life of the Development the Owners shall procure in respect of each Phase the registration at the Land Registry on the first disposal of each relevant Intermediate Units of the following restriction (or in such other form as the Chief Land Registrar shall deem appropriate) against the title to the said Intermediate Units requiring that all

DATED 26 APRIL 2024

(1) ANGLE PROPERTY (RLP RECTORY FARM) LLP

(2) DACORUM BOROUGH COUNCIL

Deed pursuant to section 106 of the

Town and Country Planning Act 1990

relating to

Land known as Rectory Farm

Gade Valley Close

Kings Langley

Hertfordshire

WD4 8AL

Planning application ref: 22/01836/MFA

Planning appeal refs: 23/00079/REFU and APP/A1910/W/23/3333545

CERTIFIED TRUE COPY OF
ORIGINAL DOCUMENT
Browne Jacobson LLP
Mowbray House
Castle Meadow Road
Nottingham
NG2 1BJ
DX: 718130 Nottingham 27

[redacted]
ASSOCIATE
26/04/2024

7.1.2 the individual owner-occupiers or lessees of any Affordable Housing Units or First Home Owner or any mortgagee or chargee of any Affordable Housing Units or First Home Units or any purchasers therefrom or any successors in title save that the Affordable Housing obligations in Part 1 of Schedule 1 and First Home obligations in Part 2 of Schedule 1 shall remain binding unless and until they cease to have effect pursuant to the relevant provisions of Part 1 and Part 2 of Schedule 1;

7.1.3 any statutory undertaker or other person who acquires any part of the Property or interest therein for the purposes of the supply of heat cooling electricity gas water drainage telecommunication services or public transport services;

7.1.4 any mortgagee or chargee of the whole or any part of the Owner's interest in the Property unless that mortgagee or chargee takes possession of the Property or part thereof in which case the mortgagee or chargee will be bound by the obligations as a person deriving title from the Owner; and

7.1.5 any owner or occupier of a Facility including any successor in title save that the obligations in respect of that Facility shall remain binding on the Facility unless and until they cease to have effect pursuant to the terms of this Deed; and

7.1.6 a Registered Provider save that the Affordable Housing obligations in Part 1 of Schedule 1 shall remain binding against that Registered Provider.

7.2 No person shall be liable for any breach of the covenants, restrictions or obligations contained in this Deed occurring after it has parted with all of its interest in the Property (but without prejudice to the liability of such person for any breach occurring prior to its parting with such interest).

8 CHARGEE

8.1 The affordable housing provisions in Schedule 1 to this Deed shall not be binding on a Chargee of the whole or any part of the Affordable Housing Units or any persons or bodies deriving title through such Chargee PROVIDED THAT:

8.1.1 such Chargee shall first give written notice to the Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Housing Units to another Registered Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

8.1.2 if such disposal has not completed within the three month period, or such further period as may be agreed in writing between the Chargee and the Council the Chargee shall be entitled to dispose of the Affordable Housing Units free from the affordable housing provisions in Schedule 1 to this Deed which provisions shall determine absolutely.

9 LOCAL LAND CHARGE

DATED 24th October 2019

BUNTINGFORD DEVELOPMENTS LIMITED (1)

and

EAST HERTFORDSHIRE DISTRICT COUNCIL (2)

and

HERTFORDSHIRE COUNTY COUNCIL (3)

and

HSBC BANK PLC (4)

PLANNING AGREEMENT

made pursuant to Section 106 of the Town and Country Planning Act 1990 relating to the development on Land to the East of Aspenden Road, Buntingford

Planning Application Reference: 3/18/2457/FUL

East Hertfordshire District Council,
Wallfields, Pegs Lane
Hertford, SG13 8RQ

2.1.3 the first 50% (rounded up) of the Affordable Dwellings have been constructed and completed in accordance with the Construction Contract and Annexes A and B to this Schedule.

2.2 Not to suffer nor permit the Occupation of more than 35 Free Market Dwellings until:

2.2.1 the first 85% (rounded up) of the Affordable Dwellings have been constructed and completed in accordance with the Construction Contract and Annexes A and B to this Schedule.

2.3 Not to suffer nor permit the Occupation of the last Free Market Dwelling until:

2.3.1 100% (rounded up) of the Affordable Dwellings have been constructed and completed in accordance with the Construction Contract and Annexes A and B to this Schedule.

2.4 For the purposes of paragraph 2.1.1 "Transferred" shall include the transfer of a freehold interest or the grant of a lease of a term of at least 125 years.

Housing Mortgagee

3. The provisions of this Schedule 3 shall not be binding on a Housing Mortgagee of the whole or any part of the Affordable Dwellings or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

3.1 such Housing Mortgagee shall first give written notice to the Council's Head of Planning and Building Control of its intention to dispose of the Affordable Dwellings and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Dwellings to another Registered Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation

including all accrued principal monies, interest and costs and expenses; and

3.2 If such disposal has not completed within the three month period, the Housing Mortgagee shall be entitled to dispose of the Affordable Dwellings free from the provisions of this Schedule which provisions shall determine absolutely.

Affordable Dwellings Mix

4.1 The mix of Affordable Dwellings shall be in accordance with Annexes A and B and the Affordable Housing Scheme and shall constitute 19 Affordable Rented Dwellings and 7 Shared Ownership Dwellings

Progress Reports

5.1 From the Commencement of the Development to give on written request of the Council's Housing Development Manager and the Head of Planning a written report every 3 months regarding the progress of the negotiations for the sale of the Affordable Housing Land to a Registered Provider.

5.2 To notify the Council's Housing Development and Strategy Manager and the Head of Planning when a contract has been entered into with a Registered Provider in relation to the said Affordable Housing Land within 10 working days of the date of its completion.

5.3 To request as part of its contract for the Registered Provider to inform the Housing Development and Strategy Manager and the Head of Planning and Building Control in writing of any acquisition or Staircasing that takes place within 28 days of the said event.

DATED 13th August 2024

EAST HERTFORDSHIRE DISTRICT COUNCIL

and

JEFFREY CHARLES POULTON and RUPERT JAMES POULTON and ROSALIE POULTON

and

VISTRY HOMES LIMITED

and

WATTSDOWN DEVELOPMENTS LIMITED

DEED

Under Section 106 of the Town & Country Planning Act 1990

Land East Of The A10 Buntingford Hertfordshire

Planning Application reference: 3/23/1447/ OUT

3.1.1 a purchaser who has acquired an Affordable Housing Unit pursuant to a Preserved Right to Buy (as defined by the Housing Act 1985) (as amended by the Housing (Preservation of Right to Buy Regulations 1993))) or similar or substitute rights; or

3.1.2 a purchaser who has acquired an Affordable Units pursuant to a Right to Acquire (as defined by section 180 of the Housing and Regeneration Act 2008) or any other statutory provision or similar or substitute rights; or

3.1.3 a person who has exercised any statutory right to buy (or any equivalent contractual right including the preserved right to buy) in respect of a particular Affordable Housing Unit;

3.1.4 a person who has purchased all of the equity in a Shared Ownership Unit so that the person owns the entire Shared Ownership Unit

3.1.5 a purchaser who has acquired an Affordable Housing Unit pursuant to the Social Homebuy Scheme pursuant to Section 19(3) of the Housing and Regeneration Act 2008 or similar or substitute rights; or

3.1.6 a mortgagee, chargee or successor in title (and their mortgagee or chargee) to any person or body falling within subparagraphs 3.1.1 to 3.1.5 above; or

3.2 Not to Occupy any Shared Ownership Unit other than under a Shared Ownership Lease with a Registered Provider

3.3 Not to lease the Shared Ownership Units unless they have been marketed in accordance with the Councils Local Connections Criteria (or any successor arrangement) and the Registered Provider uses reasonable endeavours to prioritise applicants in accordance with the Council's "Shared Ownership Cascade" (or replacement document) published from time to time

3.4 Not to Occupy any Affordable Rent Unit other than on a tenancy at an Affordable Rent (note that this caps rents at LHA).

3.5 Not to let the Affordable Rent Units other than in accordance with the Nominations Agreement in force from time to time between the Council and the Registered Provider

4 Exclusions

4.1 The Affordable Housing provisions in this Deed shall not be binding on a mortgagee or chargee (or any receiver (including an administrative receiver) appointed by such mortgagee or charge or any other person appointed under any security documentation to enable such mortgagee or charge to realise its security or any administrator (howsoever appointed) including a housing administrator (each a Receiver)) of the whole or any part of the Affordable Housing Land or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT

4.1.1 Such mortgagee or chargee or Receiver shall first given written notice to the Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Housing Unit(s) to another registered provider or

to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

4.1.2 If such disposal has not completed within the three month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Units free from the Affordable Housing Units in this Deed which provisions shall determine absolutely.

4.2 At the Owner's discretion the Open Market Units may be used as additional affordable housing but that such Dwellings are not Affordable Housing Units for the purposes of this Deed and are not bound by the obligations in this Schedule

5 Affordable Housing Progress Reports

5.1 Within six months of Commencement of Development the Owner shall submit to the Council's Housing Development Manager and the Head of Planning an Affordable Housing Progress Report and shall then provide the Council with an updated Affordable Housing Progress Report every 6 months thereafter until all of the Affordable Housing Units have been transferred to the RP.

5.2 The Owner shall notify the Council's Housing Development and Strategy Manager and the Head of Planning within 10 Working Days of the exchange of contracts for the Transfer of the Affordable Housing Units to an RP.

5.3 The Owner shall notify the Housing Development and Strategy Manager and the Head of Planning and Building Control in writing of any statutory acquisition or staircasing to 100% of the equity in the relevant Affordable Housing Unit that takes place within 28 days of the said event.

6 Variation Provisions

6.1 Subject always to compliance with all other provisions within this Schedule as the context admits if the Owner demonstrates to the Council that reasonable endeavours have been used to enter into an contract for the sale of the Affordable Housing Land to a Registered Provider but that (notwithstanding such reasonable endeavours) a Registered Provider cannot or is unable to enter into a contract for the sale of the Affordable Housing Land for reasons outside the direct control of the Owner then the Owner shall be entitled to submit a request in writing to the Council's Housing Development Manager and the Head of Planning to amend the number of Open Market Dwellings that may be Occupied pending the Owner entering into a contract with a Registered Provider for the sale of the Affordable Housing Land PROVIDED THAT

6.1.1 upon receipt of a request pursuant to paragraph 6.1 above the Council shall:

(a) be entitled to reasonably require further information or evidence
(b) respond and act promptly; and
(c) confirm in writing as soon as reasonably practicable whether the request is approved or refused

Dated 18th March **2024**

EAST HERTFORDSHIRE DISTRICT COUNCIL

and

HERTFORDSHIRE COUNTY COUNCIL

and

JAMES EDGAR NOY

Planning obligation by deed of agreement
under section 106 of the Town and Country Planning Act 1990
relating to Land To The North-west Of Buntingford (East Of The A10)
Located Off Neale Drive And Phillips Way Buntingford

Planning Application Ref: 3/22/1030/OUT

Development Management, Wallfields, Pegs Lane, Hertford, SG13 8EQ

arrangement) and the Registered Provider uses reasonable endeavours to prioritise applicants in accordance with the District Council's "Shared Ownership Cascade" (or replacement document) published from time to time

3.4. Not to Occupy any Affordable Rent Unit other than under a tenancy where the rent payable (including any service charges) is at least 20% below local market rents or, if less, is no more than the "Local Housing Allowance" rate applicable from time to time

3.5. Not to let the Affordable Rent Units other than in accordance with the nominations agreement in force from time to time between the District Council and the Registered Provider

4. Exclusions and expiry

4.1. Nothing in this schedule applies to:

4.1.1. Any mortgagee of an Affordable Housing Unit unless and until it comes into possession of any part of the Site

4.1.2. Any person (other than a Registered Provider) deriving title from the mortgagee in paragraph 4.1.1 under their power of sale

4.2. This schedule ceases to apply to the relevant land in the event any mortgagee of an Affordable Housing Unit sells any part of the Site under its power of sale (except to a Registered Provider) as long as:

4.2.1. the District Council was first notified in writing that a power of sale had become exercisable; and

4.2.2. only in the event a sale was agreed with a Registered Provider or the District Council, the mortgagee used reasonable endeavours over a period of 12 weeks from the date of notification under

paragraph 4.2.1 to complete the transfer of the land to that Registered Provider or to the District Council, but nothing requires the mortgagee to act contrary to its legal duties or to sell the land for less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest, costs and expenses

4.3. This schedule ceases to apply to an Affordable Rent Unit where that unit has been fully purchased by the tenant from the Registered Provider in a bona fide transaction and in a legitimate manner (in particular free from any trust which might circumvent the provisions of this schedule) under a right to buy, right to acquire, "Social Homebuy" or similar

4.4. This schedule ceases to apply to a Shared Ownership Unit where, if permitted by their lease with the Registered Provider, that leaseholder has staircased in a bona fide transaction and in a legitimate manner (in particular free from any trust which might circumvent the provisions of this schedule) to 100% ownership under that lease

DATED 20th December 2013

EAST HERTFORDSHIRE DISTRICT COUNCIL

and

HERTFORDSHIRE COUNTY COUNCIL

and

ROBERT EDWARD SCOTT, RALPH EDWARD SCOTT and WARREN GEORGE SCOTT

and

TAYLOR WIMPEY DEVELOPMENTS LIMITED

DEED

made under Section 106 of the Town and
Country Planning Act 1990
relating to
Land north of Hare Street at The Causeway Buntingford

Description of development applied for

Erection of 160 dwellings with associated garages, car parking, public open space, children's play area, landscaping, diversion of footpath, pumping station with associated works and new vehicular, pedestrian and cyclist accesses and the provision of allotments and the change of use of land for a cemetery with associated accesses, car parking and landscaping

Planning application number
3/13/1000/FP

HCC Reference: DU 1827

4.3 Not to suffer nor permit the Occupation of more than 74 Free Market Dwellings until 49 of the Affordable Dwellings have been Transferred to a Registered Provider together with all necessary rights privileges and easements and all mains services reasonably available and in accordance with and subject always to Annex C hereto

4.4 Not to suffer nor permit the Occupation of more than 86 Free Market Dwellings until all of the Affordable Dwellings have been Transferred to a Registered Provider together with all necessary rights privileges and easements and all mains services reasonably available and in accordance with and subject always to Annex C hereto

Housing Mortgagee

5. Subject first to the provisions contained in Sections 39-50 Housing Act 1996 (or subsequent re-enactment) if at any time there shall be a Housing Mortgagee with an exercisable power to sell any of the Affordable Dwellings such mortgagee shall:-

5.1 use all reasonable endeavours (including reasonable terms and reasonable price being not less than the amount owing to the said Housing Mortgagee) to transfer the Affordable Dwelling(s) to a Registered Provider

5.2 if such Housing Mortgagee is unable to transfer the Affordable Dwelling(s) in accordance with the above paragraph within three months of the Housing Mortgagee's power of sale becoming exercisable the said Housing Mortgagee may thereafter transfer the Affordable Dwelling(s) free from the restrictions contained in this Deed and in such circumstances the restrictions contained in this Deed will not bind any successor in title of the Housing Mortgagee

Docusign Envelope ID: CEA53547-A984-4C2E-8550-4389D20B6E03

Dated 20th February 2025 **2025**

EAST HERTFORDSHIRE DISTRICT COUNCIL

and

HERTFORDSHIRE COUNTY COUNCIL

and

DANIEL ROBERT UGUR and JAMES DANIEL BROCKHURST

and

DURKAN (BENGEO 2) LIMITED

Planning obligation by deed of agreement
under section 106 of the Town and Country Planning Act 1990
relating to Land West of Wadesmill Road, Hertford, Hertfordshire

Planning Application Ref: 3/23/1642/FUL

Development Management, Wallfields, Pegs Lane, Hertford, SG13 8EQ

Docusign Envelope ID: CEA53547-A984-4C2E-8550-4389D20B6E03

days of request then provide the District Council with such updated report every 6 (six) months

3.3. The Owner shall notify the District Council's Housing Development and Strategy Manager and the Head of Planning when a contract has been entered into with an RP in relation to the said Affordable Housing Units within 10 (ten) Working Days of the date of its completion

3.4. The Owner shall notify the Housing Development and Strategy Manager and the Head of Planning and Building Control in writing of any statutory acquisition or Staircasing that takes place within 28 (twenty-eight) days of the said event

4. EXCLUSIONS AND EXPIRY

4.1. Nothing in this Schedule 4 applies to:

4.1.1. any mortgagee of an Affordable Housing Unit unless and until it comes into possession of any part of the Site; or

4.1.2. any person (other than a Registered Provider) that is successor in title to or derives title from the mortgagee in paragraph 4.1.1 under their power of sale

4.2. The obligations in this Schedule 4 shall not be binding on a mortgagee or chargee (or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a receiver)) of the whole or any part of the Affordable Housing Units or any persons or bodies deriving title through such mortgagee or chargee or receiver PROVIDED THAT:

Docusign Envelope ID: CEA53547-A984-4C2E-8550-4389D20B6E03

4.2.1. such mortgagee or chargee or receiver shall first give written notice to the District Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Housing Units to another Registered Provider or to the District Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

4.2.2. if such disposal has not completed within the three month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Units free from the obligations in this Schedule 4 which provisions shall determine absolutely

4.3. This Schedule 4 ceases to apply to an Affordable Rent Unit where that unit has been fully purchased by the tenant from the Registered Provider in a bona fide transaction and in a legitimate manner (in particular free from any trust which might circumvent the provisions of this schedule) under a right to buy, right to acquire, preserved right to buy "Social Homebuy" or similar or their mortgagee or successor in title and their mortgagee and, for the avoidance of doubt, the relevant Affordable Housing Unit shall thereafter be free from the provisions of this Schedule 4, which shall determine absolutely in relation to the relevant Affordable Housing Unit.

4.4. This Schedule 4 ceases to apply to a Shared Ownership Unit where, if permitted by their lease with the Registered Provider, that leaseholder has Staircased in a bona fide transaction and in a legitimate manner (in particular free from any trust which might circumvent the provisions of this schedule) to 100% (one hundred per cent) ownership under that lease or their

DATED 16th July 2020

DURKAN (BENGEO) LIMITED

TO

EAST HERTFORDSHIRE DISTRICT COUNCIL

and

HERTFORDSHIRE COUNTY COUNCIL

UNILATERAL UNDERTAKING

Under Section 106 of the Town and County Planning Act 1990

Relating to Former Bengeo Nursery, Sacombe Road, Hertford

KC/37729.00006

37729/6/Bengeo Nursery - Final Engross~
4157-3619-7413 v.1.docx
Minerva House
5 Montague Close
London SE1 9BB
DX: 156810 London Bridge 5

T 020 7593 5000
F 020 7593 5099
www.wslaw.co.uk

Winckworth Sherwood

Solicitors and
Parliamentary Agents

months of the Home Buy Agent being sent notice by the Registered Provider then the Registered Provider will be free to market the Shared Ownership Dwellings to any person currently resident in the administrative areas of a district within Hertfordshire that has a boundary with the Council and who meets the requirements of being housed by a Registered Provider and FURTHER PROVIDED THAT if a buyer is not nominated by the Home Buy Agent within six (6) months of the expiry of the previous six (6) month period then the Registered Provider will be free to offer the Shared Ownership Dwellings to any person wanting to move into the administrative area of East Hertfordshire District Council that do not meet the eligibility criteria of the East Herts Shared Ownership Cascade but do meet the requirements of being housed by the Registered Provider.

Occupation Restrictions

3.

3.1 Not to suffer nor permit the Occupation of more than 75% (rounded down) of the Open Market Dwellings until the Affordable Dwellings have been constructed and completed in accordance with Annex A and paragraph 2.1 of this Schedule.

3.2 Not to suffer nor permit the Occupation of more than 75% (rounded down) of the Open Market Dwellings until the Affordable Dwellings have been Transferred to a Registered Provider free from financial charges together with all necessary rights privileges and easements and all mains services reasonably available and in accordance with and subject always to Annex C hereto.

Exclusions

4. The provisions in this Schedule shall not be binding on a mortgagee or chargee (or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a **Receiver**)) of the whole or any part of the Affordable Dwellings or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

4.1 such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Dwellings and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Dwellings to another registered provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

4.2 if such disposal has not completed within the three month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Dwellings free from the affordable housing provisions in this Deed which provisions shall determine absolutely.

[S106 No. 81]

DATED July 23rd 2018

(1) SUNLAND NOMINEES PROPERTY LIMITED

(2) EAST HERTFORDSHIRE DISTRICT COUNCIL

(3) HERTFORDSHIRE COUNTY COUNCIL

Planning obligation under section 106 of the Town and Country Planning Act 1990 relating to Land at the Western Part of Cafe Field Old Standon Hill Puckeridge

Planning Application Number: 3/17/1055/OUT

3.1.2 Transferred to a Registered Provider together with all necessary rights privileges and easements and all mains services reasonably available.

3.2 Not to suffer nor permit the Occupation of more than 50% (rounded down) of the Free Market Dwellings until the remaining 50% of the Affordable Dwellings have been:

3.2.1 constructed and completed in accordance with the Affordable Housing Scheme and paragraphs 1.1 and 2.1 of this schedule

3.2.2 Transferred to a Registered Provider together with all necessary rights privileges and easements and all mains services reasonably available

3.3 For the purposes of paragraphs 3.1 and 3.2 "Transferred" shall include let by the grant of a lease of a term of at least 125 years.

Housing Mortgagee

4. The provisions of this Schedule 5 shall not be binding on a mortgagee or chargee of the Affordable Dwellings (or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a Receiver)) of the whole or any part of the Affordable Dwellings or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

4.1 such mortgagee or chargee or Receiver shall first give written notice to the Council's Head of Planning of its intention to dispose of the Affordable Dwellings and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Dwellings to another registered provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

4.2 if such disposal has not completed within the three month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Dwellings free from the provisions of this Schedule 5 which provisions shall determine absolutely;

4.3 At the end of the three month period pursuant to clause 4.1 of this schedule the Council shall be provided with documentary evidence of reasonable endeavours having been taken in accordance with clause 4.1 as follows

4.3.1 Details of the proposals made to secure the transfer of the said Affordable Dwellings to another registered Provider together with a written explanation as to why those proposals were unsuccessful; and

4.3.2 Written evidence of the approaches to and negotiations with at least three Registered Providers to secure the transfer to them of some or all of the said Affordable dwelling and also providing written details of the terms and conditions on which they were offered

5. **Progress Reports**

5.1 From the Commencement of Construction of the Development to give the Council's Housing Development Manager and the Head of Planning a written

[S106 No. 82]

Dated 16th May 2025

COUNTRYSIDE PROPERTIES (JOINT VENTURE) LIMITED (1)

AND

DALE COLIN CHARLES BRUNT (2)

AND

COUNTRYSIDE PROPERTIES (UK) LIMITED (3)

AND

EAST HERTFORDSHIRE DISTRICT COUNCIL (4)

AND

HERTFORDSHIRE COUNTY COUNCIL (5)

Agreement under Section 106 of the Town and Country Planning Act 1990 in relation to Land at Cambridge Road Sawbridgeworth Hertfordshire

Planning Application Reference 3/18/2735/FUL

---

relating to
(SAWB4) Land At Cambridge Road Sawbridgeworth Hertfordshire

birketts

Birketts LLP: Offices in Cambridge | Chelmsford | Ipswich | Norwich | London

www.birketts.co.uk

7.3.2 the Owners will continue to use reasonable endeavours to identify a Registered Provider able to enter into an Affordable Housing sale contract and transfer the Affordable Dwellings to such Registered Provider;

8. **MORTGAGEE IN POSSESSION PROVISIONS**

8.1 The affordable housing provisions in this Schedule 1 shall not be binding on a Chargee PROVIDED THAT:

8.1.1 such a Chargee shall first give written notice to the Council of its intention to dispose of the Affordable Dwellings and the Affordable Housing Land and shall have used reasonable endeavours over a period of 3 (three) months from the date of the written notice to complete a disposal of the Affordable Dwellings and the Affordable Housing Land to another registered provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

8.1.2 if such disposal has not completed within the 3 (three) month period, a Chargee shall be entitled to dispose of the Affordable Dwellings and the Affordable Housing Land free from the provisions in this Deed and any Nominations Agreement which provisions shall determine absolutely

9. **ANNEXES**

9.1 Annex A - C shall be incorporated into this Schedule.

[S106 No. 83]

Dated 27 MARCH **2020**

Mark Ellis Millbank, Clarissa Joan Millbank and Jacqueline Ann Millbank

and

Taylor Wimpey UK Limited

and

East Herts District Council

and

Hertfordshire County Council

Planning Obligation by Deed of Agreement pursuant to Section 106 of the Town and Country Planning Act 1990

in relation to a planning application for land north of West Road, Sawbridgeworth, Hertfordshire

Taylor Wimpey UK Limited
Legal Office
Castle House
Orchard Park
Kempson Way
Bury St. Edmunds
Suffolk IP32 7AR

T: 01284 773800

7 **Terms of Affordable Housing transfer**

7.1 The Owner covenants that where any Affordable Housing Units are Transferred to a RP, it shall be:

7.1.1 with vacant possession;

7.1.2 on such terms as may be agreed between the Owner and the RP concerned;

7.1.3 shall contain provisions that the grant of rights of access and passage of services and other rights reasonably necessary for the beneficial enjoyment of the Affordable Housing Units; and

7.1.4 in a Serviced Condition.

7.2 The terms of any Transfer of the Affordable Housing Units to an RP shall (unless the RP is the Council) impose a requirement on the RP to enter into the Nominations Agreement in respect of the said Affordable Rented Dwellings that are the subject of the Transfer unless otherwise agreed in writing by the Council.

8 **Occupation of the Affordable Housing**

8.1 Subject to paragraph 9 below the Owner (being the RP) shall not permit or otherwise allow any of the Affordable Housing Units to be Occupied otherwise than:

8.1.1 as the sole private residence of the occupier;

8.1.2 in respect of the Affordable Rented Dwellings only by Prescribed Persons at the time of the commencement of Occupation of the Affordable Dwelling; and

8.1.3 in respect of the Affordable Rented Dwellings only in accordance with the Council's Nominations Agreement.

8.2 The initial Disposal of each Dwelling allocated for Shared Ownership Housing to a person who is proposed to become an occupier shall include the following terms:

8.2.1 the Disposal shall not involve the sale of an equity stake of less than 25% or more than 75%; and

8.2.2 the rent payable under the Shared Ownership Lease shall not amount to more than 2.75% of the Market Value of the unsold equity of the relevant Shared Ownership Housing Unit.

9 **RP Mortgagee Disposal**

9.1 In accordance with paragraphs 2 and 8 of this Schedule the Affordable Housing Units shall not be used or Occupied other than as Affordable Housing provided that this covenant shall not be binding on or enforceable against any mortgagee or chargee of a RP or any administrator, including a housing administrator, any receiver (including an administrative receiver appointed pursuant to the Law of Property Act 1925), administrative receiver or any other person appointed under any security documentation to enable such mortgagee or chargee of the RPSH to realise its security (collectively defined as the "RP Mortgagee")

Taylor Wimpey UK Limited.
Registered No. 1392762 England and Wales
Registered Office:
Gate House, Turnpike Road,
High Wycombe,
Buckinghamshire, HP12 3NR

exercising a power of sale in respect of the Affordable Housing Units or persons deriving title therefrom provided that the RP Mortgagee:

9.1.1 has given the Council at least three (3) months' written notice of its intention to exercise such power of sale; and

9.1.2 if the said RP Mortgagee has used its reasonable endeavours to first dispose of the Affordable Housing Units to a RP, and, for the avoidance of doubt, such RP Mortgagee, shall not be under any obligation to dispose of the Affordable Housing Units for a sum less than the monies outstanding pursuant to the legal charge or mortgage plus any interest, costs and expenses; and

9.1.3 if the said RP Mortgagee shall not have disposed of the said Affordable Housing Units or any part thereof in accordance with paragraph 9.1.2 above, within the said three (3) month period, the said RP Mortgagee or the receiver may (but without imposing any obligation on the said RP Mortgagee) dispose of the Affordable Housing Units which have not by that time been disposed of to such RP on the open market to a willing buyer, and such buyer shall take free of the restrictions imposed herein in relation to the relevant Affordable Housing Units which restrictions shall determine absolutely.

9.2 The provisions of this Schedule shall:

9.2.1 cease to apply to any part or parts of the Application Site in respect of the Affordable Housing Units secured under this Agreement which are disposed of in accordance with paragraph 9.1.3;

9.2.2 cease to apply to any completed Affordable Housing Units where an RP shall be required to dispose of the same pursuant to a right to buy under Part V of the Housing Act 1985 as amended by the Housing (Preservation of Right to Buy) Regulations 1993 or pursuant to a right to acquire under Section 180 of the Housing and Regeneration Act 2008 or any similar or substitute right applicable;

9.2.3 cease to apply to any completed Affordable Housing Units where a RP sells to a tenant through Social Homebuy funded pursuant to Section 19(3) of the Housing and Regeneration Act 2008 or any amendment or replacement thereof; and

9.2.4 cease to apply to any Shared Ownership Housing Unit where the tenant has Staircased up to 100% in accordance with the terms of such Shared Ownership Housing Lease.

Taylor Wimpey UK Limited.
Registered No. 1392762 England and Wales
Registered Office:
Gate House, Turnpike Road,
High Wycombe,
Buckinghamshire, HP12 3NR

[S106 No. 84]

DATED 16th January 2020 ~~2019~~

BRYAN WILLIAM ELLIS (1)

and

EAST HERTFORDSHIRE DISTRICT COUNCIL (2)

and

HERTFORDSHIRE COUNTY COUNCIL (3)

and

BDW TRADING LIMITED (4)

PLANNING AGREEMENT

Section 106 of the Town and Country Planning Act 1990
relating to Land at Chalks Farm, South of West Road
Sawbridgeworth, Hertfordshire

Planning Application Reference: 3/18/1523/FUL

East Hertfordshire District Council,
Wallfields, Pegs Lane
Hertford, SG13 8RQ

necessary rights privileges and easements and all mains services reasonably available and in accordance with and subject always to the Affordable Housing Plan.

4.2. Not to suffer nor permit the Occupation of more than 75% Open Market Dwellings until:

4.2.1. 100% of the Affordable Dwellings have been constructed and completed in accordance with the Affordable Housing Plan and paragraphs 1 and 2 of this Schedule 3; and

4.2.2. the Owner has used reasonable endeavors to transfer those Affordable Dwellings to a Registered Provider together with all necessary rights privileges and easements and all mains services reasonably available and in accordance with and subject always to the Affordable Housing Plan.

4.3. For the purposes of paragraph 4.1.2 and 4.2.2 above and paragraph 5 below a 'transfer' or 'disposal' shall include let by the grant of a lease of a term of at least 125 years.

5. **Housing Mortgagee**

5.1. The provisions of this Schedule 3 shall not be binding on a mortgagee or chargee of the Affordable Dwellings (or any receiver including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a "**Receiver**") in possession of the whole or any part of the

Affordable Dwellings or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

5.1.1. such mortgagee or chargee or Receiver shall first give written notice to the Council's Head of Planning and Building Control of its intention to dispose of the Affordable Dwellings and shall have used reasonable endeavours over a period of three (3) months from the date of the written notice to complete a disposal of the Affordable Dwellings to another registered provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

5.1.2. if such disposal has not completed within the three (3) month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Dwellings free from the provisions of this Schedule 3 which provisions shall determine absolutely.

6. **Tenure & Unit Mix**

The mix of Affordable Dwellings shall be in accordance with the Affordable Housing Plan and shall constitute thirteen (13) Shared Ownership and sixty seven (67) Affordable Rented Dwellings (unless otherwise agreed in writing with the Council).

7. **Progress Reports**

7.1. From the Commencement of construction of the Development to give on written request of the Council's Housing Development Manager and

DATED 18th DECEMBER **2020**

(1) EAST HERTFORDSHIRE DISTRICT COUNCIL

- and -

(2) HERTFORDSHIRE COUNTY COUNCIL

- and -

(3) HYTHE LIMITED

AGREEMENT

made pursuant to section 106 of the Town and Country Planning Act 1990
relating to
land at Gresley Way, Stevenage

SCHEDULE 3: AFFORDABLE HOUSING

1. THE OWNER'S COVENANTS

The Owner covenants with the Council as follows:

1.1 not to Commence Construction of any Dwellings within a Parcel before the Affordable Housing Scheme for that Parcel has been submitted to and approved by the Council in writing;

1.2 to deliver the Affordable Housing in accordance with the Approved Affordable Housing Scheme;

1.3 not to Occupy more than 50% of the Market Dwellings (or as otherwise agreed in writing with the Council) within a Parcel until 50% of the Affordable Dwellings within that Parcel are Practically Complete;

1.4 not to Occupy more than 50% of the Market Dwellings within a Parcel until an exchanged contract for the Transfer of the 50% of the Affordable Dwellings within that Parcel has been entered into between the Owner and a Registered Provider and evidence of the same has been supplied to the Council (unless otherwise agreed in writing with the Council);

1.5 not to Occupy more than 85% of the Market Dwellings (or as otherwise agreed in writing with the Council) within a Parcel until all of the Affordable Dwellings within that Parcel are Practically Complete;

1.6 not to Occupy more than 85% of the Market Dwellings within a Parcel until an exchanged contract for the Transfer of the remaining Affordable Dwellings within that Parcel has been entered into between the Owner and a Registered Provider and evidence of the same has been supplied to the Council (unless otherwise agreed in writing with the Council);

1.7 the terms of any Transfer of the Affordable Rental Units to a Registered Provider shall (unless the Registered Provider is the Council) impose a requirement on the Registered Provider to enter into the Nominations Agreement in respect of the said Affordable Rental Units that are the subject of the Transfer unless otherwise agreed in writing by the Council;

1.8 not to use the Affordable Dwellings for any purpose other than Affordable Housing in accordance with the terms of this Deed and PROVIDED THAT the obligations contained in this Schedule shall not be binding upon:

1.8.1 a person acquiring an interest in an Affordable Dwelling under a statutory right to buy or acquiring pursuant to a voluntary right to buy scheme under the Housing and Planning Act 2016;

1.8.2 a Prescribed Person who has staircased their interest in a Shared Ownership Unit to acquire 100% of the leasehold or freehold interest;

1.8.3 a mortgagee or chargee (or any receiver (including an administrative receiver or administrator) appointed by such mortgagee or chargee) or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security (each a "**Receiver**") of the whole or any part of the Affordable

Dwelling or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT it is has first complied with the following:

1.8.3.1 such mortgagee or chargee or Receiver shall first give notice to the Council of its intention to dispose of the Affordable Dwellings and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Dwellings to another Registered Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest, costs and expenses; and

1.8.3.2 if such disposal has not completed within the three month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Dwellings free from the obligations contained in this Schedule which provisions shall determine absolutely in relation to the affected Affordable Dwellings;

1.8.3.3 all persons or bodies deriving title under or through any persons or bodies referred to in this paragraph 1.8.3 (including their successors in title).

1.9 subject to paragraph 1.8 above, the Affordable Dwellings shall be offered to Prescribed Persons in accordance with the Affordable Housing Scheme and the Nominations Agreement as the context so permits.

1.10 If the Owner can demonstrate to the satisfaction of the Council that despite using all reasonable endeavours to enter into a contract for the transfer of the Affordable Dwellings in a Parcel to a Registered Provider within a reasonable period of time of not less than 12 months no Registered Provider is willing or prepared to enter into a contract for the transfer of the Affordable Dwellings within that Parcel because of the breakdown of the type, size and tenure mix of the Affordable Dwellings in that Parcel and for no other reason (including but not limited to the consideration being sought by the Owner for those Affordable Dwellings) the Owner may submit a modified Affordable Housing Scheme for that Parcel for the approval of the Council which proposes a different breakdown of the type, size and tenure mix of the Affordable Dwellings within that Parcel along with evidence as to why the modified Affordable Housing Scheme would be acceptable to a Registered Provider (but the Affordable Housing Scheme would not) for the Council's approval PROVIDED THAT for the avoidance of doubt the modified Affordable Housing Scheme shall be for no fewer number of Affordable Dwellings in the relevant Parcel and the Council may at refuse the modified Affordable Housing Scheme if it does not reflect the housing needs of the Council or in the opinion of the Council results in a less satisfactory or materially detrimental Affordable Housing Scheme and this process may be repeated as often as necessary to achieve a transfer of the Affordable Dwellings to a Registered Provider.

dated 1 September 2022

William Philip Vernon Franklin and Letitia Pamela Campbell Glaister

and

Robin David Warner Smith, Philip Thomas Deacon Smith and Richard Naylor Warner Smith

and

Bellway Homes Limited

and

Miller Homes Limited

and

Stevenage Borough Council

and

Hertfordshire County Council

Planning obligation under section 106 Town and Country Planning Act 1990

in relation to land north of Stevenage

Trowers & Hamlins LLP
3 Bunhill Row
London
EC1Y 8YZ

t +44 (0)20 7423 8000
f +44 (0)20 7423 8001
www.trowers.com

2.4 No Affordable Housing Unit shall be Occupied nor caused nor suffered to be Occupied except by a person who is in Affordable Housing Need and who is eligible for Affordable Rented Housing or Intermediate Housing (as applicable).

2.5 Save where the Affordable Housing Provider is the Council no Affordable Housing Unit shall be Occupied nor caused nor suffered to be Occupied except by a person nominated in accordance with the Nominations Agreement.

2.6 The Affordable Rented Units shall be provided and retained as Affordable Rented Housing and the Intermediate Housing Units shall be provided and retained as Intermediate Housing in perpetuity subject to the provisions in paragraph 4 of this Schedule 1.

2.7 The Owners shall ensure that the Affordable Housing Units are designed and constructed in accordance with the National Space Standards.

3 **Nominations Procedure**

3.1 Save where the Affordable Housing Provider is the Council, the Owners shall ensure and procure that prior to the first Occupation of an Affordable Housing Unit within the relevant Phase of the Development an Affordable Housing Provider enters into the appropriate Nominations Agreement in a form which is substantially similar to that provided at Appendix 6.

3.2 Save where the Affordable Housing Provider is the Council, the Owners shall ensure and procure that prior to the first Occupation of each Affordable Housing Unit within the relevant Phase of the Development and on each occasion that such Affordable Housing Unit is available to be re-let, the procedure specified in the form of Nominations Agreement shall be observed and performed (subject to any amendments that may be agreed in writing by the Council).

4 **Exclusions**

The Owners covenant not to use the Affordable Housing Units for any purpose other than Affordable Housing **provided that** the obligations contained in this Schedule 1 shall not be binding upon:

4.1 a person acquiring an interest in an Affordable Housing Unit under a statutory right to buy or acquire or a voluntary right to buy scheme under the Housing and Planning Act 2016;

4.2 an person who has staircased under a Shared Ownership Lease to acquire 100% (one hundred per cent) of the leasehold or freehold interest;

4.3 a mortgagee or chargee (or any receiver (including an administrative receiver or administrator) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security (each a **Receiver**)) of the whole or any part of the Affordable Housing Unit or any persons or bodies deriving title through such mortgagee or chargee or Receiver **provided that** it is has first complied with the following:

4.3.1 such mortgagee or chargee or Receiver shall first give notice to the Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of 3 (three) months from the date of the

written notice to complete a disposal of the Affordable Housing Units to another Affordable Housing Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest, costs and expenses; and

4.3.2 if such disposal has not completed within the 3 (three) month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Units free from the obligations contained in this Schedule 1 which provisions shall determine absolutely in relation to the affected Affordable Housing Units; and

4.4 all persons or bodies deriving title under or through any persons or bodies referred to in this paragraph 4 (including their successors in title).

Dated 28 June 2021

Mode Investments Limited

and

Tappenden and Co. Limited

And

T.R. Hertford Limited

and

East Hertfordshire District Council

with Unilateral Undertaking in favour of

Hertfordshire County Council

Planning Obligation by Deed of Agreement pursuant to section 106 of the Town and Country Planning Act 1990

in relation to a planning application for Hertford Mill, Tamworth Road, Hertford, SG13 7DL

5 **Exclusions**

5.1 This Schedule shall not be binding on or enforceable against any mortgagee or chargee of a RP or any administrator, including a Housing Administrator, any receiver (including an administrative receiver appointed pursuant to the Law of Property Act 1925), administrative receiver or any other person appointed under any security documentation to enable such mortgagee or chargee of the RP to realise its security (collectively defined as the "RP Mortgagee") exercising a power of sale in respect of the Affordable Rented Dwelling or persons deriving title therefrom provided that the RP Mortgagee:

5.1.1 has given the Council at least three (3) months' written notice of its intention to exercise such power of sale; and

5.1.2 has used its reasonable endeavours over a period of three (3) months to complete Disposal to a RP, and, for the avoidance of doubt, such RP Mortgagee, shall not be under any obligation to Dispose for a sum less than the monies outstanding pursuant to the legal charge or mortgage plus any interest, costs and expenses.

5.2 This Schedule shall cease to apply:

5.2.1 where a RP shall be required to Dispose of the Affordable Rented Dwelling pursuant to a right to buy under Part V of the Housing Act 1985 as amended by the Housing (Preservation of Right to Buy) Regulations 1993 or pursuant to a right to acquire under section 180 of the Housing and Regeneration Act 2008 or any similar or substitute right applicable;

5.2.2 where a RP sells to a tenant through Social Homebuy funded pursuant to section 19(3) of the Housing and Regeneration Act 2008 or any amendment or replacement thereof.

DATED 2nd April 2015
(Please leave date blank)

EAST HERTFORDSHIRE DISTRICT COUNCIL
and
TAYLOR WIMPEY UK LIMITED
and
BOVIS HOMES LIMITED
and
BRIDMICK PROPERTY TRADING COMPANY LIMITED
and
MCA EAST LIMITED
and
STEVENGALE LIMITED
and
JOHN BENJAMIN GLADWIN MAITLAND AS EXECUTOR OF THE ESTATE OF JILLIAN HART
and
FRANK DAVID HARVEY
and
NICHOLAS EDWARD HARVEY
and
MCA LONDON LIMITED
and
AUSTIN WILLIAM VINCENT GARDINER
and
PATRICK NAPIER GARDINER
and
BEAZER HOMES LIMITED
and
BISHOPS STORTFORD NORTH CONSORTIUM LIMITED
and
MCA DEVELOPMENTS LIMITED
and
FAIRVIEW [STRATEGIC LAND] LIMITED
and
MARCHFIELD DEVELOPMENTS LIMITED
and
KIER VENTURES LIMITED

DEED

made under Section 106 of the Town and Country Planning Act 1990
relating to

Areas within land collectively known as Bishop's Stortford North

---

ACT/ACT/339774/1/UKM/67608491.11

"Prescribed Persons" means persons deemed:-

(1) by the Council in its capacity as Housing Authority for the District of East Hertfordshire and

(2) by a Registered Provider which purchases the Affordable Housing Land in its capacity as the housing manager of the Affordable Dwellings

to be in need of Affordable Housing in line with identified housing needs or East Herts local priorities as the context admits

"Provide" in Schedule 4 shall have the meaning ascribed to it in the ERMH Village Scheme as agreed with the Council (and **"Provision" and "Providing"** shall be construed accordingly)

"Provided" in Schedule 5 means such provision (or the type or specification thereof) of the Community Buildings or any of them in accordance with the agreed Community Buildings Strategy (whether newly constructed or conversion or any other method of provision agreed pursuant to the Community Buildings Strategy) and shall also be construed to mean physically provided to the reasonable satisfaction of the Council

"Recycling and Refuse Container Contribution" means the Index Linked sum of£ 72 per house or flat with self-contained garden and £76 per flat with shared amenity space Index Linked payable to the Council pursuant to Schedule 2 towards the provision of domestic bins and recycling bins

"Registered Provider" and **"RP"** mean a Registered Provider within the meaning of section 80 of the Housing and Regeneration Act 2008 and which is recognised either by the Homes and Communities Agency (or future equivalent) or the Council for the purposes of providing Affordable Housing and shall also be construed to mean the Registered Provider as owner of the Affordable Dwellings

"Registered Provider Update" means a written report to be submitted to the Council pursuant to Parts 1 and 3 of Schedule 3 that provides details of the negotiations which have taken place with one or more Registered Providers regarding the sale of the Affordable Housing in an individual Sector within a Phase (and informs the Council of any difficulties in relation thereto and where appropriate seeks the assistance of the Council) and which said update shall inform the Affordable Housing Progress Reports

"Relevant Period" within the Affordable Housing Schedule means three calendar months from the date the Housing Mortgagee's power has become exercisable

"Remaining Application Site" means that part of the Application Site (other than the parts shown shaded red on Plan 1) which is not the subject of a Final Certificate and has either not been transferred to the relevant Community Management Body or transferred to the County Council or other body for education use or is not a Developed Unit or is not part of the SUDS or has not been adopted as highway

"Remaining Green Infrastructure Land" means all the remaining the Green Infrastructure Land that was not transferred pursuant to Schedule 8 (Green Infrastructure Land) to the relevant Community Management Body as part of the Green Infrastructure Land in the Western Neighbourhood and which shall be identified on the plans approved pursuant to the relevant Site Survey and Final Certificate

therein) in relation to the said Affordable Dwellings and Sector within 10 Working Days of the date of its completion

7.3. To inform the Housing Development Manager and the Director in writing of any acquisition or Staircasing that takes place within 28 days of the said event

8. **Variation Provisions:**

8.1 Subject always to compliance with all other provisions within this Schedule as the context admits if the Owner demonstrate to the Council that reasonable endeavours have been used to enter into an Affordable Housing sale contract with a Registered Provider for Affordable Housing in an individual Sector within a Phase but that (notwithstanding such reasonable endeavours and compliance) a Registered Provider cannot or is unwilling ~~unable~~ to enter into an Affordable Housing sale contract for reasons outside the direct control of the Owner then the Owner's shall be entitled to submit a Variation Application to the Council's Housing Development Manager and the Director so as not to unreasonably prevent the construction and Occupation of the relevant Free Market Dwellings or subsequent Phases

On behalf of EHDC, DLA + Barketts 2/4/15

[redacted]

8.2. upon receipt of a Variation Application the Council shall

8.2.1 be entitled to reasonably require further information or evidence

8.2.2 respond and act promptly and reasonably and in accordance with Clause 8 (Conduct)

8.3 If the said the triggers are revised:

8.3.1 the Owner will continue to use reasonable endeavours to identify a Registered Provider able to enter into an Affordable Housing sale contract and Transfer the Affordable Dwellings to such Registered Provider

8.3.2 in relation to revised triggers in paragraph 5.2 they shall apply only in respect of the Dwellings (within the relevant Sector and Phase) affected by the relevant Variation Application and shall not affect the operation of paragraph 5.2 in respect of any other Sector or Phase or Dwellings

9. **Housing Mortgagee**

9.1. Subject first to the provisions contained in Sections 39-50 Housing Act 1996 (or subsequent re-enactment) if at any time there shall be a Housing Mortgagee with an exercisable power to sell any of the Affordable Dwellings such Mortgagee shall:-

9.1.1. Serve the Housing Mortgagee Notice on the Director within five Working Days of the said power becoming exercisable; and

9.1.2. use reasonable endeavours (including reasonable terms and reasonable price being not less than the amount owing to the said Housing Mortgagee) to transfer the Affordable Dwelling(s) to one or more Registered Providers

9.1.3. Paragraph 9.1.4 below shall not become effective unless at the end of the Relevant Period the Council is provided with cogent documentary evidence at the end of the Relevant Period of the exercise of reasonable endeavours which shall include documentary evidence that properly demonstrates:

9.1.3.1. the Homes and Communities Agency or its successor has been approached during the Relevant Period and producing details of the proposals made to secure the transfer of the said Affordable Dwellings to another Registered Provider together with a written explanation as to why those proposals were unsuccessful and

9.1.3.2. approaches and negotiations had taken place with at least three Registered Providers to secure the transfer to them of some or all of the said Affordable Dwellings and also providing written details of the terms and conditions on which they were offered

9.1.4. If such Housing Mortgagee is unable to transfer the Affordable Dwelling(s) in accordance with the above paragraph within three months of the service on the Council of the Housing Mortgagee Notice the said Housing Mortgagee may thereafter transfer the Affordable Dwelling(s) free from the restrictions contained in this deed and in such circumstances the restrictions contained in this deed will not bind any successor in title of the Housing Mortgagee

10. Annexe A shall be incorporated into this Schedule

DATED 21st OCTOBER 2020

EAST HERTFORDSHIRE DISTRICT COUNCIL

and

HERTFORDSHIRE COUNTY COUNCIL

and

COUNTRYSIDE PROPERTIES (UK) LIMITED

and

CHARLES WILLIAM HUMPHREYS and PETRONELLA MARGARET HUMPHREYS

and

CLARION HOUSING ASSOCIATION LIMITED

and

AEDIFICA UK LIMITED

And

HALCYON CARE HOMES LIMITED

DEED

made under Section 106 and s106A of the Town and Country Planning Act 1990
relating to

Land between Hazel End Road and Farnham Road, Bishop's Stortford, Herts known as St Michael's Hurst

Birketts

2.2 The Owner is to send to the Council's Housing Development Manager and Head of Planning a copy of each Transfer to a Registered Provider accompanied by an Affordable Housing Transfer Monitoring Notice (and plans referred to therein) in relation to the relevant Affordable Dwellings within 10 days of the date of its completion;

2.3 Within 28 days of the said event to inform the Housing Development Manager and the Head of Planning in writing of any acquisition or Staircasing that takes place.

3. **VARIATION PROVISIONS:**

3.1 Subject always to compliance with all other provisions within this Schedule 3 as the context admits if the Owner demonstrates to the Council that reasonable endeavours have been used to enter into an Affordable Housing sale contract with a Registered Provider for Affordable Housing in either Phase A or B but that (notwithstanding such reasonable endeavours) a Registered Provider cannot or is unable to enter into an Affordable Housing sale contract for reasons outside the direct control of the Owner then the Owner shall be entitled to submit a Variation Application in relation to that Phase to the Council's Housing Development Manager and the Head of Planning so as not to unreasonably prevent the construction and Occupation of the relevant Free Market Dwellings;

3.2 Upon receipt of a Variation Application the Council shall:

3.2.1 be entitled to reasonably require further information or evidence;

3.2.2 respond and act promptly and reasonably and in accordance with Clause 8 (Conduct);

3.3 If the said the triggers are revised:

3.3.1 the Owner will continue to use reasonable endeavours to identify a Registered Provider able to enter into an Affordable Housing sale contract and Transfer the Affordable Dwellings in that Phase A or B to such Registered Provider;

Housing Mortgagee

3.4 If at any time in relation to Phases A and / or B there shall be a Housing Mortgagee with an exercisable power to sell any of the Affordable Dwellings within Phases A and / or B such Mortgagee shall:

3.4.1 Serve the Housing Mortgagee Notice on the Head of Planning; and

3.4.2 Use reasonable endeavours (including reasonable terms and reasonable price being not less than the amount due and outstanding

under the terms of the relevant security documentation to the said Housing Mortgagee including all accrued principle monies, interest and costs and expenses) to transfer the Affordable Dwelling(s) to one or more Registered Providers and/or other bodies approved in writing for this purpose by the Council; and

3.4.3 If such Housing Mortgagee is unable to Transfer the Affordable Dwelling(s) in accordance with the above paragraph within three months of the service on the Council of the Housing Mortgagee Notice the said Housing Mortgagee may thereafter transfer the Affordable Dwelling(s) in Phases A or B free from the restrictions contained in this Deed and in such circumstances the restrictions contained in this Deed will determine absolutely.

4. Annexe A shall be incorporated into this Schedule.

Part 4

Affordable Housing Schemes; and Registered Provider Update PHASE C+

Owner's Obligations:

1. **PROCESS FOR SUBMISSION OF AFFORDABLE HOUSING SCHEMES**

1.1 To submit for approval the Affordable Housing Scheme for Phase C+ relating to the area within Phase C+ affected by a Reserved Matters Application at the same time or before (but no later than) the submission of the said Reserved Matters Application;

1.2 Not to cause suffer or permit the Commencement of Construction of any Development within Phase C+ until the Affordable Housing Scheme for that Development has been approved in writing by the Council ;

2. Registered Provider Update

2.1 Unless already approved in writing by the Council prior to the Commencement of Construction of the Development in Phase C+ to:

2.2 seek expressions of interest of one or more Registered Providers in respect of the Affordable Housing for the Development within Phase C+ and prepare and submit the Registered Provider Update for the Development within the Phase C+ to the Council's Housing Development Manager and the Head of Planning;

DATED 12th March 2024

(1) [redacted]

and

(2) [redacted]

and

(3) [redacted]

and

(4) [redacted]

and

(5) [redacted]

PLANNING OBLIGATION BY DEED OF AGREEMENT

under Section 106 of the Town and Country Planning Act 1990
relating to land lying to the east of Hartfield Avenue and Fronting onto Barnet Lane, Elstree, Hertfordshire

Planning Application Reference: 23/0053/OUT

Planning Appeal Reference: APP/N1920/W/23/3329947

(f) will not use or cause or permit the use of the Affordable Housing Land for any other purpose than for the provision of Affordable Housing in accordance with this Deed unless otherwise as specified in this Deed.

3. MORTGAGEE EXEMPTION

3.1 The provisions of Paragraph 2 above of this Part 1 will not be binding on Chargee or a bona fide purchaser for value from a Chargee exercising its power of sale (other than a purchaser which is a Registered Provider) or the successors in title of such purchaser provided that the provisions at Paragraph 3.2 below have been complied with.

3.2 It is hereby agreed and declared where the Chargee seeks to exercise its power of sale in relation to Mortgage Land and:

(a) has first served written notice on the Borough Council of its intention to exercise its power of sale or other power or right conferred upon it, in its mortgage, charge or other security; and

(b) has used reasonable endeavours over a period of three months from the date of the notification issued pursuant to Paragraph 3.2(a) above to dispose of the Mortgage Land subject to any leases and tenancies then subsisting and to the terms of this Deed to a Registered Provider or to the Borough Council on terms which will retain the Affordable Housing Dwelling(s) as Affordable Housing for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

(c) no transfer of the of the Mortgage Land to a Registered Provider or the Borough Council has been completed

then upon expiry of the said three month period the Chargee shall be entitled to dispose of the Mortgage Land free from the restrictions contained in this Deed with the effect that they shall cease to bind any person obtaining title to the Mortgage Land.

4. MISCELLANEOUS

It is agreed that:

4.1 the provisions of Paragraph 2 of Part 1 of this Schedule will not be binding on any:

(a) tenant of an Social Rented Dwelling pursuant to the exercise of a statutory or voluntary right to buy or the preserved right to buy under the Housing Act 1985 or right to acquire under the Housing Act 1996 or Housing and Regeneration Act 2008 or other statutory disposal scheme as may be in force from time to time

(b) lessee of a Shared Ownership Dwelling who has Staircased to 100% equity ownership in the Shared Ownership Dwelling

DAC BEACHCROFT

Dated 22nd November 2024

(1) **HERTSMERE BOROUGH COUNCIL**

(2) **HERTFORDSHIRE COUNTY COUNCIL**

(3) **NATALIE KAREN HELEN GREENWOLD, MARC PEREIRA-MENDOZA and MICHAEL STEPHAN HARINGMAN**

- and -

(4) **BDW TRADING LIMITED**

Planning Obligation by Deed of Agreement

under section 106 of the Town and Country Planning Act 1990 relating to land at Barnet Lane, Borehamwood, Hertfordshire

DAC Beachcroft LLP
The Walbrook Building 25 Walbrook London EC4N 8AF UK
tel: +44 (0) 20 7242 1011 fax: +44 (0) 20 7831 6630
DX 45 London/Chancery LN

2.7.4 If a binding contract for the sale of a Shared Ownership Dwelling to a person with a Local Connection has not been entered into within the Marketing Period then the obligations and restrictions in paragraphs 2.7.1-2.7.3 of this Part 1 of Schedule 1 shall cease to apply to such Dwellings but for the avoidance of doubt any such Dwellings may thereafter be disposed of only as Shared Ownership Dwellings;

2.7.5 Where a contract for the sale of a Shared Ownership Dwelling to a person with a Local Connection has been entered into within the Marketing Period then the obligations in paragraphs 2.7.1-2.7.3 of this Part 1 of Schedule 1 shall cease to apply to such Shared Ownership Dwelling but for the avoidance of doubt any such Dwellings may thereafter be disposed of only as Shared Ownership Dwellings;

2.7.6 On each subsequent disposal of a Shared Ownership Dwelling the Owner and Registered Provider shall ensure that:

2.7.6.1 A Marketing Notice is served on the Council along with a copy of the sales and purchase documentation for that Shared Ownership Dwelling within 5 Working Days of the Shared Ownership Dwelling being marketed for disposal;

2.7.6.2 From service of the Marketing Notice to market the Shared Ownership Dwelling for the Marketing Period for sale to persons with a Local Connection;

2.7.6.3 During the Marketing Period the Owner shall use reasonable endeavours to enter into a binding contract for the sale of the Shared Ownership Dwellings to persons with a Local Connection and shall not enter into a contract for sale of a Shared Ownership Dwelling with any person who does not have a Local Connection;

2.7.6.4 If a binding contract for the sale of a Shared Ownership Dwelling to a person with a Local Connection has not been entered into within the Marketing Period then the obligations and restrictions in paragraphs 2.7.6.1-2.7.6.3 of this Part 1 of Schedule 1 shall cease to apply to such Dwelling but for the avoidance of doubt any such Dwellings may thereafter be disposed of only as Shared Ownership Dwellings;

2.7.6.5 Where a contract for the sale of a Shared Ownership Dwelling to a person with a Local Connection has been entered into within the Marketing Period then the obligations in paragraphs 2.7.6.1-2.7.6.3 of this Part 1 of Schedule 1 shall cease to apply to such Shared Ownership Dwelling but for the avoidance of doubt any such Dwellings may thereafter be disposed of only as Shared Ownership Dwellings.

3. MORTGAGEE EXEMPTION

3.1 The provisions of paragraph 2 above of this Part 1 will not be binding on a Chargee or a bona fide purchaser for value from a Chargee exercising its power of sale (other than a purchaser which is a Registered Provider) or the successors in title of such purchaser provided that the provisions at paragraph 3.2 below have been complied with.

3.2 It is hereby agreed and declared where the Chargee seeks to exercise its power of sale in relation to Mortgage Land and:

3.2.1 has first served written notice on the Borough Council of its intention to

exercise its power of sale or other power or right conferred upon it, in its mortgage, charge or other security; and

3.2.2 has used reasonable endeavours over a period of three months from the date of the notification issued pursuant to paragraph 3.2.1 above to dispose of the Mortgage Land subject to any leases and tenancies then subsisting and to the terms of this Deed to a Registered Provider or to the Borough Council on terms which will retain the Affordable Housing Dwelling(s) as Affordable Housing for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

3.2.3 no transfer of the Mortgage Land to a Registered Provider or the Borough Council has been completed then upon expiry of the said three month period the Chargee shall be entitled to dispose of the Mortgage Land free from the restrictions contained in this Deed with the effect that the provisions in this Schedule 1 Part 1 shall cease to bind any person obtaining title to the Mortgage Land, and which provisions shall determine absolutely.

4. MISCELLANEOUS

It is agreed that:

4.1 the provisions of paragraph 2 of Part 1 of this Schedule will not be binding on any:

4.1.1 tenant of a Social Rented Dwelling or Affordable Rented Dwelling pursuant to the exercise of a statutory or voluntary right to buy or the preserved right to buy under the Housing Act 1985 or right to acquire under the Housing Act 1996 or Housing and Regeneration Act 2008 or other statutory disposal scheme as may be in force from time to time;

4.1.2 lessee of a Shared Ownership Dwelling who has Staircased to 100% equity ownership in the Shared Ownership Dwelling (or for the avoidance of doubt any successors of such persons or mortgagees of such persons or those deriving title from such persons).

4.2 if the Affordable Housing Dwellings are vested or transferred to a Registered Provider pursuant to a proposal made by the Regulator of Social Housing pursuant to Sections 143A - 169 of the Housing and Regeneration Act 2008 (or any statutory provision amending or replacing the same) then the provisions of this Agreement shall continue in respect of such Registered Provider subject to the provisions of this Deed.

THIS DEED OF AGREEMENT is made on

this 30 day of January 2026

BETWEEN

VELADAIL LEISURE LIMITED (Company registration number 01857386) of 7-12 Half Moon Street London W1J 7BH in its capacity as the freehold owner of the Site ("**the Owner**") and in its capacity as the freehold owner of the Landscape Buffer

AND

GRIGGS (OPTIONS) LIMITED of (Company Registration Number: 12073276) whose registered office is situate at The Grain Yard, 5 Little Hays, Borehamwood Hertfordshire WD6 4DG ("the Developer");

AND

HERTSMERE BOROUGH COUNCIL of Civic Offices, Elstree Way, Borehamwood, WD6 1WA ("the Council")

AND

HERTFORDSHIRE COUNTY COUNCIL of County Hall Pegs Lane Hertford SG13 8DQ ("the County Council")

WHEREAS:

(1) The Council is the local planning authority for the purposes of the 1990 Act for the area within which the Site is situate and as such is the local planning authority entitled to enforce the planning obligations hereinafter recited.

with the Council in such form as the Council may reasonably require to comply with this sub-paragraph.

1.11 From the date of Practical Completion of the Affordable Housing Units the Affordable Housing Units shall be used only in accordance with paragraphs 1.7-1.9 of this Schedule save that it is hereby declared that the provisions of this Schedule shall:

a) not bind a Chargee exercising its power of sale or any Receiver provided that the obligations in paragraph 1.12 of this Schedule shall first have been complied with and upon completion of such disposal the covenants and obligations in this Schedule 1 shall cease to apply and determine in respect of the whole or the relevant part of an Affordable Housing Unit;

b) cease to apply to the whole or any part of the Affordable Housing Unit which is transferred or leased by any Chargee referred to in subparagraph (a) above and shall not bind any persons or bodies deriving title from or through such Chargee; and

c) not bind any Protected Tenant or any person deriving title through or under such Protected Tenant nor bind the mortgagee or chargee or Receiver of such Protected Tenant.

1.12 The Chargee shall provide in seeking to dispose of any of the Affordable Housing Units not less than 3 (three) months prior written notice to the Council of its intention to dispose of any Affordable Housing Unit and:

(a) the Council shall be at liberty during the said period of 3 (three) months to seek to identify another Registered Provider to complete a transfer of the Affordable Housing Unit(s) for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies interest costs, charges and expenses; and

(b) in the event that such transfer to another Registered Provider has not commenced within the said period of 3 (three) months then the Chargee shall be entitled to dispose of the relevant Affordable

Housing Units free of the restrictions set out in this Schedule and always provided that any person or body who has obtained title to any Affordable Housing Units from a Chargee after the procedure set out in this paragraph 1.12 has been followed shall not be bound by the restrictions in this Schedule nor shall any person deriving title from them or any successors in title to any of them.

1.13 Nothing in this Deed shall limit or restrict the terms on which the Market Housing Units may be let or disposed of or the persons who may be eligible to own or occupy them and for the avoidance of doubt the Owner may at its absolute discretion dispose of or let or Occupy the Market Housing Units as Affordable Housing.

[S106 No. 93]

DATED 6th September 2022

(1) ACRE SOUTH MEDBURN LIMITED

(2) MARGARET LOIS ROSE

(3) HERTSMERE BOROUGH COUNCIL

AGREEMENT

Under section 106 of the Town and Country Planning Act 1990 relating to land at South Medburn Farm, Watling Street, Elstree, Borehamwood, Hertfordshire, WD6 3AA

PLANNING APPLICATION REF 21/2220/FUL

SHOOSMITHS

100 Avebury Boulevard
Milton Keynes
Buckinghamshire
MK9 1FH

Ref. M-01004969

SCHEDULE

Part 1- Affordable Housing

Subject to the occurrence of the Commencement Date, the Owner and/or the Developer covenants with the Council as follows:

1 To construct and provide the Affordable Housing in accordance with the Affordable Housing Mix and the Affordable Housing Scheme

2 The Affordable Dwellings (including First Homes) shall not be visually distinguishable from the Market Dwellings based upon their external appearance.

3 Not to Occupy, cause or permit to be Occupied any of the Market Dwellings unless and until the Affordable Dwellings (except First Homes) have been constructed and transferred to the Registered Provider at a price that enables the Registered Provider to provide the Social Rent Dwellings and in each case until evidence of such transfer has been provided to the Council.

4 To ensure that any transfer of the Affordable Housing grants full and free rights of access both pedestrian and vehicular from the public highway to the Affordable Housing and full and free rights of passage of water soil electricity gas and other services through the pipes drains channels wires cables and conduits

5 The Affordable Housing shall not be used for any purpose other than Affordable Housing provided that this provision in this Part 1 of this Schedule shall:

5.1 not be binding on a mortgagee or chargee (or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a Receiver)) of the whole or any part of the Affordable Dwellings or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

5.1.1 such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Dwellings and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Dwellings to another registered provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

5.1.2 if such disposal has not completed within the three (3) month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Dwellings free from the Affordable Housing provisions in this Agreement which provisions shall determine absolutely

5.2 cease to apply to any part of the Affordable Housing where the Registered Provider is or shall be required to dispose of any part pursuant to a right to buy under Part VI of the Housing Act 1985 or Section 16 of the Housing Act 1996 or any similar or substitute right applicable or is or shall be required to sell to a tenant with the benefit of a voluntary purchase grant provided under Sections 20 and 21 of the Housing Act 1996 (or any similar provision in any subsequent legislation

SHOOSMITHS

DATED 9 June 2025

Agreement

under section 106 Town and Country Planning Act 1990 relating to land at Sutcliffe Close and rear of 5-14 Ford Close Bushey, Hertfordshire

(1) Hertsmere Borough Council

(2) Annington Property Limited

b. Where the Affordable Housing Scheme includes Affordable Rent Dwellings such Affordable Rent Dwellings shall be provided and not Occupied other than as Affordable Rent Dwellings.

c. Where the Affordable Housing Scheme includes Social Rent Dwellings such Social Rent Dwellings shall be provided and not Occupied other than as Social Rent Dwellings

8. To procure that Registered Provider shall grant to the Council 100% (one hundred percent) of nomination rights for initial lettings and 100% (one hundred percent) of nomination rights for re-lettings of the Affordable Rent Dwellings and Social Rent Dwellings and to procure that the Registered Provider shall enter into a nominations agreement with the Council in such form as the Council may reasonable require.

9. From the date of Practical Completion of the Affordable Dwellings (save for First Homes) to use the Affordable Dwellings (save for First Homes) only as Affordable Housing save that the provisions of this Part 1 Schedule 1 shall:

a. Not bind an Affordable Chargee exercising its power of sale or any Receiver or any persons or bodies deriving title through such Affordable Chargee or Receiver provided that the obligations in paragraph 10 Part 1 Schedule 1 shall first have been complied with and upon completion of such disposal the covenants and obligations in this Schedule 1 shall cease to apply and determine in respect of the whole or the relevant part of the Affordable Dwelling.

b. Not bind any Protected Tenant or any person deriving title through or under such Protected Tenant nor bind the mortgagee or chargee or Receiver of such Protected Tenant.

10. The Affordable Chargee or Receiver shall provide in seeking to dispose of any of the Affordable Dwellings (save for any First Homes) not less than 3 (three) months prior written notice to the Council of its intention to dispose and:

a. The Affordable Chargee or Receiver shall use reasonable endeavours over a period of 3 (three months) from the date of the notice to the Council to dispose of the Affordable Dwelling to a Registered Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies interest costs charges and expenses; and/or

b. The Council shall be at liberty during the said period of 3 (three) months to seek to identify another Registered Provider or to nominate the Council to complete a transfer of the Affordable Dwelling for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies interest costs charges and expenses; and

c. In the event that such transfer to another Registered Provider or the Council has not completed within the said period of 3 (three) months then the Affordable Chargee or Receiver shall be entitled to dispose of the relevant Affordable Dwelling free of the restrictions set out in this Part 1 Schedule 2 and always provided that any person or body who has obtained title to any Affordable Dwelling from an Affordable Chargee or Receiver after the procedure set out in this paragraph 11 has been followed shall not be bound by the restrictions in this Part 1 Schedule 1 nor shall any person deriving title from them or any successors in title to any of them.

11. Following Commencement of Development and prior to the Practical Completion of the first Shared Ownership Dwelling the Owner shall serve the Marketing Notice on the Council and provide the Council with a copy of the sales and purchase documentation for the Shared Ownership Dwellings

North Herts Council

www.north-herts.gov.uk

DATED 27 JANUARY 2023 NC

NORTH HERTFORDSHIRE DISTRICT COUNCIL

and

HERTFORDSHIRE COUNTY COUNCIL

and

SETTLE GROUP

and

CALA MANAGEMENT LIMITED

DEED

Under Section 106 of the Town & Country Planning Act 1990
Land at Burford Grange Bedford Road Ickleford Hitchin Hertfordshire SG5 3XG

Certified to be a true copy of the original
[redacted]
North Hertfordshire District Council, Gernon Rd
Letchworth Garden City Herts SG6 3JF
Date 27 January 2023

Legal Services
North Hertfordshire District Council
Council Offices, Gernon Road
Letchworth Garden City
Hertfordshire SG6 3JF
(Ref: /LL13917)

1.16.1 the right to nominate Qualifying Persons to occupy all of the Affordable Rented Units in respect of the first Disposal (by way of lease or otherwise) of all of the Affordable Housing Units; and

1.16.2 the right to nominate Qualifying Persons to occupy three out of every four of the Affordable Rented Units in respect of the second and subsequent Disposals of the Affordable Housing Units (by way of lease, assignment or otherwise);

1.17 that subject to **paragraph 2** below the Owner shall not Occupy or permit each Shared Ownership Unit to be Occupied unless and until in respect of that Shared Ownership Unit the Affordable Housing Provider referred to in **paragraph 1.6.2** above has entered into a Shared Ownership Lease to a Qualifying Person with a Local Connection.

2. The provisions of **paragraphs 1.1, 1.2, 1.3, 1.5.3, 1.6.3, 1.7.4, 1.8, 1.9, 1.10, 1.12, 1.13, 1.14, 1.15, 1.16** and **1.17** shall not be binding or enforceable against:

2.1 any person who shall acquire the freehold or leasehold interest in any Affordable Housing Unit pursuant to any statutory right of acquisition and any successor in title or mortgagee of that person;

2.2 a Chargee which shall have the benefit of a legal mortgage or charge secured against the Affordable Housing Provider's estate or interest in any Affordable Housing Unit(s) on the Affordable Housing Land who wishes to exercise its power of sale (or any person deriving title from such Chargee appointed by such Chargee) PROVIDED THAT the Chargee or receiver or manager appointed by the Chargee has notified the Council in writing that it wishes to exercise its statutory power of sale and for a period of three months from such written notification the Chargee having used reasonable endeavours has not completed the Disposal of the Affordable Housing Unit(s) to an Affordable Housing Provider PROVIDED THAT nothing in this paragraph shall require the Chargee to Dispose of the Affordable Housing Unit(s) at a price which is less than the outstanding balance of its legal mortgage or charge over the Affordable Housing Unit(s) (including interest, costs and expenses) FOR THE AVOIDANCE OF DOUBT if such Disposal has not completed after the three month period from such written notification the Chargee, shall be entitled to Dispose of the Affordable

Housing Unit(s) free from the provisions of paragraphs 1.1, 1.2, 1.3, 1.5.3, 1.6.3, 1.7.4, 1.8, 1.9, 1.10, 1.12, 1.13, 1.14, 1.15, 1.16 and 1.17;

2.3 a Chargee which shall have the benefit of a legal mortgage or charge secured against a tenant's estate or interest (leased by an Affordable Housing Provider) in a Shared Ownership Unit who wishes to exercise its power of sale (or any person deriving title from such Chargee) PROVIDED THAT the Chargee has notified the Council in writing that it wishes to exercise its statutory power of sale and for a period of two months from such written notification the Chargee having used reasonable endeavours has not completed the Disposal of the Shared Ownership Unit to an Affordable Housing Provider or Qualifying Person PROVIDED THAT nothing in this paragraph shall require the Chargee or receiver or manager to Dispose of the Shared Ownership Unit at a price which is less than the outstanding balance of its legal mortgage or charge over the Shared Ownership Unit (including interest, costs and expenses) FOR THE AVOIDANCE OF DOUBT if such Disposal has not completed after the two month period from such written notification the Chargee, shall be entitled to Dispose of the Affordable Housing Unit(s) free from the provisions of paragraphs 1.1, 1.2, 1.3, 1.5.3, 1.6.3, 1.7.4, 1.8, 1.9, 1.10, 1.12, 1.13, 1.14, 1.15, 1.16 and 1.17; and/or

2.4 any successors in title to or any persons deriving title through or with title paramount to any of the persons referred to sub-paragraphs 2.1 – 2.3.

DATED 26th August 2021

NORTH HERTFORDSHIRE DISTRICT COUNCIL

and

HERTFORDSHIRE COUNTY COUNCIL

and

ZEDRA TRUST COMPANY (UK)LIMITED, DIANA LADY FARNHAM and LUCINDA MARY CORBY, MICHAEL JOHN GILBERT BRIDGE and PATRICIA ELLEN BRIDGE, JUSTIN PAUL COOPER and ZOE LOUISE COOPER

DEED

Under Section 106 of the Town & Country Planning Act 1990
Land at Heath Lane, Codicote, Herts

Legal Services
North Hertfordshire District Council
Council Offices, Gernon Road
Letchworth Garden City
Hertfordshire SG6 3JF
(Ref: 18/02722/FP/LL13793)

1.16.2 the right to nominate Qualifying Persons to occupy three out of every four of the Social Rented Units and/ or the Affordable Rented Units in respect of the second and subsequent Disposals of the Affordable Housing Units (by way of lease, assignment or otherwise);

1.17 that subject to **paragraph 2** below the Owners shall not Occupy or permit each Shared Ownership Unit to be Occupied unless and until in respect of that Shared Ownership Unit the Affordable Housing Provider referred to in **paragraph 1.6.2** above has entered into a Shared Ownership Lease to a Qualifying Person with a Local Connection.

2. The provisions of **paragraph 1.1, 1.2, 1.3, 1.4, 1.5.1,1.5.3, 1.6.1. 1.6.3, 1.7.4, 1.8, 1.9, 1.10, 1.12, 1.13, 1.14, 1.15, 1.16** and **1.17** shall not be binding or enforceable against:

2.1 any person who shall acquire the freehold or leasehold interest in any Affordable Housing Unit pursuant to any statutory right of acquisition and any successor in title or mortgagee of that person;

2.2 a Chargee which shall have the benefit of a legal mortgage or charge secured against the Affordable Housing Provider's estate or interest in any Affordable Housing Unit(s) on the Affordable Housing Land who wishes to exercise its power of sale (or any person deriving title from such Chargee appointed by such Chargee) PROVIDED THAT the Chargee or receiver or manager appointed by the Chargee has notified the Council in writing that it wishes to exercise its statutory power of sale and for a period of three months from such written notification the Chargee having used reasonable endeavours has not completed the Disposal of the Affordable Housing Unit(s) to an Affordable Housing Provider PROVIDED THAT nothing in this paragraph shall require the Chargee to Dispose of the Affordable Housing Unit(s) at a price which is less than the outstanding balance of its legal mortgage or charge over the Affordable Housing Unit(s) (including interest, costs and expenses) FOR THE AVOIDANCE OF DOUBT if such Disposal has not completed after the three month period from such written notification the Chargee, shall be entitled to Dispose of the Affordable Housing Unit(s) free from the provisions of paragraphs 1.1, 1.2, 1.3, 1.5, 1.6, 1.7.4, 1.8, 1.9, 1.10, 1.12, 1.13, 1.14, 1.15, 1.16 and 1.17;

2.3 a Chargee which shall have the benefit of a legal mortgage or charge secured against a tenant's estate or interest (leased by an Affordable

Housing Provider) in a Shared Ownership Unit who wishes to exercise its power of sale (or any person deriving title from such Chargee) PROVIDED THAT the Chargee has notified the Council in writing that it wishes to exercise its statutory power of sale and for a period of three months from such written notification the Chargee having used reasonable endeavours has not completed the Disposal of the Shared Ownership Unit to an Affordable Housing Provider or Qualifying Person PROVIDED THAT nothing in this paragraph shall require the Chargee or receiver or manager to Dispose of the Shared Ownership Unit at a price which is less than the outstanding balance of its legal mortgage or charge over the Shared Ownership Unit (including interest, costs and expenses) FOR THE AVOIDANCE OF DOUBT if such Disposal has not completed after the three month period from such written notification the Chargee, shall be entitled to Dispose of the Affordable Housing Unit(s) free from the provisions of paragraphs 1.1, 1.2, 1.3, 1.5, 1.6 1.7.4, 1.8, 1.9, 1.10, 1.12, 1.13, 1.14, 1.15, 1.16 and 1.17.

Contributions to the Council

3 The Owners covenants with the Council:

3.1 to pay 50% (fifty percent) of the District Council Contributions to the Council prior to the Occupation of the Development; and

3.2 not to cause or permit Occupation of the Development until it has paid 50% (fifty percent) of the District Council Contributions to the Council in accordance with **paragraph 3.1** above.

3.3 to pay the remaining 50% (fifty percent) of the District Council Contributions to the Council prior to the Occupation of 50% (fifty percent) of Open Market Units; and

3.4 not to cause or permit Occupation of more than 50% of the Open Market Units until it has paid the remaining 50% (fifty percent) of the District Council Contributions to the Council in accordance with **paragraph 3.3** above.

DATED 13 February **2026**

NORTH HERTFORDSHIRE DISTRICT COUNCIL

and

HERTFORDSHIRE COUNTY COUNCIL

and

DIANA HANDS HODGE

and

MANOR OAK HOMES LIMITED

DEED OF AGREEMENT

Under Section 106 of the Town & Country Planning Act 1990
Relating to Land to the North of the Close, Codicote, Hertfordshire

used or Occupied other than as Intermediate Units in accordance with the terms of this Deed;

1.16 that subject to **paragraph 2** below the Owner shall not Occupy or permit the Affordable Housing Units to be used or Occupied other than by Qualifying Persons and their families;

1.17 that subject to **paragraph 2** below and unless otherwise agreed in writing by the Council, the Council shall have the right to nominate a Qualifying Person to occupy the Social Rented Unit and Affordable Rented Units as follows:

1.17.1 the right to nominate Qualifying Persons to occupy all of the Social Rented Units and Affordable Rented Units in respect of the first Disposal (by way of lease or otherwise) of all of the Affordable Rented Units and Social Rented Unit; and

1.17.2 the right to nominate Qualifying Persons to occupy three out of every four of the Social Rented Units and Affordable Rented Units in respect of the second and subsequent Disposals of the Social Rented Units and Affordable Rented Units (by way of lease, assignment or otherwise);

1.18 that subject to **paragraph 2** below the Owner shall not Occupy or permit any Intermediate Unit or Shared Ownership Unit to be Occupied other than as an Intermediate Unit or Shared Ownership Unit pursuant to a Shared Ownership Lease to a Qualifying Person with a Local Connection to North Hertfordshire district.

2. The provisions of **part 1 of this Schedule 1** shall not be binding or enforceable against:

2.1 any person who shall acquire the freehold or leasehold interest in any Affordable Housing Unit pursuant to any statutory right of acquisition and any successor in title or mortgagee of that person;

2.2 a Chargee which shall have the benefit of a legal mortgage or charge secured against the Affordable Housing Provider's estate or interest in any Affordable Housing Unit(s) on the Affordable Housing Land who wishes to exercise its power of sale (or any person deriving title from such Chargee) **PROVIDED THAT** the Chargee or receiver or manager appointed by the

Chargee has notified the Council in writing that it wishes to exercise its statutory power of sale and for a period of three months from such written notification the Chargee having used reasonable endeavours has not completed the Disposal of the Affordable Housing Unit(s) to an Affordable Housing Provider **PROVIDED THAT** nothing in this paragraph shall require the Chargee to Dispose of the Affordable Housing Unit(s) at a price which is less than the outstanding balance of its legal mortgage or charge over the Affordable Housing Unit(s) (including interest, costs and expenses) **FOR THE AVOIDANCE OF DOUBT** if such Disposal has not completed within the three month period from such written notification the Chargee, shall be entitled to Dispose of the Affordable Housing Unit(s) free from the provisions of **part 1 of this Schedule 1;**

2.3 a Chargee which shall have the benefit of a legal mortgage or charge secured against a tenant's estate or interest (leased by an Affordable Housing Provider) in a Shared Ownership Unit or Intermediate Unit who wishes to exercise its power of sale (or any person deriving title from such Chargee) **PROVIDED THAT** the Chargee has notified the Council in writing that it wishes to exercise its statutory power of sale and for a period of two months from such written notification the Chargee having used reasonable endeavours has not completed the Disposal of the Shared Ownership Unit or Intermediate Unit to an Affordable Housing Provider or Qualifying Person **PROVIDED THAT** nothing in this paragraph shall require the Chargee to Dispose of the Shared Ownership Unit or Intermediate Unit at a price which is less than the outstanding balance of its legal mortgage or charge over the Shared Ownership Unit or Intermediate Unit (including interest, costs and expenses) **FOR THE AVOIDANCE OF DOUBT** if such Disposal has not completed within the two month period from such written notification the Chargee, shall be entitled to Dispose of the Affordable Housing Unit(s) free from the provisions of **part 1 of this Schedule 1**;

2.4 a tenant of a Shared Ownership Lease who staircases to 100%;

2.5 any successors in title to or any persons deriving title through or with title paramount to any of the persons referred to sub-paragraphs 2.1 – 2.4.

North Herts Council

DATED 1 NOVEMBER **2022**

NORTH HERTFORDSHIRE DISTRICT COUNCIL

and

HERTFORDSHIRE COUNTY COUNCIL

and

JOHN EDWARD ANSELL

and

WARDEN DEVELOPMENTS LIMITED

DEED

Under Section 106 of the Town & Country Planning Act 1990
Land adjacent to Oaklea and south of Cowards Lane, Codicote

Legal Services
North Hertfordshire District Council
Council Offices, Gernon Road
Letchworth Garden City
Hertfordshire SG6 3JF
(Ref: 17/01464/1/LL13549)

1.16 that subject to **paragraph 2** below and unless otherwise agreed in writing by the Council, the Council shall have the right to nominate a Qualifying Person to occupy the Affordable Housing Units as follows:

1.16.1 the right to nominate Qualifying Persons to occupy all of the Social/Affordable Rented Units in respect of the first Disposal (by way of lease or otherwise) of all of the Affordable Housing Units; and

1.16.2 the right to nominate Qualifying Persons to occupy three out of every four of the Social/Affordable Rented Units in respect of the second and subsequent Disposals of the Affordable Housing Units (by way of lease, assignment or otherwise);

1.17 that subject to **paragraph 2** below the Owner and the Developer shall not Occupy or permit each Shared Ownership Unit to be Occupied unless and until in respect of that Shared Ownership Unit the Affordable Housing Provider referred to in **paragraph 1.6.2** above has entered into a Shared Ownership Lease to a Qualifying Person with a Local Connection.

2. The provisions of **paragraphs 1.1, 1.2, 1.3, 1.5.3, 1.6.3, 1.7.4, 1.8, 1.9, 1.10, 1.12, 1.13, 1.14, 1.15, 1.16** and **1.17** shall not be binding or enforceable against:

2.1 any person who shall acquire the freehold or leasehold interest in any Affordable Housing Unit pursuant to any statutory right of acquisition and any successor in title or mortgagee of that person;

2.2 a Chargee which shall have the benefit of a legal mortgage or charge secured against the Affordable Housing Provider's estate or interest in any Affordable Housing Unit(s) on the Affordable Housing Land who wishes to exercise its power of sale (or any person deriving title from such Chargee appointed by such Chargee) PROVIDED THAT the Chargee or receiver or manager appointed by the Chargee has notified the Council in writing that it wishes to exercise its statutory power of sale and for a period of three months from such written notification the Chargee having used reasonable endeavours has not completed the Disposal of the Affordable Housing Unit(s) to an Affordable Housing Provider PROVIDED THAT nothing in this paragraph shall require the Chargee to Dispose of the Affordable Housing Unit(s) at a price which is less than the outstanding balance of its legal mortgage or charge over the Affordable Housing Unit(s) (including interest,

costs and expenses) FOR THE AVOIDANCE OF DOUBT if such Disposal has not completed after the three month period from such written notification the Chargee, shall be entitled to Dispose of the Affordable Housing Unit(s) free from the provisions of paragraphs 1.1, 1.2, 1.3, 1.5.3, 1.6.3, 1.7.4, 1.8, 1.9, 1.10, 1.12, 1.13, 1.14, 1.15, 1.16 and 1.17;

2.3 a Chargee which shall have the benefit of a legal mortgage or charge secured against a tenant's estate or interest (leased by an Affordable Housing Provider) in a Shared Ownership Unit who wishes to exercise its power of sale (or any person deriving title from such Chargee) PROVIDED THAT the Chargee has notified the Council in writing that it wishes to exercise its statutory power of sale and for a period of two months from such written notification the Chargee having used reasonable endeavours has not completed the Disposal of the Shared Ownership Unit to an Affordable Housing Provider or Qualifying Person PROVIDED THAT nothing in this paragraph shall require the Chargee or receiver or manager to Dispose of the Shared Ownership Unit at a price which is less than the outstanding balance of its legal mortgage or charge over the Shared Ownership Unit (including interest, costs and expenses) FOR THE AVOIDANCE OF DOUBT if such Disposal has not completed after the two month period from such written notification the Chargee, shall be entitled to Dispose of the Shared Ownership Unit(s) free from the provisions of paragraphs 1.1, 1.2, 1.3, 1.5.3, 1.6.3, 1.7.4, 1.8, 1.9, 1.10, 1.12, 1.13, 1.14, 1.15, 1.16 and 1.17; and/or

2.4 any successors in title to or any persons deriving title through or with title paramount to any of the persons referred to sub-paragraphs 2.1 – 2.3.

DATED 26 MARCH **2021**

NORTH HERTFORDSHIRE DISTRICT COUNCIL (1)

-and-

HERTFORDSHIRE COUNTY COUNCIL (2)

-and-

NORTH HERTFORDSHIRE COLLEGE FURTHER EDUCATION CORPORATION (3)

-and-

CALA MANAGEMENT LIMITED (4)

-and-

LLOYDS BANK PLC (5)

- and-

THE SECRETARY OF STATE FOR EDUCATION (6)

AGREEMENT UNDER SECTION 106 OF THE TOWN AND COUNTRY PLANNING ACT 1990

relating to the development of North Hertfordshire College, Cambridge Road, Hitchin, Hertfordshire SG4 0JD

HOWES PERCIVAL

Flint Buildings
1 Bedding Lane
Norwich
Norfolk
NR3 1RG
Ref: JZM/222215.0023

11 Subject to paragraphs 16 and 17 below the Owner shall not Occupy or permit the Affordable Rented Units to be used or Occupied other than as Affordable Rented Units in accordance with the terms of this Deed.

12 Subject to paragraphs 16 and 17 below the Owner shall not Occupy or permit the Shared Ownership Units to be used or Occupied other than as Shared Ownership Units in accordance with the terms of this Deed.

13 Subject to paragraphs 16 and 17 below the Owner shall not Occupy or permit the Affordable Dwellings to be used or Occupied other than by Qualifying Persons and their dependants.

14 Subject to paragraphs 16 and 17 below and unless otherwise agreed in writing by the Council, the Council shall have the right to nominate a Qualifying Person to occupy the Affordable Dwellings as follows:

(a) the right to nominate Qualifying Persons to occupy all of the Affordable Rented Units in respect of the first Disposal (by way of lease or otherwise) of all of the Affordable Dwellings; and

(b) the right to nominate Qualifying Persons to occupy three out of every four of the Affordable Rented Units in respect of the second and subsequent Disposals of the Affordable Dwellings (by way of lease, assignment or otherwise).

15 Unless otherwise agreed in writing with the District Council and subject to paragraphs 16 and 17 below not to use the Affordable Dwellings otherwise than in accordance with the Affordable Housing Plan and tenures specified therein.

16 The obligations and restrictions contained in this Deed shall not be binding on any Protected Tenant or any mortgagee or chargee of a Protected Tenant or any person deriving title from a Protected Tenant.

17 Without prejudice to Clause 17 the Affordable Housing obligations and restrictions in this Deed shall not be binding on a Mortgagee of the whole or any part of the Affordable Dwellings or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

(a) such Mortgagee shall first give written notice to the Council of its intention to dispose of the Affordable Dwellings and shall have used reasonable endeavours

over a period of three months from the date of the written notice to complete a disposal of the Affordable Dwellings to another Registered Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

(b) if such disposal has not completed within the three month period, the Mortgagee shall be entitled to dispose of the Affordable Dwellings free from the Affordable Housing obligations in this Deed which obligations and restrictions shall determine absolutely;

AND FURTHER PROVIDED THAT at all times the rights and obligations in this Deed shall not require the Mortgagee to act contrary to its duties under the charge or mortgage.

Part 2

Public Open Space

The Owner covenants with the District Council as follows:

1 Not to Commence the Development until the On-Site POS Scheme has been submitted to and approved in writing by the District Council.

2 Not to Occupy more than 50% of the Dwellings until the On-Site POS has been provided and laid out in accordance with the approved On-Site POS Scheme.

3 Not to Occupy or allow Occupation of any of the Dwellings until the Owner has confirmed to the District Council whether or not the On-Site POS is to be transferred to a Management Company (unless the Owner has made alternative arrangements to secure the on-going maintenance of any On-Site POS as agreed with the District Council);

PROVIDED ALWAYS THAT the Owner shall remain liable for the maintenance of any On-Site POS until such time as it is transferred AND FOR THE AVOIDANCE OF DOUBT neither the District Council nor any parish or town council shall be obliged to accept a transfer of any On-Site POS.

4 Any transfer of any On Site POS pursuant to paragraph 3 above shall be in accordance with the following terms (unless otherwise agreed in writing between the parties):

DATED 23rd February 2024

NORTH HERTFORDSHIRE DISTRICT COUNCIL (1)

HERTFORDSHIRE COUNTY COUNCIL (2)

LOGIE PROPERTY CO. LIMITED (3)

Planning Obligation Deed of Agreement under Section 106 of the Town and Country Planning Act 1990 (as amended)

Land at Ickleford Mill, Ickleford, Hitchin SG5 3UN

birketts
Next Level Law

entered into a Shared Ownership Lease to a Qualifying Person with a Local Connection to the District of North Hertfordshire.

2. The provisions of this part of Schedule Two shall not be binding or enforceable against:

2.1 any person who shall acquire the freehold or leasehold interest in any Affordable Housing Unit pursuant to any statutory right of acquisition and any successor in title or mortgagee of that person;

2.2 a Chargee which shall have the benefit of a legal mortgage or charge secured against the Affordable Housing Provider's estate or interest in any Affordable Housing Unit(s) on the Affordable Housing Land who wishes to exercise its power of sale (or any person deriving title from such Chargee appointed by such Chargee) PROVIDED THAT the Chargee or receiver or manager appointed by the Chargee shall first give written notice to the Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours for a period of three months from the date of the written notification to complete a disposal of the Affordable Housing Units to another Affordable Housing Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses and if such disposal has not completed with the three month period, the Chargee or receiver shall be entitled to dispose of the Affordable Housing Units free from the Affordable Housing provisions in this Deed which provisions shall determine absolutely;

2.3 a Chargee which shall have the benefit of a legal mortgage or charge secured against a tenant's estate or interest (leased by an Affordable Housing Provider) in a Shared Ownership Unit who wishes to exercise its power of sale (or any person deriving title from such Chargee) shall first give written notice to the Council of its intention to dispose of the Shared Ownership Unit and shall have used reasonable endeavours for a period of three months from the date of the written notification to complete a disposal of the Shared Ownership Unit to another Affordable Housing Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses and if such disposal has not completed with the three month period, the Chargee or receiver shall be entitled to dispose of the Shared Ownership Unit free from the Affordable Housing provisions in this Deed which provisions shall determine absolutely;

2.4 any successors in title to or any persons deriving title through or with title paramount to any of the persons referred to sub-paragraphs 2.1 – 2.3.

Part 2

North Herts Council

www.north-herts.gov.uk

DATED 02 April **2025**

NORTH HERTFORDSHIRE DISTRICT COUNCIL

and

HERTFORDSHIRE COUNTY COUNCIL

and

SHEEN LIMITED

and

MARGARETE BEADSWORTH

and

CALA MANAGEMENT LIMITED

DEED

Under Section 106 of the Town & Country Planning Act 1990
Land South of Oughtonhead Lane, Hitchin 23/00563/FP

Legal Services
North Hertfordshire District Council
Council Offices, Gernon Road
Letchworth Garden City
Hertfordshire SG6 3JF
(Ref: 23/00563/LL14834)

that Shared Ownership Unit the Affordable Housing Provider referred to in **paragraph 1.6.2** above has entered into a Shared Ownership Lease to a Qualifying Person with a Local Connection.

2. The provisions of this **Schedule One Part 1** shall not be binding or enforceable against:

2.1 any person who shall acquire the freehold or leasehold interest in any Affordable Housing Unit pursuant to any statutory right of acquisition and any successor in title or mortgagee of that person;

2.2 a Chargee or any persons or bodies deriving title through such Chargee which shall have the benefit of a legal mortgage or charge secured against the Affordable Housing Provider's estate or interest in any Affordable Housing Unit(s) on the Affordable Housing Land PROVIDED THAT:

2.2.1 such Chargee shall first give written notice to the Council of its intention to dispose of the Affordable Housing Unit(s) and shall have used reasonable endeavours over a period of three (3) months from the date of the written notice to complete a disposal of the Affordable Housing Unit(s) to another Affordable Housing Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest, costs and expenses; and

2.2.2 if such disposal under 2.2.1 above has not completed within the three (3) months period, the Chargee shall be entitled to dispose of the Affordable Housing Unit(s) free from the affordable housing restrictions in this Deed which shall determine absolutely;

2.3 any person who has acquired 100% of the equity in a Shared Ownership Unit ; and/or

2.4 any successors in title to or any persons deriving title through or with title paramount to any of the persons referred to sub-paragraphs 2.1 – 2.3.

Part 2

Council Contributions

1. The Owner hereby covenants and agrees with the Council as follows:

North Herts Council

www.north-herts.gov.uk

DATED 19 JULY **2023**

NORTH HERTFORDSHIRE DISTRICT COUNCIL

and

HERTFORDSHIRE COUNTY COUNCIL

and

FREDERICK DAVID RAND and CHRISTINE HELEN RAND

and

BARCLAYS SECURITY TRUSTEE LIMITED

AGREEMENT

pursuant to Section 106 of the Town & Country Planning Act 1990, as amended and affecting land adjacent to Royston Road, Barkway, Hertfordshire

Legal Services
North Hertfordshire District Council
Council Offices, Gernon Road
Letchworth Garden City
Hertfordshire SG6 3JF
(Ref: 18/01502/OP/LL13893)

8.1 that subject to **paragraphs 11 and 12** below and unless otherwise agreed in writing by the Council, the Council shall have the right to nominate a Qualifying Person to occupy the Affordable Housing Units as follows:

8.1.1 the right to nominate Qualifying Persons to occupy all of the Affordable Rented Units in respect of the first disposal (by way of lease or otherwise) of all of the Affordable Housing Units; and

8.1.2 the right to nominate Qualifying Persons to occupy three out of every four of the Affordable Rented Units in respect of the second and subsequent disposals of the Affordable Housing Units (by way of lease, assignment or otherwise);

9. any Affordable Housing Units provided as Discounted Market Sales and/or Starter Homes and/or Other Affordable Routes to Home Ownership of a type that would not be provided through an Approved Body shall be subject to such eligibility for purchase criteria or regulations and/or occupancy criteria or regulations and/or subsequent disposal criteria or regulations as HM Government shall from time to time impose and such eligibility for purchase criteria or regulations and/or occupancy criteria or regulations and/if subsequent disposal criteria for such Affordable Housing Dwellings shall be evidenced in any transfer or subsequent transfer of said Affordable Housing Dwellings and protected by way of a restriction

10. to serve on the Council notice in writing not more than 14 days after the first Occupation of thirty-five percent (35%) and seventy-five percent (75%) of the Open Market Dwellings

11. It is Hereby Agreed and Declared

11.1 The obligations and restrictions contained in this Schedule Two (Part I) shall not bind a Chargee of the whole or part of the Affordable Housing Dwellings PROVIDED THAT such Chargee acting pursuant to any event of default has first complied with the provisions of paragraph 11.2 of this Schedule Two (Part I);

11.2 Any Chargee claiming the protection granted by paragraph 11.1 above must first:

11.2.1 give written notice to the Council of its intention to dispose of the Affordable Housing Dwelling (or Affordable Housing Dwellings); and

11.2.2 use reasonable endeavours over a period of twelve (12) weeks from the date of such written notice to dispose of the Affordable Housing Dwelling (or Affordable Housing Dwellings) to another Affordable Housing Provider or to the Council for a consideration not less than the amount due and outstanding to the Chargee under the terms of the mortgage or charge including all accrued principal monies, interest and costs and expenses incurred by the Chargee in respect of the mortgage or charge

PROVIDED THAT at all times the rights and obligations in this paragraph 11.2 shall not require the Chargee to act contrary to its duties under the charge or mortgage and that the Council must give full consideration to protecting the interest of the Chargee in respect of moneys outstanding under the charge or mortgage

11.3 If such disposal referred to in paragraph 11.2.2 above has not taken place within such twelve (12) week period the Chargee shall be entitled to dispose of the Affordable Housing Dwelling (or Affordable Housing Dwellings) free from the affordable housing provisions contained in this Agreement which shall determine absolutely.

12. The transfer of the Affordable Housing Dwellings to the Affordable Housing Provider shall:

12.1 be with vacant possession; and

12.2. shall contain:

12.2.1. a grant by the Owner to the Affordable Housing Provider of all rights of access and passage of services and all other rights reasonably necessary for the beneficial use and enjoyment of the Affordable Housing Dwellings

12.2.2. a reservation of all rights of access and passage of services and all other rights reasonably necessary for the purpose of the Development and the beneficial use and enjoyment of the remainder of the Land

DATED 10 JANUARY 2022

NORTH HERTFORDSHIRE DISTRICT COUNCIL

and

HERTFORDSHIRE COUNTY COUNCIL

and

BEVERLEY HOMES LIMITED

DEED

Under Section 106 of the Town & Country Planning Act 1990
Land north and east of Windmill Close, Royston Road, Barkway, Hertfordshire SG8 8BZ.

Legal Services
North Hertfordshire District Council
Council Offices, Gernon Road
Letchworth Garden City
Hertfordshire SG6 3JF
(Ref: 20/02779/FP/LL4313)

Affordable Rented Units (by way of lease, assignment or otherwise);

1.17 that subject to **paragraph 2** below, the Developer shall not Occupy, nor permit each Shared Ownership Unit to be Occupied, unless and until in respect of that Shared Ownership Unit the Affordable Housing Provider referred to in **paragraph 1.6.2** above has entered into a Shared Ownership Lease to a Qualifying Person with a Local Connection.

2. The provisions of **paragraphs 1.1, 1.2, 1.3, 1.5.3, 1.6.3, 1.7.4, 1.8, 1.9, 1.10, 1.11 1.12, 1.13, 1.14, 1.15, 1.16** and **1.17** shall not be binding or enforceable against:

2.1 any person who shall acquire the freehold or leasehold interest in any Affordable Housing Unit pursuant to any statutory right of acquisition and any successor in title or mortgagee of that person;

2.2 a Chargee which shall have the benefit of a legal mortgage or charge secured against the Affordable Housing Provider's estate or interest in any Affordable Housing Unit(s) on the Affordable Housing Land who wishes to exercise its power of sale (or any person deriving title from such Chargee) PROVIDED THAT the Chargee has notified the Council in writing that it wishes to exercise its statutory power of sale and for a period of three months from such written notification the Chargee having used reasonable endeavours has not completed the disposal of the Affordable Housing Unit(s) to an Affordable Housing Provider PROVIDED THAT nothing in this paragraph shall require the Chargee to dispose of the Affordable Housing Unit(s) at a price which is less than the outstanding balance of its legal mortgage or charge over the Affordable Housing Unit(s) (including interest, costs and expenses) and FOR THE AVOIDANCE OF DOUBT if such disposal has not completed after the three month period from such written notification the Chargee shall be entitled to Dispose of the Affordable Housing Unit(s) free from the provisions of paragraphs 1.1, 1.2, 1.3, 1.5.3, 1.6.3, 1.7.4, 1.8,

1.9, 1.10, 1.11 1.12, 1.13, 1.14, 1.15, 1.16 and 1.17 which provisions shall determine absolutely;

2.3 a Chargee which shall have the benefit of a legal mortgage or charge secured against a tenant's estate or interest (leased by an Affordable Housing Provider) in a Shared Ownership Unit who wishes to exercise its power of sale (or any person deriving title from such Chargee) PROVIDED THAT the Chargee has notified the Council in writing that it wishes to exercise its statutory power of sale and for a period of two months from such written notification the Chargee having used reasonable endeavours has not completed the Disposal of the Shared Ownership Unit to an Affordable Housing Provider or Qualifying Person PROVIDED THAT nothing in this paragraph shall require the Chargee or receiver or manager to Dispose of the Shared Ownership Unit at a price which is less than the outstanding balance of its legal mortgage or charge over the Shared Ownership Unit (including interest, costs and expenses) FOR THE AVOIDANCE OF DOUBT if such Disposal has not completed after the two month period from such written notification the Chargee, shall be entitled to Dispose of the Affordable Housing Unit(s) free from the provisions of paragraphs 1.1, 1.2, 1.3, 1.5.3, 1.6.3, 1.7.4, 1.8, 1.9, 1.10, 1.12, 1.13, 1.14, 1.15, 1.16 and 1.17;

2.4 any successors in title to or any persons deriving title through or with title paramount to any of the persons referred to sub-paragraphs 2.1 – 2.3.

Contributions to the Council

3 The Developer covenants with the Council:

3.1 to pay the District Council Contributions and the Ecology Contribution to the Council prior to the Commencement of the Development; and

1149

DATED 10 November 2014

NORTH HERTFORDSHIRE DISTRICT COUNCIL

and

HERTFORDSHIRE COUNTY COUNCIL

and

LETCHWORTH GARDEN CITY HERITAGE FOUNDATION

and

ARKCADE INVESTMENTS LIMITED

and

STANWICK LIMITED

and

BURSTING INVESTMENTS LIMITED

and

BDW TRADING LIMITED

N.H.D.C
12 NOV 2014

DEED

Under Section 106 of the Town & Country Planning Act 1990
Land to the North West Side of Blackhorse Road, Letchworth Garden City

Head of Legal & Democratic Services
North Hertfordshire District Council
Council Offices, Gernon Road
Letchworth Garden City
Hertfordshire SG6 3JF

We certify this document as a true copy of the original
[redacted]
Date: 10/11/14
EVERSHEDS LLP

1.9.1 the right to nominate Qualifying Persons to occupy each of the Social Rented Units and the Affordable Rented Units in respect of the first disposal (by way of lease or otherwise) of each of them; and

1.9.2 the right to nominate Qualifying Persons to occupy three out of every four of the Social Rented Units and Affordable Rented Units in respect of the second and subsequent disposals of these Social Rented Units and Affordable Rented Units (by way of lease, assignment or otherwise);

1.10 **paragraphs 1.7, 1.8, 1.9, 1.11 and 1.12** of this Schedule shall not be binding or enforceable against:

1.10.1 any person who shall acquire the freehold or leasehold interest in any Affordable Housing Unit pursuant to any statutory right of acquisition and any successor in title or mortgagee in possession of that person; and

1.10.2 a Chargee which shall have the benefit of a legal mortgage or charge secured against the Affordable Housing Provider's estate or interest in the Affordable Housing Land who wishes to exercise its power of sale (or any person deriving title from a Chargee including any successors in title to such person as a consequence of the exercise by the Chargee of any of its statutory powers of sale) PROVIDED THAT

(a) the Chargee or receiver appointed by the Chargee has notified the Council in writing that it wishes to exercise its statutory power of sale and within three months of such written notification the Chargee or receiver having used reasonable endeavours is unable to enter into a contract for sale of the Affordable Housing Land or Affordable Housing Units to an Affordable Housing Provider;

(b) the Chargee shall not be required to sell for an amount less than the debt owed under the charge; and

(c) at all times the rights and obligations in this paragraph shall not require the Chargee to act contrary to its duties under the charge or mortgage.

1.10.3 any person who acquires 100% of the leasehold interest in a Shared Ownership Unit through the process of staircasing and any successor in title or mortgagee in possession of that person;

1.11 subject to **paragraph 1.10**:

1.11.1 not to permit the Affordable Housing Units to be used other than as Affordable Housing in accordance with the terms of this Deed;

1.11.2 not to permit the Social Rented Units provided in accordance with **paragraph 1.1** of **Schedule Two** to be used other than as Social Rented Units;

1.11.3 not to permit the Affordable Rented Units provided in accordance with **paragraph 1.1** of **Schedule Two** to be used other than as Affordable Rented Units;

1.11.4 not to permit the Shared Ownership Units provided in accordance with **paragraph 1.1** of **Schedule Two** to be used other than as Shared Ownership Units; and

1.11.5 not to permit the Affordable Housing Units to be occupied other than by Qualifying Persons and their dependants;

1.12 not to Occupy or cause or permit the Occupation of the Affordable Housing Units until a nominations agreement has been entered into with the Council in relation to the Social Rented Units and Affordable Rented Units.

Contributions to the Council

2 The Owners covenant with the Council:

2.1 to pay the District Council Contributions to the Council on or prior to the Commencement of the Development;

THIS DEED is dated 10th June 2024

(1) HERTFORDSHIRE COUNTY COUNCIL of County Hall Hertford Hertfordshire SG13 8DE (**"the County Council"**);

(2) ST ALBANS CITY AND DISTRICT COUNCIL of Civic Centre St Peters Street, St Albans, Hertfordshire, AL1 3JE (**"the Council"**);

(3) CHRISTOPHER JOHN MUSK of 23 Station Road, Smallford, St Albans, Hertfordshire AL4 0HA (**"the Owner 1"**)

(4) ANNE-MARIE HENRIETTE MUSK of 23 Station Road, Smallford, St Albans, Hertfordshire AL4 0HA (**"the Owner 2"**); and

(5) CONSTABLE HOMES LIMITED incorporated and registered in England and Wales with company number 03943413 whose registered office is at Springfield Lodge, Colchester Road, Springfield Chelmsford, Essex, CM2 5PW (**"the Developer"**).

WHEREAS

(A) The County Council and the Council are local planning authorities for the purposes of the 1990 Act for the area in which the Site is situate and as such are the local planning authorities entitled to enforce the planning obligations hereinafter recited.

(B) The County Council is the Highway Authority the Education Authority the Library Authority and the Social Services Authority for Hertfordshire.

(C) The Owner 1 and Owner 2 are the freehold owner of the whole of the Site, and will be referred to as Owner within this Deed.

(D) The Developer has an interest in the Site by virtue of an Option Purchase Agreement dated 8 October 2015 (as varied on 5 October 2018).

(E) On 19 October 2022 the Planning Application was submitted by the Developer to the Council for outline planning permission for the Development on the Site.

(F) This Deed is entered into to make provision for regulating the Development and securing the matters hereinafter referred to which are required in order to enable the Development to go ahead.

NOW THIS DEED WITNESSETH as follows:

OPERATIVE PART

10.2.2 the First Homes Owner is an active Armed Services Member and is to be deployed elsewhere for the for the duration of the letting or sub-letting;
10.2.3 the First Homes Owner reasonably requires to live elsewhere for the duration of the letting or sub-letting in order to escape a risk of harm;
10.2.4 the First Homes Owner reasonably requires to live elsewhere for the duration of the letting or sub-letting as a result of relationship breakdown;
10.2.5 the First Homes Owner reasonably requires to live elsewhere for the duration of the letting or sub-letting as a result of redundancy; and
10.2.6 the First Homes Owner reasonably requires to live elsewhere for the duration of the letting or sub-letting in order to provide care or assistance to any person.

10.3 A letting or sub-letting permitted pursuant to paragraph 10.1 or 10.2 of this Schedule must be by way of a written lease or sub-lease (as the case may be) of the whole of the First Home on terms which expressly prohibit any further sub-letting.

10.4 Nothing in this paragraph 10 prevents a First Homes Owner from renting a room within their First Home or from renting their First Home as temporary sleeping accommodation provided that the First Home remains at all times the First Home Owner's main residence

11 AHP CHARGEE DISPOSAL

11.1 The provisions of this Schedule of this Deed shall not be binding on or enforceable against any Chargee of a AHP or any receiver (including an administrative receiver appointed by such Chargee or any other person appointed under any security documentation to enable such Chargee of the AHP to realise its security or any administrator (each a **Receiver**)) or their successors in title or persons deriving title thereto from exercising a power of sale in respect of the whole or any part of the Affordable Housing Units PROVIDED THAT the Chargee or Receiver of such AHP:

(a) Has given the Council at least 3 months' written notice of its intention to exercise such power of sale;

(b) If the Chargee or Receiver has used its reasonable endeavours to first Dispose of the Affordable Housing Units (not including any First Homes) to a AHP or the Council, and, for the avoidance of doubt, such mortgagee, charge or Receiver shall be under no obligation to Dispose of the Affordable Housing Units (not including any First Homes) for a sum less than the monies outstanding pursuant to the relevant security documentation plus any interest, costs and expenses; and

(c) If the Chargee or Receiver has not completed the Disposal of the Affordable Housing Units (not including any First Homes) or any part thereof

in accordance with paragraph 11.1(b) of this Schedule, within the three (3) month period, they may Dispose of the Affordable Housing Units (not including any First Homes) free from the affordable housing provisions in this Deed which provisions shall determine absolutely.

11.3 The provisions of this Schedule shall cease to apply to:

(a) any part or parts of the Affordable Housing Units (not including any First Homes) which are Disposed of in accordance with paragraph 11.1(c) of this Schedule;

(b) any completed Affordable Housing Units (not including any First Homes) where an AHP shall be required to dispose of the same pursuant to a right to buy under Part V of the Housing Act 1985 as amended by the Housing (Preservation of Right to Buy) Regulations 1993 or pursuant to a right to acquire under Section 180 of the Housing and Regeneration Act 2008 or any similar or substitute right applicable;

(c) any completed Affordable Housing Units (not including any First Homes) where an AHP sells to a tenant through Social Homebuy funded pursuant to Section 19(3) of the Housing and Regeneration Act 2008 or any amendment or replacement thereof;

(d) any Shared Ownership Housing Unit where the tenant has Staircased up to 100% in accordance with the terms of any such Shared Ownership Lease.

12. First Home Chargee Disposal

The provisions of this Schedule of this Deed shall not be binding on or enforceable against any Chargee or any receiver (including an administrative receiver appointed by such Chargee or any other person appointed under any security documentation to enable such Chargee to realise its security or any administrator (each a **Receiver**)) of any individual First Home or any persons or bodies deriving title through such Chargee or Receiver PROVIDED THAT:

12.1 such Chargee or Receiver shall first give written notice to the Council of its intention to Dispose of the relevant First Home; and

12.2 once notice of intention to Dispose of the relevant First Home has been given by the Chargee or Receiver to the Council the Chargee or Receiver shall be free to sell that First Home at its full Market Value and subject only to paragraph 12.3

dated 26th June 2020

(1) Hertfordshire County Council
(2) Welwyn Hatfield Borough Council

Planning Obligation by Deed of Agreement pursuant to Section 106 of the Town and Country Planning Act 1990

in relation to a planning application for the land south-west of Filbert Close, Hatfield, AL10 9SH

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draft dated 4.06.2020

trowers & hamlins

Classified as General

7.2 The terms of any Transfer of the Affordable Housing Units to a Registered Provider shall (unless the Registered Provider is the Council) impose a requirement on the Registered Provider to enter into the Nominations Agreement in respect of the said Affordable Housing Units that are the subject of the Transfer unless otherwise agreed in writing by the Council.

8 **Occupation of the Affordable Housing**

8.1 Subject to paragraph 8.2 below the Owner shall not permit or otherwise allow any of the Affordable Housing Units to be Occupied otherwise than:

8.1.1 as the sole private residence of the Occupier; and

8.1.2 by an Eligible Households at the time of the commencement of Occupation of the Affordable Dwelling;

8.1.3 in relation Shared Ownership Housing in accordance with a form of Shared Ownership lease to be first agreed by the Council;

8.1.4 in accordance with the Council's Nominations Agreements to be entered into by the Council and the Registered Provider

8.2 The Affordable Housing Units shall not be let or occupied other than in accordance with the Affordable Housing Scheme in perpetuity.

8.3 The initial Disposal of each Dwelling allocated for Shared Ownership Housing to a person who is proposed to become an Occupier shall include the following terms:

8.3.1 the Disposal shall not involve the sale of an equity stake of less than 25% or more than 75%; and

8.3.2 the rent payable under the Shared Ownership Lease shall not amount to more than 2.75% of the Market Value of the unsold equity of the relevant Shared Ownership Housing Unit.

9 **Registered Provider Mortgagee Disposal**

9.1 The affordable housing provisions in Schedule 1 of this Agreement shall not be binding on a mortgagee or chargee (or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a **Receiver**)) of the whole or any part of the Affordable Housing Units or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

9.1.1 such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three (3) months from the date of the written notice to complete a disposal of the Affordable Housing Units to another Registered Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security

documentation including all accrued principal monies, interest and costs and expenses; and

9.1.2 if such disposal has not completed within the three (3) month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Units free from the affordable housing provisions in this Agreement which provisions shall determine absolutely.

9.2 The provisions of this Schedule 1 shall:

9.2.1 cease to apply to any part or parts of the property which are disposed of in accordance with paragraph 9.1.2;

9.2.2 cease to apply to any completed Affordable Housing Units where a Registered Provider shall be required to dispose of the same pursuant to a right to buy under Part V of the Housing Act 1985 as amended by the Housing (Preservation of Right to Buy) Regulations 1993 or pursuant to a right to acquire under Section 180 of the Housing, Regeneration Act 2008, Part VI of the Housing and Planning Act 2016 or any similar or substitute right applicable;

9.2.3 cease to apply to any completed Affordable Housing Units where a Registered Provider sells to a tenant through Social Homebuy (a scheme which allows eligible tenants of Registered Providers who participate in the scheme and who occupy eligible properties to purchase their rented Affordable Housing unit at discount either outright or as Shared Ownership Housing funded pursuant to Section 19(3) of the Housing and Regeneration Act 2008 or any amendment or replacement thereof; and

9.2.4 cease to apply to any Shared Ownership Housing Unit where the tenant has Staircased up to 100% in accordance with the terms of such Shared Ownership Housing Lease.

10 **Proceeds of Sale Arising from Sale of Affordable Housing**

10.1 The Registered Provider shall use best endeavours to utilise any monies which arise from the sale of any Affordable Housing Unit following the exercise of:

10.1.1 a tenant’s right to buy;

10.1.2 a tenant’s right to acquire; or

10.1.3 upon the sale of a share in each Shared Ownership Housing Dwelling following the exercise of Staircasing rights

for other Affordable Housing projects within the Council's administrative area provided That the Registered Provider’s primary obligation in relation to the use of any such funds shall be to satisfy its obligations to any mortgagee or chargee of the Affordable Housing Unit which shall always take priority.

[S106 No. 107]

dated 4th October 2018

Hertfordshire County Council

and

Onslow St Audrey's Academy Trust

and

Home Group Developments Limited

and

Welwyn Hatfield Borough Council

Planning Obligation by Deed of Agreement pursuant to Section 106 of the Town and Country Planning Act 1990

In relation to a planning application for Onslow St Audreys School Old Rectory Drive Hatfield AL10 8AB

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8.1.1 with vacant possession;

8.1.2 on such terms as may be agreed between the Owner and/or the Lessee and the Registered Provider concerned;

8.1.3 shall contain provisions that the grant of rights of access and passage of services and other rights reasonably necessary for the beneficial enjoyment of the Affordable Housing Units; and

8.1.4 in a Serviced Condition.

8.2 The terms of any Transfer of the Affordable Housing Units to a Registered Provider shall (unless the Registered Provider is the Council) impose a requirement on the Registered Provider to enter into the Nominations Agreement in respect of the said Affordable Housing Units that are the subject of the Transfer unless otherwise agreed in writing by the Council.

9 **Occupation of the Affordable Housing**

9.1 Subject to paragraph 9.2 below the Owner and/or the Lessee shall not permit or otherwise allow any of the Affordable Housing Units to be Occupied otherwise than:

9.1.1 as the sole private residence of the occupier;

9.1.2 by an Eligible Households at the time of the commencement of Occupation of the Affordable Dwelling; and

9.1.3 in accordance with the Nominations Agreement.

9.2 Subject to paragraph 10 below the Affordable Housing Units shall not be let or occupied other than in accordance with the Affordable Housing Scheme in perpetuity.

9.3 The initial Disposal of each Dwelling allocated for Shared Ownership Housing to a person who is proposed to become an occupier shall include the following terms:

9.3.1 the Disposal shall not involve the sale of an equity stake of less than 25% or more than 50%; and

9.3.2 the rent payable under the Shared Ownership Lease shall not amount to more than 2.75% of the Market Value of the unsold equity of the relevant Shared Ownership Housing Unit.

9.4 Notwithstanding paragraph 9.3.1, but subject to paragraph 9.3.2, on the first Disposal of each Shared Ownership Housing Unit to a person who is proposed to become an occupier, the Owner and/or the Lessee shall use all reasonable endeavours to Dispose of an equity Share of 25% to that proposed occupier.

10 **Registered Provider Mortgagee Disposal**

10.1 In accordance with paragraph 2 of this Schedule the Affordable Housing Units shall not be used or Occupied other than as Affordable Housing provided that this covenant shall not be binding on or enforceable against any mortgagee or chargee of a Registered Provider or any administrator, fixed charge receiver (including an administrative receiver appointed

pursuant to the Law of Property Act 1925), administrative receiver or any other person appointed under any security documentation to enable such mortgagee or chargee of the Registered Provider to realise its security or their successors in title or persons deriving title therefrom exercising a power of sale in respect of the Affordable Housing Units provided that the mortgagee of such Registered Provider:

10.1.1 has given the Council at least three (3) months' written notice of its intention to exercise such power of sale; and

10.1.2 if the said mortgagee or chargee or receiver has used its reasonable endeavours to first dispose of the Affordable Housing Units to a Registered Provider, and provided written evidence of such reasonable endeavours and secured the Council's written approval thereof, and, for the avoidance of doubt, such mortgagee, chargee or receiver shall not be under any obligation to dispose of the Affordable Housing Units for a sum less than the monies outstanding pursuant to the legal charge or mortgage plus any interest and costs; and

10.1.3 if the said mortgagee, chargee or receiver shall not have disposed of the said Affordable Housing Units or any part thereof in accordance with paragraph 10.1.2, within the said three (3) month period, the said mortgagee, chargee or the receiver may (but without imposing any obligation on the said mortgagee or chargee or receiver) dispose of the Affordable Housing Units which have not by that time been disposed of to such Registered Provider on the open market to a willing buyer, and such buyer shall take free of the restrictions imposed herein in relation to the relevant Affordable Housing Units.

10.2 The provisions of this Schedule shall cease to apply to:

10.2.1 any part or parts of the property which are disposed of in accordance with paragraph 10.1.3;

10.2.2 any completed Affordable Housing Units where a Registered Provider shall be required to dispose of the same pursuant to a right to buy under Part V of the Housing Act 1985 as amended by the Housing (Preservation of Right to Buy) Regulations 1993 or pursuant to a right to acquire under Section 180 of the Housing, Regeneration Act 2008, Part VI of the Housing and Planning Act 2016 or any similar or substitute right applicable;

10.2.3 any completed Affordable Housing Units where a Registered Provider sells to a tenant through Social Homebuy funded pursuant to Section 19(3) of the Housing and Regeneration Act 2008 or any amendment or replacement thereof; and

10.2.4 any Shared Ownership Housing Unit where the tenant has Staircased up to 100% in accordance with the terms of such Shared Ownership Housing Lease.

11 **Proceeds of Sale Arising from Sale of Affordable Housing**

The Registered Provider shall use reasonable endeavours to utilise any monies which arise from the sale of any Affordable Housing Unit following the exercise of:

dated 25 June **2024**

Pericles Land Limited

and

Places for People Developments Limited

and

Welwyn Hatfield Borough Council

and

Hertfordshire County Council

Planning Obligation by Deed of Agreement pursuant to Section 106 of the Town and Country Planning Act 1990

in relation to a planning application in respect of land at Hollybush Lane, Creswick, Welwyn Garden City

Trowers & Hamlins LLP
The Senate
Southernhay Gardens
Exeter
EX1 1UG

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trowers & hamlins

8.6 The Owner shall complete and return a Shared Ownership Sales Form for each Phase to the Council:

8.6.1 as soon as reasonably practicable following first Occupation of all of the Affordable Housing Units within any Phase; or

8.6.2 within 20 (twenty) Working Days of any written request from the Council save that the Owner shall only be required to return the Shared Ownership Sales Form once each year.

8.7 The initial Disposal of each Shared Ownership Housing Unit shall include the following terms:

8.7.1 The Disposal shall not involve the sale of an equity stake of less than 10% (ten percent) or more than 75% (seventy five percent); and

8.7.2 The rent payable under the Shared Ownership Lease shall not amount to more than 2.75% of the Market Value of the unsold equity of the relevant Shared Ownership Housing Unit.

8.8 If after the Initial Marketing Period for each Shared Ownership Housing Unit no Eligible Household has been identified to purchase the relevant Shared Ownership Housing Unit(s), the relevant Shared Ownership Housing Unit(s) may be marketed and sold to a Household which does not have a Local Connection but which is otherwise an Eligible Household (an **Eligible Household (no Local Connection)**) subject to all of the following:

8.8.1 prior to the marketing and /or disposal of a Shared Ownership Housing Unit to an Eligible Household (no Local Connection), the Owner shall submit to the Council a report demonstrating its efforts to dispose of the relevant Shared Ownership Housing Unit(s) during the Initial Marketing Period to Eligible Households, including details of all applications received to purchase the relevant unit(s) and the reasons for any such applications being rejected (the **Marketing Report**);

8.8.2 the Owner covenants not to market or dispose of any Shared Ownership Housing Unit to an Eligible Household (no Local Connection) until the Council has approved the Marketing Report; and

8.8.3 during any period of time when any Shared Ownership Housing Units are marketed to an Eligible Household (no Local Connection) pursuant to this paragraph 8.8, if an application is made by an Eligible Household the Owner shall use reasonable endeavours to prioritise the allocation of the Shared Ownership Housing Unit(s) to such Eligible Household.

9 RPSH Mortgagee Disposal

9.1 The affordable housing provisions in Schedule 1 of this Agreement shall not be binding on a mortgagee or chargee or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a **Receiver**)

of the whole or any part of the Affordable Housing Units or any persons or bodies deriving title through such mortgagee or chargee or Receiver **provided that**:

9.1.1 such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three (3) months from the date of the written notice to complete a disposal of the Affordable Housing Units to another Registered Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

9.1.2 if such disposal has not completed within the three (3) month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Units free from the affordable housing provisions in this Agreement which provisions shall determine absolutely.

9.2 The provisions of this Schedule shall:

9.2.1 cease to apply to any part or parts of the property which are disposed of in accordance with paragraph 9.1.2;

9.2.2 cease to apply to any completed Affordable Housing Units where an RPSH shall be required to dispose of the same pursuant to a right to buy under part V Housing Act 1985 as amended by the Housing (Preservation of Right to Buy) Regulations 1993 or pursuant to a right to acquire under section 180 Housing and Regeneration Act 2008 or any similar or substitute right applicable;

9.2.3 cease to apply to any completed Affordable Housing Units where a RPSH sells to a tenant through Social Homebuy funded pursuant to section 19(3) Housing and Regeneration Act 2008 or any amendment or replacement thereof; and

9.2.4 cease to apply to any Shared Ownership Housing Unit where the tenant has Staircased up to 100% in accordance with the terms of such Shared Ownership Housing Lease.

10 **Proceeds of Sale Arising from Sale of Affordable Housing**

10.1 The RPSH shall use reasonable endeavours to utilise any monies which arise from the sale of any Affordable Housing Unit following the exercise of:

10.1.1 a tenant's right to buy; or

10.1.2 a tenant's right to acquire (including any share of their Affordable Housing Unit); or

10.1.3 upon the sale of a share in each Shared Ownership Housing Unit following the exercise of Staircasing rights,

for other Affordable Housing projects within the Borough provided that the RPSH's primary obligation in relation to the use of any such funds shall be to satisfy its obligations to any mortgagee or chargee of the Affordable Housing Unit which shall always take priority.

Dated 4 April **2024**

Philip Cusack and Mary Cusack

and

John Mather Pirie and Douglas John Richard Pirie and David Oakley

and

David Glynne Thomas and Frances Melinda Thomas

and

Andrew Hewett and Lisa Schulberg

and

Cala Management Limited

and

Welwyn Hatfield Borough Council

and

Hertfordshire County Council

Planning Obligation by Deed of Agreement pursuant to section 106 Town and Country Planning Act 1990

in relation to a planning application in respect of Videne, Hawkshead Road, Little Heath, Potters Bar, EN6 1LX

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8.2.2 market the relevant Shared Ownership Housing Unit(s) to Eligible Households in accordance with the Local Priorities and, where there is more than one applicant, to use reasonable endeavours to prioritise the allocation of the Shared Ownership Housing Unit(s) to any applicants who have Local Priorities.

8.3 The Affordable Housing Units shall not be let or occupied other than in accordance with the Affordable Housing Scheme approved pursuant to this Schedule in perpetuity.

8.4 The Owner shall complete and return the Shared Ownership Sales Form to the Council:

8.4.1 as soon as reasonably practicable following first Occupation of all of the Affordable Housing Units; or

8.4.2 within 20 Working Days of any written request from the Council save that the Owner shall only be required to return the Shared Ownership Sales Form once each year and save further that the provisions of this clause 8.4.2 shall cease upon first Occupation of all of the Affordable Housing Units.

8.5 The initial Disposal of each Shared Ownership Housing Unit shall include the following terms:

8.5.1 The Disposal shall not involve the sale of an equity stake of less than 10% or more than 75%; and

8.5.2 The rent payable under the Shared Ownership Lease shall not amount to more than 2.75% of the Market Value of the unsold equity of the relevant Shared Ownership Housing Unit.

9 **RPSH Mortgagee Disposal**

9.1 The affordable housing provisions in Schedule 1 of this Agreement shall not be binding on a mortgagee or chargee of a RPSH or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a **Receiver**) of the whole or any part of the Affordable Housing Units or any persons or bodies deriving title through such mortgagee or chargee or Receiver **provided that**:

9.1.1 such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three (3) months from the date of the written notice to complete a disposal of the Affordable Housing Units to another Registered Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

9.1.2 if such disposal has not completed within the three (3) month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Units free from the affordable housing provisions in this Agreement which provisions shall determine absolutely.

[S106 No. 110]

dated 28 October 2022

David Richard Wadsworth Teggin

and

King & Co Properties (Little Heath) Limited

and

The Machrie Links Hotel Co Limited

and

Welwyn Hatfield Borough Council

and

Hertfordshire County Council

Planning Obligation by Deed of Agreement pursuant to Section 106 of the Town and Country Planning Act 1990

in relation to a planning application in respect of land at Osborne House Farm, Hawkshead Road, Little Heath, Potters Bar, Hertfordshire, EN6 1LX

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8.1.1 as the sole private residence of the Occupier;

8.1.2 by an Eligible Household at the time of the commencement of Occupation of the Affordable Dwelling; and

8.1.3 unless the RPSH is the Council, in accordance with the Council's Nominations Agreement to be entered into by the Council and the RPSH.

8.2 Subject to paragraph 9.2 of this Schedule, the Affordable Housing Units shall not be let or occupied other than in accordance with the Affordable Housing Scheme in perpetuity.

or sold CJC approved CJC

8.3 Subject to paragraph 9.2.4 of this Schedule, the Social Rented Housing Units shall not be let other than at a Social Rent and the Intermediate Housing Units shall not be let other than as Intermediate Housing Units ~~and in the case of Affordable Rented Housing Units shall not be let other than at an Affordable Rent~~.

8.4 The initial Disposal of each Affordable Housing Unit allocated for Shared Ownership Housing to a person who is proposed to become an Occupier shall include the following terms:

8.4.1 The Disposal shall not involve the sale of an equity stake of less than 10% or more than 75%; and

8.4.2 The rent payable under the Shared Ownership Lease shall not amount to more than 2.75% of the Market Value of the unsold equity of the relevant Shared Ownership Housing Unit.

8.5 The Shared Ownership Housing shall not be let other than by Shared Ownership Lease.

9 **RPSH and Mortgagee Disposals**

9.1 The affordable housing provisions in Schedule 1 of this Agreement shall not be binding on a mortgagee or chargee or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a **Receiver**) of the whole or any part of the Affordable Housing Units or any persons or bodies deriving title through such mortgagee or chargee or Receiver **provided that**:

9.1.1 such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three (3) months from the date of the written notice to complete a disposal of the Affordable Housing Units to another RPSH or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

9.1.2 if such disposal has not completed within the three (3) month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Units free from the affordable housing provisions in this Agreement which provisions shall determine absolutely.

We hereby certify this to be a true copy of the original

Date 06/11/25 Holmes + Hills LLP.

Holmes & Hills LLP
A12 Commercial Hub, 99 London Rd, Marks Tey, Essex, CO6 1ED

Dated 6th November 2025

AGREEMENT

pursuant to Section 106 of the
Town and Country Planning Act 1990 (as amended)
relating to land at Elms Farm, Messing Road, Tiptree,
Colchester Essex (outline PP reference: 231368)

Between

(1) Colchester City Council

and

(2) Essex County Council

and

(3) Mersea Homes Limited

and

(4) David Walker Hall

and

(5) Wayne Peter Fryer

and

~~(6) Granville Property Solutions Limited~~ Ellisons 16/10/2025

5.3 If after a further period of forty (40) Working Days the negotiations referred to at paragraph 5.2 above have not resolved the matter THEN:

5.3.1 the Owner may sell the Affordable Rented Dwellings in the relevant Phase on the open market free of the Affordable Housing restrictions contained in Section A of Schedule 4 and;

5.3.2 the Owner shall forthwith upon receipt of the sale proceeds from the sale of each Affordable Rented Dwelling remit to the Council thirty per cent (30%) of the Net Sales Proceeds.

6 Upon receipt of the Net Sales Proceeds the Council shall apply all monies received towards the provision of Affordable Housing in the City of Colchester.

7 For the avoidance of doubt the affordable housing obligations and restrictions contained in Section A of Schedule 4 shall not bind any person acquiring pursuant to paragraph 5.3.1 above and any person or body deriving title through or from them

8 If paragraph 5.1 applies at the date that more than fifty percent (50%) of the Market Dwellings in each Phase have been occupied the provisions of paragraphs 4.1 and 4.2 of Section A of Part 1 of Schedule 4 shall cease to apply.

9 For the purposes of this Schedule only the expression "transfer" or "transferred" shall mean a transfer of the freehold or grant of a lease with a term of not less than 990 years of the Affordable Rented Dwellings or an agreement for sale or lease agreed with the Approved Body that has been unconditionally released for completion by the Owner and which transfer or grant shall be subject to the provisions of Part Two of this Schedule (unless otherwise agreed with the Council).

10 That Affordable Rented Dwellings shall be Occupied for no other purpose than as Affordable Housing and shall be Occupied in accordance with the Nomination Rights (but subject to the provisions of paragraph 12 below).

11 To serve on the Council notice in writing not less than fourteen (14) days after the first Occupation of fourty five per cent (45%) of the Market Dwellings and not less than fourteen (14) days after the first Occupation of sixty five per cent (65%) of the Market Dwellings.

12 It is Hereby Agreed and Declared:

12.1 The affordable housing obligations and restrictions contained in this Agreement (including for the avoidance of doubt this Schedule) shall not bind:

12.1.1 a Chargee of the whole or part of the Affordable Rented Dwellings PROVIDED THAT such Chargee on enforcement of security has first complied with the provisions of paragraph 12.2 of this Schedule; or

12.1.2 a Protected Tenant; or

12.1.3 any mortgagee or chargee or receiver of a Protected Tenant; or

12.1.4 any mortgagee or chargee or receiver of an occupier of an Affordable Housing Dwelling; and

12.1.5 any person or body deriving title through or from any of the parties mentioned in paragraphs 12.1.1- 12.1.4 above.

12.2 Any Chargee claiming the protection granted by paragraph 12.1 above must first:

12.2.1 give written notice to the Council of its intention to dispose of the Affordable Housing Dwelling;

12.2.2 use reasonable endeavours over a period of eight (8) weeks from the date of such written notice to complete the transfer of the Affordable Housing Dwelling to another registered provider or to the Council for a consideration not less than the amount due and outstanding to the Chargee under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses.

12.3 If such disposal referred to in paragraph 12.2.2 above has not completed within such eight (8) week period the Chargee shall be entitled to dispose of the Affordable Rented Dwellings free from the affordable housing provisions contained in this Agreement which shall determine absolutely.

Part Two

1. The transfer of the Affordable Rented Dwellings to the Approved Body shall be with vacant possession.

2. The transfer deed for the transfer of the Affordable Rented Dwellings to the Approved Body shall be prepared by the Owner and shall contain:

2.1 a grant by the Owner to the Approved Body of all rights of access and passage of services and all other rights reasonably necessary for the beneficial use and enjoyment of the Affordable Rented Dwellings;

2.2 a reservation of all rights of access and passage of services and rights of entry reasonably necessary for the purpose of the Development and the beneficial use and enjoyment of the remainder of the Site;

2.3 such other covenants as the Owner may reasonably require for the maintenance of the Development once it is completed and the preservation of the appearance thereof;

2.4 a provision whereby Capital Receipt received from Staircasing is to be retained by the Approved Body and the Approved Body shall use reasonable endeavours to re-invest such Capital Receipt in Affordable Housing (in order of priority):

i) within the city of Colchester

ii) within the neighbouring councils' areas within the county of Essex

iii) within the rest of England

subject to any contrary requirements within the Regulator of Social Housing capital funding guide.

Docusign Envelope ID: 1A2EB126-DBEE-420A-B51D-6BE5257277A4

[S106 No. 112]

DATED 9th May **2025**

WOKINGHAM BOROUGH COUNCIL

-and-

HICKS DEVELOPMENTS LIMITED

Deed of Agreement to Provide Planning Obligations

pursuant to Section 106 of the Town and Country Planning Act 1990 and Section 111 Local Government Act 1972

in relation to the proposed development of land to the West of Park Lane, Charvil, RG10 9TS

Planning Reference Number
232704

Legal Ref: 34000002/510

Legal Services
Wokingham Borough Council
Council Offices
Shute End
Wokingham
Berkshire
RG40 1BN

Docusign Envelope ID: 1A2EB126-DBEE-420A-B51D-6BE5257277A4

Registered Provider or the Approved Registered Provider but in any event not exceeding 90 days).

Occupation of the Affordable Housing Dwellings

6. Subject to the terms of this Deed, the Affordable Housing Dwellings (excluding First Homes) shall not be used for any purpose other than as Affordable Housing and within (eight) 8 weeks of the transfer of the Affordable Housing Dwellings (excluding First Homes) to the Preferred Registered Provider or the Approved Registered Provider the Owner shall procure the execution by the Preferred Registered Provider or the Approved Registered Provider of the Nominations Agreement and deliver the same to the Council.

Affordable Housing Mortgagee Sale Provision

7. The Affordable Housing provisions in this Deed shall not be binding on a mortgagee or chargee (or any receiver including an administrative receiver or administrator) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security (each a Receiver) of the whole or any part of the Affordable Housing Dwellings (excluding First Homes) or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

7.1 Such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Dwellings (excluding First Homes) and shall make reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Housing Dwellings (excluding First Homes) to another Preferred Registered Provider or to an Approved Registered Provider for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

7.2 If such disposal has not completed within the three month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing

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Dwellings (excluding First Homes) free from the Affordable Housing provisions in this Deed which provisions shall determine absolutely.

[S106 No. 113]

Dated: 23rd May 2025

TANDRIDGE DISTRICT COUNCIL

- and -

SURREY COUNTY COUNCIL

-and-

CHARTWELL LAND & NEW HOMES LTD

-and-

CONIX INTERNATIONAL (U.K.) CO. LIMITED

Deed of Agreement to Provide Planning Obligations pursuant to Section 106 of the Town and Country Planning Act 1990 and Section 111 Local Government Act 1972 in relation to the proposed development of land known as Former Shelton Sports Club, Shelton Avenue and Land Adjacent to 267 Hillbury Road, Warlingham, Surrey CR6 9TL
Planning Reference Number TA/2022/267
IKEN Reference 102-008189

---

1. Prior to seeking to dispose of an Affordable Housing Dwelling pursuant to any default under the terms of its mortgage or charge (the "Charged Property") the Chargee shall serve a prior written notice including evidence and written confirmation of the default (the "Chargee's Notice") to the District Council of its intention to dispose;

1.1 the Chargee shall use reasonable endeavours over a period of 3 (three) months from the date of service of the Chargee's Notice on the District Council to complete a disposal of the Charged Property in such a way as to safeguard it as Affordable Housing for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation relating to the Charged Property including all accrued principal monies and interest due and reasonable costs relating to the said security documentation;

1.2 if such disposal has not completed within the 3 (three) month period referred to in Paragraph 1.1 of this Part 4 (or such longer period as the Chargee and the District Council acting reasonably may agree) the Chargee shall be entitled to dispose of the Charged Property free from the Affordable Housing provisions in this Schedule 1 which provisions shall determine absolutely; and

1.3 all parties shall engage and cooperate with each other in good faith to safeguard the Affordable Housing Dwellings in accordance with the Chargee's duty.

2. In the event of a default under any security referred to in Paragraph 1 of this Part 4 or in any other circumstances warranting the intervention of any statutory body nothing in this Agreement shall prevent the transfer of the Discounted Market Sale Dwellings or any one or more of them (as the case may be) to another Discounted Market Sale Owner or to the District Council subject to the Discounted Market Sale Dwellings remaining bound by the provisions in this Schedule 1.

Dated 31st JULY 2025

AGREEMENT

BETWEEN

BLOOR HOMES LIMITED (1)

and

[redacted]

and

[redacted]

and

CHELMSFORD CITY COUNCIL (4)

and

ESSEX COUNTY COUNCIL (5)

Relating to land at: Strategic Growth Site No. 8, land north of Broomfield, Chelmsford, Essex

Pursuant to section 106 of the Town and Country Planning Act 1990 (as amended) and all other enabling powers,

Legal and Democratic Services

Chelmsford City Council

Civic Centre

Duke Street

Chelmsford CM1 1JE

Ref: 17807/DO

a certificate signed by a conveyancer that the provisions of paragraphs 4.3 and 4.4 of Part 1 of the Second Schedule of a Section 106 Agreement made between Bloor Homes Limited (1) Herts Property Investments Limited (2) Carol Jennifer Day (3) Chelmsford City Council (4) and Essex County Council (5) dated [insert date of Agreement] have been complied with."

5. Chargee/Mortgagee Exclusion Clause

5.1 The Affordable Housing provisions contained in this Agreement ("**the Affordable Housing Provisions**") shall not be binding on any mortgagee or chargee or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a Housing Administrator (each a "**Receiver**") of the whole or any part of the Affordable Housing Units or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT the requirements set out below are satisfied:

(a) the mortgagee or chargee shall have confirmed in writing to the Director of Sustainable Communities of its entitlement to enforce its Charge; or (where applicable) the Receiver has confirmed in writing to the Director of Sustainable Communities its statutory right to Dispose of the Relevant Affordable Housing Units; and

(b) such mortgagee or chargee or Receiver shall first give written notice to the Director of Sustainable Communities of its intention to Dispose of the Relevant Affordable Housing Units and shall have used reasonable endeavours over a period of three (3) months from the date of the written notice to complete a transfer of the Relevant Affordable Housing Units to another Registered Provider or to the Council PROVIDED THAT the confirmation and notice described at 5.1(a) and 5.1(b) may be given simultaneously; and

(c) if such transfer has not completed within the three (3) month period (from the date of the notification referred to in paragraph 5.1(b) above) the mortgagee or chargee or Receiver shall be entitled to Dispose of the Relevant Affordable Housing Units free from the Affordable Housing Provisions which provisions shall determine absolutely.

5.2 For the avoidance of doubt, nothing within paragraph 5.1 of this Part 1 of this Second Schedule shall be taken to place the mortgagee or chargee or Receiver under any obligation to Dispose of the Relevant Affordable Housing Units for any sum less than the monies outstanding pursuant to the Charge inclusive of any principal monies, interest, costs and expenses AND for further avoidance of doubt none of the provisions within paragraph 5.1 of this Part 1 of this Second Schedule shall apply in relation to any of the First Homes.

[redacted]

DATED 19th December 2019

EAST HERTFORDSHIRE DISTRICT COUNCIL

and

HERTFORDSHIRE COUNTY COUNCIL

and

COUNTRYSIDE PROPERTIES (UK) LIMITED

and

JOHN ALEXANDER STREETER
ANDREW CHARLES STREETER
JOHN FREDERICK TINNEY
DAVID LAWSON TINNEY

DEED

made under Section 106 of the Town and Country Planning Act 1990
relating to

Land at Bishop's Stortford South
off Whittington Way, Bishops Stortford, Herts

In the event that at any time hereafter a planning permission shall be granted pursuant to an application made under section 73 of the Act in respect of conditions relating to the Planning Permission (and for no other purpose whatsoever) references in this Deed to the Planning Permission and the Development shall be deemed to include any such subsequent planning applications and planning permissions granted as aforesaid and this Deed shall henceforth take effect and be read and construed accordingly PROVIDED THAT if any form of development within the Site which individually or in combination with any other permission for development would lead to levels of development exceeding those set out in the Planning Application that development may be subject to additional planning obligations

18. Mortgagees

18.1 Any mortgage or charge over the Site or any part of it created following completion of this Deed shall take effect subject to this Deed PROVIDED THAT any mortgagee or chargee with an interest in the Site from time to time shall have no liability under this Deed unless it takes possession of the Site or any part of it pursuant to the relevant mortgage or charge in which case (subject to clause 18.2 below) it too will be bound by the Obligations as if it were a person deriving title from the Owners to that part of the Site.

18.2 The provisions of the Affordable Housing Schedule in this Deed (**"the Affordable Housing Provisions"**) shall not be binding on a mortgagee or chargee of a Registered Provider or in respect of the whole or any part of the Affordable Housing Land or Affordable Dwellings (or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a **"Receiver"**)) or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

18.2.1 such mortgagee or chargee or Receiver shall first give written notice to the District Council of its intention to dispose of the Affordable Housing Land (or part thereof) or Affordable Dwelling(s) and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the relevant Affordable Housing Land or Affordable Dwelling(s) to another registered provider or to the District Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

18.2.2 if such disposal has not completed within the three month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the relevant Affordable Housing Land or Affordable Dwelling(s) free from the Affordable Housing Provisions

IN WITNESS WHEREOF the parties hereto have sealed and/or executed this document as a deed but the same remains undelivered until the date of this Deed the day and year first before written

Dated 15th December ~~2018~~ 2020

(1) ST ALBANS DISTRICT COUNCIL

and

(2) CHARLES CHURCH DEVELOPMENTS LIMITED

and

(3) HERTFORDSHIRE COUNTY COUNCIL

Supplemental Agreement Under Section 106 of the Town & Country Planning Act 1990
in relation to

Beaumont School, Oakwood, St Albans, Hertfordshire

Winckworth Sherwood

Minerva House, 5 Montague Close, London, SE1 9BB

1.3 A **person** includes a natural person, corporate or unincorporated body (whether or not having separate legal personality).

1.4 Unless the context otherwise requires, words in the singular shall include the plural and in the plural shall include the singular.

1.5 Unless the context otherwise requires, a reference to one gender shall include a reference to the other genders.

1.6 A reference to any party shall include that party's personal representatives, successors or permitted assigns and in the case of the Council or the County Council the successors to their respective statutory functions.

1.7 Unless the context otherwise requires, a reference to a statute or statutory provision is a reference to it as amended, extended or re-enacted from time to time.

1.8 Unless the context otherwise requires, a reference to a statute or statutory provision shall include any subordinate legislation made from time to time under that statute or statutory provision.

1.9 Unless the context otherwise requires, references to clauses are to the clauses of this deed.

1.10 Any words following the terms **including**, **include**, **in particular**, **for example** or any similar expression shall be construed as illustrative and shall not limit the sense of the words, description, definition, phrase or term preceding those terms.

1.11 Where an obligation falls to be performed by more than one person, the obligation can be enforced against every person so bound jointly and against each of them individually.

2. Statutory provision

This deed is made pursuant to the provisions of sections 106A of the TCPA 1990 and so far as applicable, section 111 of the Local Government Act 1972, Section 1 of the Localism Act 2011, and all other powers (if any) them enabling.

3. Variations to the Original Agreement

3.1 Clause 12 of the Original Agreement shall be deleted in its entirety.

3.2 A new Paragraph 1.7 shall be added to Schedule One of the Original Agreement as follows:-

"1.7 The obligations contained in this Deed shall not be binding nor enforceable against:

1.7.1 any mortgagee or chargee (or any receiver including an administrative receiver appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing

administrator (each a **Receiver**)) of the whole or any part of the Affordable Housing Units or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT such mortgagee or chargee or Receiver shall have first complied with the following duties:-

Prior to seeking to dispose of the Affordable Housing Units in accordance with Paragraph 1.7, such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Housing Units to another registered provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

If such disposal has not completed within the three month period referred to in paragraph 1.7.1 above, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Units free from the obligations in this Agreement which provisions shall determine absolutely.

1.7.2 A tenant who staircases to 100%

1.7.3 A tenant who exercises their statutory right to acquire

1.7.4 Any tenant who has a preserved right to buy or who has exercised the right to buy pursuant to any statutory provision for the time being in place; and/or

1.7.5 Any tenant who has a voluntary or other right to buy purchase or acquired and/or

1.7.6 Any successors in title to or any persons deriving title through or with paramount to any of the persons referred to in sub-paragraphs 1.7.2 to 1.7.5 of this Schedule One"

3.3 In all other respects the Original Agreement and the Original Deed of Variation shall remain in full force and effect.

4. Local land charge

This deed shall be registered as a local land charge by the Council.

5. Third party rights

A person who is not a party to this deed shall not have any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this deed.

6. Governing Law

This deed and any dispute or claim arising out of or in connection with it or its subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the law of England and Wales.

Dated 12 November 2024

BUCKINGHAMSHIRE COUNCIL **(1)**

-and-

TAYLOR WIMPEY UK LIMITED **(2)**

DEED OF PLANNING OBLIGATION

Under Section 106 of the Town and Country Planning Act 1990 and other enabling powers

Relating to Land at Parcel EMP 03 Nimrod Street Berryfields MDA Bucks HP18 0WS

Buckinghamshire Council

Walton Street Offices, Walton Street, Aylesbury, HP20 1UA

DX 4130 AYLESBURY

Ref: DF3P-006342

7 The Transfer shall require the RPSH to comply with the Nominations Process as set out in the Sixth Schedule of this Deed.

8 In the event that a tenant of Affordable Rented Housing exercises the right to acquire or a leaseholder of a Shared Ownership Housing unit staircases to 100% of the equity in the Shared Ownership unit, then the RPSH shall (unless the law otherwise requires) use or procure the use of an amount equal to the grant received by the RPSH in relation to the relevant Affordable Housing Unit to fund the provision of further Affordable Housing in the administrative area of VALP.

Mortgagee Protection and Releases

9.1 The Affordable Housing provisions in this Agreement shall not be binding on a mortgagee or chargee (or any receiver including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a **Receiver**) of the whole or any part of the Affordable Housing Units or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

9.1.1 such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Housing Units to another registered provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest and costs and expenses; and

9.1.2 if such disposal has not completed within the three-month

9.1.3 period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Unit free from the Affordable Housing Provisions in this Agreement which provisions shall determine absolutely

The restrictions in this Part Two – Affordable Housing Provisions of the First Schedule shall not apply in respect of Affordable Housing to:

9.2 an Affordable Housing Unit owned by a tenant who has exercised a statutory right to acquire by way of a purchase grant or like scheme or any mortgagee or chargee of such tenant or any receiver appointed by such mortgagee or chargee (including administrative receivers)

9.3 an Affordable Housing Unit in the control of a chargee or mortgagee in accordance with the Shared Ownership Terms or any receiver appointed by such mortgagee or chargee (including administrative receivers)

9.4 an Affordable Housing Unit owned by an Occupier who has purchased 100% of the equity of a Shared Ownership lease following the exercise of Staircasing rights or in accordance with any other Homebuy scheme or any mortgagee or chargee of such Occupier or any receiver appointed by such mortgagee or chargee (including administrative receivers).

9.5 the successors in title to the parties listed in paragraphs 9.1-9.4 of this Second Schedule

DATED 27 APRIL 2026

BASILDON BOROUGH COUNCIL (1)

-and-

ESSEX COUNTY COUNCIL (2)

-and-

A H PHILPOT AND SONS LIMITED (3)

AGREEMENT UNDER SECTION 106 OF THE TOWN AND COUNTRY PLANNING ACT 1990

relating to the development of land to the North East of Sappers Farm, Cranfield Park Road, Wickford, Essex

(24/00424/OUT)

HOWES PERCIVAL

Ref: JZM/247241.0002

1.3. Not to permit or allow Occupation of the first Affordable Housing Unit on a Phase until the Affordable Housing Management Strategy for that Phase has been submitted to and approved by the Council in writing

1.4. The approved Affordable Housing Management Strategy for a Phase shall be implemented prior to the Occupation of any of the Affordable Housing Units on that Phase and shall remain in place in perpetuity.

1.5. Not to the market any of the Affordable Housing Units on a Phase until the Affordable Housing Marketing Strategy has been submitted to and approved by the Council in writing for that Phase.

1.6. Subject to paragraph 1.9 of this Part 1 of Schedule 2, unless otherwise agreed in writing with the Council to permit no more than seventy five percent (75%) of the Market Housing Units on a Phase to be Occupied unless and until the Affordable Housing Units for that Phase have been:

1.6.1. constructed in accordance with the Planning Permission and are Practically Complete;

1.6.2. transferred or leased on a long leasehold of no less than 125 years to a Registered Provider (save for the First Homes); and

1.6.3. in relation to First Homes, are being actively marketed for sale on the open market and are available for immediate Occupation.

1.7. Subject to paragraph 1.9 of this Part 1 of Schedule 2, to use reasonable endeavours to procure that the Registered Provider enters into a Nomination Agreement with the Council in respect of the Affordable Housing Units (the Council hereby covenanting to the Owner that it will act reasonably and without delay in negotiating the form of the Nominations Agreement with the Registered Provider).

1.8. The Owner is to market the Affordable Housing Units on a Phase in accordance with the Affordable Housing Marketing Strategy for that Phase for a period of three (3) months (to commence no earlier than the date that the Planning Permission is granted) to a Registered Provider.

1.9. Not to use the Affordable Housing Units (save for a First Home which shall be used in accordance with and subject to the provisions contained in Part 2 of this Schedule) for any purpose other than Affordable Housing in accordance with the Affordable

Housing Scheme PROVIDED THAT the obligations contained in this Schedule shall not be binding upon:

1.9.1. a person acquiring an interest in an Affordable Housing Unit under a statutory right to buy or acquire or a voluntary right to buy scheme under the Housing and Planning Act 2016;

1.9.2. an occupier of a Shared Ownership Housing Unit who has staircased under a Shared Ownership Lease to acquire 100% of the leasehold or freehold interest or by a person who has acquired 100% of a Shared Ownership Housing Unit

1.9.3. a mortgagee or chargee or any receiver (including an administrative receiver or administrator) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security (howsoever appointed) (each a "Receiver") of the whole or any part of the Affordable Housing Units (excluding the First Homes) or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT it has first complied with the following:

1.9.3.1. such mortgagee or chargee or Receiver shall first give notice to the Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three months from the date of the written notice to complete a disposal of the Affordable Housing Units (excluding a First Home) to another Registered Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principal monies, interest, costs and expenses; and

1.9.3.2. if such disposal has not completed within the three month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Units (excluding a First Home) free from the obligations contained in this Schedule which provisions shall determine absolutely in relation to the affected Affordable Housing Units (excluding any First Home which shall be subject to the provisions of Part 2 of this Schedule)

DATED 28th JULY 2021

THANET DISTRICT COUNCIL (1)

AND

THE MASTER, FELLOWS AND SCHOLARS OF THE COLLEGE OF ST JOHN THE EVANGELIST IN THE UNIVERSITY OF CAMBRIDGE (2)

AND

MR E M SPANTON (3)

PLANNING OBLIGATION BY DEED OF AGREEMENT

pursuant to section 106 of the Town and Country Planning Act 1990

relating to land at Minster, Kent

MILLS & REEVE

Schedule 2

Part 1 - Affordable Housing

In respect of each Reserved Matters Area separately the Landowners covenant with the Council as follows:

1 Not to Commence the Development on the relevant Reserved Matters Area unless and until:

1.1 the identity of the Approved Body (to whom the Affordable Housing Dwellings in that Reserved Matters Area will be transferred) has been submitted to the Council for approval and the Council has approved the Approved Body in writing

1.2 the Affordable Housing Scheme relating to that Reserved Matters Area has been submitted to the Council and the Council has approved relevant Affordable Housing Scheme in writing

2 Not to Occupy (or allow, cause or permit the Occupation of) more than 40% of the Market Housing Units in the Reserved Matters Area unless and until the Affordable Housing Dwellings to be provided in that Reserved Matters Area have been constructed and are available to be Occupied for their intended purpose.

3 Not to Occupy (or allow, cause or permit the Occupation of) more than 60% of the Market Housing Units in the Reserved Matters Area unless and until all of the Affordable Housing Dwellings to be provided in that Reserved Matters Area have been transferred to the Approved Body and for the purposes of this Schedule 2 only the expression "transferred" shall mean a transfer of the freehold interest in the Affordable Housing Dwellings (or the leasehold interest in the case of any of the Affordable Housing Dwellings that are flats within a block that contains Market Housing Units) or an agreement for sale agreed with the Approved Body that has been unconditionally released for completion by the Landowners Provided Always that any transfer (or lease) of the Affordable Housing Dwellings to the Approved Body shall include the provisions contained in paragraphs 1 and 2 at Part Two of this Schedule 2.

4 (Subject always to paragraphs 5 and 7 of this Schedule 2the Affordable Housing Dwellings shall be Occupied for no purpose other than as Affordable Rented Units or Shared Ownership Housing Units as the case may be.

5 The obligations and restrictions contained in this Schedule 2 shall not bind:

5.1 a Protected Tenant;

5.2 any person or body deriving title through or from a Protected Tenant;

6 Nominations: 100% of Affordable Rented Units shall be let to individuals or families who have been nominated by the Council, in accordance with its published allocations policy at the time.

7

7.1 The obligations and restrictions contained in this Schedule 2 shall not bind a chargee/mortgagee of the Approved Body who has become a mortgagee in possession of the Affordable Housing Dwellings PROVIDED THAT such

chargee/mortgagee shall prior to seeking to dispose of the Affordable Housing Dwellings pursuant to any default under the terms of its mortgage or charge give not less than three months' prior notice to the Council of its intention to dispose and:

7.2 In the event that the Council responds to the notice served pursuant to paragraph 7.1 above within three months from receipt of the notice indicating that arrangements for the transfer of the Affordable Housing Dwellings can be made in such a way as to safeguard the Affordable Housing Dwellings as Rented Housing and/or Shared Ownership Housing (as appropriate) then the chargee/mortgagee shall cooperate with such arrangements and use reasonable endeavours to secure such transfer;

7.3 if the Council does not serve its response to the notice served under paragraph 1 within three months the chargee/mortgagee shall be entitled immediately following expiry of the three months period referred to in this paragraph 7.3 to dispose free of the restrictions set out in this part of this Schedule 2 which shall immediately cease to have effect;

7.4 if the Council cannot within three months of the date of service of its response under paragraph 7.2 secure such transfer then provided the chargee/mortgagee shall have complied with its obligations under this paragraph then the chargee/mortgagee shall then be entitled immediately following expiry of the three month period referred to in this paragraph to dispose free of the restrictions set out in this part of this Schedule 2 which shall immediately cease to have effect

PROVIDED THAT at all times the rights and obligations in this paragraph shall not require the chargee/mortgagee to act contrary to its duties under its charge or mortgage and the Council must give full consideration to protecting the interests of the chargee/mortgagee in respect of all principal monies interest and costs outstanding under its charge or mortgage.

Part 2

The Landowners covenant with the Council that:

1 The transfer of the Affordable Housing Dwellings to the Approved Body (as appropriate) shall be with vacant possession.

2 The transfer deed shall contain:

2.1 a grant by the Landowner of all rights of access and passage of services and all other rights reasonably necessary for the beneficial use and enjoyment of the Affordable Housing Dwellings; and

2.2 a reservation of all rights of access and passage of services and rights of entry reasonably necessary for the purpose of the Development; and

2.3 such other covenants and reservations as the Landowner may reasonably require including but not limited to the maintenance of the Development once it is completed and the preservation of the appearance thereof.

Appendix 4.2 – Extracts from:

Policy paper Policy statement: a roadmap for Section 106 delivery in England Updated 24 March 2026, Ministry of Housing, Communities and Local Government

Simplifying & Standardising Section 106 Agreement Processes: Proposals for Reform, Town Legal LLP, November 2025

Ministry of Housing, Communities & Local Government

Policy paper

Policy statement: a roadmap for Section 106 delivery in England

Updated 24 March 2026

This was published under the 2024 to 2026 Starmer Labour government

Contents

The challenge

1. Immediate action to unlock legacy uncontracted S106 homes
2. Supporting Local Planning Authorities to negotiate S106 agreements
3. Setting clear sector expectations to guide S106 delivery
4. Expanding financial capacity to revive the market to deliver for S106 homes

Summary

Post S106 January announcement FAQs

We want to simplify and strengthen the process for agreeing developer contributions through S106 agreements at the application stage of new developments.

- We committed in our manifesto to strengthening planning contributions and this must start at the plan-making stage. Local plans should clearly set out the contributions expected from development, including the required levels and types of affordable housing alongside other infrastructure. The proposed new NPPF (https://www.gov.uk/government/publications/national-planning-policy-framework--2), currently out for consultation (https://www.gov.uk/government/consultations/national-planning-policy-framework-proposed-reforms-and-other-changes-to-the-planning-system), places a stronger emphasis on considering development viability at the plan-making stage rather than at the application stage, to provide greater certainty on the contributions expected from development.
- At the planning application stage, the proposed new NPPF (https://www.gov.uk/government/consultations/national-planning-policy-framework-proposed-reforms-and-other-changes-to-the-planning-system) is intended to clarify the limited circumstances in which a viability assessment to inform decision-making is justified to ensure that a proposed development makes the maximum possible contribution to affordable housing and other infrastructure. It also highlights the importance of good quality pre-application engagement between applicants and LPAs to identify and resolve key matters, including planning obligations for the development. This will enable the head of terms for the S106 agreement to be agreed as quickly as possible once the application has been submitted.
- Today, we are also confirming our intention to publish a standardised template S106 agreement to help speed up the process of drafting and agreeing new S106 agreements. Town Legal LLP have been formally awarded the contract following a successful procurement process conducted by the Planning Advisory Service. It is intended that a standardised S106 template for medium sites will be issued as a first priority. The template will set out the foundational elements and clauses expected in the majority of S106 agreements for sites below 50 units, and we will engage widely with all relevant parts of the sector to ensure it is as effective as possible. This will provide LPAs a solid starting point for new agreements, speeding up the drafting process and freeing up capacity. Sector-wide training opportunities will also be provided to authorities as part of this wider package.

3. Setting clear sector expectations to guide S106 delivery

TOWN LEGAL LLP

Simplifying & Standardising Section 106 Agreement Processes: Proposals for Reform

Town Legal LLP, November 2025

TOWN
LEGAL
LLP

tn.

Simplifying & Standardising Section 106 Agreement Processes: Proposals for Reform

Introduction

Town Legal LLP is a specialist planning law firm. Much of its work comprises the drafting and negotiation of agreements and unilateral undertakings under section 106 of the Town and Country Planning Act 1990 and related statutory powers (referred to in this paper as "section 106 agreements").

Recent research[1] by the Home Builders' Federation has highlighted the delays to the process of securing planning permission caused by way how long it often takes to conclude the necessary section 106 agreement.

To quote from the research:

> *"To better understand the current state of S106 agreement timelines, the Home Builders Federation (HBF) submitted a Freedom of Information (FOI) request to local planning authorities across England. These results are based on the data from more than 2,500 S106 agreements across over 50 local authorities.*
>
> *The FOI exercise found that the average S106 approval timeline was:*
>
> *2022/23: 425 days*
>
> *2023/24: 459 days*
>
> *2024/25: 515 days*
>
> *In just two years, the average time required to finalise a S106 agreement has increased by 90 days - a 20% increase.*
>
> *The responses also highlight the extremities that developers in some local authorities are facing. The maximum recorded timescale was 2,679 days, or more than seven years, for a single S106 agreement to complete the agreement process. The shortest average timescale reported by any of the respondent councils was 192 days.*
>
> *Additionally, 35% of all S106 agreements took longer than 12 months to finalise. Across all responses, 76% of local authorities reported average timelines that exceeded a year, and over a third of councils had an average timeframe of over 500 days.*
>
> *In 2024/25, 45% of LPAs had agreements finalised that had taken over 1,000 days to complete."*

This chimes with our own frequent experience and provides some context for other recent research[2] as to the lengthening timescales more generally for securing planning permission (and indeed the finding in that research that it can often be quicker now to secure planning permission on appeal rather than from the relevant local planning authority may in our view partly be explained by the strict timescales for completing

---

[1] What is the timeframe for local authorities to agree community investment? (Home Builders' Federation, May 2025)

[2] How long is a piece of string?

The timescales for securing outline planning permission for housing between 2014 and 2024 (Lichfields for Richborough and the LPDF, May 2025)

section 106 agreements that are inherent in the appeal process but which are in practice otherwise non-existent).

The Government has recently consulted over whether for smaller and medium sized housing developments it may be possible to take steps standardise the section 106 agreement process[3]. We consider that a range of steps can be taken, some short term some longer term, to simplify and standardise the process.

In order to test our thinking, in September 2025 we arranged a three-hour workshop attended by a range of those frequently dealing with section 106 agreements, comprising a range of private and public sector solicitors and planners, together with developers and representatives of industry bodies, with civil servants from the Ministry of Housing, Communities and Local Government in attendance as observers[4]. The session was held under Chatham House rules to facilitate frank discussion.

At the workshop we:

1. secured feedback on a discussion draft standard template section 106 agreement for small and medium sized residential developments, to ascertain the extent to which there was consensus as to various drafting matters.
2. secured consensus as to a list of various current "pinch points" in the process of negotiating and completing section 106 agreements
3. discussed a range of ideas as to how those pinch points might be reduced or eliminated. We also discussed broader ideas for longer-term reform.

We were pleased to see that our emerging thinking chimed with recommendations in the subsequent report of the Commons Housing Communities and Local Government Committee on land value capture[5]:

> *"There is a strong case for the introduction of template clauses for aspects of Section 106 agreements across England, as was recommended by the National Audit Office and others. Templates would allow local authorities to focus negotiations on site-specific factors rather than legal wordings. Template clauses would also allow for greater standardisation and clarity of requirements across all local authorities, and in turn reduce the workload of local authorities and Small and Medium-sized Enterprise developers.*
>
> *As part of the site thresholds consultation that will take place later this year, the Ministry must seek views on how standardised Section 106 templates could most effectively streamline the negotiation process across sites of all sizes. Based on the consultation responses, the Ministry must work with the Planning Advisory Service to develop a suite of Section 106 template clauses and publish these within six months of the consultation closing. Alongside their publication, the Ministry must also update its guidance to local authorities on Planning Obligations to encourage local authorities to adopt these template clauses."*

This short paper sets out our overall recommendations together with commentary on the three topics discussed at our workshop. A refined version of our discussion draft standard template section 106 agreement for small and medium sized residential developments forms Appendix 2. The recommendations are focused on section 106 agreements entered into in relation to small and medium sized residential developments but many of the principles apply equally to agreements in relation to other types of

[3] Planning Reform Working Paper: Reforming Site Thresholds (MHCLG, 28 May 2025)

[4] A list of those attending forms Appendix 1

[5] Delivering 1.5 million new homes: Land Value Capture (28 October 2025)

development and to larger development projects as well – where the gains in terms of time saved and extent of development unlocked may be even greater.

We are extremely grateful to all who attended our workshop session on 30 September 2025. A draft of this paper has been shared with all attendees. The Chartered Institute of Housing also kindly hosted an online discussion which was attended by a number of their members. The paper draws upon many of the comments received. However, Town Legal LLP takes responsibility for all views expressed and no conclusions should be taken as ascribed to any of the participating individuals or their respective employers.

Recommendations

1. Each local planning authority should have a template draft agreement and undertaking available online so as to help manage applicants' expectations as to likely drafting and to facilitate, where appropriate, the applicant's solicitor preparing a first draft. MHCLG should endorse a national template for use by LPAs, with LPAs able to depart where justified by local circumstances. Appendix 1 to this paper comprises a discussion draft of such a template, comprising "boiler plate" clauses, together with draft provisions in relation to financial contributions, affordable housing and open space as the most commonly required obligations for this type of development. A draft along these lines should not in our view be controversial. It could be expanded to include other common provisions, for instance in relation to biodiversity net gain (drawing from PAS's template). The template should be structured so as to be facilitate subsequent data collection and use.
2. If the local planning authority does not have a template online, applicants should be able to assume that they can rely on the national template.
3. Template unilateral undertakings for smaller financial contributions should also be encouraged, along the lines of Oxfordshire County Council's SPUR process[6] ("standard pre-prepared unilateral route").
4. MHCLG Planning Practice Guidance should encourage local planning authorities to include within their template form of planning performance agreement target timescales for negotiation and completion of the necessary section 106 agreement.
5. MHCLG Planning Practice Guidance should strengthen its encouragement that pre-application discussions between prospective applicants and local planning authority officers should routinely include consideration of likely section 106 agreement obligations.[7]
6. MHCLG Planning Practice Guidance should include a recommended template form of section 106 heads of terms with a view to the heads of terms giving maximum clarity to the solicitor who in

[6] The Oxfordshire Couty Council Guide to Developer Contributions, March 2021

[7] Paragraph 13 of the PPG already says this to some extent but could be strengthened:

" When should discussions on planning obligations take place?

Discussions about planning obligations should take place as early as possible in the planning process. Plans should set out policies for the contributions expected from development to enable fair and open testing of the policies at examination. Local communities, landowners, developers, local (and national where appropriate) infrastructure and affordable housing providers and operators should be involved in the setting of policies for the contributions expected from development. Pre-application discussions can prevent delays in finalising those planning applications which are granted subject to the completion of planning obligation agreements.

Paragraph: 013 Reference ID: 23b-013-20190315"

Draft template s106 19 November 2025

DATED 202[ ]

(1) [NAME OF OWNER]
(2) [NAME OF DEVELOPER]
(3) [NAME OF MORTGAGEE]
(4) [NAME OF COUNCIL]

AGREEMENT PURSUANT TO SECTION 106
TOWN AND COUNTRY PLANNING ACT 1990

IN RELATION TO [APPLICATION SITE]

[PLANNING APPLICATION REFERENCE]

Discussion draft – not for reliance – small and medium sites template section 106 agreement initiative – copyright Town Legal LLP November 2025

(c) the Disposal shall be free of all financial charges and of any restrictive covenants or other third-party rights which would prevent the use of the Affordable Housing Units for the purpose for which they are transferred or disposed of;

(d) a covenant by the Registered Provider not to use the Affordable Housing Units other than for the purposes of Affordable Housing (which covenant shall also be subject to the further provisions of paragraph 3 of this Schedule 2);

(e) a covenant by the Registered Provider that they will within 28 (twenty eight) Working Days of the transfer or disposal of any Social Rent Housing Units or Affordable Rent Housing enter into a Nomination Agreement with the Council in respect of the Affordable Housing Units to be delivered as Social Rent Housing or Affordable Rent Housing;

2.8 Subject to paragraph 3 of this Schedule 2, not to Occupy or permit the Occupation of the Affordable Housing Units for any purpose other than as Affordable Housing.

2.9 Subject to paragraph 3 of this Schedule 2, not to Occupy or permit the Occupation of the Affordable Rented Housing for any purpose other than as Affordable Rented Housing.

2.10 Subject to paragraph 3 of this Schedule 2, not to Occupy or permit the Occupation of Social Rented Units for any purpose other than as Social Rented Housing.

2.11 Subject to paragraph 3 of this Schedule 2, not to Occupy or permit the Occupation of the Shared Ownership Units for any purpose other than as Shared Ownership Housing.

2.12 Subject to paragraph 3 of this Schedule 2, not to Occupy or permit the Occupation of the Shared Ownership Units unless and until a Shared Ownership Lease has been entered into with an Eligible Household.

3. Enforceability[33]

3.1 None of the provisions contained at paragraph 2 of this Schedule shall be binding on a mortgagee or chargee (or any receiver (including an administrative receiver) appointed by such mortgagee or chargee or any other person appointed under any security documentation to enable such mortgagee or chargee to realise its security or any administrator (howsoever appointed) including a housing administrator (each a "Receiver")) of the whole of any part of the Affordable Housing Units or any persons or bodies deriving title through such mortgagee or chargee or Receiver PROVIDED THAT:

(a) such mortgagee or chargee or Receiver shall first give written notice to the Council of its intention to dispose of the Affordable Housing Units and shall have used reasonable endeavours over a period of three (3) months from the date of the written notice to complete a disposal of the Affordable Housing Land and/or Affordable Housing Units to another Registered Provider or to the Council for a consideration not less than the amount due and outstanding under the terms of the relevant security documentation including all accrued principle monies, interest, costs and expenses; and

(b) if such disposal has not been completed within the three (3) month period, the mortgagee, chargee or Receiver shall be entitled to dispose of the Affordable Housing Units free from the provisions contained at paragraph 2 of this Schedule which provisions shall determine absolutely in relation to those Affordable Housing Units only.

[33] This is based on the National Housing Federation Mortgagee in Possession clause. For strategic schemes in London there is also a GLA model Mortgagee in Possession clause

Discussion draft – not for reliance – small and medium sites template section 106 agreement initiative – copyright Town Legal LLP November 2025

3.2 The provisions contained paragraph 2 of this Schedule shall not bind nor be enforceable against the following:

(a) any owner or tenant of an Affordable Housing Unit who has exercised a statutory or equivalent right to acquire or right to buy or preserved right to buy;

(b) any part or parts of the Affordable Housing Units are disposed of in accordance with paragraph 3.1;

(c) any Shared Ownership Housing Unit or other form of Intermediate Housing Unit where the tenant has Staircased up to 100% (one hundred percent) in accordance with the terms of a relevant lease or other arrangement; or

(d) any successors in title to or any persons deriving title through any of the persons referred to in sub-paragraphs (a)-(c) above.

Discussion draft – not for reliance – small and medium sites template section 106 agreement initiative – copyright Town Legal LLP November 2025

Appendix 4.3 – Extract from Ministry of Housing, Communities and Local Government Live Table 1011c

Sum of Units	Column Labels																																
Row Labels	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	Grand Total
Social Rent																																			
s106 nil grant										750	1,068	723	1,575	1,526	2,554	2,752	3,444	3,438	2,143	1,902	2,601	3,040	3,333	3,118	3,164	2,754	3,918	3,621	3,842	2,825	2,911	3,425	3,895	3,156	67,478
London Affordable Rent																																			
s106 nil grant																											44	551	1,136	1,431	1,033	1,671	1,652	1,666	9,184
Affordable Rent																																			
s106 nil grant																					41	1,519	3,698	5,603	3,529	8,064	9,947	12,545	13,656	10,281	11,430	11,620	10,795	8,879	111,607
Intermediate Rent																																			
s106 nil grant																					140	275	501	806	1,123	735	538	820	1,006	958	1,018	1,957	1,768	1,389	13,034
Shared Ownership																																			
s106 nil grant																								3,461	1,828	5,606	7,010	8,983	9,315	8,052	8,898	10,139	9,534	7,040	79,866
Affordable Home Ownership																																			
s106 nil grant										451	1,061	1,253	1,551	1,896	3,809	4,443	4,916	3,440	1,586	1,589	1,799	2,749	4,040	2,149	2,864	1,095	1,151	1,195	1,077	1,023	841	988	925	976	48,867
																																	Nil Grant S106 Total:		**330,036**

Document 4 of 5

Appendices 5.1 to 5.13 to the Affordable Housing Proof of Evidence

In respect of:

Land to the North of Little Green Lane, Croxley Green, WD3 3SP

Prepared by:

James Bullivent BA (Hons)

On behalf of:

Richborough

LPA Appeal Reference:

26/0012/REF

LPA Planning Application Reference:

24/2073/OUT

PINS Appeal Reference:

6004972

Date:

21st July 2026

Pioneer

housing & development consultants

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Appendix 5.1 – ‘How we approach regulatory judgements and gradings’, Regulator of Social Housing

GOV•UK

Guidance

How we approach regulatory judgements and gradings

What is involved in regulatory judgements and gradings

From: **Regulator of Social Housing (/government/organisations/regulator-of-social-housing)**

Published 29 February 2024

Last updated 10 February 2026 —

Applies to England

Contents

— Regulatory judgements
— Governance, viability and consumer grades
— Judgements and gradings under review
— Publishing our views outside regulatory judgements
— Judgements about for-profit landlords
— Interim judgements and gradings

Regulatory judgements

Regulatory judgements (https://www.gov.uk/government/publications/regulatory-judgements-and-regulatory-notices) are our published view of how well a landlord is delivering the outcomes of our standards (https://www.gov.uk/government/collections/regulatory-standards-for-landlords). Our

regulatory judgements include a summary of the reasons for the conclusions we have reached.

- For private registered providers, a regulatory judgement can cover the outcomes of any of our standards.
- For local authority landlords a regulatory judgement can cover the outcomes of our consumer standards and Rent Standard.

Each regulatory judgement takes account of multiple factors and is evidence based. In coming to a view about how well a landlord is delivering the outcomes of our standards, we consider the fairness of the decision that results in a new or updated regulatory judgement as well as those which do not result in a regulatory judgement.

When we publish regulatory judgements

Following a programmed inspection

For all large landlords, we publish regulatory judgements following our programmed inspections (https://www.gov.uk/guidance/our-approach-to-inspections), which include a summary of the inspection findings and relevant gradings.

For large private registered providers, we usually reflect our view of how well they are delivering the outcomes of our Rent Standard and Value for Money Standard as part of our view of their delivery of the outcomes of our Governance and Financial Viability Standard (and how well they are delivering outcomes of our Rent Standard or Value for Money Standard may affect their governance or viability gradings). In some circumstances we may publish a separate statement about our view on rents or value for money in a regulatory judgement.

Following a stability check

Following a stability check (https://www.gov.uk/guidance/regular-reviews-between-programmed-inspections), for landlords who have a G1/2 or V1/2 grade where we have not identified that there are any material risks which may result in a change to their financial viability or governance gradings, we reflect this by updating the publication date next to a landlord's existing grade. We are transparent that this has occurred as a result of the stability check process. We may also update the regulatory judgement. Where a landlord has a G3/4 or V3/4 grade, and we identify material risks which might affect their grading or regulatory judgement we share this intelligence with regulatory staff who are already working with that landlord.

Interim judgements

We set out our approach to these in the interim judgements and gradings (https://www.gov.uk/guidance/how-we-approach-regulatory-judgements-and-gradings#interim-judgements-and-gradings) section below.

Following regulatory engagement which is not programmed
For landlords of any size or type, we may reach a view that results in us publishing a regulatory judgement and (in some cases, where applicable) gradings where we carry out regulatory engagement which is not programmed. This includes where:

- we follow up on issues through our responsive engagement (https://www.gov.uk/guidance/responsive-engagement-with-landlords),
- we carry out an inspection outside of our programme of inspections,
- we investigate issues where there are serious failures (or suspected serious failures) in a landlord delivering the outcomes of our standards, or
- we carry out regulatory engagement in relation to how well the landlord is addressing weaknesses or failings we have previously found in its delivery of the outcomes of our standards.

The above applies whether or not we issue grades for that landlord or standard.

We make clear what form of regulatory engagement our judgement and (where applicable) grading has followed. We also make clear in the published regulatory judgement where we are issuing a grade, where the grade is based on the outcome of work which is narrow in scope for example where we have focused on one or more specific issues of concern and is not as a result of carrying out a more rounded assessment of the landlord's delivery of the outcomes of relevant standards overall.

Governance, viability and consumer grades

Our regulatory judgements include one or more grades for all large landlords.

- For private registered providers, these grades are our view of how well they are delivering the outcomes of the Governance and Financial Viability Standard and the consumer standards.
- For local authority landlords, this grade is our view of how well they are delivering the outcomes of the consumer standards.

We do not issue grades to small landlords. However, where we consider there to be serious weaknesses or failings in a landlord's delivery of the outcomes of our standards, we may publish or update a regulatory judgement to reflect this.

Governance grades

How to watch this YouTube video

There's a YouTube video on this page. You can't access it because of your cookie settings.

You can change your cookie settings (/help/cookies) or watch the video on YouTube instead:

How we assess governance (https://www.youtube.com/watch?v=_ZXMMBaVyQs)

There are four governance grades:

Grading	Description
G1	Our judgement is that the landlord meets our governance requirements.
G2	Our judgement is that the landlord meets our governance requirements but needs to improve some aspects of its governance arrangements to support continued compliance.
G3	Our judgement is that the landlord does not meet our governance requirements. There are issues of serious regulatory concern and in agreement with us the landlord is working to improve its position.
G4	Our judgement is that the landlord does not meet our governance requirements. There are issues of serious regulatory concern, and the landlord is subject to regulatory intervention or enforcement action.

G1 and G2 grades

All landlords should aim for a G1 grade. In most cases this means that:

- their governance arrangements are working effectively in practice to identify and manage financial and non-financial risks including those that impact most on tenants and the organisation
- they can show with evidence, that they are delivering against their purpose and strategic objectives and where they are not that they take corrective action.

We expect that even where a landlord is assessed as G1 it will continue to review, evaluate and improve its governance.

Where we judge a landlord to be G2 this is because we have identified some weaknesses in its governance arrangements which we consider to be significant to the delivery of the relevant outcomes of our standards which it needs to address.

We expect landlords assessed at G2 will

- take steps to identify the underlying causes for the weaknesses
- put in place a comprehensive and timely plan to address those weaknesses.

G3 and G4 grades

A G3 grade means that the landlord is not delivering the outcomes of the Governance & Financial Viability Standard and there are issues of serious regulatory concern. In this situation we will be engaging with the landlord.

A G4 grade also signifies that the landlord is not delivering the outcomes of the Governance & Financial Viability Standard and there are serious issues of regulatory concern. It is applied where the severity of the governance failures is such that we are actively intervening and/or we may consider it appropriate to take enforcement action.

> **Find out more about**
> How we investigate and intervene on serious failures (https://www.gov.uk/guidance/investigating-and-taking-action-on-serious-failures-in-landlords)

Viability grades

How to watch this YouTube video

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You can change your cookie settings (/help/cookies) or watch the video on YouTube instead:

How we assess viability (https://youtu.be/_sD3N3pISQ8)

There are also four viability grades:

Grading	Description
V1	Our judgement is that the landlord meets our viability requirements and has the financial capacity to deal with a wide range of adverse scenarios.
V2	Our judgement is that the landlord meets our viability requirements. It has the financial capacity to deal with a reasonable range of adverse scenarios but needs to manage material risks to ensure continued compliance.
V3	Our judgement is that the landlord does not meet our viability requirements. There are issues of serious regulatory concern and in agreement with us the landlord is working to improve its position.
V4	Our judgement is that the landlord does not meet our viability requirements. There are issues of serious regulatory concern, and the landlord is subject to regulatory intervention or enforcement action.

V1 and V2 grades

Landlords at V1 have given us enough evidence to assure us that they are delivering the viability outcomes of the Governance and Financial Viability Standard. In most cases it will mean they will have:

- a strong financial profile, built on robust and prudent assumptions, demonstrating adequate headroom against their financial covenants and appropriate levels of liquidity.
- capacity in their financial plan which makes them more resilient to any financial risks and we will have evidence that provides us with the assurance that if the risks they have identified happen, the impact can be mitigated successfully by the landlord in most circumstances.

Landlords at V2 have also given us enough evidence to assure us that they are delivering the viability outcomes of the Governance and Financial Viability Standard. However, we consider that their financial profile means that if the risks they have identified happen, then it may be more difficult for them to mitigate the impact successfully. These risks may include changes in market conditions beyond the landlord’s control.

V3 and V4 grades

Landlords at V3 have been unable to give us enough evidence to assure us that they are meeting the viability outcomes of the Governance and Financial Viability standard, and there are issues of serious regulatory concern. For example, these might be serious concerns about whether the landlord is appropriately assessing, managing and addressing risks to ensure its long-term viability. In these circumstances we will be working closely with the landlord in order that they remedy the issue as soon as possible.

Landlords at V4 are most likely to be in serious financial difficulty and we will be working with them and others, as appropriate, to remedy the situation. This may include using our regulatory or enforcement powers.

> **Find out more about**
> How we investigate and intervene on serious failures (https://www.gov.uk/guidance/investigating-and-taking-action-on-serious-failures-in-landlords)

Consumer grades

How to watch this YouTube video

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You can change your cookie settings (/help/cookies) or watch the video on YouTube instead:

How we assess standards for homes and tenants (https://www.youtube.com/watch?v=n-9pPFzwv8U)

There are four consumer grades:

Grading	Description
C1	Our judgement is that overall the landlord is delivering the outcomes of the consumer standards. The landlord has demonstrated that it identifies when issues occur and puts plans in place to remedy and minimise recurrence.

Grading	Description
C2	Our judgement is that there are some weaknesses in the landlord delivering the outcomes of the consumer standards and improvement is needed.
C3	Our judgement is that there are serious failings in the landlord delivering the outcomes of the consumer standards and significant improvement is needed.
C4	Our judgement is that there are very serious failings in the landlord delivering the outcomes of the consumer standards. The landlord must make fundamental changes so that improved outcomes are delivered.

C1 and C2 grades

All landlords should aim for a C1 grade. Landlords at C1 have provided us with enough evidence to assure us that overall they are delivering the consumer standards outcomes. This means that in delivering the outcomes of the consumer standards:

- they are making effective use of their own systems to identify and address potential issues and areas for improvement. This includes improvements to their stock and the services they provide to tenants

We expect that even where a landlord is assessed as C1 it will continue to review, evaluate and improve its services to tenants.

Where we judge a landlord to be C2 this is because we have identified some weaknesses which we consider are material to the landlord’s delivery of the outcomes of the consumer standards, which if not addressed, are likely to lead to poor outcomes for tenants.

We expect that landlords graded at C2 will develop a plan to drive relevant improvement and will be able to show that weaknesses have been addressed so that outcomes for tenants are improved. We expect landlords to share relevant improvement plans with tenants.

C3 and C4 grades

A C3 grade means that there are serious failings in the landlord delivering the outcomes of the consumer standards, which the landlord’s current arrangements are not strong enough to put right. This will be significantly impacting on service outcomes for tenants and/or accountability to tenants. We expect the landlord to develop a plan that will drive significant change

and to share that with tenants. Our engagement with the landlord will be intensive and we will seek evidence that gives us the assurance that sufficient change and progress is being made.

A C4 grade means that failings are so serious that the landlord must make fundamental changes so that improved outcomes are delivered. It is likely that the landlord has not shown the willingness and/or ability to put things right, and so we may decide to take enforcement action.

> **Find out more about**
> How we investigate and intervene on serious failures (https://www.gov.uk/guidance/investigating-and-taking-action-on-serious-failures-in-landlords)

Changes to grades

We use the terms upgrade and downgrade to describe the changes to a landlord's gradings. The exception to this is where a landlord's viability grading moves between a V1 and a V2 which we refer to as a regrade. This reflects our view that a landlord is managing a higher level of risk exposure in their organisation, but they can give us enough evidence to assure us that they are delivering the viability outcomes of the Governance & Financial Viability Standard.

Judgements and gradings under review

If we are investigating a landlord due to suspected serious failings, we may place them on our gradings under review list (https://www.gov.uk/guidance/gradings-under-review-list). This is likely to be where our engagement is ongoing and we think it is appropriate to alert stakeholders to the fact that we have serious concerns about that landlord's delivery of the standards outcomes, which we are investigating. Once we finish investigating, if appropriate we publish a new or updated regulatory judgement for the landlord. We then remove it from the gradings under review list. We may not always consider it appropriate to place a landlord on our gradings under review where we are investigating serious failings. We may conclude our investigation and publish a regulatory judgement without doing so.

Publishing our views outside regulatory judgements

From time to time, we may decide to publish our view about an issue relating to one or more landlords outside a regulatory judgement. We may, for example, do this to highlight its wider importance to the social housing

sector. We will consider the most appropriate way to communicate our view on a case-by-case basis, but it may include for example an open letter, report or press statement.

Judgements about for-profit landlords

We publish regulatory judgements for large for-profit landlords in line with the approach set out above. However, we recognise that these landlords may have different capital structures and cash flow dynamics. They also are often subsidiary organisations within a larger group of connected companies and can rely on those connected companies to carry out their functions. While the for-profit landlord may often contribute to a wider group strategy, it must deliver the outcomes of our standards. We recognise that there is an important difference between groups headed by not-for-profit landlords and those containing for-profit landlords. We want to be transparent about that difference with stakeholders.

The capital structures, cash flow dynamics, and group relationships of for-profit landlords impacts on the nature of our views about them. Regulatory judgements relating to for-profit landlords include an explanatory statement to make it clear that our view relates to the registered for-profit landlord only. It does not represent an assessment of non-registered entities within any group or the ability of such entities to provide support to the registered for-profit landlord, although we do consider the risks to the registered for-profit landlord from its relationships with any wider group.

To provide further clarity we use an asterisk with a for-profit landlord’s grade (for example, G1, V1, C2*) to make it clear that the assessment refers to a landlord that is designated on the register as being for-profit.

Interim judgements and gradings

Where two or more existing landlords merge or a landlord undergoes what we judge to be a significant constitutional change or restructure, we may issue an interim regulatory judgement. This is so that there is an indicative public regulatory judgement of how well the landlord may be delivering the outcomes of our standards.

Our broad approach to issuing interim judgements is set out in the table below:

Scenario	Interim judgement	Our approach
Two or more G1/V1/C1 landlords merge	Yes	G1/V1/C1 interim judgement unless there are specific presenting issues of regulatory concern.
Two or more organisations merge, at least one of which is G2 and/or V2 and/or C2 and no landlord concerned has a lower grade than these	Yes	We consider this on a case-by-case basis but our starting assumption is that the lower of the existing grades will apply (subject to the relative scale of the landlords concerned).
Two or more organisations merge, at least one of which has a grade of either G3 or G4 and/or V3 or V4 and/or C3 or C4)	Possibly	We consider on a case-by-case basis.
Merger of two or more organisations where at least one does not have an existing regulatory grade (for example, because it is demerging from a group or where we have not yet issued the landlord with a consumer grade)	Yes	We consider on a case-by-case basis.
Landlord undergoes what we judge to be a significant constitutional change or restructure, including a change in its ownership or other change of control, following a restructure	Possibly	We may issue an interim judgement for transparency reasons if we conclude we need additional regulatory assurance before we can publish a standard judgement.
Merger of a small landlord with a large landlord	No	The existing grades of the large landlord will be maintained in most cases.
Merger of two or more small landlords, including where one or more is failing to deliver our standards	No	We do not issue gradings for small landlords. We consider any appropriate

Scenario	Interim judgement	Our approach
		regulatory response on a case-by-case basis.

We will change interim grades to standard grades following a programmed inspection, or when we have carried out an assessment following responsive engagement.

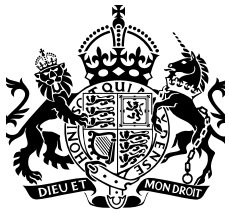
We may also change an interim V1 or V2 viability grade into a standard grade when a stability check has not identified the landlord as being potentially at higher risk of failing to deliver the outcomes of the Governance and Financial Viability Standard.

Find out about current and previous RJs here: Regulatory judgements and notices, and gradings under review (https://www.gov.uk/government/publications/regulatory-judgements-and-regulatory-notices)

More on this topic

- How we regulate (https://www.gov.uk/government/collections/how-we-regulate)
- Glossary of terms (https://www.gov.uk/guidance/regulating-the-standards-glossary-of-terms)

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Appendix 5.2 – Regulatory Judgements Notices Data 2025 - 2026, Regulator of Social Housing

Reg Code	Landlord	Landlord Type	Name and Reg Code Change Details	Other landlords included in the judgement	Status	Consumer grade	Consumer Grade Change	Consumer Grade Date	Governance Grade	Governance Grade Change	Governance Date	Viability Grade	Viability Grade Change	Viability Grade Date	Rent	Rent Date	Rent Change	Type of Publication	Publication Date	Engagement Process
H1046	Abbeyfield Society (The)	Private Registered Provider	None	None	Current	-	Not assessed ye	-	G2	Assessed and unchanged	April 2026	V2	Assessed and unchanged	April 2026	-	-	-	Narrative RJ	29/04/2026	Stability Check
L4172	Abri Group Limited	Private Registered Provider	None	Octavia Housing, Oriel Housing Limited, The	Current	-	Not assessed yet	-	G1	Assessed and unchanged	November 2025	V1	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	26/11/2025	Stability Check
L4511	Accent Group Limited	Private Registered Provider	None	Accent Housing Limited	Current	-	Not assessed yet	-	G1	Assessed and unchanged	November 2025	V1	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	12/11/2025	Stability Check
L4229	Acis Group Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
LH0280	Advance Housing and Support Limited	Private Registered Provider	None	None	Current	C2	First grading	June 2026	G1	Assessed and unchanged	June 2026	V2	Regrade V1 to V2	June 2026	-	-	-	Narrative RJ	24/06/2026	Inspection
C4108	Allnutt Mill Housing Co-Operative Limited	Private Registered Provider	None	None	Current	-	-	-	-	-	-	-	-	-	-	-	-	Narrative RJ	15/01/2025	Responsive Engagement
5060	Amplius Living	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Interim Grading	November 2025	V2	Interim Grading	November 2025	-	-	-	Interim RJ	26/11/2025	Responsive Engagement
LH4095	Anchor Hanover Group	Private Registered Provider	None	None	Current	C3	Based on previous assessment	February 2025	G3	Downgrade	June 2025	V1	Based on previous assessment	December 2024	-	-	-	Narrative RJ	25/06/2025	Responsive Engagement
L3713	Arawak Walton Housing Association Limited	Private Registered Provider	None	None	Current	C2	First grading	March 2026	G1	Assessed and unchanged	March 2026	V2	Assessed and unchanged	March 2026	-	-	-	Narrative RJ	25/03/2026	Inspection
LH0884	Arches Housing Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	November 2025	V1	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	26/11/2025	Stability Check
45UC	Arun District Council	Local Authority	None	None	Current	C4	First grading	August 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	27/08/2025	Inspection
29UB	Ashford Borough Council	Local Authority	None	None	Current	C3	First grading	August 2024	-	-	-	-	-	-	-	-	-	Narrative RJ	09/08/2024	Responsive Engagement
L4238	Aspire Housing Limited	Private Registered Provider	None	None	Current	C1	Based on previous assessment	January 2025	G1	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	26/11/2025	Stability Check
L4393	Aster Group Limited	Private Registered Provider	None	None	Current	C1	First grading	July 2026	G1	Assessed and unchanged	July 2026	V2	Assessed and unchanged	July 2026	-	-	-	Narrative RJ	08/07/2026	Inspection
4664	Aves Housing	Private Registered Provider	None	None	Current	-	-	-	-	-	-	-	-	-	-	-	-	Grading Under Review	11/02/2026	Responsive Engagement
L4455	B3 Living Limited	Private Registered Provider	None	None	Current	C1	First grading	September 2025	G1	Assessed and unchanged	September 2025	V1	Assessed and unchanged	September 2025	-	-	-	Narrative RJ	24/09/2025	Inspection
00CC	Barnsley Metropolitan Borough Council	Local Authority	None	None	Current	C1	First grading	October 2024	-	-	-	-	-	-	-	-	-	Narrative RJ	30/10/2024	Inspection
22UB	Basildon Borough Council	Local Authority	None	None	Current	C4	First grading	April 2026	-	-	-	-	-	-	-	-	-	Narrative RJ	15/04/2026	Inspection
5071	Believe Housing Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
4868	Bernicia Group	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	November 2025	V1	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	12/11/2025	Stability Check
LH4401	Beyond Housing Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V1	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
L1668	Black Country Housing Group Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	November 2025	V1	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	26/11/2025	Stability Check
17UC	Bolsover District Council	Local Authority	None	None	Current	C2	First grading	August 2024	-	-	-	-	-	-	-	-	-	Narrative RJ	28/08/2024	Inspection
4568	Bolton at Home Limited	Private Registered Provider	None	None	Current	C2	Based on previous assessment	September 2024	G2	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
LH0155	Bournemouth Churches Housing Association Limited	Private Registered Provider	None	None	Current	C2	First grading	September 2025	G1	Assessed and unchanged	September 2025	V2	Assessed and unchanged	September 2025	-	-	-	Narrative RJ	24/09/2025	Inspection
5069	Bournemouth, Christchurch and Poole Council	Local Authority	None	None	Current	C1	First grading	January 2026	-	-	-	-	-	-	-	-	-	Narrative RJ	28/01/2026	Inspection
L0702	Bournville Village Trust	Private Registered Provider	None	Bournville Works Housing Society Limited	Current	C1	First grading	September 2025	G1	Assessed and unchanged	September 2025	V2	Assessed and unchanged	September 2025	-	-	-	Narrative RJ	24/09/2025	Inspection
LH3887	bpha Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V1	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
22UD	Brentwood Borough Council	Local Authority	None	None	Current	C2	First grading	April 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	30/04/2025	Inspection
L3758	Brighter Places	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	26/11/2025	Stability Check
00ML	Brighton and Hove City Council	Local Authority	None	None	Current	C3	First grading	August 2024	-	-	-	-	-	-	-	-	-	Narrative RJ	09/08/2024	Responsive Engagement
00HB	Bristol City Council	Local Authority	None	None	Current	C3	First grading	July 2024	-	-	-	-	-	-	-	-	-	Narrative RJ	09/07/2024	Responsive Engagement
LH4014	Broadacres Housing Association Limited	Private Registered Provider	None	None	Current	C2	Based on previous assessment	October 2024	G2	Assessed and unchanged	January 2026	V2	Assessed and unchanged	January 2026	-	-	-	Narrative RJ	28/01/2026	Stability Check
L0026	Broadland Housing Association Limited	Private Registered Provider	None	None	Current	C2	Based on previous assessment	April 2025	G1	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	26/11/2025	Stability Check
L4449	Bromford Flagship LiveWest Limited	Private Registered Provider	Bromford Flagship Limited became Bromford Flagship LiveWest Limited 2 February 2026. LiveWest Homes	Bromford Home Ownership Limited,	Current	-	Not assessed yet	-	G1	Interim Grading	February 2026	V1	Interim Grading	February 2026	-	-	-	Interim RJ	25/02/2026	Interim Judgement
LH4415	Bromsgrove District Housing Trust Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	12/11/2025	Stability Check
37UD	Broxtowe Borough Council	Local Authority	None	None	Current	C3	First grading	January 2026	-	-	-	-	-	-	-	-	-	Narrative RJ	14/01/2026	Inspection
LH0269	Brunelcare	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	26/11/2025	Stability Check
L4254	Calico Homes Limited	Private Registered Provider	None	None	Current	C2	Based on previous assessment	September 2024	G2	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	26/11/2025	Stability Check
12UB	Cambridge City Council	Local Authority	None	None	Current	C2	First grading	October 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	15/10/2025	Inspection
L0992	Cambridge Housing Society Limited (The)	Private Registered Provider	None	None	Current	C2	First grading	June 2026	G1	Assessed and unchanged	June 2026	V1	Assessed and unchanged	June 2026	-	-	-	Narrative RJ	24/06/2026	Inspection
29UC	Canterbury City Council	Local Authority	None	None	Current	C3	First grading	October 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	15/10/2025	Inspection
22UE	Castle Point Borough Council	Local Authority	None	None	Current	C3	Upgrade	April 2026	-	-	-	-	-	-	-	-	-	Narrative RJ	29/04/2026	Responsive Engagement
4858	Castles & Coasts Housing Association Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V2	Regrade V1 to V2	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
00KC	Central Bedfordshire Council	Local Authority	None	None	Current	C3	First grading	February 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	26/02/2025	Inspection
31UC	Charnwood Borough Council	Local Authority	None	None	Current	C2	First grading	July 2026	-	-	-	-	-	-	-	-	-	Narrative RJ	08/07/2026	Inspection
L4331	Chelmer Housing Partnership Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	26/11/2025	Stability Check
L4472	Cheshire Peaks & Plains Housing Trust Limited	Private Registered Provider	None	None	Current	C1	First grading	January 2026	G1	Assessed and unchanged	January 2026	V2	Assessed and unchanged	January 2026	-	-	-	Narrative RJ	28/01/2026	Inspection
17UD	Chesterfield Borough Council	Local Authority	None	None	Current	C2	First grading	November 2024	-	-	-	-	-	-	-	-	-	Narrative RJ	27/11/2024	Inspection
LH0676	Christian Action (Enfield) Housing Association Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G2	Upgrade	February 2026	V2	Upgrade	February 2026	-	-	-	Narrative RJ	25/02/2026	Responsive Engagement
5075	Citizen Housing Group Limited	Private Registered Provider	None	None	Current	C1	First grading	August 2025	G1	Assessed and unchanged	August 2025	V2	Assessed and unchanged	August 2025	-	-	-	Narrative RJ	27/08/2025	Inspection
00AA	City of London Corporation	Local Authority	None	None	Current	C3	First grading	February 2026	-	-	-	-	-	-	-	-	-	Narrative RJ	25/02/2026	Inspection
00BK	City of Westminster Council	Local Authority	None	None	Current	C1	First grading	February 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	26/02/2025	Inspection
00CW	City of Wolverhampton Council	Local Authority	None	None	Current	C2	First grading	January 2026	-	-	-	-	-	-	-	-	-	Narrative RJ	28/01/2026	Inspection
00FF	City of York Council	Local Authority	None	None	Current	C2	First grading	April 2026	-	-	-	-	-	-	-	-	-	Narrative RJ	29/04/2026	Inspection
LH4087	Clarion Housing Group Limited	Private Registered Provider	None	Clarion Housing Association Limited	Current	C2	First grading	October 2025	G1	Assessed and unchanged	October 2025	V1	Regrade V2 to V1	October 2025	-	-	-	Narrative RJ	29/10/2025	Inspection
LH4165	Coastline Housing Limited	Private Registered Provider	None	None	Current	C1	First grading	September 2025	G1	Assessed and unchanged	September 2025	V2	Assessed and unchanged	September 2025	-	-	-	Narrative RJ	24/09/2025	Inspection
L4361	Cobalt Housing Limited	Private Registered Provider	None	None	Current	C1	Upgrade	June 2026	G1	Based on previous assessment	November 2025	V2	Based on previous assessment	November 2025	-	-	-	Narrative RJ	10/06/2026	Responsive Engagement

L4457	Community Gateway Association Limited	Private Registered Provider	None	None	Current	C2	First grading	July 2025	G1	Assessed and unchanged	July 2025	V1	Assessed and unchanged	July 2025	-	-	-	Narrative RJ	30/07/2025	Inspection
LH4264	Community Housing Group Limited (The)	Private Registered Provider	None	None	Current	C2	Based on previous assessment	April 2025	G2	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	26/11/2025	Stability Check
L2285	Connect Housing Association Limited	Private Registered Provider	None	None	Current	C1	First grading	March 2026	G1	Assessed and unchanged	March 2026	V2	Regrade V1 to V2	March 2026	-	-	-	Narrative RJ	25/03/2026	Inspection
LH4353	Connexus Homes Limited	Private Registered Provider	None	None	Current	C3	First grading	March 2026	G2	Downgrade	March 2026	V2	Assessed and unchanged	March 2026	-	-	-	Narrative RJ	25/03/2026	Inspection
L0147	Cornerstone Housing Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V1	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
L4312	Cottsway Housing Association Limited	Private Registered Provider	None	Cottsway 2	Current	-	Not assessed yet	-	G1	Assessed and unchanged	November 2025	V1	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	26/11/2025	Stability Check
45UE	Crawley Borough Council	Local Authority	None	None	Current	C2	First grading	July 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	30/07/2025	Inspection
LH4428	Cross Keys Homes Limited	Private Registered Provider	None	None	Current	C1	Based on previous assessment	March 2025	G1	Assessed and unchanged	November 2025	V1	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	26/11/2025	Stability Check
LH0495	Croydon Churches Housing Association Limited	Private Registered Provider	None	None	Current	C1	First grading	June 2026	G1	Assessed and unchanged	June 2026	V1	Assessed and unchanged	June 2026	-	-	-	Narrative RJ	24/06/2026	Inspection
LH4336	Curo Group (Albion) Limited	Private Registered Provider	None	Curo Places Limited	Current	C1	First grading	July 2025	G1	Assessed and unchanged	July 2025	V2	Assessed and unchanged	July 2025	-	-	-	Narrative RJ	30/07/2025	Inspection
26UC	Dacorum Borough Council	Local Authority	None	None	Current	C2	First grading	August 2024	-	-	-	-	-	-	-	-	-	Narrative RJ	14/08/2024	Inspection
29UE	Dover District Council	Local Authority	None	None	Current	C2	First grading	July 2026	-	-	-	-	-	-	-	-	-	Narrative RJ	08/07/2026	Inspection
5125	Durham Aged Mineworkers' Homes Association	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V1	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
18UB	East Devon District Council	Local Authority	None	None	Current	C2	First grading	July 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	30/07/2025	Inspection
L4434	East End Homes Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G2	Upgrade	June 2026	V2	Assessed and unchanged	June 2026	-	-	-	Narrative RJ	24/06/2026	Responsive Engagement
L4530	East Midlands Housing Group Limited	Private Registered Provider	None	EMH Housing and Regeneration	Current	C2	Based on previous assessment	November 2024	G1	Assessed and unchanged	March 2026	V2	Assessed and unchanged	March 2026	-	-	-	Narrative RJ	25/03/2026	Stability Check
5070	East Suffolk Council	Local Authority	None	None	Current	C3	First grading	July 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	30/07/2025	Responsive Engagement
21UC	Eastbourne Borough Council	Local Authority	None	None	Current	C2	First grading	October 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	15/10/2025	Inspection
L4499	Eastlight Community Homes Limited	Private Registered Provider	None	None	Current	C2	First grading	July 2025	G1	Assessed and unchanged	July 2025	V1	Assessed and unchanged	July 2025	-	-	-	Narrative RJ	30/07/2025	Inspection
L4140	Eden Housing Association Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
L4167	Empowering People Inspiring Communities Limited	Private Registered Provider	None	None	Current	C1	First grading	July 2025	G1	Upgrade	July 2025	V2	Assessed and unchanged	July 2025	-	-	-	Narrative RJ	30/07/2025	Inspection
L4004	English Rural Housing Association Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	26/11/2025	Stability Check
L3535	Estuary Housing Association Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G2	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	26/11/2025	Stability Check
L4473	Fairhive Homes Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	January 2026	V2	Assessed and unchanged	January 2026	-	-	-	Narrative RJ	14/01/2026	Stability Check
4582	First Choice Homes Oldham Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V1	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
5090	First Garden Cities Homes Limited	Private Registered Provider	None	None	Current	C2	Based on previous assessment	June 2025	G2	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
L4528	ForHousing Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G2	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
LH4184	Framework Housing Association	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	12/11/2025	Stability Check
L4463	Freebridge Community Housing Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	January 2026	V2	Assessed and unchanged	January 2026	-	-	-	Narrative RJ	14/01/2026	Stability Check
L4502	Futures Housing Group Limited	Private Registered Provider	None	Futures Homescape Limited, Futures	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V1	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
00CH	Gateshead Metropolitan Borough Council	Local Authority	None	None	Current	C2	First grading	April 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	30/04/2025	Inspection
L0517	Gateway Housing Association Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V1	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
L4313	Gentoo Group Limited	Private Registered Provider	None	None	Current	C1	Based on previous assessment	August 2024	G1	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
4584	Gloucester City Homes Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	January 2026	V2	Assessed and unchanged	January 2026	-	-	-	Narrative RJ	28/01/2026	Stability Check
4803	Golden Lane Housing Limited	Private Registered Provider	None	None	Current	C1	First grading	May 2026	G1	Assessed and unchanged	May 2026	V1	Assessed and unchanged	May 2026	-	-	-	Narrative RJ	13/05/2026	Inspection
LH4402	Golding Homes Limited	Private Registered Provider	None	None	Current	C1	First grading	March 2026	G1	Assessed and unchanged	March 2026	V2	Assessed and unchanged	March 2026	-	-	-	Narrative RJ	25/03/2026	Inspection
24UF	Gosport Borough Council	Local Authority	None	None	Current	C4	First grading	December 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	17/12/2025	Inspection
4743	Grainger Trust Limited	Private Registered Provider	None	None	Current	C2*	Based on previous assessment	July 2025	G2*	Assessed and unchanged	June 2026	V1*	Assessed and unchanged	June 2026	-	-	-	Narrative RJ	10/06/2026	Stability Check
L4465	Great Places Housing Group Limited	Private Registered Provider	None	Great Places Housing Association,	Current	C1	Upgrade	December 2025	G1	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check and Responsive Engagement
L4509	Greatwell Homes Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
LH3902	GreenSquareAccord Limited	Private Registered Provider	None	None	Current	C2	First grading	October 2025	G2	Downgrade	October 2025	V2	Assessed and unchanged	October 2025	-	-	-	Narrative RJ	29/10/2025	Inspection
LH3902	GreenSquareAccord Limited	Private Registered Provider	None	None	Current	C2	First grading	October 2025	G2	Downgrade	October 2025	V2	Assessed and unchanged	October 2025	-	-	-	Grading Under Review	13/05/2026	Responsive Engagement
43UD	Guildford Borough Council	Local Authority	None	None	Current	C1	Upgrade	March 2026	-	-	-	-	-	-	-	-	-	Narrative RJ	25/03/2026	Inspection
4729	Guinness Partnership Limited (The)	Private Registered Provider	The Guinness Partnership Limited received a Transfer of Engagements from Shepherds Bush Housing	Guinness Housing Association	Current	C1	First grading	April 2026	G1	Assessed and unchanged	April 2026	V2	Assessed and unchanged	April 2026	-	-	-	Narrative RJ	29/04/2026	Inspection
LH0459	Habinteg Housing Association Limited	Private Registered Provider	None	None	Current	C2	First grading	September 2025	G1	Assessed and unchanged	September 2025	V2	Assessed and unchanged	September 2025	-	-	-	Narrative RJ	24/09/2025	Inspection
L4456	Halton Housing	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V1	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
22UJ	Harlow District Council	Local Authority	None	None	Current	C3	First grading	September 2024	-	-	-	-	-	-	-	-	-	Narrative RJ	25/09/2024	Responsive Engagement
L0018	Hastoe Housing Association Limited	Private Registered Provider	None	None	Current	C2	Based on previous assessment	April 2025	G1	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	12/11/2025	Stability Check
LH4339	Havebury Housing Partnership (The)	Private Registered Provider	The Havebury Housing Partnership became Havebury Homes 21 October 2025	None	Current	C1	Based on previous assessment	September 2024	G1	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	12/11/2025	Stability Check
4634	Heart of Medway Housing Association Limited	Private Registered Provider	None	None	Current	C1	First grading	July 2025	G1	First Grade	July 2025	V1	First Grade	July 2025	-	-	-	Narrative RJ	30/07/2025	Inspection
L1538	Hexagon Housing Association Limited	Private Registered Provider	None	Horniman Housing Association	Current	C2	First grading	August 2025	G2	Assessed and unchanged	August 2025	V2	Assessed and unchanged	August 2025	-	-	-	Narrative RJ	27/08/2025	Inspection
4668	Heylo Housing Registered Provider Limited	Private Registered Provider	None	None	Current	-	-	-	-	-	-	-	-	-	-	-	-	Grading Under Review	19/03/2026	Responsive Engagement
17UH	High Peak Borough Council	Local Authority	None	None	Current	C2	First grading	August 2024	-	-		-	-	-	-	-	-	Narrative RJ	14/08/2024	Inspection
L2179	Hightown Housing Association Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	26/11/2025	Stability Check
L3076	Home Group Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
LH2162	Honeycomb Group Limited	Private Registered Provider	None	None	Current	C2	First grading	October 2025	G1	Upgrade	October 2025	V2	Assessed and unchanged	October 2025	-	-	-	Narrative RJ	29/10/2025	Inspection
L0055	Housing 21	Private Registered Provider	None	None	Current	C1	Upgrade	May 2026	G1	Based on previous assessment	December 2025	V1	Based on previous assessment	December 2025	-	-	-	Narrative RJ	13/05/2026	Responsive Engagement
L4491	Housing Plus Group Limited (The)	Private Registered Provider	The Wrekin Housing Group Limited became a subsidiary of The Housing Plus Group Limited on 6 January	Choices Housing Association Limited, Homes	Current	-	Not assessed yet	-	G1	Interim Grading	June 2025	V2	Interim Grading	June 2025	-	-	-	Interim RJ	25/06/2025	Responsive Engagement
L4073	Housing Solutions	Private Registered Provider	None	None	Current	C1	First grading	March 2026	G1	Assessed and unchanged	March 2026	V1	Assessed and unchanged	March 2026	-	-	-	Narrative RJ	25/03/2026	Inspection

L0718	Hundred Houses Society Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V1	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
LH0032	Hyde Housing Association Limited	Private Registered Provider	Tower Hamlets Community Housing became a subsidiary of Hyde Housing Association Limited 1 April 2025.	Arhag Housing Association Limited, Hillside	Current	C1	First grading	March 2026	G1	Assessed and unchanged	March 2026	V2	Assessed and unchanged	March 2026	-	-	-	Narrative RJ	25/03/2026	Inspection
4662	Inclusion Housing Community Interest Company	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G2	Upgrade	June 2026	V2	Upgrade	June 2026	-	-	-	Narrative RJ	10/06/2026	Responsive Engagement
L4476	Incommunities Limited	Private Registered Provider	None	None	Current	C2	First grading	April 2026	G1	Assessed and unchanged	April 2026	V2	Assessed and unchanged	April 2026	-	-	-	Narrative RJ	15/04/2026	Inspection
L0266	Industrial Dwellings Society (1885) Limited (The)	Private Registered Provider	None	Otto Schiff Housing Association	Current	C2	Based on previous assessment	October 2024	G2	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
42UD	Ipswich Borough Council	Local Authority	None	None	Current	C3	First grading	July 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	30/07/2025	Inspection
L0061	Irwell Valley Housing Association Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
L0457	Islington and Shoreditch Housing Association Limited	Private Registered Provider	None	None	Current	C2	First grading	July 2026	G1	Assessed and unchanged	July 2026	V2	Assessed and unchanged	July 2026	-	-	-	Narrative RJ	08/07/2026	Inspection
LH4345	Jigsaw Homes Group Limited	Private Registered Provider	None	Jigsaw Homes Midlands, Jigsaw Homes North,	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V1	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
5079	Joseph Rowntree Housing Trust	Private Registered Provider	None	None	Current	C2	Based on previous assessment	October 2024	G1	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
4846	Karbon Homes Limited	Private Registered Provider	None	54 North Homes Limited, Leazes Homes Limited	Current	C2	First grading	September 2025	G1	Assessed and unchanged	September 2025	V1	Assessed and unchanged	September 2025	-	-	-	Narrative RJ	24/09/2025	Inspection
LH3728	Karibu Community Homes Limited	Private Registered Provider	None	None	Current	C2	First grading	March 2026	G2	Downgrade	March 2026	V2	Assessed and unchanged	March 2026	-	-	-	Narrative RJ	25/03/2026	Inspection
4725	Keystage C.I.C	Private Registered Provider	None	None	Current	-	-	-	-	-	-	-	-	-	-	-	-	Grading Under Review	15/12/2025	Responsive Engagement
00DA	Leeds City Council	Local Authority	None	None	Current	C2	First grading	March 2026	-	-	-	-	-	-	-	-	-	Narrative RJ	25/03/2026	Inspection
LH0989	Leeds Federated Housing Association Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
5149	Legal & General Affordable Homes (AR) LLP	Private Registered Provider	None	None	Current	C1*	First grading	March 2026	G1*	First Grade	March 2026	V1*	First Grade	March 2026	-	-	-	Narrative RJ	25/03/2026	Inspection
5210	Legal & General Affordable Homes (Investment 1) Limited	Private Registered Provider	None	None	Current	C1*	First grading	March 2026	G1*	First Grade	March 2026	V1*	First Grade	March 2026	-	-	-	Narrative RJ	25/03/2026	Inspection
5209	Legal & General Affordable Homes (Investment 2) Limited	Private Registered Provider	None	None	Current	C1*	First grading	March 2026	G1*	First Grade	March 2026	V1*	First Grade	March 2026	-	-	-	Narrative RJ	25/03/2026	Inspection
5208	Legal & General Affordable Homes (Investment 3) Limited	Private Registered Provider	None	None	Current	C1*	First grading	March 2026	G1*	First Grade	March 2026	V1*	First Grade	March 2026	-	-	-	Narrative RJ	25/03/2026	Inspection
5062	Legal & General Affordable Homes Limited	Private Registered Provider	None	None	Current	C1*	First grading	March 2026	G1*	Assessed and unchanged	March 2026	V1*	Assessed and unchanged	March 2026	-	-	-	Narrative RJ	25/03/2026	Inspection
5147	Legal and General Affordable Homes (Capital) Limited	Private Registered Provider	None	None	Current	C1*	First grading	March 2026	G1*	First Grade	March 2026	V1*	First Grade	March 2026	-	-	-	Narrative RJ	25/03/2026	Inspection
5146	Legal and General Affordable Homes (Development 3) Limited	Private Registered Provider	None	None	Current	C1*	First grading	March 2026	G1*	First Grade	March 2026	V1*	First Grade	March 2026	-	-	-	Narrative RJ	25/03/2026	Inspection
00FN	Leicester City Council	Local Authority	None	None	Current	C3	First grading	July 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	30/07/2025	Inspection
21UF	Lewes District Council	Local Authority	None	None	Current	C2	First grading	October 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	15/10/2025	Inspection
4877	Lincolnshire Housing Partnership Limited	Private Registered Provider	None	None	Current	C2	Based on previous assessment	October 2024	G1	Assessed and unchanged	October 2025	V2	Assessed and unchanged	October 2025	-	-	-	Narrative RJ	29/10/2025	Stability Check
L4538	Livin Housing Limited	Private Registered Provider	None	None	Current	C2	Based on previous assessment	November 2024	G1	Assessed and unchanged	January 2026	V1	Regrade V2 to V1	January 2026	-	-	-	Narrative RJ	14/01/2026	Stability Check and Responsive Engagement
LH4343	Livv Housing Group	Private Registered Provider	None	None	Current	C1	First grading	June 2026	G2	Downgrade	June 2026	V2	Regrade V1 to V2	June 2026	-	-	-	Narrative RJ	24/06/2026	Inspection
LH4454	Local Space	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	November 2025	V1	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	26/11/2025	Stability Check
L4517	London & Quadrant Housing Trust	Private Registered Provider	None	None	Current	C2	First grading	August 2025	G2	Downgrade	August 2025	V2	Assessed and unchanged	August 2025	-	-	-	Narrative RJ	27/08/2025	Inspection
00AC	London Borough of Barnet	Local Authority	None	None	Current	C1	First grading	October 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	29/10/2025	Inspection
00AE	London Borough of Brent	Local Authority	None	None	Current	C3	First grading	May 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	28/05/2025	Responsive Engagement
00AJ	London Borough of Ealing	Local Authority	None	None	Current	C2	First grading	November 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	26/11/2025	Inspection
00AK	London Borough of Enfield	Local Authority	None	None	Current	C1	First grading	July 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	30/07/2025	Inspection
00AM	London Borough of Hackney	Local Authority	None	None	Current	C3	First grading	August 2024	-	-	-	-	-	-	-	-	-	Narrative RJ	09/08/2024	Responsive Engagement
00AN	London Borough of Hammersmith and Fulham	Local Authority	None	None	Current	C1	First grading	May 2026	-	-	-	-	-	-	-	-	-	Narrative RJ	13/05/2026	Inspection
00AS	London Borough of Hillingdon	Local Authority	None	None	Current	C2	First grading	July 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	30/07/2025	Inspection
00AT	London Borough of Hounslow	Local Authority	None	None	Current	C2	First grading	October 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	29/10/2025	Inspection
00AU	London Borough of Islington	Local Authority	None	None	Current	C3	First grading	May 2026	-	-	-	-	-	-	-	-	-	Narrative RJ	13/05/2026	Inspection
00AY	London Borough of Lambeth	Local Authority	None	None	Current	C2	First grading	November 2024	-	-	-	-	-	-	-	-	-	Narrative RJ	27/11/2024	Inspection
00BB	London Borough of Newham	Local Authority	None	None	Current	C4	First grading	October 2024	-	-	-	-	-	-	-	-	-	Narrative RJ	16/10/2024	Inspection
00BF	London Borough of Sutton	Local Authority	None	None	Current	C1	First grading	October 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	29/10/2025	Inspection
00BG	London Borough of Tower Hamlets	Local Authority	None	None	Current	C3	First grading	April 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	30/04/2025	Inspection
00BH	London Borough of Waltham Forest	Local Authority	None	None	Current	C2	First grading	April 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	30/04/2025	Inspection
00BJ	London Borough of Wandsworth	Local Authority	None	None	Current	C3	First grading	February 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	26/02/2025	Inspection
LH0013	Look Ahead Care and Support Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G2	Assessed and unchanged	November 2025	V2	Assessed and unchanged	45987	-	-	-	Narrative RJ	26/11/2025	Stability Check
5115	M&G UK Shared Ownership Limited	Private Registered Provider	None	None	Current	C2*	First grading	July 2025	G2*	First Grade	July 2025	V1*	First Grade	45868	-	-	-	Narrative RJ	30/07/2025	Inspection
L4435	Magenta Living	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V2	Assessed and unchanged	46008	-	-	-	Narrative RJ	17/12/2025	Stability Check
4844	Magna Housing Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	February 2026	V2	Regrade V1 to V2	46078	-	-	-	Narrative RJ	25/02/2026	Stability Check and Responsive Engagement
00BN	Manchester City Council	Local Authority	None	None	Current	C2	First grading	January 2026	-	-	-	-	-	-	-	-	-	Narrative RJ	14/01/2026	Inspection
L3736	Manningham Housing Association Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V1	Assessed and unchanged	46008	-	-	-	Narrative RJ	17/12/2025	Stability Check
37UF	Mansfield District Council	Local Authority	None	None	Current	C2	First grading	February 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	26/02/2025	Inspection
00LC	Medway Council	Local Authority	None	None	Current	C2	First grading	November 2024	-	-	-	-	-	-	-	-	-	Narrative RJ	27/11/2024	Inspection
31UG	Melton Borough Council	Local Authority	None	None	Current	C2	First grading	August 2024	-	-	-	-	-	-	-	-	-	Narrative RJ	14/08/2024	Inspection
L0726	Metropolitan Housing Trust Limited	Private Registered Provider	None	Thames Valley Housing Association	Current	C2	Based on previous assessment	May 2025	G2	Assessed and unchanged	November 2025	V2	Assessed and unchanged	45987	-	-	-	Narrative RJ	26/11/2025	Stability Check
18UD	Mid Devon District Council	Local Authority	None	None	Current	-	Not assessed yet	-	-	-	-	-	-	-	Y	April 2025	New judgement	Narrative RJ	30/04/2025	Responsive Engagement
L4466	Midland Heart Limited	Private Registered Provider	None	None	Current	C1	Based on previous assessment	March 2025	G1	Assessed and unchanged	December 2025	V1	Assessed and unchanged	46008	-	-	-	Narrative RJ	17/12/2025	Stability Check
00MG	Milton Keynes City Council	Local Authority	None	None	Current	C2	First grading	May 2026	-	-	-	-	-	-	-	-	-	Narrative RJ	13/05/2026	Inspection
L0386	Moat Homes Limited	Private Registered Provider	None	Moat Housing Group Limited	Current	C2	Based on previous assessment	December 2024	G2	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	12/11/2025	Stability Check
4857	Mosscare St. Vincent's Housing Group Limited	Private Registered Provider	None	None	Current	C1	Based on previous assessment	May 2025	G1	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	26/11/2025	Stability Check

L2194	Muir Group Housing Association Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
L3833	Nehemiah United Churches Housing Association Limited	Private Registered Provider	None	None	Current	C2	First grading	July 2025	G1	Assessed and unchanged	July 2025	V2	Assessed and unchanged	July 2025	-	-	-	Narrative RJ	30/07/2025	Inspection
00CJ	Newcastle City Council	Local Authority	None	None	Current	C3	First grading	January 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	15/01/2025	Responsive Engagement
L0006	Newlon Housing Trust	Private Registered Provider		Access Homes Housing Association	Current	C2	First grading	April 2026	G1	Assessed and unchanged	April 2026	V2	Assessed and unchanged	April 2026	-	-	-	Narrative RJ	29/04/2026	Inspection
LH4249	North Devon Homes	Private Registered Provider	None	None	Current	C1	Based on previous assessment	August 2024	G1	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	12/11/2025	Stability Check
17UJ	North East Derbyshire District Council	Local Authority	None	None	Current	C1	Upgrade	October 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	29/10/2025	Responsive Engagement
32UE	North Kesteven District Council	Local Authority	None	None	Current	C2	Upgrade	April 2026	-	-	-	-	-	-	-	-	-	Narrative RJ	29/04/2026	Responsive Engagement
LH3859	North London Muslim Housing Association Limited	Private Registered Provider	None	None	Current	C3	First grading	August 2025	G3	Downgrade	August 2025	V2	Regrade V1 to V2	August 2025	-	-	-	Narrative RJ	13/08/2025	Inspection
5129	North Northamptonshire Council	Local Authority	None	None	Current	C2	First grading	February 2026	-	-	-	-	-	-	-	-	-	Narrative RJ	25/02/2026	Inspection
LH0084	North Star Housing Group	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V1	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
31UH	North West Leicestershire District Council	Local Authority	None	None	Current	C2	First grading	November 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	12/11/2025	Inspection
5179	North Yorkshire Council	Local Authority	None	None	Current	C3	First grading	September 2024	-	-	-	-	-	-	-	-	-	Narrative RJ	13/09/2024	Responsive Engagement
00EM	Northumberland County Council	Local Authority	None	None	Current	C4	First grading	February 2026	-	-	-	-	-	-	-	-	-	Narrative RJ	11/02/2026	Inspection
33UG	Norwich City Council	Local Authority	None	None	Current	C1	First grading	April 2026	-	-	-	-	-	-	-	-	-	Narrative RJ	15/04/2026	Inspection
4880	Notting Hill Genesis	Private Registered Provider	None	Notting Hill Home Ownership Limited,	Current	C3	First grading	November 2024	G3	Downgrade	November 2024	V2	Assessed and unchanged	November 2024	-	-	-	Narrative RJ	27/11/2024	Inspection
00FY	Nottingham City Council	Local Authority	None	None	Current	C2	Upgrade	June 2026	-	-	-	-	-	-	-	-	-	Narrative RJ	24/06/2026	Responsive Engagement
4817	Nottingham Community Housing Association Limited	Private Registered Provider	None	None	Current	C1	Based on previous assessment	July 2024	G1	Assessed and unchanged	January 2026	V1	Assessed and unchanged	January 2026	-	-	-	Narrative RJ	14/01/2026	Stability Check
L4459	NSAH (Alliance Homes) Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
L4422	Ocean Housing Group Limited	Private Registered Provider	None	Ocean Housing Limited	Current	-	Not assessed yet	-	G2	Downgrade	January 2026	V2	Assessed and unchanged	January 2026	-	-	-	Narrative RJ	28/01/2026	Stability Check and Responsive Engagement
L0717	Octavia Housing	Private Registered Provider	Octavia Housing became a subsidiary of Abri Group Limited on 18 December 2024	None	Current	C3	First grading	July 2024	G3	Assessed and unchanged	July 2024	V3	Assessed and unchanged	July 2024	-	-	-	Narrative RJ	09/07/2024	Responsive Engagement
00BP	Oldham Metropolitan Borough Council	Local Authority	None	None	Current	C3	First grading	November 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	26/11/2025	Inspection
4808	One Manchester Limited	Private Registered Provider	None	None	Current	C1	First grading	September 2025	G1	Assessed and unchanged	September 2025	V2	Assessed and unchanged	September 2025	-	-	-	Narrative RJ	24/09/2025	Inspection
4804	One Vision Housing Limited	Private Registered Provider	None	None	Current	C1	First grading	April 2026	G2	Downgrade	April 2026	V1	Assessed and unchanged	April 2026	-	-	-	Narrative RJ	15/04/2026	Inspection
L4486	Ongo Homes Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V1	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
4649	Onward Group Limited	Private Registered Provider	None	Onward Homes Limited	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
L4123	Orbit Group Limited	Private Registered Provider	None	Orbit Housing Association Limited	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
L0028	Orwell Housing Association Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	26/11/2025	Stability Check
L4215	Paradigm Housing Group Limited	Private Registered Provider	None	Paradigm Homes Charitable Housing	Current	-	Not assessed yet	-	G1	Interim Grading	May 2026	V2	Interim Grading	May 2026	-	-	-	Interim RJ	13/05/2026	Responsive Engagement
4849	Paragon Asra Housing Limited	Private Registered Provider	None	None	Current	C2	First grading	September 2025	G1	Assessed and unchanged	September 2025	V2	Assessed and unchanged	September 2025	-	-	-	Narrative RJ	24/09/2025	Inspection
4878	Peabody Trust	Private Registered Provider	None	Peabody Developments Limited, Town	Current	C2	First grading	April 2026	G1	Assessed and unchanged	April 2026	V2	Assessed and unchanged	April 2026	-	-	-	Narrative RJ	29/04/2026	Inspection
L4505	Phoenix Community Housing Association (Bellingham and Downham) Limited	Private Registered Provider	None	None	Current	C2	Downgrade	October 2025	G3	Downgrade	October 2025	V2	Assessed and unchanged	October 2025	-	-	-	Narrative RJ	29/10/2025	Responsive Engagement
A4020	Pickering and Ferens Homes	Private Registered Provider	None	None	Current	C1	First grading	June 2025	G1	Assessed and unchanged	June 2025	V1	Assessed and unchanged	June 2025	-	-	-	Narrative RJ	25/06/2025	Inspection
L4118	Pioneer Housing and Community Group Limited (The)	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	12/11/2025	Stability Check
4747	Pivotal Housing Association	Private Registered Provider	None	None	Current	-	-	-	-	-	-	-	-	-	-	-	-	Narrative RJ	20/01/2026	Responsive Engagement
4747	Pivotal Housing Association	Private Registered Provider	None	None	Current	-	-	-	-	-	-	-	-	-	-	-	-	Narrative RJ	04/06/2026	Responsive Engagement
L4236	Places for People Group Limited	Private Registered Provider	South Yorkshire Housing Association Limited and Elim Housing Association Limited became subsidiaries of Places	Origin Housing 2 Limited, Origin Housing Limited,	Current	C1	Based on previous assessment	March 2025	G1	Assessed and unchanged	January 2026	V2	Assessed and unchanged	January 2026	-	-	-	Narrative RJ	28/01/2026	Stability Check
4789	Platform Housing Group Limited	Private Registered Provider	None	Platform Housing Limited	Current	-	Not assessed yet	-	G1	Assessed and unchanged	November 2025	V1	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	12/11/2025	Stability Check
L4556	Plus Dane Housing Limited	Private Registered Provider	None	None	Current	C2	Based on previous assessment	December 2024	G2	Assessed and unchanged	January 2026	V2	Assessed and unchanged	January 2026	-	-	-	Narrative RJ	28/01/2026	Stability Check
L4543	Plymouth Community Homes Limited	Private Registered Provider	None	None	Current	C2	First grading	July 2025	G1	Assessed and unchanged	July 2025	V2	Assessed and unchanged	July 2025	-	-	-	Narrative RJ	30/07/2025	Inspection
L4170	Poplar Housing And Regeneration Community Association Limited	Private Registered Provider	None	None	Current	C1	Based on previous assessment	April 2025	G1	Assessed and unchanged	January 2026	V2	Assessed and unchanged	January 2026	-	-	-	Narrative RJ	14/01/2026	Stability Check
00MR	Portsmouth City Council	Local Authority	None	None	Current	C3	First grading	January 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	29/01/2025	Responsive Engagement
4718	Portus Supported Housing Limited	Private Registered Provider	created by a merger of Westmoreland Supported Housing Limited and Bespoke Supportive Tenancies Ltd on 1 December		Current	-	Not assessed yet	-	G3	Interim Grading	April 2026	V3	Interim Grading	April 2026	Y	April 2026	New judgement	Interim RJ	29/04/2026	Responsive Engagement
L1001	Prima Housing Group Limited	Private Registered Provider	None	None	Current	C1	First grading	June 2026	G1	Assessed and unchanged	June 2026	V1	Assessed and unchanged	June 2026	-	-	-	Narrative RJ	24/06/2026	Inspection
LH4189	Progress Housing Group Limited	Private Registered Provider	None	Progress Housing Association	Current	-	Not assessed yet	-	G1	Assessed and unchanged	November 2025	V1	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	26/11/2025	Stability Check
A1855	Railway Housing Association and Benefit Fund	Private Registered Provider	None	None	Current	C1	Upgrade	May 2026	G1	Based on previous assessment	September 2025	V2	Based on previous assessment	September 2025	-	-	-	Narrative RJ	27/05/2026	Responsive Engagement
L4334	Raven Housing Trust Limited	Private Registered Provider	None	None	Current	C1	Based on previous assessment	April 2025	G1	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	26/11/2025	Stability Check
00MC	Reading Borough Council	Local Authority	None	None	Current	C3	First grading	April 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	30/04/2025	Inspection
4682	Red Kite Community Housing Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	November 2025	V1	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	12/11/2025	Stability Check
47UD	Redditch Borough Council	Local Authority	None	None	Current	C3	First grading	July 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	30/07/2025	Inspection
4653	Regenda Limited	Private Registered Provider	None	Redwing Living Limited	Current	C1	First grading	May 2026	G1	Upgrade	May 2026	V2	Assessed and unchanged	May 2026	-	-	-	Narrative RJ	27/05/2026	Inspection
L4279	Richmond Housing Partnership Limited	Private Registered Provider	None	Co-op Homes (South) Limited	Current	-	Not assessed yet	-	G2	Assessed and unchanged	December 2025	V1	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
L4552	Riverside Group Limited (The)	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
4607	Rochdale Boroughwide Housing Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G2	Assessed and unchanged	January 2026	V2	Assessed and unchanged	January 2026	-	-	-	Narrative RJ	14/01/2026	Stability Check
L4404	Rooftop Housing Group Limited	Private Registered Provider	None	Rooftop Housing Association Limited	Current	C2	Based on previous assessment	September 2024	G1	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	12/11/2025	Stability Check
00AW	Royal Borough of Kensington and Chelsea	Local Authority	None	None	Current	C3	First grading	August 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	27/08/2025	Inspection
44UD	Rugby Borough Council	Local Authority	None	None	Current	C3	Based on previous assessment	February 2026	-	-	-	-	-	-	Y	May 2026	New judgement	Narrative RJ	27/05/2026	Responsive Engagement
43UG	Runnymede Borough Council	Local Authority	None	None	Current	C4	First grading	February 2026	-	-	-	-	-	-	Y	February 2026	New judgement	Narrative RJ	25/02/2026	Inspection and Responsive Engagement
LH4412	Saffron Housing Trust Limited	Private Registered Provider	None	None	Current	C1	Based on previous assessment	August 2024	G1	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	12/11/2025	Stability Check
5082	Sage Homes RP Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1*	Assessed and unchanged	July 2025	V2*	Assessed and unchanged	July 2025	-	-	-	Narrative RJ	30/07/2025	Stability Check

5083	Sage Rented Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1*	Assessed and unchanged	July 2025	V2*	Assessed and unchanged	July 2025	-	-	-	Narrative RJ	30/07/2025	Stability Check
00BR	Salford City Council	Local Authority	None	None	Current	C2	First grading	May 2026	-	-	-	-	-	-	-	-	-	Narrative RJ	13/05/2026	Inspection
4609	Salix Homes Limited	Private Registered Provider	None	None	Current	C1	Based on previous assessment	August 2024	G1	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
LH2429	Salvation Army Housing Association	Private Registered Provider	None	None	Current	C2	Based on previous assessment	December 2024	G1	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	26/11/2025	Stability Check
L0247	Sanctuary Housing Association	Private Registered Provider	None	Sanctuary Affordable Housing Limited,	Current	C1	Upgrade	May 2026	G1	Based on previous assessment	November 2025	V2	Based on previous assessment	November 2025	-	-	-	Narrative RJ	27/05/2026	Responsive Engagement
00CS	Sandwell Metropolitan Borough Council	Local Authority	None	None	Current	C3	First grading	October 2024	-	-	-	-	-	-	-	-	-	Narrative RJ	30/10/2024	Responsive Engagement
L4299	Saxon Weald	Private Registered Provider	None	None	Current	C2	Based on previous assessment	September 2024	G2	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
LH4097	Selwood Housing Society Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	26/11/2025	Stability Check
00CG	Sheffield City Council	Local Authority	None	None	Current	C3	Based on previous assessment	July 2024	-	-	-	-	-	-	-	-	-	Narrative RJ	10/06/2026	Responsive Engagement
00MD	Slough Borough Council	Local Authority	None	None	Current	C3	First grading	June 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	25/06/2025	Inspection
L4130	Soha Housing Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V2	Regrade V1 to V2	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check and Responsive Engagement
17UK	South Derbyshire District Council	Local Authority	None	None	Current	C3	First grading	August 2024	-	-	-	-	-	-	-	-	-	Narrative RJ	09/08/2024	Responsive Engagement
32UF	South Holland District Council	Local Authority	None	None	Current	C2	First grading	July 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	30/07/2025	Inspection
4686	South Lakes Housing	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
L4230	South Liverpool Homes Limited	Private Registered Provider	None	None	Current	C1	Based on previous assessment	April 2025	G1	Assessed and unchanged	November 2025	V1	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	12/11/2025	Stability Check
00MS	Southampton City Council	Local Authority	None	None	Current	C3	First grading	November 2024	-	-	-	-	-	-	-	-	-	Narrative RJ	27/11/2024	Inspection
00KF	Southend on Sea City Council	Local Authority	None	None	Current	C3	First grading	September 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	24/09/2025	Inspection
5171	Southern Housing	Private Registered Provider	None	Amicus Group Limited, Crystal Palace Housing	Current	C2	Based on previous assessment	August 2024	G1	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	12/11/2025	Stability Check
00BE	Southwark Council	Local Authority	None	None	Current	C3	First grading	November 2024	-	-	-	-	-	-	-	-	-	Narrative RJ	27/11/2024	Inspection
L4507	Southway Housing Trust (Manchester) Limited	Private Registered Provider	None	None	Current	C2	First grading	June 2025	G2	Downgrade	June 2025	V2	Regrade V1 to V2	June 2025	-	-	-	Narrative RJ	25/06/2025	Inspection
4837	Sovereign Network Group	Private Registered Provider	None	Sovereign Living Limited	Current	C2	Based on previous assessment	May 2025	G1	Assessed and unchanged	January 2026	V2	Assessed and unchanged	January 2026	-	-	-	Narrative RJ	28/01/2026	Stability Check
4636	Sparrow Shared Ownership Limited	Private Registered Provider	None	None	Current	C1*	First grading	December 2025	G1*	First Grade	December 2025	V1*	First Grade	December 2025	-	-	-	Narrative RJ	17/12/2025	Inspection
26UG	St Albans City and District Council	Local Authority	None	None	Current	C2	First grading	January 2026	-	-	-	-	-	-	-	-	-	Narrative RJ	28/01/2026	Inspection
LH0279	St Mungo Community Housing Association	Private Registered Provider	None	None	Current	C2	Based on previous assessment	April 2025	G2	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	26/11/2025	Stability Check
26UH	Stevenage Borough Council	Local Authority	None	None	Current	C2	First grading	November 2024	-	-	-	-	-	-	-	-	-	Narrative RJ	27/11/2024	Inspection
00BS	Stockport Metropolitan Borough Council	Local Authority	None	None	Current	C1	First grading	May 2026	-	-	-	-	-	-	-	-	-	Narrative RJ	13/05/2026	Inspection
L1556	Stonewater Limited	Private Registered Provider	None	Mount Green Housing Association	Current	C2	First grading	August 2025	G1	Assessed and unchanged	August 2025	V2	Regrade V1 to V2	August 2025	-	-	-	Narrative RJ	27/08/2025	Inspection
4687	Sustain (UK) Ltd	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G3	Assessed and unchanged	July 2025	V3	Downgrade	July 2025	Y	July 2025	Assessed and unchanged	Narrative RJ	09/07/2025	Responsive Engagement
00HX	Swindon Borough Council	Local Authority	None	None	Current	C3	First grading	May 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	14/05/2025	Inspection
43UK	Tandridge District Council	Local Authority	None	None	Current	C4	First grading	September 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	17/09/2025	Inspection
LH4403	Teign Housing	Private Registered Provider	None	None	Current	C2	Based on previous assessment	April 2025	G1	Assessed and unchanged	October 2025	V2	Assessed and unchanged	October 2025	-	-	-	Narrative RJ	29/10/2025	Stability Check
L4522	Thirteen Housing Group Limited	Private Registered Provider	None	None	Current	C1	Based on previous assessment	March 2025	G1	Assessed and unchanged	November 2025	V1	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	26/11/2025	Stability Check
L4520	Thrive Homes Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
L4464	Together Housing Group Limited	Private Registered Provider	None	Together Housing Association	Current	C1	Upgrade	January 2026	G1	Assessed and unchanged	January 2026	V2	Assessed and unchanged	January 2026	-	-	-	Narrative RJ	14/01/2026	Stability Check and Responsive Engagement
5065	Torus62 Limited	Private Registered Provider	None	None	Current	C1	Upgrade	April 2026	G1	Based on previous assessment	November 2025	V1	Based on previous assessment	November 2025	-	-	-	Narrative RJ	15/04/2026	Responsive Engagement
L4311	Trent & Dove Housing Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	November 2025	V2	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	12/11/2025	Stability Check
L0979	Trident Housing Association Limited	Private Registered Provider	None	None	Current	C2	First grading	October 2025	G1	Upgrade	October 2025	V2	Assessed and unchanged	October 2025	-	-	-	Narrative RJ	15/10/2025	Inspection
L3808	Tuntum Housing Association Limited	Private Registered Provider	None	None	Current	C2	First grading	June 2025	G1	Assessed and unchanged	June 2025	V2	Assessed and unchanged	June 2025	-	-	-	Narrative RJ	25/06/2025	Inspection
L4385	Two Rivers Housing	Private Registered Provider	None	None	Current	C1	First grading	June 2026	G1	Assessed and unchanged	June 2026	V1	Assessed and unchanged	June 2026	-	-	-	Narrative RJ	24/06/2026	Inspection
LH3737	Unity Housing Association Limited	Private Registered Provider	None	None	Current	C2	First grading	March 2026	G2	Downgrade	March 2026	V1	Assessed and unchanged	March 2026	-	-	-	Narrative RJ	25/03/2026	Inspection
L4441	Vico Homes Limited	Private Registered Provider	Wakefield and District Housing Limited changed its name to Vico Homes Limited 31/3/2025.	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	January 2026	V2	Regrade V1 to V2	January 2026	-	-	-	Narrative RJ	14/01/2026	Stability Check and Responsive Engagement
4850	Vivid Housing Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V1	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
L4389	Walsall Housing Group Limited	Private Registered Provider	None	None	Current	C1	Based on previous assessment	December 2024	G1	Assessed and unchanged	January 2026	V1	Assessed and unchanged	January 2026	-	-	-	Narrative RJ	14/01/2026	Stability Check
L0277	Wandle Housing Association Limited	Private Registered Provider	None	None	Current	C2	First grading	June 2026	G1	Assessed and unchanged	June 2026	V2	Assessed and unchanged	June 2026	-	-	-	Narrative RJ	24/06/2026	Inspection
L0518	Warrington Housing Association Limited	Private Registered Provider	None	None	Current	C2	First grading	June 2026	G1	Assessed and unchanged	June 2026	V1	Assessed and unchanged	June 2026	-	-	-	Narrative RJ	24/06/2026	Inspection
44UF	Warwick District Council	Local Authority	None	None	Current	C3	First grading	September 2024	-	-	-	-	-	-	-	-	-	Narrative RJ	13/09/2024	Responsive Engagement
L4495	Watford Community Housing Trust	Private Registered Provider	None	None	Current	C1	Based on previous assessment	July 2024	G1	Assessed and unchanged	November 2025	V1	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	12/11/2025	Stability Check
L4383	Watmos Community Homes	Private Registered Provider	None	None	Current	C1	Based on previous assessment	April 2025	G1	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
43UL	Waverley Borough Council	Local Authority	None	None	Current	C2	First grading	February 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	26/02/2025	Inspection
L4341	Weaver Vale Housing Trust Limited	Private Registered Provider	None	None	Current	C1	Based on previous assessment	August 2024	G1	Assessed and unchanged	November 2025	V1	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	12/11/2025	Stability Check
LH3827	West Kent Housing Association	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
30UP	West Lancashire Borough Council	Local Authority	None	None	Current	C1	First grading	February 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	26/02/2025	Inspection
5130	West Northamptonshire Council	Local Authority	None	None	Current	C3	First grading	November 2024	-	-	-	-	-	-	-	-	-	Narrative RJ	27/11/2024	Responsive Engagement
5177	Westmorland and Furness Council	Local Authority	None	None	Current	C2	First grading	February 2026	-	-	-	-	-	-	-	-	-	Narrative RJ	25/02/2026	Inspection
4826	Westward Housing Group Limited	Private Registered Provider	None	None	Current	C1	First grading	March 2026	G1	Assessed and unchanged	March 2026	V1	Assessed and unchanged	March 2026	-	-	-	Narrative RJ	25/03/2026	Inspection
L2424	Willow Tree Housing Partnership Limited	Private Registered Provider	None	None	Current	C2	Upgrade	February 2026	G2	Assessed and unchanged	February 2026	V2	Assessed and unchanged	February 2026	Y	February 2026	New judgement	Narrative RJ	25/02/2026	Stability Check and Responsive Engagement
24UP	Winchester City Council	Local Authority	None	None	Current	C3	First grading	April 2025	-	-	-	-	-	-	-	-	-	Narrative RJ	30/04/2025	Responsive Engagement
LH4208	Worthing Homes Limited	Private Registered Provider	None	None	Current	C2	First grading	April 2026	G2	Downgrade	April 2026	V2	Assessed and unchanged	April 2026	-	-	-	Narrative RJ	15/04/2026	Inspection
L4219	Wythenshawe Community Housing Group Limited	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	November 2025	V1	Assessed and unchanged	November 2025	-	-	-	Narrative RJ	12/11/2025	Stability Check

LH4078	YMCA St Paul's Group	Private Registered Provider	None	None	Current	-	Not assessed yet	-	G1	Assessed and unchanged	December 2025	V2	Assessed and unchanged	December 2025	-	-	-	Narrative RJ	17/12/2025	Stability Check
L4547	YMCA Thames Gateway	Private Registered Provider	None	None	Current	-	-	-	-	-	-	-	-	-	-	-	-	Grading Under Review	15/04/2026	Responsive Engagement
L4521	Yorkshire Housing Limited	Private Registered Provider	None	None	Current	C1	First grading	February 2026	G1	Assessed and unchanged	February 2026	V2	Assessed and unchanged	February 2026	-	-	-	Narrative RJ	25/02/2026	Inspection
L4203	Your Housing Group Limited	Private Registered Provider	None	Frontis Homes Limited, Your Housing Limited	Current	C2	First grading	March 2026	G1	Assessed and unchanged	March 2026	V2	Assessed and unchanged	March 2026	-	-	-	Narrative RJ	25/03/2026	Inspection

Appendix 5.3 – Regulatory Enforcement Notices Data 2025 - 2026, Regulator of Social Housing

Reg Code	Provider	Name and Reg Code Change Details	Other providers included in the notice	Status	Type of Publication	Publication Date	Route	Explanation	Date of Enforcement Notice
4747	Pivotal Housing Association	None	None	Current	Enforcement Notice	16/04/2025	Reactive Engagement	Economic Standa	16/04/2025
4670	Easy Housing Association	None	None	Current	Enforcement Noti	16/07/2025	Reactive Engagem	Economic Standar	10/07/2025

Appendix 5.4 – Regulatory Judgements Notices Data 2012 - 2024, Regulator of Social Housing

Provider Details				Publication Details (* indicates grading relates to a provider designated as for-profit)					
Reg Code	**Provider**	**Name and Reg Code Change Details**	**Other providers included in the judgement**	**Gov**	**Via**	**Type of Publication**	**Publication Date**	**Route**	**Explanation**
L4375	**Cosmopolitan Housing Group Limited**	None	Cosmopolitan Housing Association, Chester & District Housing Trust	G4	V4	**Narrative RJ**	07/12/2012	**N/A**	Governance and viability downgrades
4779	**My Space Housing Solutions**	None	None	G4	V4	**Narrative RJ**	19/12/2022	**Reactive Engagement**	Governance and viability downgrades
L1227	**Venture Housing Association Limited**	None	None	G4	V4	**Narrative RJ**	06/10/2014	**N/A**	Governance and viability downgrades
4668	**Heylo Housing Registered Provider Limited**	None	None	G3*	V3*	**Narrative RJ**	21/12/2022	**In Depth Assessment and Reactive Engagement**	First assessment
H3658	**Chapter 1 Charity Limited**	None	None	G4	V3	**Narrative RJ**	04/09/2015	**N/A**	Governance and viability downgrades
LH0676	**Christian Action (Enfield) Housing Association Limited**	None	None	G3	V3	**Narrative RJ**	05/04/2023	**Reactive Engagement**	Viability downgrade
L0715	**Derwent Housing Association Limited**	None	Derwent Community Housing Association Limited	G3	V3	**Narrative RJ**	21/07/2016	**In Depth Assessment**	Governance and viability downgrades
L0917	**Impact Housing Association Limited**	None	None	G3	V3	**Narrative RJ**	31/05/2017	**Reactive Engagement**	Governance and viability downgrades
4662	**Inclusion Housing Community Interest Company**	None	None	G3	V3	**Narrative RJ**	15/02/2019	**In Depth Assessment and Reactive Engagement**	First assessment
L1231	**Johnnie Johnson Housing Trust Limited**	None	Johnnie Johnson Housing Association Limited	G3	V3	**Narrative RJ**	13/02/2014	**N/A**	Governance and viability downgrades
4779	**My Space Housing Solutions**	None	None	G3	V3	**Narrative RJ**	17/12/2020	**Reactive Engagement**	First assessment
4798	**New Roots Limited**	None	None	G3	V3	**Narrative RJ**	07/02/2020	**In Depth Assessment and Reactive Engagement**	First assessment
L0717	**Octavia Housing**	None	None	G3	V3	**Narrative RJ**	06/09/2023	**Reactive Engagement**	Governance and viability downgrades
L0871	**Origin Housing Limited**	Origin Housing Limited became a subsidiary of Places for People Group Limited on 16 April 2024.	Origin Housing 2 Limited	G3	V3	**Narrative RJ**	14/12/2023	**In Depth Assessment and Reactive Engagement**	Governance and viability downgrades
4750	**Prospect Housing Limited**	None	None	G3	V3	**Narrative RJ**	15/05/2020	**In Depth Assessment and Reactive Engagement**	First assessment
4750	**Prospect Housing Limited**	None	None	G4	V3	**Narrative RJ**	15/10/2020	**Reactive Engagement**	Governance downgrade
L0078	**South Yorkshire Housing Association Limited**	None	Alliance Housing Association (South Yorkshire) Limited	G3	V3	**Narrative RJ**	08/06/2023	**Reactive Engagement**	Governance and viability downgrades
L4145	**Swan Housing Association Limited**	None	None	G3	V3	**Narrative RJ**	10/12/2021	**Reactive Engagement**	Governance and viability downgrades
L4145	**Swan Housing Association Limited**	Swan Housing Association Limited became a subsidiary of Sanctuary Housing Association on 8 February 2023.	None	G3	V3	**Regulatory Notice**	25/05/2022	**Reactive Engagement**	Consumer Standards
L4260	**Tower Hamlets Community Housing**	None	None	G3	V3	**Narrative RJ**	23/03/2023	**Stability Check and Reactive Engagement**	Governance and viability downgrades
4645	**Trinity Housing Association Limited**	None	None	G3	V3	**Narrative RJ**	08/11/2018	**Reactive Engagement**	First assessment
4645	**Trinity Housing Association Limited**	None	None	G3	V3	**Regulatory Notice**	12/10/2020	**Reactive Engagement**	Economic Standards
4772	**Westmoreland Supported Housing Limited**	None	None	G3	V3	**Narrative RJ**	30/11/2018	**Reactive Engagement**	First assessment
4772	**Westmoreland Supported Housing Limited**	None	None	G4	V3	**Regulatory Notice**	20/05/2019	**Reactive Engagement**	Consumer Standards
4772	**Westmoreland Supported Housing Limited**	None	None	G4	V3	**Narrative RJ**	30/09/2019	**On-going Reactive Engagement**	Governance downgrade and changed basis for viability grade
4772	**Westmoreland Supported Housing Limited**	None	None	G4	V3	**Regulatory Notice**	12/10/2020	**Reactive Engagement**	Economic Standards
5082	**Sage Homes RP Limited**	None	None	G1*	V2*	**Narrative RJ**	13/12/2023	**In Depth Assessment**	First assessment
4636	**Sage Housing Limited**	None	None	G1*	V2*	**Narrative RJ**	13/12/2023	**In Depth Assessment**	First assessment
5083	**Sage Rented Limited**	None	None	G1*	V2*	**Narrative RJ**	13/12/2023	**In Depth Assessment**	First assessment
L4240	**A2Dominion Housing Group Limited**	None	A2Dominion Homes Limited, A2Dominion Housing Options Limited, A2Dominion South Limited	G1	V2	**Narrative RJ**	31/10/2018	**Stability Check and Reactive Engagement**	Viability regrade - V1 to V2
L4240	**A2Dominion Housing Group Limited**	None	A2Dominion Homes Limited, A2Dominion Housing Options Limited, A2Dominion South Limited	G1	V2	**Narrative RJ**	28/08/2019	**In Depth Assessment**	Changed basis for Viability grade
L4240	**A2Dominion Housing Group Limited**	None	A2Dominion Homes Limited, A2Dominion Housing Options Limited, A2Dominion South Limited	G1	V2	**Strapline RJ**	02/12/2020	**Stability Check**	Confirmation of existing grades
L4240	**A2Dominion Housing Group Limited**	None	A2Dominion Homes Limited, A2Dominion Housing Options Limited, A2Dominion South Limited	G1	V2	**Strapline RJ**	01/12/2021	**Stability Check**	Confirmation of existing grades
L4240	**A2Dominion Housing Group Limited**	None	A2Dominion Homes Limited, A2Dominion Housing Options Limited, A2Dominion South Limited	G1	V2	**Narrative RJ**	29/06/2022	**In Depth Assessment**	Changed basis for viability grade
L4240	**A2Dominion Housing Group Limited**	None	A2Dominion Homes Limited, A2Dominion Housing Options Limited, A2Dominion South Limited	G1	V2	**Strapline RJ**	14/12/2022	**Stability Check**	Confirmation of existing grades

L4240	A2Dominion Housing Group Limited	None	A2Dominion Homes Limited, A2Dominion Housing Options Limited, A2Dominion South Limited	G1	V2	Grading Under Review	08/09/2023	Reactive Engagement	The regulator is currently investigating a matter which may impact on A2Dominion Housing Group Limited's compliance with the Governance and Financial Viability Standard.
L4240	A2Dominion Housing Group Limited	None	A2Dominion Homes Limited, A2Dominion Housing Options Limited, A2Dominion South Limited	G3	V2	Narrative RJ	03/01/2024	Reactive Engagement	Governance downgrade and changed basis for viability grade
H1046	Abbeyfield Society (The)	None	None	G2	V2	Narrative RJ	29/07/2015	N/A	Viability downgrade
H1046	Abbeyfield Society (The)	None	None	G2	V2	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
H1046	Abbeyfield Society (The)	None	None	G1	V2	Narrative RJ	22/02/2017	Stability Check and Reactive Engagement	Governance upgrade
H1046	Abbeyfield Society (The)	None	None	G2	V2	Narrative RJ	28/03/2018	Stability Check and Reactive Engagement	Governance downgrade
H1046	Abbeyfield Society (The)	None	None	G2	V2	Narrative RJ	30/10/2019	In Depth Assessment	Changed basis for Governance and Viability grades
H1046	Abbeyfield Society (The)	None	None	G2	V2	Strapline RJ	13/01/2021	Stability Check	Confirmation of existing grades
H1046	Abbeyfield Society (The)	None	None	G2	V2	Strapline RJ	15/12/2021	Stability Check	Confirmation of existing grades
H1046	Abbeyfield Society (The)	None	None	G2	V2	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
H1046	Abbeyfield Society (The)	None	None	G2	V2	Narrative RJ	15/11/2023	In Depth Assessment	Changed basis for governance and viability
LH3902	Accord Housing Association Limited	In April 2021 GreenSquare Group Limited and GreenSquare Community Housing transferred engagements to Accord Housing Association Limited.	Westlea Housing Association Limited	G1	V2	Interim RJ	28/04/2021	Merger Activity	Merger
LH3902	Accord Housing Association Limited	None	Westlea Housing Association Limited	G1	V2	Regulatory Notice	06/10/2021	Reactive Engagement	Consumer Standards
LH3902	Accord Housing Association Limited	Accord Housing Association Limited became GreenSquareAccord Limited on 30 November 2021.	Westlea Housing Association Limited	G2	V2	Narrative RJ	27/10/2021	Stability Check and Reactive Engagement	Governance downgrade
L4229	Acis Group Limited	None	None	G1	V2	Narrative RJ	15/11/2017	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4229	Acis Group Limited	None	None	G1	V2	Strapline RJ	31/10/2018	Stability Check	Confirmation of existing grades
L4229	Acis Group Limited	None	None	G1	V2	Narrative RJ	26/06/2019	In Depth Assessment	Changed basis for Viability grade
L4229	Acis Group Limited	None	None	G1	V2	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
L4229	Acis Group Limited	None	None	G1	V2	Strapline RJ	27/10/2021	Stability Check	Confirmation of existing grades
L4229	Acis Group Limited	None	None	G1	V2	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
L4229	Acis Group Limited	None	None	G1	V2	Narrative RJ	30/08/2023	In Depth Assessment	Changed basis for viability grade
LH1682	Aldwyck Housing Group Limited	None	Aldwyck East Housing Limited	G3	V2	Narrative RJ	20/11/2014	N/A	Governance and viability downgrades
LH1682	Aldwyck Housing Group Limited	None	Aldwyck East Housing Limited	G2	V2	Narrative RJ	16/12/2015	Reactive Engagement	Governance upgrade
LH1682	Aldwyck Housing Group Limited	None	Aldwyck East Housing Limited	G2	V2	Narrative RJ	28/09/2016	In Depth Assessment	Updated basis for existing governance and viability grades
LH1682	Aldwyck Housing Group Limited	None	Aldwyck East Housing Limited	G2	V2	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
LH1682	Aldwyck Housing Group Limited	None	None	G1	V2	Narrative RJ	30/08/2017	Reactive Engagement	Governance upgrade
LH1682	Aldwyck Housing Group Limited	None	None	G1	V2	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
LH1682	Aldwyck Housing Group Limited	None	None	G1	V2	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
L4238	Aspire Housing Limited	None	None	G2	V2	Narrative RJ	11/01/2023	Stability Check and Reactive Engagement	Governance downgrade and viability regrade - V1 to V2
L4238	Aspire Housing Limited	None	None	G2	V2	Strapline RJ	25/10/2023	Stability Check	Confirmation of existing grades
L4523	Asra Housing Group Limited	None	Asra Housing Association Limited, Leicester Housing	G3	V2	Narrative RJ	02/04/2015	N/A	Governance and viability downgrades
L4523	Asra Housing Group Limited	None	Asra Housing Association Limited, Leicester Housing Association Limited	G2	V2	Narrative RJ	30/03/2016	Reactive Engagement	Governance upgrade
L4523	Asra Housing Group Limited	None	Asra Housing Association Limited, Leicester Housing Association Limited	G2	V2	Strapline RJ	26/10/2016	Stability Check	Confirmation of existing grades
5071	Believe Housing Limited	County Durham Housing Group Limited amalgamated with Dale and Valley Homes Limited, Durham City Homes Limited and East Durham Homes Limited to form Believe Housing Limited on 1 April 2019. Code changed from 4805.		G1	V2	Strapline RJ	30/10/2019	Stability Check	Confirmation of existing grades
5071	Believe Housing Limited	None	None	G1	V2	Narrative RJ	29/04/2020	In Depth Assessment	Changed basis for Viability grade

5071	Believe Housing Limited	None	None	G1	V2	Strapline RJ	25/11/2020	Stability Check	Confirmation of existing grades
5071	Believe Housing Limited	None	None	G1	V2	Strapline RJ	27/10/2021	Stability Check	Confirmation of existing grades
5071	Believe Housing Limited	None	None	G1	V2	Narrative RJ	27/09/2023	In Depth Assessment	Changed basis for viability grade
L4512	Bernicia Group Limited	None	Cheviot Housing Association Limited, Wansbeck Homes Limited	G1	V2	Strapline RJ	27/02/2013	N/A	Confirmation of existing grades
L4512	Bernicia Group Limited	None	Cheviot Housing Association Limited, Wansbeck Homes Limited	G1	V2	Strapline RJ	26/03/2014	N/A	Confirmation of existing grades
L1668	Black Country Housing Group Limited	None	None	G1	V2	Narrative RJ	29/03/2023	In Depth Assessment	Viability regrade - V1 to V2
4568	Bolton at Home Limited	None	None	G1	V2	Narrative RJ	30/01/2013	N/A	First assessment
4568	Bolton at Home Limited	None	None	G2	V2	Narrative RJ	12/02/2014	N/A	Governance downgrade
4568	Bolton at Home Limited	None	None	G1	V2	Narrative RJ	28/01/2015	N/A	Governance upgrade
4568	Bolton at Home Limited	None	None	G1	V2	Regulatory Notice	27/01/2016	Reactive Engagement	Consumer Standards
4568	Bolton at Home Limited	None	None	G2	V2	Narrative RJ	24/02/2016	Reactive Engagement	Governance downgrade
4568	Bolton at Home Limited	None	None	G2	V2	Narrative RJ	27/07/2016	In Depth Assessment	Updated basis for existing grades
4568	Bolton at Home Limited	None	None	G2	V2	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
4568	Bolton at Home Limited	None	None	G1	V2	Narrative RJ	29/11/2017	Stability Check and Reactive Engagement	Governance upgrade
4568	Bolton at Home Limited	None	None	G1	V2	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
4568	Bolton at Home Limited	Arcon Housing Association Limited became a subsidiary of Bolton at Home Limited on 1 April 2019.	Arcon Housing Association Limited	G1	V2	Interim RJ	24/04/2019	Merger Activity	Merger
4568	Bolton at Home Limited	None	Arcon Housing Association Limited	G1	V2	Strapline RJ	30/10/2019	Stability Check	Confirmation of existing grades
4568	Bolton at Home Limited	None	Arcon Housing Association Limited	G1	V2	Narrative RJ	19/06/2020	In Depth Assessment	Changed basis for Viability grade
4568	Bolton at Home Limited	None	Arcon Housing Association Limited	G1	V2	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
4568	Bolton at Home Limited	None	Arcon Housing Association Limited	G1	V2	Strapline RJ	03/11/2021	Stability Check	Confirmation of existing grades
4568	Bolton at Home Limited	None	Arcon Housing Association Limited	G1	V2	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
LH0155	Bournemouth Churches Housing Association Limited	None	None	G2	V2	Narrative RJ	28/08/2013	N/A	Updated basis for existing governance and viability grades
LH0155	Bournemouth Churches Housing Association Limited	None	None	G2	V2	Narrative RJ	29/04/2015	N/A	Updated basis for existing governance and viability grades
LH0155	Bournemouth Churches Housing Association Limited	None	None	G2	V2	Narrative RJ	31/08/2016	In Depth Assessment	Updated basis for existing governance and viability grades
LH0155	Bournemouth Churches Housing Association Limited	None	None	G2	V2	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
LH0155	Bournemouth Churches Housing Association Limited	None	None	G1	V2	Narrative RJ	31/01/2018	Stability Check and Reactive Engagement	Governance upgrade
LH0155	Bournemouth Churches Housing Association Limited	None	None	G1	V2	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
LH0155	Bournemouth Churches Housing Association Limited	None	None	G1	V2	Narrative RJ	28/07/2021	In Depth Assessment	Viability regrade - V1 to V2
LH0155	Bournemouth Churches Housing Association Limited	None	None	G1	V2	Strapline RJ	08/12/2021	Stability Check	Confirmation of existing grades
LH0155	Bournemouth Churches Housing Association Limited	None	None	G1	V2	Narrative RJ	25/01/2023	Stability Check	Changed basis for viability grade
LH0155	Bournemouth Churches Housing Association Limited	None	None	G1	V2	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
L0702	Bournville Village Trust	None	Bournville Works Housing Society Limited	G1	V2	Strapline RJ	31/07/2013	N/A	Confirmation of existing grades
L0702	Bournville Village Trust	None	Bournville Works Housing Society Limited	G2	V2	Narrative RJ	27/05/2015	N/A	Governance downgrade
L0702	Bournville Village Trust	None	Bournville Works Housing Society Limited	G2	V2	Strapline RJ	13/01/2016	Stability Check	Confirmation of existing grades
L0702	Bournville Village Trust	None	Bournville Works Housing Society Limited	G2	V2	Strapline RJ	26/10/2016	Stability Check	Confirmation of existing grades
L0702	Bournville Village Trust	None	Bournville Works Housing Society Limited	G1	V2	Narrative RJ	29/11/2023	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
LH3887	bpha Limited	None	None	G2	V2	Narrative RJ	29/05/2013	N/A	Updated basis for existing governance grade
LH3887	bpha Limited	None	None	G1	V2	Narrative RJ	16/12/2020	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
LH3887	bpha Limited	None	None	G1	V2	Strapline RJ	15/12/2021	Stability Check	Confirmation of existing grades
L3758	Brighter Places	None	None	G1	V2	Narrative RJ	29/11/2023	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
LH4014	Broadacres Housing Association Limited	None	None	G2	V2	Narrative RJ	31/07/2013	N/A	Updated basis for existing governance grade
LH4014	Broadacres Housing Association Limited	None	None	G2	V2	Narrative RJ	29/04/2015	N/A	Viability downgrade
LH4014	Broadacres Housing Association Limited	None	None	G2	V2	Narrative RJ	31/08/2016	In Depth Assessment	Updated basis for existing governance and viability grades
LH4014	Broadacres Housing Association Limited	None	None	G2	V2	Grading Under Review	09/12/2016	Reactive Engagement	We are currently investigating a matter that calls into question Broadacres Housing Association Limited's compliance with both the governance and financial viability elements of the Governance and Financial Viability Standard.
LH4014	Broadacres Housing Association Limited	None	None	G3	V2	Narrative RJ	10/02/2017	Reactive Engagement	Governance downgrade
LH4014	Broadacres Housing Association Limited	None	None	G1	V2	Narrative RJ	17/01/2024	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L0026	Broadland Housing Association Limited	None	None	G1	V2	Narrative RJ	29/11/2017	In Depth Assessment	Viability regrade - V1 to V2

L0026	Broadland Housing Association Limited	None	None	G1	V2	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
L0026	Broadland Housing Association Limited	None	None	G1	V2	Strapline RJ	13/11/2019	Stability Check	Confirmation of existing grades
L0026	Broadland Housing Association Limited	None	None	G1	V2	Strapline RJ	13/01/2021	Stability Check	Confirmation of existing grades
L0026	Broadland Housing Association Limited	None	None	G1	V2	Narrative RJ	27/10/2021	In Depth Assessment	Changed basis for viability grade
L0026	Broadland Housing Association Limited	None	None	G1	V2	Narrative RJ	14/12/2022	Stability Check	Changed basis for viability grade
L0026	Broadland Housing Association Limited	None	None	G1	V2	Strapline RJ	15/11/2023	Stability Check	Confirmation of existing grades
LH4415	Bromsgrove District Housing Trust Limited	None	None	G1	V2	Narrative RJ	30/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
LH4415	Bromsgrove District Housing Trust Limited	None	None	G2	V2	Narrative RJ	30/08/2023	In Depth Assessment	Governance downgrade and changed basis for viability grade
LH0269	Brunelcare	None	None	G2	V2	Narrative RJ	29/01/2020	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
LH0269	Brunelcare	None	None	G2	V2	Strapline RJ	27/01/2021	Stability Check	Confirmation of existing grades
LH0269	Brunelcare	None	None	G1	V2	Narrative RJ	26/05/2021	Reactive Engagement	Governance upgrade
LH0269	Brunelcare	None	None	G1	V2	Strapline RJ	24/11/2021	Stability Check	Confirmation of existing grades
LH0269	Brunelcare	None	None	G1	V2	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
LH0269	Brunelcare	None	None	G1	V2	Narrative RJ	29/03/2023	In Depth Assessment	Changed basis for viability grade
LH0269	Brunelcare	None	None	G1	V2	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
4714	Byker Community Trust Limited	None	None	G1	V2	Narrative RJ	29/01/2014	N/A	First assessment
4714	Byker Community Trust Limited	None	None	G1	V2	Strapline RJ	29/10/2014	N/A	Confirmation of existing grades
4714	Byker Community Trust Limited	None	None	G1	V2	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
4714	Byker Community Trust Limited	None	None	G1	V2	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
4714	Byker Community Trust Limited	None	None	G2	V2	Narrative RJ	28/02/2018	In Depth Assessment	Governance downgrade and changed basis for
4714	Byker Community Trust Limited	None	None	G2	V2	Strapline RJ	31/10/2018	Stability Check	Confirmation of existing grades
4714	Byker Community Trust Limited	None	None	G1	V2	Narrative RJ	27/03/2019	Reactive Engagement	Governance upgrade
4714	Byker Community Trust Limited	None	None	G1	V2	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
4714	Byker Community Trust Limited	Byker Community Trust Limited transferred engagements to Karbon Homes Limited on 1 April 2021.	None	G1	V2	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
L4254	Calico Homes Limited	None	None	G1	V2	Narrative RJ	15/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4254	Calico Homes Limited	None	None	G1	V2	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L0992	Cambridge Housing Society Limited (The)	None	None	G2	V2	Narrative RJ	29/05/2013	N/A	Updated basis for existing governance grade
L0992	Cambridge Housing Society Limited (The)	None	None	G1	V2	Narrative RJ	28/05/2014	N/A	Governance upgrade
L0992	Cambridge Housing Society Limited (The)	None	None	G1	V2	Narrative RJ	31/01/2018	In Depth Assessment	Viability regrade - V1 to V2
L0992	Cambridge Housing Society Limited (The)	None	None	G1	V2	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
L0992	Cambridge Housing Society Limited (The)	None	None	G1	V2	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
L0992	Cambridge Housing Society Limited (The)	None	None	G1	V2	Strapline RJ	25/11/2020	Stability Check	Confirmation of existing grades
L0992	Cambridge Housing Society Limited (The)	None	None	G1	V2	Strapline RJ	27/10/2021	Stability Check	Confirmation of existing grades
L0992	Cambridge Housing Society Limited (The)	None	None	G1	V2	Narrative RJ	29/06/2022	In Depth Assessment	Changed basis for viability grade
L0992	Cambridge Housing Society Limited (The)	None	None	G1	V2	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L0699	Catalyst Housing Limited	None	None	G1	V2	Narrative RJ	16/12/2020	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L0699	Catalyst Housing Limited	Rosebery Housing Association Limited became a subsidiary of Catalyst Housing Limited on 1 April 2021.	Rosebery Housing Association Limited	G1	V2	Interim RJ	28/04/2021	Merger Activity	Merger
L0699	Catalyst Housing Limited	Catalyst Housing Limited became a subsidiary of Peabody Trust on 1 April 2022	Rosebery Housing Association Limited	G1	V2	Strapline RJ	03/11/2021	Stability Check	Confirmation of existing grades
H1528	Central and Cecil Housing Trust	None	None	G1	V2	Narrative RJ	29/07/2015	N/A	Viability downgrade
H1528	Central and Cecil Housing Trust	None	None	G1	V2	Strapline RJ	16/12/2015	Stability Check	Confirmation of existing grades
H1528	Central and Cecil Housing Trust	None	None	G2	V2	Narrative RJ	25/01/2017	In Depth Assessment	Governance downgrade
H1528	Central and Cecil Housing Trust	None	None	G2	V2	Grading Under Review	22/08/2017	Reactive Engagement	We are currently investigating a matter which may change Central and Cecil's current published compliant governance grading.
H1528	Central and Cecil Housing Trust	None	None	G2	V2	Narrative RJ	19/01/2018	Stability Check and Reactive Engagement	Changed basis for Governance grade
H1528	Central and Cecil Housing Trust	None	None	G2	V2	Regulatory Notice	19/01/2018	Reactive Engagement	Consumer Standards
H1528	Central and Cecil Housing Trust	None	None	G1	V2	Narrative RJ	27/02/2019	Stability Check and Reactive Engagement	Governance upgrade
H1528	Central and Cecil Housing Trust	Central and Cecil Housing Trust became a subsidiary of Aster Group Limited on 1 January 2022.	None	G1	V2	Narrative RJ	31/03/2021	In Depth Assessment	Changed basis for Viability grade
L4514	Cestria Community Housing Association Limited	None	None	G1	V2	Narrative RJ	07/12/2012	N/A	Governance upgrade
H3658	Chapter 1 Charity Limited	None	None	G3	V2	Narrative RJ	25/02/2015	N/A	First assessment

H3658	Chapter 1 Charity Limited	None	None	G3	V2	Grading Under Review	28/05/2015	N/A	We are currently investigating a matter which may impact on Chapter 1 Charity's published compliant viability grading
L4331	Chelmer Housing Partnership Limited	None	None	G1	V2	Narrative RJ	28/07/2021	In Depth Assessment	Viability regrade - V1 to V2
L4331	Chelmer Housing Partnership Limited	None	None	G1	V2	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
L4331	Chelmer Housing Partnership Limited	None	None	G1	V2	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L4472	Cheshire Peaks & Plains Housing Trust Limited	None	None	G1	V2	Narrative RJ	25/10/2023	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
LH0676	Christian Action (Enfield) Housing Association Limited	None	None	G1	V2	Narrative RJ	11/02/2016	Reactive Engagement	Viability downgrade
LH0676	Christian Action (Enfield) Housing Association Limited	None	None	G1	V2	Narrative RJ	15/11/2017	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
LH0676	Christian Action (Enfield) Housing Association Limited	None	None	G1	V2	Narrative RJ	31/10/2018	In Depth Assessment	Changed basis for Viability grade
LH0676	Christian Action (Enfield) Housing Association Limited	None	None	G1	V2	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
LH0676	Christian Action (Enfield) Housing Association Limited	None	None	G1	V2	Strapline RJ	02/12/2020	Stability Check	Confirmation of existing grades
LH0676	Christian Action (Enfield) Housing Association Limited	None	None	G1	V2	Strapline RJ	03/11/2021	Stability Check	Confirmation of existing grades
LH0676	Christian Action (Enfield) Housing Association Limited	None	None	G1	V2	Grading Under Review	25/05/2022	Reactive Engagement	The regulator is currently investigating a matter which may impact on Christian Action (Enfield) Housing Association Limited's compliance with the governance element of the Governance and Financial Viability
LH0676	Christian Action (Enfield) Housing Association Limited	None	None	G3	V2	Narrative RJ	14/12/2022	Reactive Engagement	Governance downgrade
LH0676	Christian Action (Enfield) Housing Association Limited	None	None	G3	V2	Grading Under Review	17/03/2023	Reactive Engagement	The regulator is currently investigating a matter which may impact on Christian Action (Enfield) Housing Association Limited's compliance with the viability element of the
5075	Citizen Housing Group Limited	None	None	G1	V2	Narrative RJ	25/10/2023	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4527	City South Manchester Housing Trust	None	None	G1	V2	Strapline RJ	27/02/2013	N/A	Confirmation of existing grades
L4528	City West Housing Trust Limited	None	None	G1	V2	Strapline RJ	27/02/2013	N/A	Confirmation of existing grades
L4528	City West Housing Trust Limited	None	None	G1	V2	Strapline RJ	26/03/2014	N/A	Confirmation of existing grades
LH4087	Clarion Housing Group Limited	None	Clarion Housing Association Limited	G1	V2	Narrative RJ	15/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
LH4087	Clarion Housing Group Limited	None	Clarion Housing Association Limited	G1	V2	Narrative RJ	31/05/2023	In Depth Assessment	Changed basis for viability grade
LH4087	Clarion Housing Group Limited	None	Clarion Housing Association Limited	G1	V2	Strapline RJ	28/02/2024	Stability Check	Confirmation of existing grades
LH4165	Coastline Housing Limited	None	None	G1	V2	Narrative RJ	30/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
LH4165	Coastline Housing Limited	None	None	G1	V2	Narrative RJ	17/01/2024	Stability Check	Changed basis for viability grade
LH4264	Community Housing Group Limited (The)	None	None	G1	V2	Narrative RJ	20/12/2017	Stability Check and Reactive Engagement	Governance upgrade and viability regrade - V1 to V2
LH4264	Community Housing Group Limited (The)	None	None	G1	V2	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
LH4264	Community Housing Group Limited (The)	None	None	G1	V2	Narrative RJ	14/12/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
LH4264	Community Housing Group Limited (The)	None	None	G1	V2	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
LH4353	Connexus Homes Limited	None	None	G1	V2	Narrative RJ	15/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
LH4353	Connexus Homes Limited	None	None	G1	V2	Narrative RJ	17/01/2024	Stability Check	Changed basis for viability grade
LH4353	Connexus Homes Limited	None	None	G1	V2	Narrative RJ	17/01/2024	Stability Check	Changed basis for viability grade
L4494	Connexus Housing Limited	None	Herefordshire Housing Limited, Meres and Mosses Housing Association, South Shropshire Housing Association	G1	V2	Narrative RJ	31/01/2018	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4494	Connexus Housing Limited	None	Herefordshire Housing Limited, Meres and Mosses Housing Association, South Shropshire Housing Association	G2	V2	Narrative RJ	28/11/2018	Stability Check and Reactive Engagement	Governance downgrade
L4494	Connexus Housing Limited	None	Herefordshire Housing Limited, Meres and Mosses Housing	G2	V2	Regulatory Notice	28/08/2019	Reactive Engagement	Consumer Standards
L4494	Connexus Housing Limited	None	Herefordshire Housing Limited, Meres and Mosses Housing Association, South Shropshire Housing Association	G2	V2	Narrative RJ	11/10/2019	In Depth Assessment and Reactive Engagement	Changed basis for Governance and Viability grades
L4494	Connexus Housing Limited	Connexus Housing Limited became Connexus Homes Limited in April 2021, following a transfer of engagements.	Connexus Housing One Limited (formerly South Shropshire Housing Association), Connexus Housing Three Limited (formerly Meres and Mosses Housing Association), Connexus Housing Two Limited (formerly Herefordshire Housing Limited)	G2	V2	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
L4312	Cottsway Housing Association Limited	None	Witney Mills Housing Society	G3	V2	Narrative RJ	24/04/2013	N/A	Governance downgrade
L4312	Cottsway Housing Association Limited	None	Witney Mills Housing Society Limited	G2	V2	Narrative RJ	30/04/2014	N/A	Governance upgrade
4805	County Durham Housing Group Limited	None	Dale and Valley Homes Limited, Durham City Homes Limited, East Durham Homes Limited	G2	V2	Narrative RJ	17/03/2016	In Depth Assessment	First assessment

4805	County Durham Housing Group Limited	None	Dale and Valley Homes Limited, Durham City Homes Limited, East Durham Homes Limited	G2	V2	Strapline RJ	26/10/2016	Stability Check	Confirmation of existing grades
4805	County Durham Housing Group Limited	None	Dale and Valley Homes Limited, Durham City Homes Limited, East Durham Homes Limited	G1	V2	Narrative RJ	15/11/2017	Stability Check and Reactive Engagement	Governance upgrade
4805	County Durham Housing Group Limited	County Durham Housing Group Limited amalgamated with Dale and Valley Homes Limited, Durham City Homes Limited and East Durham Homes Limited to form Believe Housing Limited on 1 April 2019. Code changed to 5071.	Dale and Valley Homes Limited, Durham City Homes Limited, East Durham Homes Limited	G1	V2	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
LH4428	Cross Keys Homes Limited	None	None	G1	V2	Narrative RJ	15/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
LH4428	Cross Keys Homes Limited	None	None	G1	V2	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
LH4336	Curo Group (Albion) Limited	None	Curo Places Limited	G1	V2	Narrative RJ	15/11/2023	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L0715	Derwent Housing Association Limited	None	None	G1	V2	Strapline RJ	26/06/2013	N/A	Confirmation of existing grades
L0715	Derwent Housing Association Limited	None	None	G1	V2	Grading Under Review	12/05/2016	Reactive Engagement	We are currently investigating matters which may impact on Derwent Housing Association's published compliant governance and viability gradings.
L4434	East End Homes Limited	None	None	G2	V2	Narrative RJ	30/04/2014	N/A	Updated basis for existing governance grade
L4434	East End Homes Limited	None	None	G1	V2	Narrative RJ	26/08/2015	N/A	Governance upgrade
L4434	East End Homes Limited	None	None	G1	V2	Strapline RJ	16/12/2015	Stability Check	Confirmation of existing grades
L4434	East End Homes Limited	None	None	G1	V2	Narrative RJ	15/11/2017	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4434	East End Homes Limited	None	None	G1	V2	Strapline RJ	25/07/2018	In Depth Assessment	Confirmation of existing grades
L4434	East End Homes Limited	None	None	G1	V2	Narrative RJ	31/10/2018	In Depth Assessment	Updated basis for Viability grade
L4434	East End Homes Limited	None	None	G1	V2	Strapline RJ	25/03/2020	Stability Check and Reactive Engagement	Confirmation of existing grades
L4434	East End Homes Limited	None	None	G1	V2	Strapline RJ	18/11/2020	Stability Check	Confirmation of existing grades
L4434	East End Homes Limited	None	None	G1	V2	Grading Under Review	19/10/2022	In Depth Assessment	The regulator is currently investigating a matter which may impact on East End Homes Limited's compliance with the govenance element of the Governance and Financial Viability Standard.
L4434	East End Homes Limited	None	None	G3	V2	Narrative RJ	25/05/2023	In Depth Assessment and Reactive Engagement	Governance downgrade
L4530	East Midlands Housing Group Limited	None	EMH Housing and Regeneration Limited	G1	V2	Narrative RJ	30/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4530	East Midlands Housing Group Limited	None	EMH Housing and Regeneration Limited	G1	V2	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
LH4309	East Thames Group Limited	None	East Homes Limited	G3	V2	Narrative RJ	24/04/2013	N/A	Governance downgrade
LH4309	East Thames Group Limited	None	East Homes Limited	G2	V2	Narrative RJ	29/10/2014	N/A	Governance upgrade
LH4309	East Thames Group Limited	None	East Homes Limited	G2	V2	Narrative RJ	29/04/2015	N/A	Updated basis for existing grades
LH4309	East Thames Group Limited	None	East Homes Limited	G1	V2	Narrative RJ	30/09/2015	N/A	Governance upgrade
LH4309	East Thames Group Limited	None	East Homes Limited	G1	V2	Strapline RJ	27/01/2016	Stability Check	Confirmation of existing grades
LH4309	East Thames Group Limited	None	East Homes Limited	G1	V2	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
4835	East Thames Limited	None	None	G1	V2	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4396	Eastlands Homes Partnership Limited	None	None	G1	V2	Strapline RJ	27/02/2013	N/A	Confirmation of existing grades
L4396	Eastlands Homes Partnership Limited	None	None	G1	V2	Strapline RJ	26/02/2014	N/A	Confirmation of existing grades
L4140	Eden Housing Association Limited	None	None	G1	V2	Narrative RJ	15/11/2017	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4140	Eden Housing Association Limited	None	None	G1	V2	Narrative RJ	31/10/2018	In Depth Assessment	Changed basis for Governance and Viability grades
L4140	Eden Housing Association Limited	None	None	G1	V2	Narrative RJ	29/03/2023	In Depth Assessment	Viability regrade - V1 to V2
L4140	Eden Housing Association Limited	None	None	G1	V2	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L4167	Empowering People Inspiring Communities Limited	None	None	G3	V2	Narrative RJ	31/08/2021	Stability Check and Reactive Engagement	Governance downgrade and viability regrade
L4167	Empowering People Inspiring Communities Limited	None	None	G3	V2	Regulatory Notice	31/08/2021	Reactive Engagement	Consumer Standards
L4167	Empowering People Inspiring Communities Limited	None	None	G2	V2	Narrative RJ	31/05/2023	Stability Check and Reactive Engagement	Governance upgrade
L4167	Empowering People Inspiring Communities Limited	None	None	G2	V2	Strapline RJ	15/11/2023	Stability Check	Confirmation of existing grades
L4004	English Rural Housing Association Limited	None	The Cambridgeshire Cottage Housing Society Limited	G1	V2	Narrative RJ	17/01/2024	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L1229	Equity Housing Group Limited	None	Equity Housing Association Limited	G2	V2	Narrative RJ	24/09/2014	N/A	Governance and viability downgrades
L1229	Equity Housing Group Limited	None	Equity Housing Association Limited	G1	V2	Narrative RJ	25/05/2016	Reactive Engagement	Governance upgrade

L1229	Equity Housing Group Limited	None	None	G2	V2	Narrative RJ	25/07/2018	In Depth Assessment	Viability regrade and governance downgrade
L3535	Estuary Housing Association Limited	None	None	G1	V2	Narrative RJ	28/06/2017	In Depth Assessment	Viability regrade - V1 to V2
L3535	Estuary Housing Association Limited	None	None	G1	V2	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
L3535	Estuary Housing Association Limited	None	None	G1	V2	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
L3535	Estuary Housing Association Limited	None	None	G1	V2	Strapline RJ	30/10/2019	Stability Check	Confirmation of existing grades
L3535	Estuary Housing Association Limited	None	None	G2	V2	Narrative RJ	28/04/2021	In Depth Assessment	Governance downgrade and changed basis for viability grade
L3535	Estuary Housing Association Limited	None	None	G2	V2	Strapline RJ	08/12/2021	Stability Check	Confirmation of existing grades
L3535	Estuary Housing Association Limited	None	None	G2	V2	Strapline RJ	25/01/2023	Stability Check	Confirmation of existing grades
L3535	Estuary Housing Association Limited	None	None	G2	V2	Strapline RJ	31/01/2024	Stability Check	Confirmation of existing grades
L4473	Fairhive Homes Limited	None	None	G1	V2	Narrative RJ	29/11/2023	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
LH0713	Family Housing Association (Birmingham) Limited	None	None	G3	V2	Narrative RJ	26/06/2013	N/A	Governance downgrade
4582	First Choice Homes Oldham Limited	None	None	G1	V2	Narrative RJ	31/01/2018	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
4582	First Choice Homes Oldham Limited	None	None	G1	V2	Narrative RJ	17/10/2018	In Depth Assessment	Changed basis for Governance and Viability grades
4651	Flagship Housing Group Limited	None	None	G1	V2	Narrative RJ	14/12/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
4651	Flagship Housing Group Limited	None	None	G2	V2	Narrative RJ	05/07/2023	In Depth Assessment	Governance downgrade and changed basis for viability grade
L4531	Four Housing Group Limited	None	Three Rivers Housing Association Limited, Berwick Borough Housing	G1	V2	Narrative RJ	30/03/2016	Reactive Engagement	Viability downgrade
LH4184	Framework Housing Association	None	None	G2	V2	Narrative RJ	25/09/2019	In Depth Assessment	First assessment
LH4184	Framework Housing Association	None	None	G1	V2	Narrative RJ	27/01/2021	Stability Check and Reactive Engagement	Governance upgrade
LH4184	Framework Housing Association	None	None	G1	V2	Strapline RJ	27/10/2021	Stability Check	Confirmation of existing grades
LH4184	Framework Housing Association	None	None	G1	V2	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
LH4184	Framework Housing Association	None	None	G1	V2	Narrative RJ	27/03/2024	In Depth Assessment	Changed basis for viability grade
L4463	Freebridge Community Housing Limited	None	None	G1	V2	Narrative RJ	05/07/2023	In Depth Assessment	Viability regrade - V1 to V2
L4463	Freebridge Community Housing Limited	None	None	G1	V2	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L0517	Gateway Housing Association Limited	None	None	G1	V2	Narrative RJ	15/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L0517	Gateway Housing Association Limited	None	None	G1	V2	Narrative RJ	26/04/2023	In Depth Assessment	Changed basis for viability grade
4655	Genesis Housing Association Limited	None	Springboard Two Housing Association Limited	G1	V2	Narrative RJ	31/05/2017	In Depth Assessment	Viability regrade - V1 to V2
4655	Genesis Housing Association Limited	None	Springboard Two Housing Association Limited	G1	V2	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4313	Gentoo Group Limited	None	Gentoo Sunderland	G1	V2	Strapline RJ	27/03/2013	N/A	Confirmation of existing grades
L4313	Gentoo Group Limited	None	Gentoo Sunderland Limited	G2	V2	Narrative RJ	12/02/2014	N/A	Governance downgrade
L4313	Gentoo Group Limited	None	None	G2	V2	Narrative RJ	28/01/2015	N/A	Updated basis for existing governance grade
L4313	Gentoo Group Limited	None	None	G2	V2	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
L4313	Gentoo Group Limited	None	None	G2	V2	Strapline RJ	26/10/2016	Stability Check	Confirmation of existing grades
L4313	Gentoo Group Limited	None	None	G2	V2	Grading Under Review	22/08/2017	Reactive Engagement	We are currently investigating a matter which may change Gentoo Group's current published compliant governance grading.
L4313	Gentoo Group Limited	None	None	G3	V2	Narrative RJ	02/10/2017	Reactive Engagement	Governance downgrade
L4313	Gentoo Group Limited	None	None	G2	V2	Narrative RJ	11/09/2019	Stability Check and Reactive Engagement	Governance upgrade
L4313	Gentoo Group Limited	None	None	G1	V2	Narrative RJ	25/11/2020	In Depth Assessment	Governance upgrade
L4313	Gentoo Group Limited	None	None	G1	V2	Strapline RJ	15/12/2021	Stability Check	Confirmation of existing grades
L4313	Gentoo Group Limited	None	None	G1	V2	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L4313	Gentoo Group Limited	None	None	G1	V2	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
4584	Gloucester City Homes Limited	None	None	G1	V2	Narrative RJ	24/02/2016	In Depth Assessment	First assessment
4584	Gloucester City Homes Limited	None	None	G1	V2	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
4584	Gloucester City Homes Limited	None	None	G1	V2	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
4584	Gloucester City Homes Limited	None	None	G1	V2	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
4584	Gloucester City Homes Limited	None	None	G1	V2	Strapline RJ	13/11/2019	Stability Check	Confirmation of existing grades
4584	Gloucester City Homes Limited	None	None	G1	V2	Narrative RJ	27/05/2020	In Depth Assessment	Changed basis for Viability grade
4584	Gloucester City Homes Limited	None	None	G1	V2	Strapline RJ	13/01/2021	Stability Check	Confirmation of existing grades
4584	Gloucester City Homes Limited	None	None	G1	V2	Strapline RJ	24/11/2021	Stability Check	Confirmation of existing grades
4584	Gloucester City Homes Limited	None	None	G1	V2	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
4584	Gloucester City Homes Limited	None	None	G1	V2	Narrative RJ	27/03/2024	In Depth Assessment	Changed basis for viability grade
4803	Golden Lane Housing Limited	None	None	G1	V2	Narrative RJ	30/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
4803	Golden Lane Housing Limited	None	None	G1	V2	Strapline RJ	15/11/2023	Stability Check	Confirmation of existing grades
LH4402	Golding Homes Limited	None	None	G1	V2	Narrative RJ	15/11/2023	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4465	Great Places Housing Group Limited	None	Great Places Housing Association, Plumlife Homes Limited	G1	V2	Interim RJ	29/04/2020	Merger Activity	Merger

L4465	Great Places Housing Group Limited	None	Great Places Housing Association, Plumlife Homes Limited	G1	V2	Narrative RJ	14/12/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4465	Great Places Housing Group Limited	None	Great Places Housing Association, Plumlife Homes Limited	G1	V2	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L4509	Greatwell Homes Limited	None	None	G1	V2	Narrative RJ	15/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4509	Greatwell Homes Limited	None	None	G1	V2	Narrative RJ	29/03/2023	In Depth Assessment	Changed basis for viability grade
L4509	Greatwell Homes Limited	None	None	G1	V2	Strapline RJ	15/11/2023	Stability Check	Confirmation of existing grades
4833	GreenSquare Group Limited	None	GreenSquare Community Housing, Westlea Housing Association Limited	G1	V2	Narrative RJ	15/11/2017	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
4833	GreenSquare Group Limited	None	GreenSquare Community Housing, Westlea Housing Association Limited	G1	V2	Regulatory Notice	01/03/2019	Reactive Engagement	Consumer Standards
4833	GreenSquare Group Limited	None	GreenSquare Community Housing, Westlea Housing Association Limited	G2	V2	Narrative RJ	26/06/2019	In Depth Assessment	Governance downgrade
4833	GreenSquare Group Limited	None	GreenSquare Community Housing, Westlea Housing Association Limited	G2	V2	Strapline RJ	13/11/2019	Stability Check	Confirmation of existing grades
4833	GreenSquare Group Limited	In April 2021 GreenSquare Group Limited and GreenSquare Community Housing transferred engagements to Accord Housing Association Limited. The merged body will use the trading name GreenSquareAccord.	GreenSquare Community Housing, Westlea Housing Association Limited	G1	V2	Narrative RJ	28/10/2020	Reactive Engagement	Governance upgrade and changed basis for viability grade
LH3902	GreenSquareAccord Limited	Accord Housing Association Limited became GreenSquareAccord Limited on 30 November 2021.	None	G2	V2	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
LH3902	GreenSquareAccord Limited	None	None	G1	V2	Narrative RJ	29/11/2023	In Depth Assessment	Governance upgrade and changed basis for viability grade
4729	Guinness Partnership Limited (The)	None	Guinness Care and Support Limited, Guinness Housing Association Limited	G1	V2	Narrative RJ	13/11/2019	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
4729	Guinness Partnership Limited (The)	None	Guinness Care and Support Limited, Guinness Housing Association Limited	G1	V2	Narrative RJ	27/01/2021	In Depth Assessment	Changed basis for Viability grade
4729	Guinness Partnership Limited (The)	None	Guinness Care and Support Limited, Guinness Housing Association Limited	G1	V2	Strapline RJ	27/10/2021	Stability Check	Confirmation of existing grades
4729	Guinness Partnership Limited (The)	None	Guinness Care and Support Limited, Guinness Housing Association Limited	G1	V2	Strapline RJ	26/10/2022	Stability Check	Confirmation of existing grades
4729	Guinness Partnership Limited (The)	None	Guinness Housing Association Limited	G1	V2	Narrative RJ	26/04/2023	In Depth Assessment	Changed basis for viability grade
4729	Guinness Partnership Limited (The)	None	Guinness Housing Association Limited, Shepherds Bush Housing Association Limited	G1	V2	Strapline RJ	27/03/2024	Stability Check	Confirmation of existing grades
LH0459	Habinteg Housing Association Limited	None	None	G2	V2	Narrative RJ	30/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4456	Halton Housing	None	None	G1	V2	Narrative RJ	30/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4456	Halton Housing	None	None	G1	V2	Narrative RJ	27/09/2023	In Depth Assessment	Changed basis for viability grade
L0018	Hastoe Housing Association Limited	None	Hastoe Wyvern Housing Association Limited	G2	V2	Narrative RJ	28/08/2013	N/A	Updated basis for existing governance grade
L0018	Hastoe Housing Association Limited	None	Hastoe Wyvern Housing Association Limited	G1	V2	Narrative RJ	26/11/2014	N/A	Governance upgrade
L0018	Hastoe Housing Association Limited	None	Hastoe Wyvern Housing Association Limited	G1	V2	Strapline RJ	16/12/2015	Stability Check	Confirmation of existing grades
L0018	Hastoe Housing Association Limited	None	None	G1	V2	Narrative RJ	31/10/2018	Stability Check	Viability regrade - V1 to V2
L0018	Hastoe Housing Association Limited	None	None	G1	V2	Strapline RJ	30/10/2019	Stability Check	Confirmation of existing grades
LH4339	Havebury Housing Partnership (The)	None	None	G1	V2	Narrative RJ	14/12/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
LH4339	Havebury Housing Partnership (The)	None	None	G1	V2	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
L1669	Heantun Housing Association Limited	None	None	G2	V2	Narrative RJ	26/03/2014	N/A	Viability downgrade
L1538	Hexagon Housing Association Limited	None	Horniman Housing Association Limited	G1	V2	Narrative RJ	27/01/2021	Stability Check	Viability regrade - V1 to V2
L1538	Hexagon Housing Association Limited	None	Horniman Housing Association Limited	G1	V2	Narrative RJ	25/08/2021	In Depth Assessment	Changed basis for viability grade
L1538	Hexagon Housing Association Limited	None	Horniman Housing Association Limited	G2	V2	Narrative RJ	29/03/2023	Stability Check and Reactive Engagement	Governance downgrade
L1538	Hexagon Housing Association Limited	None	Horniman Housing Association Limited	G2	V2	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L2179	Hightown Housing Association Limited	None	None	G1	V2	Narrative RJ	14/12/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L2179	Hightown Housing Association Limited	None	None	G1	V2	Narrative RJ	27/03/2024	In Depth Assessment	Changed basis for viability grade
L2179	Hightown Praetorian and Churches Housing Association Limited	None	None	G1	V2	Narrative RJ	26/03/2014	N/A	Viability downgrade
L2179	Hightown Praetorian and Churches Housing Association Limited	None	None	G1	V2	Strapline RJ	25/03/2015	N/A	Confirmation of existing grades
L3076	Home Group Limited	None	None	G1	V2	Strapline RJ	24/04/2013	N/A	Confirmation of existing grades
L3076	Home Group Limited	None	None	G1	V2	Narrative RJ	15/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L3076	Home Group Limited	None	None	G1	V2	Narrative RJ	27/03/2024	In Depth Assessment	Changed basis for viability grade
LH2162	Honeycomb Group Limited	None	None	G2	V2	Narrative RJ	11/01/2023	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
LH2162	Honeycomb Group Limited	None	None	G2	V2	Narrative RJ	31/01/2024	Stability Check and Reactive Engagement	Changed basis for viability grade

L0055	Housing 21	None	None	G2	V2	Narrative RJ	28/08/2013	N/A	Updated basis for existing governance grade
L4491	Housing Plus Group Limited (The)	None	Homes Plus Limited	G1	V2	Narrative RJ	30/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4491	Housing Plus Group Limited (The)	None	Homes Plus Limited	G1	V2	Strapline RJ	15/11/2023	Stability Check	Confirmation of existing grades
L0718	Hundred Houses Society Limited	None	None	G3	V2	Narrative RJ	24/11/2015	Reactive Engagement	Governance and viability downgrades
L0718	Hundred Houses Society Limited	None	None	G2	V2	Narrative RJ	26/04/2017	Stability Check and Reactive Engagement	Governance upgrade and updated basis for viability grade
L0718	Hundred Houses Society Limited	None	None	G2	V2	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
L0718	Hundred Houses Society Limited	None	None	G2	V2	Narrative RJ	25/07/2018	In Depth Assessment	Changed basis for Governance grade
L0718	Hundred Houses Society Limited	None	None	G1	V2	Narrative RJ	28/09/2022	In Depth Assessment	Viability regrade - V1 to V2
L0718	Hundred Houses Society Limited	None	None	G1	V2	Strapline RJ	15/11/2023	Stability Check	Confirmation of existing grades
LH0032	Hyde Housing Association Limited	None	Hillside Housing Trust Limited, Hyde Southbank Homes Limited, Martlet Homes Limited	G1	V2	Narrative RJ	15/11/2017	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
LH0032	Hyde Housing Association Limited	None	Hillside Housing Trust Limited, Hyde Southbank Homes Limited, Martlet Homes Limited	G1	V2	Narrative RJ	28/11/2018	Stability Check and Reactive Engagement	Changed basis for Viability grade
LH0032	Hyde Housing Association Limited	None	Hillside Housing Trust Limited, Hyde Southbank Homes Limited, Martlet Homes Limited	G1	V2	Narrative RJ	29/04/2020	In Depth Assessment	Changed basis for Viability grade
LH0032	Hyde Housing Association Limited	None	Hillside Housing Trust Limited, Hyde Southbank Homes Limited, Martlet Homes Limited	G1	V2	Strapline RJ	18/11/2020	Stability Check	Confirmation of existing grades
LH0032	Hyde Housing Association Limited	None	Hillside Housing Trust Limited, Hyde Southbank Homes Limited, Martlet Homes Limited	G1	V2	Strapline RJ	26/01/2022	Stability Check	Confirmation of existing grades
LH0032	Hyde Housing Association Limited	None	Halesworth Limited, Hillside Housing Trust Limited, Hyde Southbank Homes Limited, Martlet Homes Limited	G1	V2	Strapline RJ	15/11/2022	Stability Check	Confirmation of existing grades
LH0032	Hyde Housing Association Limited	None	Hillside Housing Trust Limited, Hyde Southbank Homes Limited, Martlet Homes Limited	G1	V2	Narrative RJ	29/03/2023	In Depth Assessment	Changed basis for viability grade
LH0032	Hyde Housing Association Limited	None	Hillside Housing Trust Limited, Hyde Southbank Homes Limited, Martlet Homes Limited	G1	V2	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
L0266	Industrial Dwellings Society (1885) Limited (The)	None	Otto Schiff Housing Association	G2	V2	Narrative RJ	31/08/2022	Reactive Engagement	Governance downgrade and viability regrade
L0266	Industrial Dwellings Society (1885) Limited (The)	None	Otto Schiff Housing Association	G2	V2	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
LH3728	Inquilab Housing Association Limited	None	None	G1	V2	Narrative RJ	30/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
LH3728	Inquilab Housing Association Limited	None	None	G1	V2	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
L0061	Irwell Valley Housing Association Limited	None	None	G1	V2	Narrative RJ	16/12/2020	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L0061	Irwell Valley Housing Association Limited	None	None	G1	V2	Strapline RJ	10/11/2021	Stability Check	Confirmation of existing grades
L0061	Irwell Valley Housing Association Limited	None	None	G1	V2	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L0061	Irwell Valley Housing Association Limited	None	None	G1	V2	Narrative RJ	25/10/2023	In Depth Assessment	Changed basis for viability grade
L0457	Islington and Shoreditch Housing Association Limited	None	Lien Viet Housing Association Limited	G1	V2	Narrative RJ	19/12/2018	Stability Check and Reactive Engagement	Governance upgrade and Viability regrade - V1 to
L0457	Islington and Shoreditch Housing Association Limited	None	None	G1	V2	Strapline RJ	30/10/2019	Stability Check	Confirmation of existing grades
L0457	Islington and Shoreditch Housing Association Limited	None	None	G1	V2	Strapline RJ	24/02/2021	Stability Check	Confirmation of existing grades
L0457	Islington and Shoreditch Housing Association Limited	None	None	G1	V2	Narrative RJ	25/08/2021	In Depth Assessment	Changed basis for viability grade
L0457	Islington and Shoreditch Housing Association Limited	None	None	G1	V2	Strapline RJ	11/01/2023	Stability Check	Confirmation of existing grades
L0457	Islington and Shoreditch Housing Association Limited	None	None	G1	V2	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L1231	Johnnie Johnson Housing Trust Limited	None	Johnnie Johnson Housing Association Limited	G3	V2	Narrative RJ	25/02/2015	N/A	Viability upgrade
L1231	Johnnie Johnson Housing Trust Limited	None	Johnnie Johnson Housing Association Limited	G2	V2	Narrative RJ	29/07/2015	N/A	Governance upgrade
L1231	Johnnie Johnson Housing Trust Limited	None	None	G1	V2	Narrative RJ	14/12/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L1231	Johnnie Johnson Housing Trust Limited	None	None	G1	V2	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
5079	Joseph Rowntree Housing Trust	Reg code changed from L0057 - Nov 2019	None	G1	V2	Narrative RJ	28/04/2021	In Depth Assessment	Governance upgrade
5079	Joseph Rowntree Housing Trust	None	None	G1	V2	Strapline RJ	27/10/2021	Stability Check	Confirmation of existing grades
5079	Joseph Rowntree Housing Trust	None	None	G1	V2	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
5079	Joseph Rowntree Housing Trust	None	None	G1	V2	Regulatory Notice	25/10/2023	Reactive Engagement	Economic Standards
5079	Joseph Rowntree Housing Trust	None	None	G1	V2	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
L0057	Joseph Rowntree Housing Trust (The)	None	None	G1	V2	Narrative RJ	25/05/2016	Reactive Engagement	Viability downgrade
L0057	Joseph Rowntree Housing Trust (The)	None	None	G2	V2	Narrative RJ	28/06/2017	In Depth Assessment	Governance downgrade
L0057	Joseph Rowntree Housing Trust (The)	None	None	G2	V2	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades

L0057	Joseph Rowntree Housing Trust (The)	None	None	G2	V2	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
L4436	Knightstone Housing Group Limited	None	Knightstone Housing Association Limited	G2	V2	Narrative RJ	13/03/2015	N/A	Governance and viability downgrades
LH0989	Leeds Federated Housing Association Limited	None	None	G1	V2	Narrative RJ	14/12/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
LH0989	Leeds Federated Housing Association Limited	None	None	G1	V2	Narrative RJ	05/07/2023	In Depth Assessment	Changed basis for viability grade
LH0989	Leeds Federated Housing Association Limited	None	None	G1	V2	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
4877	Lincolnshire Housing Partnership Limited	None	None	G2	V2	Interim RJ	25/04/2018	Merger Activity	Merger
4877	Lincolnshire Housing Partnership Limited	None	None	G2	V2	Regulatory Notice	13/02/2019	Reactive Engagement	Consumer Standards
4877	Lincolnshire Housing Partnership Limited	None	None	G2	V2	Narrative RJ	30/10/2019	In Depth Assessment	Changed basis for governance and viability grades
4877	Lincolnshire Housing Partnership Limited	None	None	G1	V2	Narrative RJ	28/04/2021	Stability Check and Reactive Engagement	Governance upgrade
4877	Lincolnshire Housing Partnership Limited	None	None	G1	V2	Strapline RJ	03/11/2021	Stability Check	Confirmation of existing grades
4877	Lincolnshire Housing Partnership Limited	None	None	G1	V2	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
4877	Lincolnshire Housing Partnership Limited	None	None	G1	V2	Narrative RJ	13/12/2023	Stability Check	Changed basis for viability grade
L4524	Liverpool Mutual Homes Limited	None	None	G1	V2	Strapline RJ	29/05/2013	N/A	Confirmation of existing grades
L4524	Liverpool Mutual Homes Limited	None	None	G1	V2	Strapline RJ	26/03/2014	N/A	Confirmation of existing grades
L4538	Livin Housing Limited	None	None	G1	V2	Narrative RJ	30/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4538	Livin Housing Limited	None	None	G1	V2	Strapline RJ	17/01/2024	Stability Check	Confirmation of existing grades
LH4454	Local Space	None	None	G1	V2	Narrative RJ	15/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4517	London & Quadrant Housing Trust	None	THT and L&Q Community Limited, Trafford Housing Trust Limited	G1	V2	Narrative RJ	15/11/2022	In Depth Assessment	Viability regrade - V1 to V2
L4517	London & Quadrant Housing Trust	None	None	G1	V2	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L4277	Longhurst Group Limited	None	None	G1	V2	Narrative RJ	15/11/2022	In Depth Assessment	Viability regrade - V1 to V2
L4277	Longhurst Group Limited	None	None	G1	V2	Strapline RJ	15/11/2023	Stability Check	Confirmation of existing grades
LH0013	Look Ahead Care and Support Limited	None	None	G2	V2	Narrative RJ	29/11/2023	Stability Check and Reactive Engagement	Governance downgrade and viability regrade - V1 to V2
L4398	Luminus Group Limited	None	Luminus Homes Limited, Oak Foundation	G1	V2	Narrative RJ	29/04/2015	N/A	Governance upgrade and viability downgrade
L4398	Luminus Group Limited	None	Luminus Homes Limited, Oak Foundation	G1	V2	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4398	Luminus Group Limited	None	Luminus Homes Limited, Oak Foundation	G1	V2	Grading Under Review	03/02/2017	Reactive Engagement	We are currently investigating a matter that calls into question Luminus Group Limited's compliance with the governance element of the Governance and Financial Viability Standard.
L4398	Luminus Group Limited	None	Luminus Homes Limited, Oak Foundation	G3	V2	Narrative RJ	01/03/2017	Reactive Engagement	Governance downgrade
L4398	Luminus Group Limited	None	Luminus Homes Limited, Oak Foundation	G3	V2	Regulatory Notice	01/03/2017	Reactive Engagement	Consumer Standards
L3736	Manningham Housing Association Limited	None	None	G3	V2	Narrative RJ	15/11/2017	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L0726	Metropolitan Housing Trust Limited	None	Metropolitan Support Trust, Clapham Park Homes	G3	V2	Narrative RJ	07/12/2012	N/A	Governance downgrade
L0726	Metropolitan Housing Trust Limited	None	Clapham Park Homes Limited, Metropolitan Support Trust	G2	V2	Narrative RJ	26/03/2014	N/A	Governance upgrade
L0726	Metropolitan Housing Trust Limited	None	Clapham Park Homes Limited, Metropolitan Support Trust	G1	V2	Narrative RJ	17/12/2014	N/A	Governance upgrade
L0726	Metropolitan Housing Trust Limited	None	Clapham Park Homes Limited, Metropolitan Support Trust	G1	V2	Strapline RJ	27/01/2016	Stability Check	Confirmation of existing grades
4857	Mosscare St. Vincent's Housing Group Limited	None	None	G1	V2	Narrative RJ	14/12/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
4857	Mosscare St. Vincent's Housing Group Limited	None	None	G1	V2	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
L0042	Mount Green Housing Association Limited	None	None	G1	V2	Narrative RJ	28/06/2017	In Depth Assessment	Viability regrade - V1 to V2
L0042	Mount Green Housing Association Limited	None	None	G1	V2	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
L0042	Mount Green Housing Association Limited	None	None	G1	V2	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
L0042	Mount Green Housing Association Limited	None	None	G1	V2	Strapline RJ	30/10/2019	Stability Check	Confirmation of existing grades
L0042	Mount Green Housing Association Limited	None	None	G1	V2	Strapline RJ	18/11/2020	Stability Check	Confirmation of existing grades
L0042	Mount Green Housing Association Limited	None	None	G2	V2	Narrative RJ	23/02/2022	In Depth Assessment	Governance downgrade
L0042	Mount Green Housing Association Limited	None	None	G2	V2	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L0042	Mount Green Housing Association Limited	None	None	G2	V2	Strapline RJ	15/11/2023	Stability Check	Confirmation of existing grades
L2194	Muir Group Housing Association Limited	None	None	G1	V2	Narrative RJ	27/03/2024	In Depth Assessment	Viability regrade - V1 to V2
L3833	Nehemiah United Churches Housing Association Limited	None	None	G1	V2	Narrative RJ	31/01/2018	Stability Check and Reactive Engagement	Viability regrade - V1 to V2

L3833	Nehemiah United Churches Housing Association Limited	None	None	G2	V2	Narrative RJ	27/02/2019	Stability Check and Reactive Engagement	Governance downgrade and updated basis for continuing V2 grade
L3833	Nehemiah United Churches Housing Association Limited	None	None	G2	V2	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
L3833	Nehemiah United Churches Housing Association Limited	None	None	G2	V2	Strapline RJ	18/11/2020	Stability Check	Confirmation of existing grades
L3833	Nehemiah United Churches Housing Association Limited	None	None	G1	V2	Narrative RJ	28/07/2021	In Depth Assessment	Governance upgrade and changed basis for viability grade
L3833	Nehemiah United Churches Housing Association Limited	None	None	G1	V2	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
L3833	Nehemiah United Churches Housing Association Limited	None	None	G1	V2	Strapline RJ	15/11/2023	Stability Check	Confirmation of existing grades
4825	Network Homes Limited	None	None	G1	V2	Narrative RJ	27/09/2017	In Depth Assessment	Viability regrade - V1 to V2
4825	Network Homes Limited	None	None	G1	V2	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
4825	Network Homes Limited	None	None	G1	V2	Narrative RJ	25/09/2019	In Depth Assessment	Changed basis for Viability grade
4825	Network Homes Limited	None	None	G1	V2	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
4825	Network Homes Limited	None	None	G1	V2	Regulatory Notice	24/11/2021	Reactive Engagement	Economic Standards
4825	Network Homes Limited	None	None	G1	V2	Narrative RJ	15/12/2021	In Depth Assessment	Changed basis for viability grade
4825	Network Homes Limited	Sovereign Network Homes, formerly Network Homes Limited, became a subsidiary of Sovereign Housing Association Limited on 1 October 2023.	None	G1	V2	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
L0006	Newlon Housing Trust	None	Access Homes Housing Association Limited	G1	V2	Narrative RJ	30/05/2018	In Depth Assessment	Viability regrade
L0006	Newlon Housing Trust	None	Access Homes Housing Association Limited	G1	V2	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
L0006	Newlon Housing Trust	None	Access Homes Housing Association Limited	G1	V2	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
L0006	Newlon Housing Trust	None	Access Homes Housing Association Limited	G1	V2	Strapline RJ	17/11/2021	Stability Check	Confirmation of existing grades
L0006	Newlon Housing Trust	None	Access Homes Housing Association Limited	G1	V2	Narrative RJ	29/06/2022	In Depth Assessment	Changed basis for viability grade
L0006	Newlon Housing Trust	None	Access Homes Housing Association Limited	G1	V2	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L0006	Newlon Housing Trust	None	Access Homes Housing Association Limited	G1	V2	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
LH4249	North Devon Homes	None	None	G1	V2	Narrative RJ	16/12/2020	In Depth Assessment	Viability regrade - V1 to V2
LH4249	North Devon Homes	None	None	G1	V2	Strapline RJ	24/11/2021	Stability Check	Confirmation of existing grades
LH4249	North Devon Homes	None	None	G1	V2	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
LH4249	North Devon Homes	None	None	G1	V2	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L4486	North Lincolnshire Homes Limited	None	None	G1	V2	Strapline RJ	27/03/2013	N/A	Confirmation of existing grades
4880	Notting Hill Genesis	None	Notting Hill Home Ownership Limited, Springboard Two Housing Association Limited	G1	V2	Interim RJ	30/05/2018	Merger Activity	Merger
4880	Notting Hill Genesis	None	Notting Hill Home Ownership Limited, Springboard Two Housing Association Limited	G1	V2	Narrative RJ	31/07/2019	In Depth Assessment	Changed basis for Viability grade
4880	Notting Hill Genesis	None	Notting Hill Home Ownership Limited, Springboard Two Housing Association Limited	G1	V2	Strapline RJ	30/10/2019	Stability Check	Confirmation of existing grades
4880	Notting Hill Genesis	None	Notting Hill Home Ownership Limited, Springboard Two Housing Association Limited	G1	V2	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
4880	Notting Hill Genesis	None	Notting Hill Home Ownership Limited, Springboard Two Housing Association Limited	G1	V2	Narrative RJ	31/08/2022	In Depth Assessment	Changed basis for viability grade
4880	Notting Hill Genesis	None	Notting Hill Home Ownership Limited, Springboard Two Housing Association Limited	G1	V2	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
4880	Notting Hill Genesis	None	Notting Hill Home Ownership Limited, Springboard Two Housing Association Limited	G1	V2	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
L4422	Ocean Housing Group Limited	None	Ocean Housing Limited	G1	V2	Narrative RJ	29/04/2015	N/A	Viability downgrade
L4422	Ocean Housing Group Limited	None	Ocean Housing Limited	G1	V2	Narrative RJ	25/05/2016	In Depth Assessment	Updated basis for existing Viability grade
L4422	Ocean Housing Group Limited	None	Ocean Housing Limited	G1	V2	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
L4422	Ocean Housing Group Limited	None	Ocean Housing Limited	G1	V2	Strapline RJ	20/12/2017	Stability Check	Confirmation of existing grades
L4422	Ocean Housing Group Limited	None	Ocean Housing Limited	G1	V2	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
L4422	Ocean Housing Group Limited	None	Ocean Housing Limited	G1	V2	Strapline RJ	30/10/2019	Stability Check	Confirmation of existing grades
L4422	Ocean Housing Group Limited	None	Ocean Housing Limited	G1	V2	Narrative RJ	15/05/2020	In Depth Assessment	Changed basis for Viability grade
L4422	Ocean Housing Group Limited	None	Ocean Housing Limited	G1	V2	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
L4422	Ocean Housing Group Limited	None	Ocean Housing Limited	G1	V2	Strapline RJ	17/11/2021	Stability Check	Confirmation of existing grades
L4422	Ocean Housing Group Limited	None	Ocean Housing Limited	G1	V2	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
L4422	Ocean Housing Group Limited	None	Ocean Housing Limited	G1	V2	Narrative RJ	27/03/2024	In Depth Assessment	Changed basis for viability grade
L0717	Octavia Housing	None	None	G1	V2	Narrative RJ	13/11/2019	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L0717	Octavia Housing	None	None	G1	V2	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades

L0717	Octavia Housing	None	None	G1	V2	Narrative RJ	24/11/2021	In Depth Assessment	Changed basis for viability grade
L0717	Octavia Housing	None	None	G1	V2	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
L0717	Octavia Housing	None	None	G1	V2	Grading Under Review	31/03/2023	Reactive Engagement	The regulator is currently investigating a matter which may impact on Octavia Housing's compliance with the governance element of the Governance and Financial Viability Standard.
LH0171	One Housing Group Limited	None	TPHA Limited	G1	V2	Narrative RJ	29/04/2015	N/A	Governance upgrade and viability downgrade
LH0171	One Housing Group Limited	None	TPHA Limited	G2	V2	Narrative RJ	27/07/2016	In Depth Assessment	Governance downgrade
LH0171	One Housing Group Limited	None	TPHA Limited	G2	V2	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
LH0171	One Housing Group Limited	None	TPHA Limited	G2	V2	Narrative RJ	30/05/2018	Stability Check and Reactive Engagement	Changed basis for Governance grade
LH0171	One Housing Group Limited	None	TPHA Limited	G1	V2	Narrative RJ	27/02/2019	In Depth Assessment	Governance upgrade
LH0171	One Housing Group Limited	None	TPHA Limited	G1	V2	Strapline RJ	13/11/2019	Stability Check	Confirmation of existing grades
LH0171	One Housing Group Limited	One Housing Group Limited became a subsidiary of The Riverside Group Limited on 1 December 2021.	TPHA Limited	G2	V2	Narrative RJ	27/01/2021	Stability Check and Reactive Engagement	Governance downgrade
4808	One Manchester Limited	None	None	G1	V2	Narrative RJ	22/02/2023	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
4808	One Manchester Limited	None	None	G1	V2	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
4804	One Vision Housing Limited	None	None	G1	V2	Narrative RJ	18/12/2019	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
4804	One Vision Housing Limited	None	None	G1	V2	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
4804	One Vision Housing Limited	None	None	G1	V2	Narrative RJ	14/12/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
4649	Onward Group Limited	None	Onward Homes Limited	G1	V2	Narrative RJ	30/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
4649	Onward Group Limited	None	Onward Homes Limited	G1	V2	Narrative RJ	25/10/2023	In Depth Assessment	Changed basis for viability grade
L4123	Orbit Group Limited	None	Heart of England Housing Association Limited, Orbit South Housing Association Limited	G1	V2	Narrative RJ	29/11/2017	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4123	Orbit Group Limited	None	Heart of England Housing Association Limited, Orbit South Housing Association Limited	G1	V2	Narrative RJ	24/04/2019	In Depth Assessment	Changed basis for Viability grade
L4123	Orbit Group Limited	None	Heart Of England Housing Association Limited, Orbit South Housing Association Limited	G1	V2	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
L4123	Orbit Group Limited	None	Orbit Housing Association Limited (formerly Orbit South Housing Association Limited)	G1	V2	Narrative RJ	28/04/2021	In Depth Assessment	Changed basis for Viability grade
L4123	Orbit Group Limited	None	Orbit Housing Association Limited	G1	V2	Strapline RJ	17/11/2021	Stability Check	Confirmation of existing grades
L4123	Orbit Group Limited	None	Orbit Housing Association Limited	G1	V2	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
L4123	Orbit Group Limited	None	Orbit Housing Association Limited	G1	V2	Narrative RJ	27/03/2024	In Depth Assessment	Changed basis for viability grade
L0871	Origin Housing Limited	None	Origin Housing 2 Limited	G1	V2	Narrative RJ	29/10/2014	N/A	Viability downgrade
L0871	Origin Housing Limited	None	Origin Housing 2 Limited	G1	V2	Narrative RJ	27/04/2016	In Depth Assessment	Updated basis for Viability grade
L0871	Origin Housing Limited	None	None	G1	V2	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L0871	Origin Housing Limited	None	None	G1	V2	Strapline RJ	25/04/2018	Stability Check	Confirmation of existing grades
L0871	Origin Housing Limited	None	Origin Housing 2 Limited	G1	V2	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
L0871	Origin Housing Limited	None	Origin Housing 2 Limited	G2	V2	Narrative RJ	24/04/2019	Reactive Engagement	Governance downgrade
L0871	Origin Housing Limited	None	Origin Housing 2 Limited	G1	V2	Narrative RJ	26/02/2020	In Depth Assessment	Governance upgrade
L0871	Origin Housing Limited	None	Origin Housing 2 Limited	G1	V2	Strapline RJ	13/01/2021	Stability Check	Confirmation of existing grades
L0871	Origin Housing Limited	None	Origin Housing 2 Limited	G1	V2	Strapline RJ	24/11/2021	Stability Check	Confirmation of existing grades
L0871	Origin Housing Limited	None	Origin Housing 2 Limited	G1	V2	Narrative RJ	14/12/2022	Stability Check	Changed basis for viability grade
L0871	Origin Housing Limited	None	Origin Housing 2 Limited	G1	V2	Grading Under Review	13/10/2023	Reactive Engagement	The regulator is currently investigating matters which may impact on Origin Housing Limited's compliance with the Governance and Financial Viability Standard.
L0028	Orwell Housing Association Limited	None	None	G1	V2	Narrative RJ	14/12/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L0028	Orwell Housing Association Limited	None	None	G1	V2	Narrative RJ	15/11/2023	In Depth Assessment	Changed basis for viability grade
4849	Paragon Asra Housing Limited	None	None	G1	V2	Narrative RJ	30/03/2022	In Depth Assessment	Viability regrade - V1 to V2
4849	Paragon Asra Housing Limited	None	None	G1	V2	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
4849	Paragon Asra Housing Limited	None	None	G1	V2	Narrative RJ	29/11/2023	Stability Check	Changed basis for viability grade

4834	**Peabody Trust**	None	Charlton Triangle Homes Limited, Family Mosaic Home Ownership Limited, Family Mosaic Housing, Gallions Housing Association Limited, Old Oak Housing Association Limited, Peabody Enterprises Limited	G1	V2	**Narrative RJ**	15/11/2017	**Stability Check and Reactive Engagement**	Viability regrade - V1 to V2
4878	**Peabody Trust**	None	Charlton Triangle Homes Limited, Family Mosaic Home Ownership Limited, Family Mosaic Housing, Gallions Housing Association Limited, Old Oak Housing Association Limited, Peabody Enterprises Limited	G1	V2	**Narrative RJ**	14/11/2018	**In Depth Assessment**	Changed basis for governance and viability grades
4878	**Peabody Trust**	None	Town and Country Housing, Charlton Triangle Homes Limited, Peabody Developments Limited, Old Oak Housing Association Limited, Peabody South East Limited	G1	V2	**Interim RJ**	26/06/2019	**Merger Activity**	Merger
4878	**Peabody Trust**	None	Charlton Triangle Homes Limited, Peabody Developments Limited, Peabody South East Limited, Town and Country Housing	G1	V2	**Strapline RJ**	18/12/2019	**Stability Check**	Confirmation of existing grades
4878	**Peabody Trust**	None	Charlton Triangle Homes Limited, Peabody Developments Limited, Peabody South East Limited, Town and Country Housing	G1	V2	**Narrative RJ**	26/05/2021	**In Depth Assessment**	Changed basis for Viability grade
4878	**Peabody Trust**	None	Charlton Triangle Homes Limited, Peabody Developments Limited, Peabody South East Limited, Town and Country Housing	G1	V2	**Strapline RJ**	08/12/2021	**Stability Check**	Confirmation of existing grades
4878	**Peabody Trust**	Catalyst Housing Limited became a subsidiary of Peabody Trust on 1 April	Catalyst Housing Limited, Charlton Triangle Homes Limited, Peabody	G1	V2	**Interim RJ**	27/04/2022	**Merger Activity**	Merger
4878	**Peabody Trust**	None	Charlton Triangle Homes Limited, Peabody Developments Limited, Town and Country Housing	G1	V2	**Narrative RJ**	27/09/2023	**In Depth Assessment**	Changed basis for viability grade
L4505	**Phoenix Community Housing Association (Bellingham and Downham) Limited**	None	None	G1	V2	**Strapline RJ**	27/08/2014	**N/A**	Confirmation of existing grades
L4505	**Phoenix Community Housing Association (Bellingham and Downham) Limited**	None	None	G1	V2	**Strapline RJ**	16/12/2015	**Stability Check**	Confirmation of existing grades
L4505	**Phoenix Community Housing Association (Bellingham and Downham) Limited**	None	None	G1	V2	**Narrative RJ**	30/03/2016	**Stability Check**	Updated basis for existing viability grade
L4505	**Phoenix Community Housing Association (Bellingham and Downham) Limited**	None	None	G1	V2	**Narrative RJ**	15/11/2023	**Stability Check and Reactive Engagement**	Viability regrade - V1 to V2
L4118	**Pioneer Housing and Community Group Limited (The)**	None	None	G1	V2	**Narrative RJ**	29/11/2023	**Stability Check and Reactive Engagement**	Viability regrade - V1 to V2
L4236	**Places for People Group Limited**	None	Chorus Homes Group Limited, Chorus Homes Limited, Cotman Housing Association Limited, Derwent Community Housing Association Limited, Derwent Housing Association Limited, Places for People Homes Limited, Places for People Living+ Limited	G1	V2	**Narrative RJ**	15/11/2022	**Stability Check and Reactive Engagement**	Viability regrade - V1 to V2
L4236	**Places for People Group Limited**	None	Places for People Homes Limited, Places for People Living+ Limited	G1	V2	**Strapline RJ**	13/12/2023	**Stability Check**	Confirmation of existing grades
L4355	**Plus Dane Housing Group Limited**	None	Plus Dane (Cheshire) Housing Association Limited, Plus Dane (Merseyside) Housing Association Limited	G3	V2	**Narrative RJ**	28/08/2013	**N/A**	Governance downgrade
L4355	**Plus Dane Housing Group Limited**	None	Plus Dane (Cheshire) Housing Association Limited, Plus Dane (Merseyside) Housing Association Limited	G3	V2	**Grading Under Review**	28/05/2015	**N/A**	We are currently investigating a matter which may impact on Plus Dane Housing Group's published compliant viability grading
L4355	**Plus Dane Housing Group Limited**	None	Plus Dane (Cheshire) Housing Association Limited, Plus Dane (Merseyside) Housing Association Limited	G2	V2	**Narrative RJ**	30/09/2015	**N/A**	Governance upgrade
L4355	**Plus Dane Housing Group Limited**	None	Plus Dane (Cheshire) Housing Association Limited, Plus Dane (Merseyside) Housing Association Limited	G2	V2	**Strapline RJ**	16/12/2015	**Stability Check**	Confirmation of existing grades
L4355	**Plus Dane Housing Group Limited**	None	Plus Dane (Cheshire) Housing Association Limited, Plus Dane (Merseyside) Housing Association Limited	G2	V2	**Narrative RJ**	26/04/2017	**In Depth Assessment**	Updated basis for Governance and Viability grades
L4556	**Plus Dane Housing Limited**	None	None	G1	V2	**Narrative RJ**	14/12/2022	**Stability Check and Reactive Engagement**	Viability regrade - V1 to V2
L4543	**Plymouth Community Homes Limited**	None	None	G1	V2	**Strapline RJ**	26/02/2014	**N/A**	Confirmation of existing grades
L4543	**Plymouth Community Homes Limited**	None	None	G1	V2	**Strapline RJ**	17/03/2016	**Stability Check**	Confirmation of existing grades
L4543	**Plymouth Community Homes Limited**	None	None	G1	V2	**Narrative RJ**	21/12/2016	**Stability Check**	Updated basis for existing viability grade
L4543	**Plymouth Community Homes Limited**	None	None	G1	V2	**Narrative RJ**	29/03/2017	**In Depth Assessment**	Updated basis for existing viability grade
L4543	**Plymouth Community Homes Limited**	None	None	G1	V2	**Narrative RJ**	31/01/2018	**Stability Check**	Updated basis for existing viability grade
L4543	**Plymouth Community Homes Limited**	None	None	G1	V2	**Narrative RJ**	30/11/2022	**Stability Check and Reactive Engagement**	Viability regrade - V1 to V2
L4543	**Plymouth Community Homes Limited**	None	None	G1	V2	**Strapline RJ**	13/12/2023	**Stability Check**	Confirmation of existing grades

L4170	Poplar Housing and Regeneration Community Association Limited	None	None	G1	V2	Strapline RJ	31/07/2013	N/A	Confirmation of existing grades
L4170	Poplar Housing and Regeneration Community Association Limited	None	None	G1	V2	Narrative RJ	29/04/2015	N/A	Viability downgrade
L4170	Poplar Housing and Regeneration Community Association Limited	None	None	G1	V2	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
L4170	Poplar Housing and Regeneration Community Association Limited	None	None	G1	V2	Narrative RJ	28/03/2018	In Depth Assessment	Changed basis for Viability grade
L4170	Poplar Housing and Regeneration Community Association Limited	None	None	G1	V2	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
L4170	Poplar Housing and Regeneration Community Association Limited	None	None	G1	V2	Strapline RJ	30/10/2019	Stability Check	Confirmation of existing grades
L4170	Poplar Housing and Regeneration Community Association Limited	None	None	G1	V2	Strapline RJ	13/01/2021	Stability Check	Confirmation of existing grades
L4170	Poplar Housing and Regeneration Community Association Limited	None	None	G1	V2	Narrative RJ	24/11/2021	In Depth Assessment	Changed basis for viability grade
L4170	Poplar Housing and Regeneration Community Association Limited	None	None	G1	V2	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L4170	Poplar Housing and Regeneration Community Association Limited	None	None	G1	V2	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L1001	Prima Housing Group Limited	Pierhead Housing Association Limited became Prima Housing Group Limited in April 2022.	None	G1	V2	Narrative RJ	30/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L1001	Prima Housing Group Limited	None	None	G1	V2	Narrative RJ	29/03/2023	In Depth Assessment	Changed basis for viability grade
L1001	Prima Housing Group Limited	None	None	G1	V2	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
A1855	Railway Housing Association and Benefit Fund	None	None	G1	V2	Narrative RJ	31/08/2022	In Depth Assessment	Viability regrade - V1 to V2
A1855	Railway Housing Association and Benefit Fund	None	None	G2	V2	Narrative RJ	29/11/2023	Stability Check and Reactive Engagement	Governance downgrade
L4334	Raven Housing Trust Limited	None	None	G1	V2	Narrative RJ	16/12/2020	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4334	Raven Housing Trust Limited	None	None	G1	V2	Narrative RJ	24/11/2021	In Depth Assessment	Changed basis for viability grade
L4334	Raven Housing Trust Limited	None	None	G1	V2	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
L4334	Raven Housing Trust Limited	None	None	G1	V2	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
4682	Red Kite Community Housing Limited	None	None	G1	V2	Narrative RJ	27/11/2013	N/A	First assessment
4682	Red Kite Community Housing Limited	None	None	G1	V2	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
4653	Regenda Limited	None	Redwing Living Limited	G2	V2	Narrative RJ	14/12/2022	Stability Check and Reactive Engagement	Governance downgrade and viability regrade - V1 to V2
4653	Regenda Limited	None	Redwing Living Limited	G2	V2	Narrative RJ	27/03/2024	In Depth Assessment	Changed basis for governance and viability grades
4745	Reside Housing Association Limited	None	None	G2	V2	Narrative RJ	17/10/2018	In Depth Assessment	First assessment
4745	Reside Housing Association Limited	None	None	G2	V2	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
4745	Reside Housing Association Limited	Reside Housing Association Limited became a subsidiary of Progress Housing Group Limited on 30 September 2021.	None	G1	V2	Narrative RJ	16/12/2020	Stability Check and Reactive Engagement	Governance upgrade
L4552	Riverside Group Limited (The)	One Housing Group Limited became a subsidiary of The Riverside Group Limited on 1 December 2021.	One Housing Group Limited, TPHA Limited	G2	V2	Interim RJ	15/12/2021	Merger Activity	Merger
L4552	Riverside Group Limited (The)	None	One Housing Group Limited, TPHA Limited	G2	V2	Strapline RJ	11/01/2023	Stability Check	Confirmation of existing grades
L4552	Riverside Group Limited (The)	None	None	G1	V2	Narrative RJ	27/03/2024	In Depth Assessment	Governance upgrade and changed basis for viability grade
4607	Rochdale Boroughwide Housing Limited	None	None	G1	V2	Narrative RJ	18/12/2013	N/A	First assessment
4607	Rochdale Boroughwide Housing Limited	None	None	G1	V2	Strapline RJ	29/10/2014	N/A	Confirmation of existing grades
4607	Rochdale Boroughwide Housing Limited	None	None	G1	V2	Regulatory Notice	24/02/2016	Reactive Engagement	Consumer Standards
4607	Rochdale Boroughwide Housing Limited	None	None	G2	V2	Narrative RJ	27/04/2016	Reactive Engagement	Governance downgrade
4607	Rochdale Boroughwide Housing Limited	None	None	G2	V2	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
4607	Rochdale Boroughwide Housing Limited	None	None	G1	V2	Narrative RJ	28/06/2017	In Depth Assessment	Governance upgrade and changed basis for Viability grade
4607	Rochdale Boroughwide Housing Limited	None	None	G1	V2	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
4607	Rochdale Boroughwide Housing Limited	None	None	G1	V2	Narrative RJ	18/12/2019	Stability Check and reactive engagement	Changed basis for Viability grade
4607	Rochdale Boroughwide Housing Limited	None	None	G1	V2	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
4607	Rochdale Boroughwide Housing Limited	None	None	G1	V2	Narrative RJ	30/06/2021	In Depth Assessment	Changed basis for Viability grade
4607	Rochdale Boroughwide Housing Limited	None	None	G1	V2	Strapline RJ	15/12/2021	Stability Check	Confirmation of existing grades
4607	Rochdale Boroughwide Housing Limited	None	None	G3	V2	Narrative RJ	15/12/2022	Reactive Engagement	Governance downgrade
4607	Rochdale Boroughwide Housing Limited	None	None	G3	V2	Regulatory Notice	15/12/2022	Reactive Engagement	Consumer Standards
L4404	Rooftop Housing Group Limited	None	Rooftop Housing Association Limited	G1	V2	Narrative RJ	30/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4404	Rooftop Housing Group Limited	None	Rooftop Housing Association Limited	G1	V2	Strapline RJ	17/01/2024	Stability Check	Confirmation of existing grades
LH4412	Saffron Housing Trust Limited	None	None	G1	V2	Narrative RJ	15/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
LH4412	Saffron Housing Trust Limited	None	None	G1	V2	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
4609	Salix Homes Limited	None	None	G1	V2	Narrative RJ	29/06/2016	In Depth Assessment	First assessment
4609	Salix Homes Limited	None	None	G1	V2	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
4609	Salix Homes Limited	None	None	G1	V2	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades

4609	Salix Homes Limited	None	None	G1	V2	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
4609	Salix Homes Limited	None	None	G1	V2	Strapline RJ	30/10/2019	Stability Check	Confirmation of existing grades
4609	Salix Homes Limited	None	None	G1	V2	Narrative RJ	19/06/2020	In Depth Assessment	Changed basis for Viability grade
4609	Salix Homes Limited	None	None	G1	V2	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
4609	Salix Homes Limited	None	None	G1	V2	Strapline RJ	10/11/2021	Stability Check	Confirmation of existing grades
4609	Salix Homes Limited	None	None	G1	V2	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
4609	Salix Homes Limited	None	None	G1	V2	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
LH2429	Salvation Army Housing Association	None	None	G1	V2	Strapline RJ	27/11/2013	N/A	Confirmation of existing grades
LH2429	Salvation Army Housing Association	None	None	G1	V2	Strapline RJ	26/11/2014	N/A	Confirmation of existing grades
LH2429	Salvation Army Housing Association	None	None	G1	V2	Narrative RJ	30/03/2016	Stability Check	Updated basis for existing viability grade
LH2429	Salvation Army Housing Association	None	None	G1	V2	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
LH2429	Salvation Army Housing Association	None	None	G1	V2	Strapline RJ	30/05/2018	Stability Check	Confirmation of existing grades
LH2429	Salvation Army Housing Association	None	None	G2	V2	Narrative RJ	24/04/2019	In Depth Assessment	Governance downgrade
LH2429	Salvation Army Housing Association	None	None	G2	V2	Strapline RJ	30/10/2019	Stability Check	Confirmation of existing grades
LH2429	Salvation Army Housing Association	None	None	G2	V2	Grading Under Review	28/01/2021	Reactive Engagement	We are currently investigating a matter which may impact on Salvation Army Housing Association's compliance with the governance and viability elements of the Governance and Financial Viability Standard.
LH2429	Salvation Army Housing Association	None	None	G3	V2	Narrative RJ	26/05/2021	Stability Check and Reactive Engagement	Governance downgrade
LH2429	Salvation Army Housing Association	None	None	G2	V2	Narrative RJ	31/05/2023	Stability Check and Reactive Engagement	Governance upgrade
LH2429	Salvation Army Housing Association	None	None	G2	V2	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
L0247	Sanctuary Housing Association	None	Sanctuary Affordable Housing Limited	G1	V2	Narrative RJ	17/04/2020	In Depth Assessment	Viability regrade - V1 to V2
L0247	Sanctuary Housing Association	None	Sanctuary Affordable Housing Limited	G1	V2	Strapline RJ	25/11/2020	Stability Check	Confirmation of existing grades
L0247	Sanctuary Housing Association	None	Sanctuary Affordable Housing Limited	G1	V2	Strapline RJ	15/12/2021	Stability Check	Confirmation of existing grades
L0247	Sanctuary Housing Association	Swan Housing Association Limited became a subsidiary of Sanctuary Housing Association on 8 February 2023.	Sanctuary Affordable Housing Limited	G1	V2	Strapline RJ	26/10/2022	Stability Check	Confirmation of existing grades
L4299	Saxon Weald	None	None	G1	V2	Narrative RJ	15/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4299	Saxon Weald	None	None	G1	V2	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
LH4097	Selwood Housing Society Limited	None	None	G1	V2	Narrative RJ	15/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
LH4097	Selwood Housing Society Limited	None	None	G1	V2	Narrative RJ	29/03/2023	In Depth Assessment	Changed basis for viability grade
LH4097	Selwood Housing Society Limited	None	None	G1	V2	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L4370	Settle Group	None	None	G1	V2	Narrative RJ	15/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4370	Settle Group	None	None	G1	V2	Strapline RJ	15/11/2023	Stability Check	Confirmation of existing grades
L4171	Severn Vale Housing Society Limited	None	None	G1	V2	Narrative RJ	30/03/2016	Reactive Engagement	Governance upgrade and viability downgrade
L4171	Severn Vale Housing Society Limited	None	None	G1	V2	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4171	Severn Vale Housing Society Limited	None	None	G2	V2	Narrative RJ	26/07/2017	In Depth Assessment	Governance downgrade
L4171	Severn Vale Housing Society Limited	None	None	G2	V2	Strapline RJ	31/10/2018	Stability Check	Confirmation of existing grades
L4171	Severn Vale Housing Society Limited	None	None	G1	V2	Narrative RJ	19/12/2018	Reactive Engagement	Governance upgrade
LH0050	Shepherds Bush Housing Association Limited	None	None	G1	V2	Narrative RJ	14/11/2018	Stability Check	Viability regrade - V1 to V2
LH0050	Shepherds Bush Housing Association Limited	None	None	G1	V2	Regulatory Notice	03/03/2020	Reactive Engagement	Consumer Standards
LH0050	Shepherds Bush Housing Association Limited	None	None	G2	V2	Narrative RJ	29/04/2020	Reactive Engagement	Governance downgrade
LH0050	Shepherds Bush Housing Association Limited	None	None	G2	V2	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
LH0050	Shepherds Bush Housing Association Limited	None	None	G2	V2	Grading Under Review	22/12/2021	Reactive Engagement	The regulator is currently investigating a matter which may impact on Shepherds Bush Housing Association Limited's compliance with the governance element of the Governance and Financial Viability Standard.

LH0050	Shepherds Bush Housing Association Limited	None	None	G2	V2	Grading Under Review	22/03/2022	Reactive Engagement	The regulator is currently investigating a matter which may impact on Shepherds Bush Housing Association Limited's compliance with both the governance and financial viability elements of the Governance and Financial Viability Standard. Shepherds Bush Housing Association Limited was initially placed on the gradings under review list on 22 December 2021 in respect of its governance grading only.
LH0050	Shepherds Bush Housing Association Limited	Shepherds Bush Housing Association Limited became a subsidiary of The Guinness Partnership Limited on 4 December 2023.	None	G3	V2	Narrative RJ	22/06/2022	In Depth Assessment and Reactive Engagement	Governance downgrade
L4442	Shoreline Housing Partnership Limited	None	None	G1	V2	Narrative RJ	27/05/2015	N/A	Viability downgrade
L4442	Shoreline Housing Partnership Limited	None	None	G1	V2	Strapline RJ	13/01/2016	Stability Check	Confirmation of existing grades
L4442	Shoreline Housing Partnership Limited	None	None	G1	V2	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
L4442	Shoreline Housing Partnership Limited	None	None	G2	V2	Narrative RJ	26/04/2017	In Depth Assessment	Governance downgrade
L4442	Shoreline Housing Partnership Limited	None	None	G2	V2	Strapline RJ	20/12/2017	Stability Check	Confirmation of existing grades
L4494	Shropshire Housing Limited	None	South Shropshire Housing Association, Meres and Mosses Housing Association.	G1	V2	Strapline RJ	26/06/2013	N/A	Confirmation of existing grades
4686	South Lakes Housing	None	None	G1	V2	Narrative RJ	15/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
4686	South Lakes Housing	None	None	G1	V2	Narrative RJ	05/07/2023	In Depth Assessment	Changed basis for viability grade
4686	South Lakes Housing	None	None	G1	V2	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
L0078	South Yorkshire Housing Association Limited	None	Alliance Housing Association (South Yorkshire) Limited	G1	V2	Narrative RJ	27/06/2018	In Depth Assessment	Viability regrade - V1 to V2
L0078	South Yorkshire Housing Association Limited	None	Alliance Housing Association (South Yorkshire) Limited	G1	V2	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
L0078	South Yorkshire Housing Association Limited	None	Alliance Housing Association (South Yorkshire) Limited	G1	V2	Strapline RJ	02/12/2020	Stability Check	Confirmation of existing grades
L0078	South Yorkshire Housing Association Limited	None	Alliance Housing Association (South Yorkshire) Limited	G1	V2	Strapline RJ	01/12/2021	Stability Check	Confirmation of existing grades
L0078	South Yorkshire Housing Association Limited	None	Alliance Housing Association (South Yorkshire) Limited	G2	V2	Narrative RJ	28/09/2022	In Depth Assessment	Governance downgrade
L0078	South Yorkshire Housing Association Limited	None	Alliance Housing Association (South Yorkshire) Limited	G2	V2	Grading Under Review	05/05/2023	Reactive Engagement	The regulator is currently investigating matters which may impact on South Yorkshire Housing Association Limited's compliance with the Governance and Financial Viability Standard.
5171	Southern Housing	Southern Housing Group Limited and Optivo amalgamated to form Southern Housing 16 December 2022.	Amicus Group Limited, Crystal Palace Housing Association Limited, Rosemary Simmons Memorial Housing Association Limited, Southern Home Ownership Limited	G2	V2	Interim RJ	25/01/2023	Merger Activity	Merger
L4628	Southern Housing Group Limited	None	Southern Home Ownership Limited	G2	V2	Narrative RJ	17/04/2020	In Depth Assessment	Governance downgrade and viability regrade - V1 to V2
L4628	Southern Housing Group Limited	None	Rosemary Simmons Memorial Housing Association Limited, Southern Home Ownership Limited	G2	V2	Strapline RJ	13/01/2021	Stability Check	Confirmation of existing grades
L4628	Southern Housing Group Limited	None	Rosemary Simmons Memorial Housing Association Limited, Southern Home Ownership Limited	G2	V2	Strapline RJ	24/11/2021	Stability Check	Confirmation of existing grades
L4628	Southern Housing Group Limited	Southern Housing Group Limited and Optivo amalgamated to form Southern Housing 16 December 2022.	Rosemary Simmons Memorial Housing Association Limited, Southern Home Ownership Limited	G2	V2	Regulatory Notice	24/11/2021	Reactive Engagement	Economic Standards
4837	Sovereign Housing Association Limited	None	Sovereign Living Limited	G2	V2	Narrative RJ	15/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
4837	Sovereign Housing Association Limited	None	Sovereign Living Limited	G1	V2	Narrative RJ	28/06/2023	Reactive Engagement	Governance upgrade
4837	Sovereign Housing Association Limited	Sovereign Network Homes, formerly Network Homes Limited, became a subsidiary of Sovereign Housing Association Limited on 1 October 2023.	Sovereign Living Limited, Sovereign Network Homes	G1	V2	Interim RJ	29/11/2023	Merger Activity	Merger
LH0279	St Mungo Community Housing Association	None	None	G2	V2	Narrative RJ	12/02/2014	N/A	Updated basis for existing governance grade
LH0279	St Mungo Community Housing Association	None	None	G2	V2	Grading Under Review	05/05/2015	N/A	We are currently investigating a matter which may impact on St Mungo Community Housing Association's published compliant governance grading
LH0279	St Mungo Community Housing Association	None	None	G2	V2	Regulatory Notice	05/05/2015	N/A	Consumer Standards

LH0279	St Mungo Community Housing Association	None	None	G2	V2	Narrative RJ	15/07/2015	N/A	Updated basis for existing grades
LH0279	St Mungo Community Housing Association	None	None	G2	V2	Narrative RJ	27/07/2016	In Depth Assessment	Updated basis for existing grades
LH0279	St Mungo Community Housing Association	None	None	G2	V2	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
LH0279	St Mungo Community Housing Association	None	None	G1	V2	Narrative RJ	24/04/2019	Stability Check and Reactive Engagement	Governance upgrade
LH0279	St Mungo Community Housing Association	None	None	G1	V2	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
LH0279	St Mungo Community Housing Association	None	None	G1	V2	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
LH0279	St Mungo Community Housing Association	None	None	G2	V2	Narrative RJ	15/12/2021	In Depth Assessment	Governance downgrade and changed basis for viability grade
LH0279	St Mungo Community Housing Association	None	None	G2	V2	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
LH0279	St Mungo Community Housing Association	None	None	G2	V2	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L1659	Suffolk Housing Society Limited	None	None	G3	V2	Narrative RJ	01/02/2018	In Depth Assessment and Reactive Engagement	Governance downgrade and viability regrade - V1 to V2
4687	Sustain (UK) Limited	None	None	G3	V2	Narrative RJ	30/01/2019	Stability Check and Reactive Engagement	First assessment
L4145	Swan Housing Association Limited	None	None	G1	V2	Narrative RJ	29/03/2017	Stability Check and Reactive Engagement	Viability downgrade
L4145	Swan Housing Association Limited	None	None	G1	V2	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4145	Swan Housing Association Limited	None	None	G1	V2	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
L4145	Swan Housing Association Limited	None	None	G2	V2	Narrative RJ	29/01/2020	In Depth Assessment	Governance downgrade
L4145	Swan Housing Association Limited	None	None	G2	V2	Strapline RJ	27/01/2021	Stability Check	Confirmation of existing grades
L4145	Swan Housing Association Limited	None	None	G2	V2	Grading Under Review	12/11/2021	Reactive Engagement	We are currently investigating a matter
LH4403	Teign Housing	None	None	G1	V2	Narrative RJ	13/12/2023	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L0514	Thames Valley Housing Association Limited	None	Metropolitan Housing Trust Limited	G1	V2	Interim RJ	31/10/2018	Merger Activity	Merger
L0514	Thames Valley Housing Association Limited	None	Metropolitan Housing Trust Limited	G1	V2	Interim RJ	30/01/2019	Merger Activity	Merger
L0514	Thames Valley Housing Association Limited	None	Metropolitan Housing Trust Limited	G1	V2	Narrative RJ	17/04/2020	In Depth Assessment	Changed basis for governance and viability grades
L0514	Thames Valley Housing Association Limited	None	Metropolitan Housing Trust Limited	G1	V2	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
L0514	Thames Valley Housing Association Limited	None	Metropolitan Housing Trust Limited	G1	V2	Strapline RJ	27/10/2021	Stability Check	Confirmation of existing grades
L0514	Thames Valley Housing Association Limited	None	Metropolitan Housing Trust Limited	G1	V2	Narrative RJ	27/07/2022	In Depth Assessment	Changed basis for viability grade
L0514	Thames Valley Housing Association Limited	None	Metropolitan Housing Trust Limited	G1	V2	Strapline RJ	26/10/2022	Stability Check	Confirmation of existing grades
L0514	Thames Valley Housing Association Limited	None	Metropolitan Housing Trust Limited	G1	V2	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L4520	Thrive Homes Limited	None	None	G1	V2	Narrative RJ	29/11/2017	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4520	Thrive Homes Limited	None	None	G1	V2	Narrative RJ	30/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4520	Thrive Homes Limited	None	None	G1	V2	Narrative RJ	26/04/2023	In Depth Assessment	Changed basis for viability grade
L4520	Thrive Homes Limited	None	None	G1	V2	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L4464	Together Housing Group Limited	None	Together Housing Association Limited	G1	V2	Narrative RJ	15/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4464	Together Housing Group Limited	None	Together Housing Association Limited	G1	V2	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
L4260	Tower Hamlets Community Housing	None	None	G2	V2	Grading Under Review	02/02/2016	Reactive Engagement	We are currently investigating a matter which may impact on Tower Hamlets Community Housing's published compliant governance grading
L4260	Tower Hamlets Community Housing	None	None	G3	V2	Narrative RJ	30/03/2016	Reactive Engagement	Governance downgrade
L4260	Tower Hamlets Community Housing	None	None	G3	V2	Regulatory Notice	28/09/2016	Reactive Engagement	Consumer Standards
L4260	Tower Hamlets Community Housing	None	None	G2	V2	Narrative RJ	19/12/2018	Stability Check and Reactive Engagement	Governance upgrade
L4260	Tower Hamlets Community Housing	None	None	G1	V2	Narrative RJ	25/03/2020	In Depth Assessment	Governance upgrade
L4260	Tower Hamlets Community Housing	None	None	G1	V2	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
L4260	Tower Hamlets Community Housing	None	None	G1	V2	Strapline RJ	24/11/2021	Stability Check	Confirmation of existing grades
L4260	Tower Hamlets Community Housing	None	None	G1	V2	Grading Under Review	20/12/2022	Reactive Engagement	The regulator is currently investigating matters which may impact on Tower Hamlets Community Housing's compliance with the Governance and Financial Viability Standard. The outcome of the investigation will be confirmed in a regulatory judgement, once completed.
L4260	Tower Hamlets Community Housing Limited	None	None	G2	V2	Narrative RJ	25/09/2013	N/A	Updated basis for existing governance grade
L4260	Tower Hamlets Community Housing Limited	None	None	G2	V2	Regulatory Notice	18/02/2015	N/A	Economic Standards
L4311	Trent & Dove Housing Limited	None	None	G1	V2	Narrative RJ	29/11/2023	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L0979	Trident Housing Association Limited	None	Trident Charitable Housing Association Limited	G2	V2	Narrative RJ	27/07/2016	In Depth Assessment	Updated basis for existing governance grade and viability downgrade
L0979	Trident Housing Association Limited	None	Trident Charitable Housing Association Limited	G2	V2	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L0979	Trident Housing Association Limited	None	Trident Charitable Housing Association Limited	G1	V2	Narrative RJ	26/07/2017	Reactive Engagement	Governance upgrade

L0979	Trident Housing Association Limited	None	None	G1	V2	Narrative RJ	14/12/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L0979	Trident Housing Association Limited	None	None	G2	V2	Narrative RJ	17/01/2024	Stability Check and Reactive Engagement	Governance downgrade and changed basis for viability grade
L3808	Tuntum Housing Association Limited	None	None	G3	V2	Narrative RJ	30/07/2014	N/A	Governance and viability downgrades
L3808	Tuntum Housing Association Limited	None	None	G3	V2	Regulatory Notice	18/02/2015	N/A	Economic Standards
L3808	Tuntum Housing Association Limited	None	None	G2	V2	Narrative RJ	26/08/2015	N/A	Governance upgrade
L3808	Tuntum Housing Association Limited	None	None	G1	V2	Narrative RJ	28/06/2017	In Depth Assessment	Governance upgrade and viability regrade - V1 to V2
L3808	Tuntum Housing Association Limited	None	None	G1	V2	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
L3808	Tuntum Housing Association Limited	None	None	G1	V2	Strapline RJ	30/10/2019	Stability Check	Confirmation of existing grades
L3808	Tuntum Housing Association Limited	None	None	G1	V2	Strapline RJ	02/12/2020	Stability Check	Confirmation of existing grades
L3808	Tuntum Housing Association Limited	None	None	G2	V2	Narrative RJ	29/09/2021	In Depth Assessment	Governance downgrade and changed basis for
L3808	Tuntum Housing Association Limited	None	None	G2	V2	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L3808	Tuntum Housing Association Limited	None	None	G2	V2	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
LH3737	Unity Housing Association Limited	None	None	G2	V2	Narrative RJ	25/10/2017	In Depth Assessment	Governance downgrade and viability regrade - V1 to V2
L1227	Venture Housing Association Limited	None	None	G1	V2	Strapline RJ	27/02/2013	N/A	Confirmation of existing grades
L3417	Villages Housing Association Limited (The)	None	Villages Community Housing Association	G1	V2	Strapline RJ	30/01/2013	N/A	Confirmation of existing grades
L4441	Wakefield And District Housing Limited	None	None	G1	V2	Narrative RJ	30/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L0277	Wandle Housing Association Limited	None	None	G1	V2	Narrative RJ	27/07/2016	In Depth Assessment	Governance upgrade and viability downgrade
L0277	Wandle Housing Association Limited	None	None	G1	V2	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L0277	Wandle Housing Association Limited	None	None	G2	V2	Narrative RJ	29/08/2018	In Depth Assessment	Governance downgrade
L0277	Wandle Housing Association Limited	None	None	G2	V2	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
L0277	Wandle Housing Association Limited	None	None	G2	V2	Regulatory Notice	28/09/2020	Reactive Engagement	Economic Standards
L0277	Wandle Housing Association Limited	None	None	G2	V2	Strapline RJ	13/01/2021	Stability Check	Confirmation of existing grades
L0277	Wandle Housing Association Limited	None	None	G2	V2	Strapline RJ	24/11/2021	Stability Check	Confirmation of existing grades
L0277	Wandle Housing Association Limited	None	None	G2	V2	Narrative RJ	15/11/2022	In Depth Assessment	Changed basis for governance and viability grades
L0277	Wandle Housing Association Limited	None	None	G1	V2	Narrative RJ	29/11/2023	Stability Check and Reactive Engagement	Governance upgrade
L4495	Watford Community Housing Trust	None	None	G1	V2	Strapline RJ	29/01/2014	N/A	Confirmation of existing grades
L4383	WATMOS Community Homes	None	None	G1	V2	Narrative RJ	14/11/2018	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4383	WATMOS Community Homes	None	None	G1	V2	Strapline RJ	30/10/2019	Stability Check	Confirmation of existing grades
L4383	WATMOS Community Homes	None	None	G2	V2	Narrative RJ	31/03/2021	In Depth Assessment	Governance downgrade
L4383	WATMOS Community Homes	None	None	G2	V2	Strapline RJ	10/11/2021	Stability Check	Confirmation of existing grades
L4383	WATMOS Community Homes	None	None	G2	V2	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
L4383	WATMOS Community Homes	None	None	G2	V2	Strapline RJ	15/11/2023	Stability Check	Confirmation of existing grades
LH3827	West Kent Housing Association	None	None	G1	V2	Narrative RJ	14/12/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
LH3827	West Kent Housing Association	None	None	G1	V2	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
LH4208	Worthing Homes Limited	None	None	G1	V2	Narrative RJ	15/11/2023	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4424	Wrekin Housing Group Limited (The)	None	The Wrekin Housing Trust Limited, Choices Housing Association Limited	G2	V2	Narrative RJ	15/11/2017	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4424	Wrekin Housing Group Limited (The)	None	The Wrekin Housing Trust Limited, Choices Housing Association Limited	G1	V2	Narrative RJ	27/06/2018	Reactive Engagement	Governance upgrade
L4424	Wrekin Housing Group Limited (The)	Now LH4220 - May 2019	The Wrekin Housing Trust Limited, Choices Housing Association Limited	G1	V2	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
LH4220	Wrekin Housing Group Limited (The)	None	Choices Housing Association Limited	G1	V2	Narrative RJ	15/11/2022	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
LH4220	Wrekin Housing Group Limited (The)	None	Choices Housing Association Limited	G1	V2	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
LH4078	YMCA St Paul's Group	None	West London YMCA	G2	V2	Narrative RJ	18/12/2019	In Depth Assessment	First assessment
LH4078	YMCA St Paul's Group	None	West London YMCA	G1	V2	Narrative RJ	31/03/2021	Stability Check and Reactive Engagement	Governance upgrade
LH4078	YMCA St Paul's Group	None	West London YMCA	G1	V2	Strapline RJ	17/11/2021	Stability Check	Confirmation of existing grades
LH4078	YMCA St Paul's Group	None	West London YMCA	G1	V2	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
LH4078	YMCA St Paul's Group	None	West London YMCA	G2	V2	Narrative RJ	30/08/2023	In Depth Assessment	Governance downgrade and changed basis for viability grade
L4521	Yorkshire Housing Limited	None	None	G2	V2	Narrative RJ	25/03/2020	In Depth Assessment	Governance downgrade and viability regrade - V1 to V2
L4521	Yorkshire Housing Limited	None	None	G1	V2	Narrative RJ	28/04/2021	Stability Check and Reactive Engagement	Governance upgrade
L4521	Yorkshire Housing Limited	None	None	G1	V2	Strapline RJ	17/11/2021	Stability Check	Confirmation of existing grades

L4521	Yorkshire Housing Limited	None	None	G1	V2	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
L4521	Yorkshire Housing Limited	None	None	G1	V2	Narrative RJ	05/07/2023	In Depth Assessment	Changed basis for viability grade
L4521	Yorkshire Housing Limited	None	None	G1	V2	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
L4203	Your Housing Group Limited	None	Ascent Housing LLP, Frontis Homes Limited, Your Housing Limited	G2	V2	Narrative RJ	16/12/2020	Stability Check and Reactive Engagement	Viability regrade - V1 to V2
L4203	Your Housing Group Limited	None	Ascent Housing LLP, Frontis Homes Limited, Your Housing Limited	G2	V2	Strapline RJ	01/12/2021	Stability Check	Confirmation of existing grades
L4203	Your Housing Group Limited	None	Ascent Housing LLP, Frontis Homes Limited, Your Housing Limited	G2	V2	Narrative RJ	29/06/2022	In Depth Assessment	Changed basis for governance and viability grades
L4203	Your Housing Group Limited	None	Ascent Housing LLP, Frontis Homes Limited, Your Housing Limited	G2	V2	Regulatory Notice	29/06/2022	Reactive Engagement	Economic Standards
L4203	Your Housing Group Limited	None	Frontis Homes Limited, Your Housing Limited	G2	V2	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L4203	Your Housing Group Limited	None	Frontis Homes Limited, Your Housing Limited	G2	V2	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
5062	Legal & General Affordable Homes Limited	None	None	G1*	V1*	Narrative RJ	22/02/2023	In Depth Assessment	First assessment
5062	Legal & General Affordable Homes Limited	None	None	G1*	V1*	Strapline RJ	25/10/2023	Stability Check	Confirmation of existing grades
L4240	A2Dominion Housing Group Limited	None	A2Dominion Homes Limited, A2Dominion Housing Options Limited, A2Dominion South Limited	G1	V1	Strapline RJ	26/06/2013	N/A	Confirmation of existing grades
L4240	A2Dominion Housing Group Limited	None	A2Dominion Homes Limited, A2Dominion Housing Options Limited, A2Dominion South Limited	G1	V1	Strapline RJ	25/06/2014	N/A	Confirmation of existing grades
L4240	A2Dominion Housing Group Limited	None	A2Dominion Homes Limited, A2Dominion Housing Options Limited, A2Dominion South Limited	G1	V1	Strapline RJ	11/02/2016	In Depth Assessment	Confirmation of existing grades
L4240	A2Dominion Housing Group Limited	None	A2Dominion Homes Limited, A2Dominion Housing Options Limited, A2Dominion South Limited	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4240	A2Dominion Housing Group Limited	None	A2Dominion Homes Limited, A2Dominion Housing Options Limited, A2Dominion South Limited	G1	V1	Strapline RJ	20/12/2017	Stability Check	Confirmation of existing grades
H1046	Abbeyfield Society (The)	None	None	G2	V1	Narrative RJ	18/12/2013	N/A	Updated basis for existing governance grade
H1046	Abbeyfield Society (The)	None	None	G2	V1	Grading Under Review	12/02/2014	N/A	We are currently investigating a matter which may impact on The Abbeyfield Society's published compliant governance grading.
H1046	Abbeyfield Society (The)	None	None	G2	V1	Narrative RJ	12/02/2014	N/A	Updated basis for existing governance grade
L4172	Abri Group Limited	Radian Group Limited became Abri Group Limited on 25 September 2020	Oriel Housing Limited, The Swaythling Housing Society Limited, Yarlington Housing Group	G1	V1	Strapline RJ	31/03/2021	In Depth Assessment	Confirmation of existing grades
L4172	Abri Group Limited	None	Oriel Housing Limited, The Swaythling Housing Society Limited	G1	V1	Strapline RJ	24/11/2021	Stability Check	Confirmation of existing grades
L4172	Abri Group Limited	None	Oriel Housing Limited, The Swaythling Housing Society Limited	G1	V1	Strapline RJ	15/11/2022	Stability Check	Confirmation of existing grades
L4172	Abri Group Limited	Silva Homes Limited became a subsidiary of Abri Group Limited on 2 October 2023.	Oriel Housing Limited, Silva Homes Limited, The Swaythling Housing Society Limited	G1	V1	Interim RJ	29/11/2023	Merger Activity	Merger
L4511	Accent Group Limited	None	Accent Corporate Services Limited, Accent Foundation Limited, Accent Nene Limited, Accent Peerless Limited	G1	V1	Narrative RJ	24/04/2013	N/A	Viability upgrade
L4511	Accent Group Limited	None	Accent Foundation Limited, Accent Nene Limited, Accent Peerless Limited, Accent Corporate Services Limited	G1	V1	Strapline RJ	30/07/2014	N/A	Confirmation of existing grades
L4511	Accent Group Limited	None	Accent Foundation Limited, Accent Nene Limited, Accent Peerless Limited, Accent Corporate Services Limited	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4511	Accent Group Limited	None	Accent Foundation Limited, Accent Nene Limited, Accent Peerless Limited, Accent Corporate Services Limited	G1	V1	Strapline RJ	26/10/2016	Stability Check	Confirmation of existing grades
L4511	Accent Group Limited	None	Accent Corporate Services Limited, Accent Housing Limited	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
L4511	Accent Group Limited	None	Accent Corporate Services Limited, Accent Housing Limited	G1	V1	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
L4511	Accent Group Limited	None	Accent Corporate Services Limited, Accent Housing Limited	G1	V1	Strapline RJ	26/06/2019	In Depth Assessment	Confirmation of existing grades
L4511	Accent Group Limited	None	Accent Corporate Services Limited, Accent Housing Limited	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
L4511	Accent Group Limited	None	Accent Housing Limited	G1	V1	Strapline RJ	11/11/2020	Stability Check	Confirmation of existing grades
L4511	Accent Group Limited	None	Accent Housing Limited	G1	V1	Strapline RJ	08/12/2021	Stability Check	Confirmation of existing grades
L4511	Accent Group Limited	None	Accent Housing Limited	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L4511	Accent Group Limited	None	Accent Housing Limited	G1	V1	Strapline RJ	26/07/2023	In Depth Assessment	Confirmation of existing grades
L4511	Accent Group Limited	None	Accent Housing Limited	G1	V1	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades

L4504	Acclaim Housing Group Limited	None	Dales Housing Association Limited, Seven Locks Housing Association Limited	G1	V1	Strapline RJ	07/12/2012	N/A	Confirmation of existing grades
L4504	Acclaim Housing Group Limited	None	Dales Housing Association Limited, Seven Locks Housing Association Limited	G1	V1	Strapline RJ	28/05/2014	N/A	Confirmation of existing grades
LH3902	Accord Housing Association Limited	None	Ashram Housing Association, Caldmore Area Housing Association Limited, Fry Housing Trust, Heantun Housing Association Limited, Redditch Cooperative Homes	G1	V1	Strapline RJ	30/04/2014	N/A	Confirmation of existing grades
LH3902	Accord Housing Association Limited	None	Ashram Housing Association, Caldmore Area Housing Association Limited, Fry	G1	V1	Strapline RJ	25/02/2015	N/A	Confirmation of existing grades
LH3902	Accord Housing Association Limited	None	Ashram Housing Association, Caldmore Area Housing Association Limited, Fry Housing Trust, Heantun Housing Association Limited, Redditch Cooperative Homes	G1	V1	Strapline RJ	27/01/2016	Stability Check	Confirmation of existing grades
LH3902	Accord Housing Association Limited	None	Ashram Housing Association, Caldmore Area Housing Association Limited, Fry Housing Trust, Heantun Housing Association Limited, Redditch Cooperative Homes	G1	V1	Strapline RJ	16/11/2016	In Depth Assessment	Confirmation of existing grades
LH3902	Accord Housing Association Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
LH3902	Accord Housing Association Limited	None	None	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
LH3902	Accord Housing Association Limited	None	None	G1	V1	Strapline RJ	25/09/2019	In Depth Assessment	Confirmation of existing grades
LH3902	Accord Housing Association Limited	None	None	G1	V1	Strapline RJ	25/11/2020	Stability Check	Confirmation of existing grades
L4229	Acis Group Limited	None	None	G1	V1	Strapline RJ	30/04/2014	N/A	Confirmation of existing grades
L4229	Acis Group Limited	None	None	G2	V1	Narrative RJ	18/02/2015	N/A	Governance downgrade
L4229	Acis Group Limited	None	None	G1	V1	Narrative RJ	16/12/2015	In Depth Assessment	Governance upgrade
L4229	Acis Group Limited	None	None	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
LH4345	Adactus Housing Group Limited	None	Adactus Housing Association Limited, Beech Housing Association Limited, Chorley Community Housing Limited	G1	V1	Strapline RJ	31/07/2013	N/A	Confirmation of existing grades
LH4345	Adactus Housing Group Limited	None	None	G1	V1	Strapline RJ	30/07/2014	N/A	Confirmation of existing grades
LH4345	Adactus Housing Group Limited	None	Adactus Housing Association Limited, Beech Housing Association Limited, Chorley Community Housing Limited	G1	V1	Strapline RJ	24/11/2015	In Depth Assessment	Confirmation of existing grades
LH4345	Adactus Housing Group Limited	None	Adactus Housing Association Limited, Beech Housing Association Limited, Chorley Community Housing Limited	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
LH4345	Adactus Housing Group Limited	None	Adactus Housing Association Limited, Beech Housing Association Limited, Chorley Community Housing Limited	G1	V1	Strapline RJ	20/12/2017	Stability Check	Confirmation of existing grades
LH0280	Advance Housing and Support Limited	None	None	G1	V1	Strapline RJ	30/10/2013	N/A	Confirmation of existing grades
LH0280	Advance Housing and Support Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
LH0280	Advance Housing and Support Limited	None	None	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
LH0280	Advance Housing and Support Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
LH0280	Advance Housing and Support Limited	None	None	G2	V1	Narrative RJ	27/06/2018	In Depth Assessment	Governance downgrade
LH0280	Advance Housing and Support Limited	None	None	G2	V1	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
LH0280	Advance Housing and Support Limited	None	None	G1	V1	Narrative RJ	18/12/2019	Stability Check and Reactive Engagement	Governance upgrade
LH0280	Advance Housing and Support Limited	None	None	G1	V1	Strapline RJ	13/01/2021	Stability Check	Confirmation of existing grades
LH0280	Advance Housing and Support Limited	None	None	G1	V1	Strapline RJ	15/12/2021	Stability Check	Confirmation of existing grades
LH0280	Advance Housing and Support Limited	None	None	G1	V1	Strapline RJ	25/05/2022	In Depth Assessment	Confirmation of existing grades
LH0280	Advance Housing and Support Limited	None	None	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
LH0280	Advance Housing and Support Limited	None	None	G1	V1	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
LH4087	Affinity Sutton Group Limited	None	Affinity Sutton Homes, Aashyana	G1	V1	Strapline RJ	07/12/2012	N/A	Confirmation of existing grades
LH4087	Affinity Sutton Group Limited	None	Affinity Sutton Homes Limited, Aashyana Housing Association Limited	G1	V1	Strapline RJ	28/05/2014	N/A	Confirmation of existing grades
LH4087	Affinity Sutton Group Limited	None	Affinity Sutton Homes Limited, Aashyana Housing Association Limited	G1	V1	Strapline RJ	27/01/2016	Stability Check	Confirmation of existing grades
LH1682	Aldwyck Housing Group Limited	None	Aldwyck Housing Association Limited, Aldwyck West Housing Association Limited	G1	V1	Strapline RJ	29/05/2013	N/A	Confirmation of existing grades
LH1682	Aldwyck Housing Group Limited	None	Aldwyck Housing Association Limited, Aldwyck West Housing Association Limited	G1	V1	Grading Under Review	30/07/2014	N/A	N/A
LH1682	Aldwyck Housing Group Limited	None	Aldwyck East Housing Limited	G2	V1	Narrative RJ	24/09/2014	N/A	Governance downgrade
L4536	AmicusHorizon Limited	None	Crystal Palace Housing Association Limited, Amicus Group Limited	G1	V1	Strapline RJ	27/02/2013	N/A	Confirmation of existing grades
L4536	AmicusHorizon Limited	None	Crystal Palace Housing Association Limited, Amicus Group Limited	G1	V1	Strapline RJ	26/03/2014	N/A	Confirmation of existing grades
L4536	AmicusHorizon Limited	None	Amicus Group Limited, Crystal Palace Housing Association Limited	G1	V1	Strapline RJ	26/11/2014	N/A	Confirmation of existing grades
L4536	AmicusHorizon Limited	None	Amicus Group Limited, Crystal Palace Housing Association Limited	G1	V1	Strapline RJ	13/01/2016	Stability Check	Confirmation of existing grades

L4536	AmicusHorizon Limited	None	Amicus Group Limited, Crystal Palace Housing Association Limited	G1	V1	Strapline RJ	26/10/2016	Stability Check	Confirmation of existing grades
LH4095	Anchor Hanover Group	None	None	G1	V1	Interim RJ	20/12/2018	Merger Activity	Merger
LH4095	Anchor Hanover Group	None	None	G1	V1	Strapline RJ	17/04/2020	In Depth Assessment	Confirmation of existing grades
LH4095	Anchor Hanover Group	None	None	G1	V1	Strapline RJ	13/01/2021	Stability Check	Confirmation of existing grades
LH4095	Anchor Hanover Group	None	None	G1	V1	Strapline RJ	03/11/2021	Stability Check	Confirmation of existing grades
LH4095	Anchor Hanover Group	None	None	G1	V1	Strapline RJ	15/11/2022	Stability Check	Confirmation of existing grades
LH4095	Anchor Hanover Group	None	None	G1	V1	Strapline RJ	26/04/2023	In Depth Assessment	Confirmation of existing grades
LH4095	Anchor Hanover Group	None	None	G1	V1	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
LH4095	Anchor Trust	None	None	G1	V1	Strapline RJ	30/01/2013	N/A	Confirmation of existing grades
LH4095	Anchor Trust	None	None	G1	V1	Strapline RJ	25/02/2015	N/A	Confirmation of existing grades
LH4095	Anchor Trust	None	None	G1	V1	Strapline RJ	17/03/2016	Stability Check	Confirmation of existing grades
LH4095	Anchor Trust	None	None	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
LH4095	Anchor Trust	None	None	G1	V1	Strapline RJ	25/10/2017	In Depth Assessment	Confirmation of existing grades
L3713	Arawak Walton Housing Association Limited	None	None	G1	V1	Strapline RJ	27/09/2017	In Depth Assessment	First assessment
L3713	Arawak Walton Housing Association Limited	None	None	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
L3713	Arawak Walton Housing Association Limited	None	None	G1	V1	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
L3713	Arawak Walton Housing Association Limited	None	None	G1	V1	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
L3713	Arawak Walton Housing Association Limited	None	None	G1	V1	Strapline RJ	10/11/2021	Stability Check	Confirmation of existing grades
L3713	Arawak Walton Housing Association Limited	None	None	G1	V1	Strapline RJ	25/05/2022	In Depth Assessment	Confirmation of existing grades
L3713	Arawak Walton Housing Association Limited	None	None	G1	V1	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
L3713	Arawak Walton Housing Association Limited	None	None	G1	V1	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
L4436	Arcadia Housing Limited	None	Knightstone Housing Association Limited Limited, Knightstone Community Homes Limited	G1	V1	Strapline RJ	07/12/2012	N/A	Confirmation of existing grades
LH0884	Arches Housing Limited	None	None	G1	V1	Strapline RJ	30/03/2016	In Depth Assessment	First assessment
LH0884	Arches Housing Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
LH0884	Arches Housing Limited	None	None	G2	V1	Narrative RJ	26/07/2017	Reactive Engagement	Governance downgrade
LH0884	Arches Housing Limited	None	None	G1	V1	Narrative RJ	27/06/2018	Reactive Engagement	Governance upgrade
LH0884	Arches Housing Limited	None	None	G1	V1	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
LH0884	Arches Housing Limited	None	None	G1	V1	Strapline RJ	25/03/2020	In Depth Assessment	Confirmation of existing grades
LH0884	Arches Housing Limited	None	None	G1	V1	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
LH0884	Arches Housing Limited	None	None	G1	V1	Strapline RJ	08/12/2021	Stability Check	Confirmation of existing grades
LH0884	Arches Housing Limited	None	None	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
LH0884	Arches Housing Limited	None	None	G1	V1	Strapline RJ	27/03/2024	In Depth Assessment	Confirmation of existing grades
L0249	Arcon Housing Association Limited	None	None	G1	V1	Strapline RJ	26/06/2013	N/A	Confirmation of existing grades
L0249	Arcon Housing Association Limited	None	None	G1	V1	Strapline RJ	25/02/2015	N/A	Confirmation of existing grades
L0249	Arcon Housing Association Limited	None	None	G1	V1	Strapline RJ	17/03/2016	Stability Check	Confirmation of existing grades
L0249	Arcon Housing Association Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L0249	Arcon Housing Association Limited	Arcon Housing Association Limited became a subsidiary of Bolton at Home Limited on 1 April 2019.	None	G1	V1	Strapline RJ	28/03/2018	In Depth Assessment	Confirmation of existing grades
4642	Aspire Group (Staffordshire) Limited	None	Aspire Housing Limited	G1	V1	Strapline RJ	31/07/2013	N/A	Confirmation of existing grades
4642	Aspire Group (Staffordshire) Limited	None	Aspire Housing Association Limited	G1	V1	Strapline RJ	28/01/2015	N/A	Confirmation of existing grades
4642	Aspire Group (Staffordshire) Limited	None	Aspire Housing Association Limited	G1	V1	Strapline RJ	16/12/2015	Stability Check	Confirmation of existing grades
L4238	Aspire Housing Limited	None	None	G1	V1	Strapline RJ	31/08/2016	In Depth Assessment	Confirmation of existing grades
L4238	Aspire Housing Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4238	Aspire Housing Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4238	Aspire Housing Limited	None	None	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
L4238	Aspire Housing Limited	None	None	G1	V1	Strapline RJ	30/10/2019	Stability Check	Confirmation of existing grades
L4238	Aspire Housing Limited	None	None	G1	V1	Strapline RJ	31/03/2021	In Depth Assessment	Confirmation of existing grades
L4238	Aspire Housing Limited	None	None	G1	V1	Strapline RJ	17/11/2021	Stability Check	Confirmation of existing grades
L4523	Asra Housing Group Limited	None	Asra Housing Association Limited, Leicester Housing Association Limited	G1	V1	Narrative RJ	24/04/2013	N/A	Viability upgrade
L4523	Asra Housing Group Limited	None	Asra Housing Association Limited, Leicester Housing Association Limited	G1	V1	Grading Under Review	09/02/2015	N/A	We are currently investigating a matter which may impact on Asra's published compliant governance and viability gradings
L4393	Aster Group Limited	None	Aster Group Limited, Aster Communities, Synergy Housing	G1	V1	Strapline RJ	24/04/2013	N/A	Confirmation of existing grades

L4393	Aster Group Limited	None	Aster Communities, Synergy Housing Limited	G1	V1	Strapline RJ	30/07/2014	N/A	Confirmation of existing grades
L4393	Aster Group Limited	None	Aster Communities, Synergy Housing Limited	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4393	Aster Group Limited	None	Aster Communities, Synergy Housing Limited	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4393	Aster Group Limited	None	Aster Communities, Synergy Housing Limited	G1	V1	Strapline RJ	29/03/2017	In Depth Assessment	Confirmation of existing grades
L4393	Aster Group Limited	None	Aster Communities, Synergy Housing Limited	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4393	Aster Group Limited	None	Aster Communities, Synergy Housing Limited, Aster 3 Limited	G1	V1	Strapline RJ	24/04/2019	Stability Check	Confirmation of existing grades
L4393	Aster Group Limited	None	Aster Communities, Synergy Housing Limited, Aster 3 Limited	G1	V1	Strapline RJ	25/03/2020	In Depth Assessment	Confirmation of existing grades
L4393	Aster Group Limited	None	Aster 3 Limited, Aster Communities, East Boro Housing Trust Limited, Synergy Housing Limited	G1	V1	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
L4393	Aster Group Limited	None	Aster 3 Limited, Aster Communities, Central and Cecil Housing Trust, East Boro Housing Trust Limited, Synergy Housing Limited	G1	V1	Interim RJ	26/01/2022	Merger Activity	Merger
L4393	Aster Group Limited	None	Aster 3 Limited, Aster Communities, Central and Cecil Housing Trust, East Boro Housing Trust Limited, Enham Trust, Synergy Housing Limited	G1	V1	Strapline RJ	05/07/2023	In Depth Assessment	Confirmation of existing grades
L0395	Axiom Housing Association Limited	None	None	G1	V1	Strapline RJ	30/10/2013	N/A	Confirmation of existing grades
L0395	Axiom Housing Association Limited	None	None	G1	V1	Strapline RJ	29/10/2014	N/A	Confirmation of existing grades
L0395	Axiom Housing Association Limited	None	None	G1	V1	Strapline RJ	17/03/2016	Stability Check	Confirmation of existing grades
L0395	Axiom Housing Association Limited	None	None	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
L4455	B3 Living Limited	None	None	G1	V1	Strapline RJ	26/06/2013	N/A	Confirmation of existing grades
L4455	B3 Living Limited	None	None	G1	V1	Strapline RJ	29/04/2015	N/A	Confirmation of existing grades
L4455	B3 Living Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4455	B3 Living Limited	None	None	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
L4455	B3 Living Limited	None	None	G1	V1	Strapline RJ	28/06/2017	In Depth Assessment	Confirmation of existing grades
L4455	B3 Living Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4455	B3 Living Limited	None	None	G1	V1	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
L4455	B3 Living Limited	None	None	G1	V1	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
L4455	B3 Living Limited	None	None	G1	V1	Strapline RJ	18/11/2020	Stability Check	Confirmation of existing grades
L4455	B3 Living Limited	None	None	G1	V1	Strapline RJ	30/03/2022	In Depth Assessment	Confirmation of existing grades
L4455	B3 Living Limited	None	None	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L4455	B3 Living Limited	None	None	G1	V1	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
4868	Bernicia Group	None	None	G1	V1	Strapline RJ	26/09/2018	In Depth Assessment	Confirmation of existing grades
4868	Bernicia Group	None	None	G1	V1	Strapline RJ	13/11/2019	Stability Check	Confirmation of existing grades
4868	Bernicia Group	None	None	G1	V1	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
4868	Bernicia Group	None	None	G1	V1	Strapline RJ	24/11/2021	Stability Check	Confirmation of existing grades
4868	Bernicia Group	None	None	G1	V1	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
4868	Bernicia Group	None	None	G1	V1	Strapline RJ	29/03/2023	In Depth Assessment	Confirmation of existing grades
4868	Bernicia Group	None	None	G1	V1	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L4512	Bernicia Group Limited	None	Cheviot Housing Association Limited, Wansbeck Homes Limited	G1	V1	Narrative RJ	17/03/2016	Reactive Engagement	Viability upgrade
L4512	Bernicia Group Limited	None	Cheviot Housing Association Limited, Wansbeck Homes Limited, Three Rivers Housing Association Limited, Berwick Borough Housing	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
L4512	Bernicia Group Limited	None	Cheviot Housing Association Limited, Wansbeck Homes Limited, Three Rivers Housing Association Limited, Berwick Borough Housing	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
LH4401	Beyond Housing Limited	None	None	G2	V1	Regulatory Notice	28/11/2018	Reactive Engagement	Consumer Standards
LH4401	Beyond Housing Limited	None	None	G2	V1	Interim RJ	28/11/2018	Merger Activity	Merger
LH4401	Beyond Housing Limited	None	None	G1	V1	Narrative RJ	29/04/2020	In Depth Assessment	Governance upgrade
LH4401	Beyond Housing Limited	None	None	G1	V1	Strapline RJ	25/11/2020	Stability Check	Confirmation of existing grades
LH4401	Beyond Housing Limited	None	None	G1	V1	Strapline RJ	24/11/2021	Stability Check	Confirmation of existing grades
LH4401	Beyond Housing Limited	None	None	G2	V1	Narrative RJ	28/09/2022	Reactive Engagement	Governance downgrade
LH4401	Beyond Housing Limited	None	None	G2	V1	Regulatory Notice	28/09/2022	Reactive Engagement	Economic Standards
LH4401	Beyond Housing Limited	None	None	G2	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
LH4401	Beyond Housing Limited	None	None	G1	V1	Narrative RJ	27/03/2024	In Depth Assessment	Governance upgrade
L1668	Black Country Housing Group Limited	None	None	G1	V1	Strapline RJ	28/08/2013	N/A	Confirmation of existing grades
L1668	Black Country Housing Group Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L1668	Black Country Housing Group Limited	None	None	G1	V1	Strapline RJ	26/10/2016	Stability Check	Confirmation of existing grades

L1668	Black Country Housing Group Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L1668	Black Country Housing Group Limited	None	None	G1	V1	Strapline RJ	25/07/2018	In Depth Assessment	Confirmation of existing grades
L1668	Black Country Housing Group Limited	None	None	G1	V1	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
L1668	Black Country Housing Group Limited	None	None	G1	V1	Strapline RJ	13/11/2019	Stability Check	Confirmation of existing grades
L1668	Black Country Housing Group Limited	None	None	G1	V1	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
L1668	Black Country Housing Group Limited	None	None	G1	V1	Strapline RJ	15/12/2021	Stability Check	Confirmation of existing grades
L1668	Black Country Housing Group Limited	None	None	G1	V1	Narrative RJ	13/12/2023	Stability Check and Reactive Engagement	Viability regrade - V2 to V1
LH4237	Boston Mayflower Limited	None	None	G1	V1	Narrative RJ	27/03/2013	N/A	Viability upgrade
LH4237	Boston Mayflower Limited	None	None	G1	V1	Strapline RJ	27/01/2016	Stability Check	Confirmation of existing grades
LH4237	Boston Mayflower Limited	None	None	G1	V1	Strapline RJ	25/01/2017	Stability Check	Confirmation of existing grades
LH4237	Boston Mayflower Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
LH0155	Bournemouth Churches Housing Association Limited	None	None	G1	V1	Narrative RJ	29/01/2020	Stability Check and Reactive Engagement	Viability regrade - V2 to V1
L0702	Bournville Village Trust	None	Bournville Works Housing Society Limited	G2	V1	Narrative RJ	30/08/2017	In Depth Assessment	Viability regrade - V2 to V1
L0702	Bournville Village Trust	None	Bournville Works Housing Society Limited	G2	V1	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
L0702	Bournville Village Trust	None	Bournville Works Housing Society Limited	G1	V1	Narrative RJ	26/02/2020	Stability Check and Reactive Engagement	Governance upgrade
L0702	Bournville Village Trust	None	Bournville Works Housing Society Limited	G1	V1	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
L0702	Bournville Village Trust	None	Bournville Works Housing Society Limited	G1	V1	Strapline RJ	30/03/2022	In Depth Assessment	Confirmation of existing grades
L0702	Bournville Village Trust	None	Bournville Works Housing Society Limited	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
LH3887	bpha Limited	None	None	G2	V1	Narrative RJ	28/05/2014	N/A	Viability upgrade
LH3887	bpha Limited	None	None	G1	V1	Narrative RJ	25/02/2015	N/A	Governance upgrade
LH3887	bpha Limited	None	None	G1	V1	Strapline RJ	13/01/2016	Stability Check	Confirmation of existing grades
LH3887	bpha Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
LH3887	bpha Limited	None	None	G1	V1	Strapline RJ	27/09/2017	In Depth Assessment	Confirmation of existing grades
LH3887	bpha Limited	None	None	G1	V1	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
LH3887	bpha Limited	None	None	G1	V1	Strapline RJ	30/10/2019	In Depth Assessment	Confirmation of existing grades
LH3887	bpha Limited	None	None	G1	V1	Narrative RJ	29/06/2022	In Depth Assessment	Viability regrade - V2 to V1
LH3887	bpha Limited	None	None	G1	V1	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
LH3887	bpha Limited	None	None	G1	V1	Strapline RJ	15/11/2023	Stability Check	Confirmation of existing grades
L4513	Bracknell Forest Homes Limited	None	None	G1	V1	Narrative RJ	30/01/2013	N/A	Viability upgrade
L4513	Bracknell Forest Homes Limited	None	None	G1	V1	Strapline RJ	28/01/2015	N/A	Confirmation of existing grades
L4513	Bracknell Forest Homes Limited	None	None	G1	V1	Strapline RJ	30/03/2016	Stability Check	Confirmation of existing grades
L4513	Bracknell Forest Homes Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4513	Bracknell Forest Homes Limited	Silva Homes Limited - July 2018	None	G1	V1	Strapline RJ	25/10/2017	Stability Check	Confirmation of existing grades
L3758	Brighter Places	Brighter Places was created by a transfer of engagements of Solon South West Housing Association Limited into United Communities Limited on 1 April 2021. On the same date, United Communities Limited changed its name to Brighter Places.	None	G1	V1	Interim RJ	28/04/2021	Merger Activity	Merger
L3758	Brighter Places	None	None	G1	V1	Strapline RJ	24/11/2021	Stability Check	Confirmation of existing grades
L3758	Brighter Places	None	None	G1	V1	Strapline RJ	27/07/2022	In Depth Assessment	Confirmation of existing grades
LH4014	Broadacres Housing Association Limited	None	None	G2	V1	Narrative RJ	19/12/2018	Stability Check and Reactive Engagement	Governance upgrade and Viability regrade - V2 to V1
LH4014	Broadacres Housing Association Limited	None	None	G1	V1	Narrative RJ	26/02/2020	In Depth Assessment	Governance upgrade
LH4014	Broadacres Housing Association Limited	None	None	G1	V1	Strapline RJ	13/01/2021	Stability Check	Confirmation of existing grades
LH4014	Broadacres Housing Association Limited	None	None	G1	V1	Strapline RJ	27/10/2021	Stability Check	Confirmation of existing grades
LH4014	Broadacres Housing Association Limited	None	None	G1	V1	Strapline RJ	11/01/2023	Stability Check	Confirmation of existing grades
L0026	Broadland Housing Association Limited	None	None	G1	V1	Narrative RJ	29/05/2013	N/A	Viability upgrade
L0026	Broadland Housing Association Limited	None	None	G1	V1	Strapline RJ	25/06/2014	N/A	Confirmation of existing grades
L0026	Broadland Housing Association Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L0026	Broadland Housing Association Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4449	Bromford Housing Group Limited	None	Bromford Housing Group, Bromford Housing Association, Fosseway Housing Association, Bromford Home Ownership	G1	V1	Strapline RJ	24/04/2013	N/A	Confirmation of existing grades

L4449	Bromford Housing Group Limited	None	Bromford Housing Association, Fosseway Housing Association, Bromford Home Ownership	G1	V1	Strapline RJ	28/01/2015	N/A	Confirmation of existing grades
L4449	Bromford Housing Group Limited	None	Bromford Housing Association Limited, Bromford Home Ownership Limited	G1	V1	Strapline RJ	24/11/2015	In Depth Assessment	Confirmation of existing grades
L4449	Bromford Housing Group Limited	None	Bromford Housing Association Limited, Bromford Home Ownership Limited	G1	V1	Strapline RJ	26/10/2016	Stability Check	Confirmation of existing grades
L4449	Bromford Housing Group Limited	None	Bromford Housing Association Limited, Bromford Home Ownership Limited	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4449	Bromford Housing Group Limited	None	Bromford Housing Association Limited, Bromford Home Ownership Limited, Merlin Housing Society Limited	G1	V1	Interim RJ	29/08/2018	Merger Activity	Merger
L4449	Bromford Housing Group Limited	None	Bromford Housing Association Limited, Bromford Home Ownership Limited, Merlin Housing Society Limited	G1	V1	Interim RJ	27/02/2019	Merger Activity	Merger
L4449	Bromford Housing Group Limited	None	Bromford Home Ownership Limited, Bromford Housing Association Limited, Merlin Housing Society Limited	G1	V1	Strapline RJ	13/11/2019	In Depth Assessment	Confirmation of existing grades
L4449	Bromford Housing Group Limited	None	Bromford Home Ownership Limited, Bromford Housing Association Limited, Merlin Housing Society Limited	G1	V1	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
L4449	Bromford Housing Group Limited	None	Bromford Home Ownership Limited, Bromford Housing Association Limited, Merlin Housing Society Limited	G1	V1	Strapline RJ	08/12/2021	Stability Check	Confirmation of existing grades
L4449	Bromford Housing Group Limited	None	Bromford Home Ownership Limited, Bromford Housing Association Limited, Merlin Housing Society Limited	G1	V1	Strapline RJ	28/09/2022	In Depth Assessment	Confirmation of existing grades
L4449	Bromford Housing Group Limited	None	Bromford Home Ownership Limited, Bromford Housing Association Limited, Merlin Housing Society Limited	G1	V1	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
LH4415	Bromsgrove District Housing Trust Limited	None	Bromsgrove Housing Initatives Limited	G1	V1	Strapline RJ	26/03/2014	N/A	Confirmation of existing grades
LH4415	Bromsgrove District Housing Trust Limited	None	Bromsgrove Housing Initatives Limited	G1	V1	Strapline RJ	27/01/2016	Stability Check	Confirmation of existing grades
LH4415	Bromsgrove District Housing Trust Limited	None	Bromsgrove Housing Initatives Limited	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
LH4415	Bromsgrove District Housing Trust Limited	None	Bromsgrove Housing Initatives Limited	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
LH4415	Bromsgrove District Housing Trust Limited	None	Bromsgrove Housing Initatives Limited	G1	V1	Strapline RJ	31/10/2018	Stability Check	Confirmation of existing grades
LH4415	Bromsgrove District Housing Trust Limited	None	None	G1	V1	Strapline RJ	31/07/2019	In Depth Assessment	Confirmation of existing grades
LH4415	Bromsgrove District Housing Trust Limited	None	None	G1	V1	Strapline RJ	11/11/2020	Stability Check	Confirmation of existing grades
LH4415	Bromsgrove District Housing Trust Limited	None	None	G1	V1	Strapline RJ	08/12/2021	Stability Check	Confirmation of existing grades
LH0269	Brunelcare	None	None	G1	V1	Strapline RJ	26/06/2013	N/A	Confirmation of existing grades
LH0269	Brunelcare	None	None	G2	V1	Narrative RJ	12/02/2014	N/A	Governance downgrade
LH0269	Brunelcare	None	None	G1	V1	Narrative RJ	28/01/2015	N/A	Governance upgrade
LH0269	Brunelcare	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
LH0269	Brunelcare	None	None	G1	V1	Strapline RJ	25/01/2017	Stability Check	Confirmation of existing grades
LH0269	Brunelcare	None	None	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
LH0269	Brunelcare	None	None	G2	V1	Narrative RJ	24/04/2019	In Depth Assessment and Reactive Engagement	Governance downgrade
LH0269	Brunelcare	None	None	G2	V1	Regulatory Notice	24/04/2019	In Depth Assessment and Reactive Engagement	Consumer Standards
L4254	Calico Homes Limited	None	None	G1	V1	Strapline RJ	29/01/2014	N/A	Confirmation of existing grades
L4254	Calico Homes Limited	None	None	G1	V1	Strapline RJ	16/12/2015	Stability Check	Confirmation of existing grades
L4254	Calico Homes Limited	None	None	G1	V1	Strapline RJ	31/08/2016	In Depth Assessment	Confirmation of existing grades
L4254	Calico Homes Limited	None	None	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
L4254	Calico Homes Limited	None	None	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
L4254	Calico Homes Limited	None	None	G1	V1	Strapline RJ	31/10/2018	Stability Check	Confirmation of existing grades
L4254	Calico Homes Limited	None	None	G1	V1	Strapline RJ	30/10/2019	Stability Check	Confirmation of existing grades
L4254	Calico Homes Limited	None	None	G1	V1	Strapline RJ	24/02/2021	In Depth Assessment	Confirmation of existing grades

L4254	Calico Homes Limited	None	None	G1	V1	Strapline RJ	17/11/2021	Stability Check	Confirmation of existing grades
L0992	Cambridge Housing Society Limited (The)	None	None	G1	V1	Narrative RJ	30/03/2016	Reactive Engagement	Viability upgrade
L0992	Cambridge Housing Society Limited (The)	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L0992	Cambridge Housing Society Limited (The)	None	None	G1	V1	Narrative RJ	17/01/2024	Stability Check and Reactive Engagement	Viability regrade - V2 to V1
L4118	Castle Vale Community Housing Association Limited	None	None	G1	V1	Strapline RJ	29/01/2014	N/A	Confirmation of existing grades
4858	Castles & Coasts Housing Association Limited	None	None	G2	V1	Interim RJ	31/01/2018	Merger Activity	Merger
4858	Castles & Coasts Housing Association Limited	None	None	G1	V1	Narrative RJ	26/09/2018	In Depth Assessment	Governance upgrade
4858	Castles & Coasts Housing Association Limited	None	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
4858	Castles & Coasts Housing Association Limited	None	None	G1	V1	Strapline RJ	13/01/2021	Stability Check	Confirmation of existing grades
4858	Castles & Coasts Housing Association Limited	None	None	G1	V1	Strapline RJ	01/12/2021	Stability Check	Confirmation of existing grades
4858	Castles & Coasts Housing Association Limited	None	None	G1	V1	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
4858	Castles & Coasts Housing Association Limited	None	None	G1	V1	Strapline RJ	05/07/2023	In Depth Assessment	Confirmation of existing grades
4858	Castles & Coasts Housing Association Limited	None	None	G1	V1	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
L0699	Catalyst Housing Limited	None	None	G1	V1	Strapline RJ	27/03/2013	N/A	Confirmation of existing grades
L0699	Catalyst Housing Limited	None	None	G1	V1	Strapline RJ	30/04/2014	N/A	Confirmation of existing grades
L0699	Catalyst Housing Limited	None	None	G1	V1	Strapline RJ	29/04/2015	N/A	Confirmation of existing grades
L0699	Catalyst Housing Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L0699	Catalyst Housing Limited	None	None	G2	V1	Narrative RJ	25/01/2017	Stability Check and Reactive Engagement	Governance downgrade
L0699	Catalyst Housing Limited	None	None	G1	V1	Narrative RJ	26/07/2017	In Depth Assessment	Governance upgrade
L0699	Catalyst Housing Limited	None	None	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
L0699	Catalyst Housing Limited	None	None	G1	V1	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
L0699	Catalyst Housing Limited	None	Aldwyck Housing Group Limited	G1	V1	Interim RJ	26/06/2019	Merger Activity	Merger
L0699	Catalyst Housing Limited	None	None	G1	V1	Strapline RJ	27/05/2020	In Depth Assessment	Confirmation of existing grades
H1528	Central and Cecil Housing Trust	None	None	G1	V1	Strapline RJ	30/10/2013	N/A	Confirmation of existing grades
L4514	Cestria Community Housing Association Limited	None	None	G1	V1	Narrative RJ	26/02/2014	N/A	Viability upgrade
L4331	Chelmer Housing Partnership Limited	None	None	G1	V1	Strapline RJ	27/02/2013	N/A	Confirmation of existing grades
L4331	Chelmer Housing Partnership Limited	None	None	G1	V1	Strapline RJ	25/02/2015	N/A	Confirmation of existing grades
L4331	Chelmer Housing Partnership Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4331	Chelmer Housing Partnership Limited	None	None	G2	V1	Narrative RJ	31/05/2017	In Depth Assessment	Governance downgrade
L4331	Chelmer Housing Partnership Limited	None	None	G2	V1	Strapline RJ	20/12/2017	Stability Check	Confirmation of existing grades
L4331	Chelmer Housing Partnership Limited	None	None	G1	V1	Narrative RJ	28/03/2018	Reactive Engagement	Governance upgrade
L4331	Chelmer Housing Partnership Limited	None	None	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
L4331	Chelmer Housing Partnership Limited	None	None	G1	V1	Strapline RJ	30/10/2019	Stability Check	Confirmation of existing grades
L4331	Chelmer Housing Partnership Limited	None	None	G1	V1	Strapline RJ	02/12/2020	Stability Check	Confirmation of existing grades
L4472	Cheshire Peaks & Plains Housing Trust Limited	None	None	G1	V1	Narrative RJ	27/03/2013	N/A	Viability upgrade
L4472	Cheshire Peaks & Plains Housing Trust Limited	None	None	G1	V1	Strapline RJ	16/12/2015	Stability Check	Confirmation of existing grades
L4472	Cheshire Peaks & Plains Housing Trust Limited	None	None	G1	V1	Strapline RJ	27/04/2016	In Depth Assessment	Confirmation of existing grades
L4472	Cheshire Peaks & Plains Housing Trust Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4472	Cheshire Peaks & Plains Housing Trust Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4472	Cheshire Peaks & Plains Housing Trust Limited	None	None	G1	V1	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
L4472	Cheshire Peaks & Plains Housing Trust Limited	None	None	G1	V1	Grading Under Review	27/11/2019	Reactive Engagement	The regulator is currently investigating a matter which may impact on Cheshire Peaks and Plains Housing Trust's compliance with the governance element of the Governance & Financial Viability Standard. The outcome of the investigation will be confirmed in a regulatory judgement, once completed
L4472	Cheshire Peaks & Plains Housing Trust Limited	None	None	G1	V1	Regulatory Notice	05/12/2019	Reactive Engagement	Consumer Standards
L4472	Cheshire Peaks & Plains Housing Trust Limited	None	None	G3	V1	Narrative RJ	25/03/2020	Stability Check and Reactive Engagement	Governance downgrade
L4472	Cheshire Peaks & Plains Housing Trust Limited	None	None	G2	V1	Narrative RJ	29/09/2021	Stability Check and Reactive Engagement	Governance upgrade
L4472	Cheshire Peaks & Plains Housing Trust Limited	None	None	G1	V1	Narrative RJ	29/03/2023	In Depth Assessment	Governance upgrade
LH0676	Christian Action (Enfield) Housing Association Limited	None	None	G1	V1	Strapline RJ	31/07/2013	N/A	Confirmation of existing grades
LH0676	Christian Action (Enfield) Housing Association Limited	None	None	G1	V1	Strapline RJ	25/03/2015	N/A	Confirmation of existing grades
LH0676	Christian Action (Enfield) Housing Association Limited	None	None	G1	V1	Narrative RJ	25/01/2017	Stability Check and Reactive Engagement	Viability upgrade

LH4046	**Circle Anglia Limited**	None	Circle 33 Housing Trust Limited, Mercian Housing Association Limited, Merton Priory Homes, Mole Valley Housing Association Limited, Old Ford Housing Association, Roddons Housing Association Limited, Russet Homes Limited, South Anglia Housing Limited, Wherrry Housing Association Limited	G1	V1	**Strapline RJ**	24/04/2013	**N/A**	Confirmation of existing grades
LH4046	**Circle Anglia Limited**	None	Circle 33 Housing Trust Limited, Mercian Housing Association Limited, Merton Priory Homes, Mole Valley Housing Association Limited, Old Ford Housing Association, Roddons Housing Association Limited, Russet Homes Limited, South Anglia Housing Limited, Wherrry Housing Association Limited	G1	V1	**Grading Under Review**	12/01/2015	**N/A**	We are currently investigating a matter which may impact on Circle Anglia's published compliant governance grading.
LH4046	**Circle Anglia Limited**	None	Circle 33 Housing Trust Limited, Mercian Housing Association Limited, Merton Priory Homes, Mole Valley Housing Association Limited, Old Ford Housing Association, Roddons Housing Association Limited, Russet Homes Limited, South Anglia Housing Limited, Wherrry Housing Association Limited	G1	V1	**Regulatory Notice**	11/02/2015	**N/A**	Consumer Standards
LH4046	**Circle Anglia Limited**	None	Circle 33 Housing Trust Limited, Mercian Housing Association Limited, Merton Priory Homes, Mole Valley Housing Association Limited, Old Ford Housing Association, Roddons Housing Association Limited, Russet Homes Limited, South Anglia Housing Limited, Wherrry Housing Association Limited	G3	V1	**Narrative RJ**	02/04/2015	**N/A**	Governance downgrade
LH4046	**Circle Anglia Limited**	None	Circle 33 Housing Trust Limited, Mercian Housing Association Limited, Merton Priory Homes, Mole Valley Housing Association Limited, Old Ford Housing Association, Roddons Housing Association Limited, Russet Homes Limited, South Anglia Housing Limited, Wherrry Housing Association Limited	G3	V1	**Strapline RJ**	11/02/2016	**Stability Check**	Confirmation of existing grades
LH4046	**Circle Anglia Limited**	None	Circle 33 Housing Trust Limited, Mercian Housing Association Limited, Merton Priory Homes, Mole Valley Housing Association Limited, Old Ford Housing Association, Roddons Housing Association Limited, Russet Homes Limited, South Anglia Housing Limited, Wherrry Housing Association Limited	G2	V1	**Narrative RJ**	29/06/2016	**Reactive Engagement**	Governance upgrade
5075	**Citizen Housing Group Limited**	WM Housing Group amalgamated with Whitefriars Housing Group Limited, Optima Community Association Limited, Family Housing Association (Birmingham) Limited and West Merica Homes Limited to become Citizen Housing Group Limited on 1 September 2019. Code changed from L4185.	None	G1	V1	**Strapline RJ**	27/11/2019	**Stability Check**	Confirmation of existing grades
5075	**Citizen Housing Group Limited**	None	None	G1	V1	**Strapline RJ**	18/11/2020	**Stability Check**	Confirmation of existing grades
5075	**Citizen Housing Group Limited**	None	None	G1	V1	**Strapline RJ**	30/03/2022	**In Depth Assessment**	Confirmation of existing grades
5075	**Citizen Housing Group Limited**	None	None	G1	V1	**Strapline RJ**	14/12/2022	**Stability Check**	Confirmation of existing grades
L4527	**City South Manchester Housing Trust**	None	None	G1	V1	**Narrative RJ**	26/03/2014	**N/A**	Viability upgrade
LH4087	**Clarion Housing Group Limited**	None	Affinity Sutton Homes Limited, Circle Thirty Three Housing Trust Limited, Russet Homes Limited, Old Ford Housing Association Limited	G2	V1	**Interim RJ**	15/12/2016	**Merger Activity**	Merger
LH4087	**Clarion Housing Group Limited**	None	Affinity Sutton Homes Limited, Circle Thirty Three Housing Trust Limited, Russet Homes Limited, Old Ford Housing Association Limited	G2	V1	**Regulatory Notice**	21/12/2016	**Reactive Engagement**	Consumer Standards
LH4087	**Clarion Housing Group Limited**	None	Clarion Housing Association Limited	G1	V1	**Narrative RJ**	28/03/2018	**In Depth Assessment**	Governance upgrade

LH4087	Clarion Housing Group Limited	None	Clarion Housing Association Limited	G1	V1	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
LH4087	Clarion Housing Group Limited	None	Clarion Housing Association Limited	G1	V1	Strapline RJ	25/03/2020	In Depth Assessment	Confirmation of existing grades
LH4087	Clarion Housing Group Limited	None	Clarion Housing Association Limited	G1	V1	Strapline RJ	02/12/2020	Stability Check	Confirmation of existing grades
LH4087	Clarion Housing Group Limited	None	Clarion Housing Association Limited	G1	V1	Strapline RJ	27/10/2021	Stability Check	Confirmation of existing grades
L4342	Coast & Country Housing Limited	None	None	G1	V1	Strapline RJ	29/05/2013	N/A	Confirmation of existing grades
L4342	Coast & Country Housing Limited	None	None	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
L4342	Coast & Country Housing Limited	None	None	G1	V1	Strapline RJ	26/10/2016	In Depth Assessment	Confirmation of existing grades
L4342	Coast & Country Housing Limited	None	None	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
LH4165	Coastline Housing Limited	None	None	G1	V1	Strapline RJ	28/08/2013	N/A	Confirmation of existing grades
LH4165	Coastline Housing Limited	None	None	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
LH4165	Coastline Housing Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
LH4165	Coastline Housing Limited	None	None	G1	V1	Strapline RJ	28/06/2017	In Depth Assessment	Confirmation of existing grades
LH4165	Coastline Housing Limited	None	None	G1	V1	Strapline RJ	31/10/2018	Stability Check	Confirmation of existing grades
LH4165	Coastline Housing Limited	None	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
LH4165	Coastline Housing Limited	None	None	G1	V1	Strapline RJ	02/12/2020	Stability Check	Confirmation of existing grades
LH4165	Coastline Housing Limited	None	None	G1	V1	Strapline RJ	25/08/2021	In Depth Assessment	Confirmation of existing grades
L4361	Cobalt Housing Limited	None	None	G2	V1	Interim RJ	28/02/2018	Merger Activity	De-merger
L4361	Cobalt Housing Limited	None	None	G1	V1	Narrative RJ	18/12/2019	In Depth Assessment	Governance upgrade
L4361	Cobalt Housing Limited	None	None	G1	V1	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
L4361	Cobalt Housing Limited	None	None	G1	V1	Strapline RJ	01/12/2021	Stability Check	Confirmation of existing grades
L4361	Cobalt Housing Limited	None	None	G1	V1	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
L4361	Cobalt Housing Limited	None	None	G1	V1	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
LH1651	Colne Housing Society Limited	None	None	G1	V1	Strapline RJ	26/06/2013	N/A	Confirmation of existing grades
LH1651	Colne Housing Society Limited	None	None	G1	V1	Strapline RJ	30/03/2016	Stability Check	Confirmation of existing grades
LH1651	Colne Housing Society Limited	None	None	G2	V1	Narrative RJ	28/09/2016	In Depth Assessment	Governance downgrade
LH1651	Colne Housing Society Limited	None	None	G1	V1	Narrative RJ	31/01/2018	Stability Check and Reactive Engagement	Governance upgrade
LH1651	Colne Housing Society Limited	None	None	G1	V1	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
LH1651	Colne Housing Society Limited	Colne Housing Society Limited transferred its engagements to Greenfields Community Housing Limited on 1 July 2020. Greenfields Community Housing Limited became Eastlight Community Homes Limited in July 2020.	None	G1	V1	Strapline RJ	29/01/2020	Stability Check	Confirmation of existing grades
L4457	Community Gateway Association Limited	None	None	G1	V1	Strapline RJ	30/01/2013	N/A	Confirmation of existing grades
L4457	Community Gateway Association Limited	None	None	G1	V1	Narrative RJ	25/02/2015	N/A	Updated basis for existing viability grade
L4457	Community Gateway Association Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4457	Community Gateway Association Limited	None	None	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
L4457	Community Gateway Association Limited	None	None	G1	V1	Strapline RJ	26/07/2017	In Depth Assessment	Confirmation of existing grades
L4457	Community Gateway Association Limited	None	None	G1	V1	Strapline RJ	31/10/2018	Stability Check	Confirmation of existing grades
L4457	Community Gateway Association Limited	None	None	G1	V1	Strapline RJ	13/11/2019	Stability Check	Confirmation of existing grades
L4457	Community Gateway Association Limited	None	None	G1	V1	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
L4457	Community Gateway Association Limited	None	None	G1	V1	Strapline RJ	30/06/2021	In Depth Assessment	Confirmation of existing grades
L4457	Community Gateway Association Limited	None	None	G1	V1	Strapline RJ	15/12/2021	Stability Check	Confirmation of existing grades
L4457	Community Gateway Association Limited	None	None	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L4457	Community Gateway Association Limited	None	None	G1	V1	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L4437	Community Housing Group Limited (The)	None	Wyre Forest Community Housing, Wyre Forest Sheltered Housing	G1	V1	Strapline RJ	25/06/2014	N/A	Confirmation of existing grades
L4437	Community Housing Group Limited (The)	None	Wyre Forest Community Housing, Wyre Forest	G2	V1	Narrative RJ	18/02/2015	N/A	Governance downgrade
L4437	Community Housing Group Limited (The)	None	Wyre Forest Community Housing	G2	V1	Narrative RJ	30/03/2016	Reactive Engagement	Updated basis for existing governance grade
L4437	Community Housing Group Limited (The)	None	Wyre Forest Community Housing	G2	V1	Narrative RJ	28/09/2016	In Depth Assessment	Updated basis for existing governance grade
L4437	Community Housing Group Limited (The)	None	Wyre Forest Community Housing	G2	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
LH4264	Community Housing Group Limited (The)	None	None	G1	V1	Narrative RJ	18/12/2019	Stability Check and Reactive Engagement	Viability regrade - V2 to V1
LH4264	Community Housing Group Limited (The)	None	None	G1	V1	Strapline RJ	28/04/2021	In Depth Assessment	Confirmation of existing grades
LH4264	Community Housing Group Limited (The)	None	None	G1	V1	Strapline RJ	03/11/2021	Stability Check	Confirmation of existing grades
L2285	Connect Housing Association Limited	None	None	G1	V1	Strapline RJ	30/10/2013	N/A	Confirmation of existing grades
L2285	Connect Housing Association Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L2285	Connect Housing Association Limited	None	None	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades

L2285	Connect Housing Association Limited	None	None	G1	V1	Strapline RJ	31/01/2018	In Depth Assessment	Confirmation of existing grades
L2285	Connect Housing Association Limited	None	None	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
L2285	Connect Housing Association Limited	None	None	G1	V1	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
L2285	Connect Housing Association Limited	None	None	G1	V1	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
L2285	Connect Housing Association Limited	None	None	G1	V1	Strapline RJ	15/12/2021	Stability Check	Confirmation of existing grades
L2285	Connect Housing Association Limited	None	None	G1	V1	Strapline RJ	29/06/2022	In Depth Assessment	Confirmation of existing grades
L2285	Connect Housing Association Limited	None	None	G1	V1	Strapline RJ	11/01/2023	Stability Check	Confirmation of existing grades
L2285	Connect Housing Association Limited	None	None	G1	V1	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
LH4353	Connexus Homes Limited	Connexus Housing Limited became Connexus Homes Limited in April 2021, following a transfer of engagements.	None	G1	V1	Narrative RJ	30/03/2022	In Depth Assessment	Governance upgrade and viability regrade - V2 to V1
L4494	Connexus Housing Limited	None	Herefordshire Housing Limited, Meres and Mosses Housing Association, South Shropshire Housing Association	G1	V1	Interim RJ	30/08/2017	Merger Activity	Merger
L0147	Cornerstone Housing Limited	None	None	G1	V1	Strapline RJ	31/07/2013	N/A	Confirmation of existing grades
L0147	Cornerstone Housing Limited	None	None	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
L0147	Cornerstone Housing Limited	None	None	G1	V1	Strapline RJ	31/05/2017	Stability Check	Confirmation of existing grades
L0147	Cornerstone Housing Limited	None	None	G1	V1	Strapline RJ	25/04/2018	Stability Check	Confirmation of existing grades
L0147	Cornerstone Housing Limited	None	None	G2	V1	Narrative RJ	26/06/2019	In Depth Assessment	Governance downgrade
L0147	Cornerstone Housing Limited	None	None	G1	V1	Narrative RJ	27/01/2021	Stability Check and Reactive Engagement	Governance upgrade
L0147	Cornerstone Housing Limited	None	None	G1	V1	Strapline RJ	01/12/2021	Stability Check	Confirmation of existing grades
L0147	Cornerstone Housing Limited	None	None	G1	V1	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
L0147	Cornerstone Housing Limited	None	None	G1	V1	Strapline RJ	05/07/2023	In Depth Assessment	Confirmation of existing grades
L0147	Cornerstone Housing Limited	None	None	G1	V1	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
L4312	Cottsway Housing Association Limited	None	Witney Mills Housing Society Limited	G2	V1	Narrative RJ	24/09/2014	N/A	Viability upgrade
L4312	Cottsway Housing Association Limited	None	Witney Mills Housing Society Limited	G1	V1	Narrative RJ	28/10/2015	Reactive Engagement	Governance upgrade
L4312	Cottsway Housing Association Limited	None	Witney Mills Housing Society Limited	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
L4312	Cottsway Housing Association Limited	None	Witney Mills Housing Society Limited	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
L4312	Cottsway Housing Association Limited	None	Witney Mills Housing Society Limited	G1	V1	Strapline RJ	31/01/2018	Stability Check	Confirmation of existing grades
L4312	Cottsway Housing Association Limited	None	Witney Mills Housing Society Limited	G1	V1	Strapline RJ	31/10/2018	Stability Check	Confirmation of existing grades
L4312	Cottsway Housing Association Limited	None	None	G1	V1	Strapline RJ	29/05/2019	In Depth Assessment	Confirmation of existing grades
L4312	Cottsway Housing Association Limited	None	Cottsway 2	G1	V1	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
L4312	Cottsway Housing Association Limited	None	Cottsway 2	G1	V1	Strapline RJ	25/11/2020	Stability Check	Confirmation of existing grades
L4312	Cottsway Housing Association Limited	None	Cottsway 2	G1	V1	Strapline RJ	03/11/2021	Stability Check	Confirmation of existing grades
L4312	Cottsway Housing Association Limited	None	Cottsway 2	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L4312	Cottsway Housing Association Limited	None	Cottsway 2	G1	V1	Strapline RJ	31/05/2023	In Depth Assessment	Confirmation of existing grades
L4312	Cottsway Housing Association Limited	None	Cottsway 2	G1	V1	Strapline RJ	15/11/2023	Stability Check	Confirmation of existing grades
LH4428	Cross Keys Homes Limited	None	None	G1	V1	Strapline RJ	30/10/2013	N/A	Confirmation of existing grades
LH4428	Cross Keys Homes Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
LH4428	Cross Keys Homes Limited	None	None	G1	V1	Strapline RJ	28/09/2016	In Depth Assessment	Confirmation of existing grades
LH4428	Cross Keys Homes Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
LH4428	Cross Keys Homes Limited	None	None	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
LH4428	Cross Keys Homes Limited	None	None	G1	V1	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
LH4428	Cross Keys Homes Limited	None	None	G1	V1	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
LH4428	Cross Keys Homes Limited	None	None	G1	V1	Strapline RJ	28/04/2021	In Depth Assessment	Confirmation of existing grades
LH4428	Cross Keys Homes Limited	None	None	G1	V1	Strapline RJ	03/11/2021	Stability Check	Confirmation of existing grades
LH0495	Croydon Churches Housing Association Limited	None	None	G1	V1	Strapline RJ	27/02/2013	N/A	Confirmation of existing grades
LH0495	Croydon Churches Housing Association Limited	None	None	G1	V1	Strapline RJ	26/02/2014	N/A	Confirmation of existing grades
LH0495	Croydon Churches Housing Association Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
LH0495	Croydon Churches Housing Association Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
LH0495	Croydon Churches Housing Association Limited	None	None	G1	V1	Strapline RJ	20/12/2017	Stability Check	Confirmation of existing grades
LH0495	Croydon Churches Housing Association Limited	None	None	G1	V1	Strapline RJ	30/05/2018	In Depth Assessment	Confirmation of existing grades
LH0495	Croydon Churches Housing Association Limited	None	None	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades

LH0495	Croydon Churches Housing Association Limited	None	None	G1	V1	Strapline RJ	26/02/2020	Stability Check	Confirmation of existing grades
LH0495	Croydon Churches Housing Association Limited	None	None	G1	V1	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
LH0495	Croydon Churches Housing Association Limited	None	None	G2	V1	Narrative RJ	29/06/2022	In Depth Assessment	Governance downgrade
LH0495	Croydon Churches Housing Association Limited	None	None	G2	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
LH0495	Croydon Churches Housing Association Limited	None	None	G1	V1	Narrative RJ	28/02/2024	Stability Check and Reactive Engagement	Governance upgrade
LH4336	Curo Group (Albion) Limited	None	Curo Choice Limited, Curo Places (Bristol) Limited, Curo Places Limited	G1	V1	Strapline RJ	25/09/2013	N/A	Confirmation of existing grades
LH4336	Curo Group (Albion) Limited	None	Curo Places Limited, Curo Places (Bristol) Limited, Curo Choice Limited	G1	V1	Strapline RJ	29/10/2014	N/A	Confirmation of existing grades
LH4336	Curo Group (Albion) Limited	None	Curo Places Limited, Curo Places (Bristol) Limited, Curo Choice Limited	G1	V1	Strapline RJ	17/03/2016	Stability Check	Confirmation of existing grades
LH4336	Curo Group (Albion) Limited	None	Curo Places Limited	G2	V1	Narrative RJ	25/05/2016	Reactive Engagement	Governance downgrade
LH4336	Curo Group (Albion) Limited	None	Curo Places Limited	G2	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
LH4336	Curo Group (Albion) Limited	None	Curo Places Limited	G1	V1	Narrative RJ	28/06/2017	In Depth Assessment	Governance upgrade
LH4336	Curo Group (Albion) Limited	None	Curo Places Limited	G1	V1	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
LH4336	Curo Group (Albion) Limited	None	Curo Places Limited	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
LH4336	Curo Group (Albion) Limited	None	Curo Places Limited	G1	V1	Strapline RJ	02/12/2020	Stability Check	Confirmation of existing grades
LH4336	Curo Group (Albion) Limited	None	Curo Places Limited	G1	V1	Strapline RJ	30/06/2021	In Depth Assessment	Confirmation of existing grades
LH4336	Curo Group (Albion) Limited	None	Curo Places Limited	G1	V1	Strapline RJ	15/12/2021	Stability Check	Confirmation of existing grades
LH4336	Curo Group (Albion) Limited	None	Curo Places Limited	G1	V1	Strapline RJ	15/11/2022	Stability Check	Confirmation of existing grades
L4483	Derwentside Homes	None	None	G1	V1	Narrative RJ	27/02/2013	N/A	Viability upgrade
L4483	Derwentside Homes	None	None	G1	V1	Strapline RJ	30/07/2014	N/A	Confirmation of existing grades
L4483	Derwentside Homes	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4483	Derwentside Homes	None	None	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
4705	Devon and Cornwall Housing Limited	None	None	G1	V1	Strapline RJ	07/12/2012	N/A	Confirmation of existing grades
4705	Devon and Cornwall Housing Limited	None	None	G1	V1	Strapline RJ	26/03/2014	N/A	Confirmation of existing grades
4705	Devon and Cornwall Housing Limited	None	None	G1	V1	Strapline RJ	29/10/2014	N/A	Confirmation of existing grades
4818	Devon and Cornwall Housing Limited	None	None	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
4818	Devon and Cornwall Housing Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
4818	Devon and Cornwall Housing Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
4648	Dimensions (UK) Limited	None	None	G1	V1	Strapline RJ	31/07/2013	N/A	Confirmation of existing grades
A3213	Durham Aged Mineworkers' Homes Association	None	None	G1	V1	Strapline RJ	31/07/2013	N/A	Confirmation of existing grades
A3213	Durham Aged Mineworkers' Homes Association	None	None	G1	V1	Strapline RJ	16/12/2015	Stability Check	Confirmation of existing grades
A3213	Durham Aged Mineworkers' Homes Association	None	None	G1	V1	Strapline RJ	26/10/2016	Stability Check	Confirmation of existing grades
A3213	Durham Aged Mineworkers' Homes Association	None	None	G1	V1	Strapline RJ	25/10/2017	Stability Check	Confirmation of existing grades
A3213	Durham Aged Mineworkers' Homes Association	None	None	G2	V1	Narrative RJ	14/11/2018	In Depth Assessment	Governance downgrade
A3213	Durham Aged Mineworkers' Homes Association	None	None	G2	V1	Strapline RJ	30/10/2019	Stability Check	Confirmation of existing grades
5125	Durham Aged Mineworkers' Homes Association	Reg code changed from A3213 - April 2021	None	G1	V1	Narrative RJ	28/04/2021	Stability Check and Reactive Engagement	Governance upgrade
5125	Durham Aged Mineworkers' Homes Association	None	None	G1	V1	Strapline RJ	15/12/2021	Stability Check	Confirmation of existing grades
5125	Durham Aged Mineworkers' Homes Association	None	None	G1	V1	Strapline RJ	26/10/2022	In Depth Assessment	Confirmation of existing grades
5125	Durham Aged Mineworkers' Homes Association	None	None	G1	V1	Strapline RJ	17/01/2024	Stability Check	Confirmation of existing grades
L4434	East End Homes Limited	None	None	G1	V1	Narrative RJ	29/03/2017	Stability Check and Reactive Engagement	Viability upgrade
L4530	East Midlands Housing Group Limited	None	East Midlands Housing Association, Foundation Housing Association, Three Oaks Homes, Three Valleys Housing Association	G1	V1	Strapline RJ	07/12/2012	N/A	Confirmation of existing grades
L4530	East Midlands Housing Group Limited	None	East Midlands Housing and Regeneration	G1	V1	Strapline RJ	28/05/2014	N/A	Confirmation of existing grades
L4530	East Midlands Housing Group Limited	None	East Midlands Housing and Regeneration	G1	V1	Strapline RJ	27/01/2016	Stability Check	Confirmation of existing grades
L4530	East Midlands Housing Group Limited	None	East Midlands Housing and Regeneration	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4530	East Midlands Housing Group Limited	None	EMH Housing and Regeneration Limited	G1	V1	Strapline RJ	28/02/2018	In Depth Assessment	Confirmation of existing grades
L4530	East Midlands Housing Group Limited	None	EMH Housing and Regeneration Limited	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
L4530	East Midlands Housing Group Limited	None	EMH Housing and Regeneration Limited	G1	V1	Strapline RJ	30/10/2019	Stability Check	Confirmation of existing grades
L4530	East Midlands Housing Group Limited	None	EMH Housing and Regeneration Limited	G1	V1	Strapline RJ	11/11/2020	Stability Check	Confirmation of existing grades
L4530	East Midlands Housing Group Limited	None	EMH Housing and Regeneration Limited	G1	V1	Strapline RJ	30/03/2022	In Depth Assessment	Confirmation of existing grades
L4499	Eastlight Community Homes Limited	Colne Housing Society Limited transferred its engagements to Greenfields Community Housing Limited on 1 July 2020. Greenfields Community Housing Limited became Eastlight Community Homes Limited in July 2020.	None	G1	V1	Interim RJ	24/07/2020	Merger Activity	Merger

L4499	Eastlight Community Homes Limited	None	None	G1	V1	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
L4499	Eastlight Community Homes Limited	None	None	G1	V1	Strapline RJ	27/10/2021	In Depth Assessment	Confirmation of existing grades
L4499	Eastlight Community Homes Limited	None	None	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L4499	Eastlight Community Homes Limited	None	None	G1	V1	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L4140	Eden Housing Association Limited	None	None	G1	V1	Strapline RJ	31/07/2013	N/A	Confirmation of existing grades
L4140	Eden Housing Association Limited	None	None	G1	V1	Strapline RJ	16/12/2015	Stability Check	Confirmation of existing grades
L4140	Eden Housing Association Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4140	Eden Housing Association Limited	None	None	G1	V1	Narrative RJ	13/11/2019	Stability Check and Reactive Engagement	Viability regrade - V2 to V1
L4140	Eden Housing Association Limited	None	None	G1	V1	Strapline RJ	11/11/2020	Stability Check	Confirmation of existing grades
L4140	Eden Housing Association Limited	None	None	G1	V1	Strapline RJ	23/02/2022	Stability Check	Confirmation of existing grades
L4167	Empowering People Inspiring Communities Limited	None	None	G2	V1	Narrative RJ	27/09/2017	In Depth Assessment	First assessment
L4167	Empowering People Inspiring Communities Limited	None	None	G2	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
L4167	Empowering People Inspiring Communities Limited	None	None	G1	V1	Narrative RJ	27/02/2019	Reactive Engagement	Governance upgrade
L4167	Empowering People Inspiring Communities Limited	None	None	G1	V1	Strapline RJ	13/11/2019	Stability Check	Confirmation of existing grades
L4167	Empowering People Inspiring Communities Limited	None	None	G1	V1	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
L4167	Empowering People Inspiring Communities Limited	None	None	G1	V1	Grading Under Review	21/06/2021	Reactive Engagement	The regulator is currently investigating a matter which may impact on Empowering People Inspiring Communities Limited's compliance with the Governance and Financial Viability Standard. The outcome of the investigation will be confirmed in a regulatory judgement, once completed.
L4004	English Rural Housing Association Limited	None	None	G1	V1	Strapline RJ	27/11/2013	N/A	Confirmation of existing grades
L4004	English Rural Housing Association Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4004	English Rural Housing Association Limited	None	None	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
L4004	English Rural Housing Association Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4004	English Rural Housing Association Limited	None	None	G1	V1	Strapline RJ	27/06/2018	In Depth Assessment	Confirmation of existing grades
L4004	English Rural Housing Association Limited	None	None	G1	V1	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
L4004	English Rural Housing Association Limited	None	New Forest Villages Housing Association Limited	G1	V1	Strapline RJ	30/10/2019	Stability Check	Confirmation of existing grades
L4004	English Rural Housing Association Limited	None	New Forest Villages Housing Association Limited	G1	V1	Strapline RJ	13/01/2021	Stability Check	Confirmation of existing grades
L4004	English Rural Housing Association Limited	None	New Forest Villages Housing Association Limited	G1	V1	Strapline RJ	08/12/2021	Stability Check	Confirmation of existing grades
L4004	English Rural Housing Association Limited	None	New Forest Villages Housing Association Limited	G1	V1	Strapline RJ	25/05/2022	In Depth Assessment	Confirmation of existing grades
L4004	English Rural Housing Association Limited	None	New Forest Villages Housing Association Limited, The Cambridgeshire Cottage Housing Society Limited	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L1229	Equity Housing Group Limited	None	Equity Housing Association Limited	G1	V1	Strapline RJ	27/11/2013	N/A	Confirmation of existing grades
L1229	Equity Housing Group Limited	None	None	G1	V1	Narrative RJ	22/02/2017	Stability Check and Reactive Engagement	Viability upgrade
L1229	Equity Housing Group Limited	None	None	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
L3535	Estuary Housing Association Limited	None	None	G1	V1	Strapline RJ	31/07/2013	N/A	Confirmation of existing grades
L3535	Estuary Housing Association Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L3535	Estuary Housing Association Limited	None	None	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
L4522	Fabrick Housing Group	None	Erimus Housing Limited, Tees Valley Housing Limited.	G2	V1	Narrative RJ	12/02/2014	N/A	Updated basis for existing governance grade
L4473	Fairhive Homes Limited	Vale of Aylesbury Housing Trust Limited became Fairhive Homes Limited in April 2022.	None	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L4473	Fairhive Homes Limited	None	None	G1	V1	Strapline RJ	26/07/2023	In Depth Assessment	Confirmation of existing grades
L4470	Family Mosaic Housing	None	Family Mosaic Home Ownership Limited, Old Oak Housing Association Limited, Charlton Triangle Homes Limited	G1	V1	Strapline RJ	27/03/2012	N/A	Confirmation of existing grades
L4470	Family Mosaic Housing	None	Family Mosaic Housing, Family Mosaic Home Ownership Limited, Old Oak Housing Association Limited, Charlton Triangle Homes Limited	G1	V1	Strapline RJ	25/06/2014	N/A	Confirmation of existing grades

L4470	Family Mosaic Housing	None	Family Mosaic Housing, Family Mosaic Home Ownership Limited, Old Oak Housing Association Limited, Charlton Triangle Homes Limited	G1	V1	Strapline RJ	29/04/2015	N/A	Confirmation of existing grades
L4470	Family Mosaic Housing	None	Family Mosaic Housing, Family Mosaic Home Ownership Limited, Old Oak Housing Association Limited, Charlton Triangle Homes Limited	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4470	Family Mosaic Housing	None	Family Mosaic Housing, Family Mosaic Home Ownership Limited, Old Oak Housing Association Limited, Charlton Triangle Homes Limited	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4278	Festival Housing Limited	None	None	G1	V1	Strapline RJ	31/07/2013	N/A	Confirmation of existing grades
4582	First Choice Homes Oldham Limited	None	None	G1	V1	Strapline RJ	07/12/2012	N/A	Confirmation of existing grades
4582	First Choice Homes Oldham Limited	None	None	G1	V1	Strapline RJ	30/04/2014	N/A	Confirmation of existing grades
4582	First Choice Homes Oldham Limited	None	None	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
4582	First Choice Homes Oldham Limited	None	None	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
4582	First Choice Homes Oldham Limited	None	None	G1	V1	Narrative RJ	18/12/2019	Stability Check and Reactive Engagement	Viability regrade - V2 to V1
4582	First Choice Homes Oldham Limited	None	None	G1	V1	Strapline RJ	24/02/2021	Stability Check	Confirmation of existing grades
4582	First Choice Homes Oldham Limited	None	None	G1	V1	Strapline RJ	08/12/2021	Stability Check	Confirmation of existing grades
4582	First Choice Homes Oldham Limited	None	None	G1	V1	Strapline RJ	30/11/2022	In Depth Assessment	Confirmation of existing grades
4582	First Choice Homes Oldham Limited	None	None	G1	V1	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
5090	First Garden Cities Homes Limited	First Garden Cities Homes Limited was created by a merger between Howard	None	G1	V1	Interim RJ	27/05/2020	Merger Activity	Merger
5090	First Garden Cities Homes Limited	None	None	G1	V1	Strapline RJ	27/01/2021	Stability Check	Confirmation of existing grades
5090	First Garden Cities Homes Limited	None	None	G1	V1	Strapline RJ	28/07/2021	In Depth Assessment	Confirmation of existing grades
5090	First Garden Cities Homes Limited	None	None	G1	V1	Strapline RJ	08/12/2021	Stability Check	Confirmation of existing grades
5090	First Garden Cities Homes Limited	None	None	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
5090	First Garden Cities Homes Limited	None	None	G1	V1	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L4553	First Wessex	None	None	G1	V1	Strapline RJ	30/10/2013	N/A	Confirmation of existing grades
L4553	First Wessex	None	None	G1	V1	Grading Under Review	12/01/2015	N/A	We are currently investigating a matter which may impact on First Wessex Group's published compliant governance grading.
L4553	First Wessex	None	Hewitt Homes	G2	V1	Narrative RJ	25/02/2015	N/A	Governance downgrade
L4553	First Wessex Group	None	Hewitt Homes	G1	V1	Narrative RJ	27/01/2016	Reactive Engagement	Governance upgrade
L4553	First Wessex Group	None	Hewitt Homes	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
4651	Flagship Housing Group Limited	None	None	G2	V1	Narrative RJ	27/03/2013	N/A	Governance upgrade
4651	Flagship Housing Group Limited	None	None	G1	V1	Narrative RJ	30/10/2013	N/A	Governance upgrade
4651	Flagship Housing Group Limited	None	None	G1	V1	Strapline RJ	27/08/2014	N/A	Confirmation of existing grades
4651	Flagship Housing Group Limited	None	None	G2	V1	Narrative RJ	16/12/2015	In Depth Assessment	Governance downgrade
4651	Flagship Housing Group Limited	None	None	G1	V1	Narrative RJ	27/07/2016	Reactive Engagement	Governance upgrade
4651	Flagship Housing Group Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
4651	Flagship Housing Group Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
4651	Flagship Housing Group Limited	None	None	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
4651	Flagship Housing Group Limited	None	Victory Housing Trust	G1	V1	Interim RJ	30/01/2019	Merger Activity	Merger
4651	Flagship Housing Group Limited	None	Victory Housing Trust	G1	V1	Strapline RJ	28/10/2020	In Depth Assessment	Confirmation of existing grades
4651	Flagship Housing Group Limited	None	None	G1	V1	Strapline RJ	17/11/2021	Stability Check	Confirmation of existing grades
L4528	ForHousing Limited	Previously City West Housing Trust - May 2019	None	G2	V1	Interim RJ	29/05/2019	Restructure Activity	Significant constitutional change
L4528	ForHousing Limited	None	None	G2	V1	Grading Under Review	27/11/2019	Reactive Engagement	The regulator is currently investigating a matter which may impact on ForHousing Limited's compliance with the governance element of the Governance and Financial Viability Standard. The outcome of the investigation will be confirmed in a regulatory judgement, once completed
L4528	ForHousing Limited	None	None	G2	V1	Narrative RJ	28/10/2020	Reactive Engagement	Changed basis for governance grade
L4528	ForHousing Limited	None	None	G2	V1	Strapline RJ	26/01/2022	Stability Check	Confirmation of existing grades

L4528	ForHousing Limited	None	None	G2	V1	Grading Under Review	26/10/2022	In Depth Assessment	The regulator is currently investigating a matter which may impact on ForHousing's compliance with the governance element of the Governance and Financial Viability Standard.
L4528	ForHousing Limited	None	None	G3	V1	Narrative RJ	18/01/2023	In Depth Assessment and Reactive Engagement	Governance downgrade
4789	Fortis Living Group	None	Festival Housing Group, Worcester Community Housing	G1	V1	Strapline RJ	29/04/2015	N/A	Confirmation of existing grades
4789	Fortis Living Group	None	Festival Housing Group, Worcester Community Housing	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
4789	Fortis Living Group	None	Festival Housing Group, Worcester Community Housing	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
4789	Fortis Living Group	None	Fortis Living Limited	G1	V1	Strapline RJ	20/12/2017	Stability Check	Confirmation of existing grades
4820	ForViva Group Limited	None	City West Housing Trust Limited, The Villages Housing Association Limited, Villages Community Housing Association Limited	G1	V1	Strapline RJ	24/02/2016	Stability Check and Reactive Engagement	First assessment
4820	ForViva Group Limited	None	City West Housing Trust Limited, The Villages Housing Association Limited, Villages Community Housing Association Limited	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
4820	ForViva Group Limited	None	City West Housing Trust Limited, The Villages Housing Association Limited, Villages Community Housing Association Limited	G1	V1	Strapline RJ	25/10/2017	In Depth Assessment	Confirmation of existing grades
4820	ForViva Group Limited	None	City West Housing Trust Limited, The Villages Housing Association Limited, Villages Community Housing Association Limited	G1	V1	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
L4531	Four Housing Group Limited	None	Three Rivers Housing Association Limited, Berwick Borough Housing Limited	G1	V1	Narrative RJ	24/04/2013	N/A	Viability upgrade
L4531	Four Housing Group Limited	None	Three Rivers Housing Association Limited, Berwick Borough Housing	G1	V1	Strapline RJ	26/03/2014	N/A	Confirmation of existing grades
L4463	Freebridge Community Housing Limited	None	None	G1	V1	Narrative RJ	30/01/2013	N/A	Viability upgrade
L4463	Freebridge Community Housing Limited	None	None	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
L4463	Freebridge Community Housing Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4463	Freebridge Community Housing Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4463	Freebridge Community Housing Limited	None	None	G1	V1	Strapline RJ	27/03/2019	In Depth Assessment	Confirmation of existing grades
L4463	Freebridge Community Housing Limited	None	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
L4463	Freebridge Community Housing Limited	None	None	G1	V1	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
L4463	Freebridge Community Housing Limited	None	None	G1	V1	Strapline RJ	15/12/2021	Stability Check	Confirmation of existing grades
L4463	Freebridge Community Housing Limited	None	None	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L4502	Futures Housing Group Limited	None	Daventry and District Housing, Futures Homescape Limited	G1	V1	Strapline RJ	30/10/2013	N/A	Confirmation of existing grades
L4502	Futures Housing Group Limited	None	Daventry and District Housing, Futures Homescape Limited	G1	V1	Strapline RJ	30/03/2016	In Depth Assessment	Confirmation of existing grades
L4502	Futures Housing Group Limited	None	Futures Homeway Limited, Futures Homescape Limited	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4502	Futures Housing Group Limited	None	Futures Homeway Limited, Futures Homescape Limited	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4502	Futures Housing Group Limited	None	Futures Homeway Limited, Futures Homescape Limited	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
L4502	Futures Housing Group Limited	None	Futures Homescape Limited, Futures Homeway Limited	G1	V1	Strapline RJ	30/10/2019	In Depth Assessment	Confirmation of existing grades
L4502	Futures Housing Group Limited	None	Futures Homescape Limited, Futures Homeway Limited	G1	V1	Strapline RJ	02/12/2020	Stability Check	Confirmation of existing grades
L4502	Futures Housing Group Limited	None	Futures Homescape Limited, Futures Homeway Limited	G1	V1	Strapline RJ	27/10/2021	Stability Check	Confirmation of existing grades
L4502	Futures Housing Group Limited	None	Futures Homescape Limited, Futures Homeway Limited	G1	V1	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
L4502	Futures Housing Group Limited	None	Futures Homescape Limited, Futures Homeway Limited	G1	V1	Strapline RJ	30/08/2023	In Depth Assessment	Confirmation of existing grades
L4274	Gallions Housing Association Limited	None	None	G3	V1	Regulatory Notice	15/10/2013	N/A	Consumer Standards
L4274	Gallions Housing Association Limited	None	None	G3	V1	Narrative RJ	30/10/2013	N/A	Governance downgrade
L0517	Gateway Housing Association Limited	None	None	G1	V1	Strapline RJ	30/10/2013	N/A	Confirmation of existing grades
L0517	Gateway Housing Association Limited	None	None	G1	V1	Strapline RJ	16/12/2015	Stability Check	Confirmation of existing grades
L0517	Gateway Housing Association Limited	None	None	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
L0517	Gateway Housing Association Limited	None	None	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
L0517	Gateway Housing Association Limited	None	None	G1	V1	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
L0517	Gateway Housing Association Limited	None	None	G1	V1	Strapline RJ	24/04/2019	In Depth Assessment	Confirmation of existing grades
L0517	Gateway Housing Association Limited	None	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
L0517	Gateway Housing Association Limited	None	None	G1	V1	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
L0517	Gateway Housing Association Limited	None	None	G1	V1	Strapline RJ	15/12/2021	Stability Check	Confirmation of existing grades
L0517	Gateway Housing Association Limited	None	None	G1	V1	Narrative RJ	13/12/2023	Stability Check and Reactive Engagement	Viability regrade - V2 to V1

4655	Genesis Housing Association Limited	None	None	G1	V1	Narrative RJ	30/10/2013	N/A	Viability upgrade
4655	Genesis Housing Association Limited	None	None	G1	V1	Strapline RJ	29/04/2015	N/A	Confirmation of existing grades
4655	Genesis Housing Association Limited	None	None	G1	V1	Strapline RJ	30/03/2016	Stability Check	Confirmation of existing grades
4631	Golden Gates Housing Trust	None	None	G1	V1	Strapline RJ	31/07/2013	N/A	Confirmation of existing grades
4803	Golden Lane Housing Limited	Name changed from Golden Lane Housing Ltd - Nov 2021	None	G1	V1	Strapline RJ	23/02/2022	In Depth Assessment	Confirmation of existing grades
4803	Golden Lane Housing Limited	None	None	G1	V1	Interim RJ	27/04/2022	Merger Activity	De-merger
4803	Golden Lane Housing Ltd	None	None	G1	V1	Strapline RJ	28/09/2016	In Depth Assessment	First assessment
4803	Golden Lane Housing Ltd	None	None	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
4803	Golden Lane Housing Ltd	None	None	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
4803	Golden Lane Housing Ltd	None	None	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
4803	Golden Lane Housing Ltd	None	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
4803	Golden Lane Housing Ltd	Name changed to Golden Lane Housing Limited - Nov 2021	None	G1	V1	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
LH4402	Golding Homes	None	None	G1	V1	Strapline RJ	27/02/2013	N/A	Confirmation of existing grades
LH4402	Golding Homes	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
LH4402	Golding Homes Limited	None	None	G1	V1	Strapline RJ	26/10/2016	Stability Check	Confirmation of existing grades
LH4402	Golding Homes Limited	None	None	G1	V1	Strapline RJ	31/01/2018	In Depth Assessment	Confirmation of existing grades
LH4402	Golding Homes Limited	None	None	G1	V1	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
LH4402	Golding Homes Limited	None	None	G1	V1	Regulatory Notice	19/02/2020	Reactive Engagement	Consumer Standards
LH4402	Golding Homes Limited	None	None	G2	V1	Narrative RJ	27/05/2020	Reactive Engagement	Governance downgrade
LH4402	Golding Homes Limited	None	None	G2	V1	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
LH4402	Golding Homes Limited	None	None	G1	V1	Narrative RJ	30/03/2022	In Depth Assessment	Governance upgrade
LH4402	Golding Homes Limited	None	None	G1	V1	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
L4518	Grand Union Housing Group Limited	None	Aragon Housing Association Limited, MacIntyre Housing Association Limited, South Northants Homes Limited	G1	V1	Narrative RJ	30/01/2013	N/A	Viability upgrade
L4518	Grand Union Housing Group Limited	None	Aragon Housing Association Limited, MacIntyre Housing Association Limited, South Northants Homes Limited	G1	V1	Strapline RJ	26/02/2014	N/A	Confirmation of existing grades
L4518	Grand Union Housing Group Limited	None	Aragon Housing Association Limited, MacIntyre Housing Association Limited, South Northants Homes Limited	G1	V1	Strapline RJ	17/03/2016	Stability Check	Confirmation of existing grades
L4518	Grand Union Housing Group Limited	None	Aragon Housing Association Limited, MacIntyre Housing Association Limited, South Northants Homes Limited	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4518	Grand Union Housing Group Limited	None	Aragon Housing Association Limited, South Northants Homes Limited, Rockingham Forest Housing Association Limited	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
5060	Grand Union Housing Group Limited	None	None	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
5060	Grand Union Housing Group Limited	None	None	G1	V1	Strapline RJ	26/06/2019	In Depth Assessment	Confirmation of existing grades
5060	Grand Union Housing Group Limited	None	None	G1	V1	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
5060	Grand Union Housing Group Limited	None	None	G1	V1	Strapline RJ	02/12/2020	Stability Check	Confirmation of existing grades
5060	Grand Union Housing Group Limited	None	None	G1	V1	Strapline RJ	24/11/2021	Stability Check	Confirmation of existing grades
5060	Grand Union Housing Group Limited	None	None	G1	V1	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
5060	Grand Union Housing Group Limited	None	None	G1	V1	Strapline RJ	26/07/2023	In Depth Assessment	Confirmation of existing grades
L4465	Great Places Housing Group Limited	None	Great Places Housing Association, Plumlife Homes Limited	G1	V1	Strapline RJ	27/03/2013	N/A	Confirmation of existing grades
L4465	Great Places Housing Group Limited	None	Great Places Housing Association, Plumlife Homes Limited	G2	V1	Narrative RJ	31/07/2013	N/A	Updated basis for existing governance grade
L4465	Great Places Housing Group Limited	None	Great Places Housing Association, Plumlife Homes Limited	G1	V1	Narrative RJ	28/05/2014	N/A	Governance upgrade
L4465	Great Places Housing Group Limited	None	Great Places Housing Association, Plumlife Homes Limited	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
L4465	Great Places Housing Group Limited	None	Great Places Housing Association, Plumlife Homes Limited	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
L4465	Great Places Housing Group Limited	None	Great Places Housing Association, Plumlife Homes Limited	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4465	Great Places Housing Group Limited	None	Great Places Housing Association, Plumlife Homes Limited	G1	V1	Strapline RJ	25/07/2018	In Depth Assessment	Confirmation of existing grades
L4465	Great Places Housing Group Limited	None	Great Places Housing Association, Plumlife Homes Limited	G1	V1	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
L4465	Great Places Housing Group Limited	None	Great Places Housing Association, Plumlife Homes Limited	G1	V1	Narrative RJ	28/07/2021	In Depth Assessment	Viability regrade - V2 to V1
L4465	Great Places Housing Group Limited	None	Great Places Housing Association, Plumlife Homes Limited	G1	V1	Strapline RJ	08/12/2021	Stability Check	Confirmation of existing grades
L4509	Greatwell Homes Limited	Wellingborough Homes Limited became Greatwell Homes Limited on 1 April 2019	None	G1	V1	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades

L4509	Greatwell Homes Limited	None	None	G1	V1	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
L4509	Greatwell Homes Limited	None	None	G1	V1	Strapline RJ	08/12/2021	Stability Check	Confirmation of existing grades
L4499	Greenfields Community Housing Limited	None	None	G1	V1	Strapline RJ	30/01/2013	N/A	Confirmation of existing grades
L4499	Greenfields Community Housing Limited	None	None	G1	V1	Strapline RJ	30/04/2014	N/A	Confirmation of existing grades
L4499	Greenfields Community Housing Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4499	Greenfields Community Housing Limited	None	None	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
L4499	Greenfields Community Housing Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4499	Greenfields Community Housing Limited	None	None	G1	V1	Grading Under Review	06/03/2018	Reactive Engagement	We are currently investigating a matter which may change
L4499	Greenfields Community Housing Limited	None	None	G2	V1	Narrative RJ	03/05/2018	Stability Check and Reactive Engagement	Governance downgrade
L4499	Greenfields Community Housing Limited	None	None	G2	V1	Narrative RJ	27/03/2019	In Depth Assessment	Changed basis for Governance grade
L4499	Greenfields Community Housing Limited	Colne Housing Society Limited transferred its engagements to Greenfields Community Housing Limited on 1 July 2020. Greenfields Community Housing Limited became Eastlight Community Homes Limited in July 2020.	None	G1	V1	Narrative RJ	29/01/2020	Stability Check and Reactive Engagement	Governance upgrade
L4515	GreenSquare Group Limited	None	Oxford Citizens Housing Association Limited, Westlea Housing Association Limited	G1	V1	Strapline RJ	30/01/2013	N/A	Confirmation of existing grades
L4515	GreenSquare Group Limited	None	Oxford Citizens Housing Association Limited, Westlea Housing Association Limited, Oxbode Housing Association Limited, GreenSquare Community Housing	G1	V1	Strapline RJ	28/05/2014	N/A	Confirmation of existing grades
L4515	GreenSquare Group Limited	None	Oxford Citizens Housing Association Limited, Westlea Housing Association Limited, Oxbode Housing Association Limited, GreenSquare Community Housing	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
L4515	GreenSquare Group Limited	None	Oxford Citizens Housing Association Limited, Westlea Housing Association Limited, Oxbode Housing Association Limited, GreenSquare Community Housing	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
4729	Guinness Partnership Limited (The)	None	Guinness Care & Support, Guinness Housing Association Limited	G1	V1	Strapline RJ	07/12/2012	N/A	Confirmation of existing grades
4729	Guinness Partnership Limited (The)	None	Guinness Care and Support Limited, Guinness Housing Association Limited	G1	V1	Regulatory Notice	11/03/2014	N/A	Consumer Standards
4729	Guinness Partnership Limited (The)	None	Guinness Care and Support Limited, Guinness Housing Association Limited	G2	V1	Narrative RJ	30/04/2014	N/A	Governance downgrade
4729	Guinness Partnership Limited (The)	None	Guinness Care and Support Limited, Guinness Housing	G1	V1	Narrative RJ	26/11/2014	N/A	Governance upgrade
4729	Guinness Partnership Limited (The)	None	Guinness Care and Support Limited, Guinness Housing	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
4729	Guinness Partnership Limited (The)	None	Guinness Care and Support Limited, Guinness Housing Association Limited	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
4729	Guinness Partnership Limited (The)	None	Guinness Care and Support Limited, Guinness Housing Association Limited	G1	V1	Interim RJ	03/02/2017	Merger Activity	Merger
4729	Guinness Partnership Limited (The)	None	Guinness Care and Support Limited, Guinness Housing Association Limited	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
4729	Guinness Partnership Limited (The)	None	Guinness Care and Support Limited, Guinness Housing Association Limited	G1	V1	Strapline RJ	30/05/2018	In Depth Assessment	Confirmation of existing grades
LH0459	Habinteg Housing Association Limited	None	None	G1	V1	Strapline RJ	26/06/2013	N/A	Confirmation of existing grades
LH0459	Habinteg Housing Association Limited	None	None	G1	V1	Strapline RJ	27/01/2016	Stability Check	Confirmation of existing grades
LH0459	Habinteg Housing Association Limited	None	None	G1	V1	Grading Under Review	13/12/2016	Reactive Engagement	We are currently investigating a matter that may impact on Habinteg Housing Association's current published compliant governance grading.
LH0459	Habinteg Housing Association Limited	None	None	G2	V1	Narrative RJ	24/02/2017	Stability Check and Reactive Engagement	Governance downgrade
LH0459	Habinteg Housing Association Limited	None	None	G2	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
LH0459	Habinteg Housing Association Limited	None	None	G1	V1	Narrative RJ	31/10/2018	In Depth Assessment	Governance upgrade
LH0459	Habinteg Housing Association Limited	None	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
LH0459	Habinteg Housing Association Limited	None	None	G1	V1	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
LH0459	Habinteg Housing Association Limited	None	None	G2	V1	Narrative RJ	30/06/2021	In Depth Assessment	Governance downgrade
LH0459	Habinteg Housing Association Limited	None	None	G2	V1	Strapline RJ	15/12/2021	Stability Check	Confirmation of existing grades
L4456	Halton Housing	None	None	G1	V1	Strapline RJ	31/10/2018	Stability Check	Confirmation of existing grades
L4456	Halton Housing	None	None	G1	V1	Strapline RJ	26/06/2019	In Depth Assessment	Confirmation of existing grades
L4456	Halton Housing	None	None	G1	V1	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades

L4456	Halton Housing	None	None	G1	V1	Strapline RJ	18/11/2020	Stability Check	Confirmation of existing grades
L4456	Halton Housing	None	None	G1	V1	Strapline RJ	03/11/2021	Stability Check	Confirmation of existing grades
L4456	Halton Housing Trust Limited	None	None	G1	V1	Strapline RJ	29/05/2013	N/A	Confirmation of existing grades
L4456	Halton Housing Trust Limited	None	None	G1	V1	Strapline RJ	16/12/2015	Stability Check	Confirmation of existing grades
L4456	Halton Housing Trust Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4456	Halton Housing Trust Limited	None	None	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
L0071	Hanover Housing Association	None	None	G1	V1	Strapline RJ	24/04/2013	N/A	Confirmation of existing grades
L0071	Hanover Housing Association	None	None	G1	V1	Strapline RJ	16/12/2015	Stability Check	Confirmation of existing grades
L0071	Hanover Housing Association	None	None	G1	V1	Strapline RJ	26/10/2016	In Depth Assessment	Confirmation of existing grades
L0071	Hanover Housing Association	None	None	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
L0071	Hanover Housing Association	None	None	G1	V1	Strapline RJ	31/10/2018	Stability Check	Confirmation of existing grades
L0018	Hastoe Housing Association Limited	None	Hastoe Wyvern Housing Association Limited	G1	V1	Narrative RJ	31/08/2016	In Depth Assessment	Viability upgrade
L0018	Hastoe Housing Association Limited	None	Hastoe Wyvern Housing Association Limited	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
L0018	Hastoe Housing Association Limited	None	Hastoe Wyvern Housing Association Limited	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L0018	Hastoe Housing Association Limited	None	None	G1	V1	Narrative RJ	16/12/2020	In Depth Assessment	Viability regrade - V2 to V1
L0018	Hastoe Housing Association Limited	None	None	G1	V1	Strapline RJ	15/12/2021	Stability Check	Confirmation of existing grades
L0018	Hastoe Housing Association Limited	None	None	G1	V1	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
L0018	Hastoe Housing Association Limited	None	None	G1	V1	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
LH4339	Havebury Housing Partnership (The)	None	None	G1	V1	Strapline RJ	29/01/2014	N/A	Confirmation of existing grades
LH4339	Havebury Housing Partnership (The)	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
LH4339	Havebury Housing Partnership (The)	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
LH4339	Havebury Housing Partnership (The)	None	None	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
LH4339	Havebury Housing Partnership (The)	None	None	G1	V1	Strapline RJ	31/10/2018	Stability Check	Confirmation of existing grades
LH4339	Havebury Housing Partnership (The)	None	None	G1	V1	Strapline RJ	25/09/2019	In Depth Assessment	Confirmation of existing grades
LH4339	Havebury Housing Partnership (The)	None	None	G1	V1	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
LH4339	Havebury Housing Partnership (The)	None	None	G1	V1	Strapline RJ	27/10/2021	Stability Check	Confirmation of existing grades
L1669	Heantun Housing Association Limited	None	None	G1	V1	Narrative RJ	29/05/2013	N/A	Viability upgrade
L1669	Heantun Housing Association Limited	None	None	G2	V1	Narrative RJ	12/02/2014	N/A	Governance downgrade
L4340	Helena Partnerships Limited	None	None	G1	V1	Strapline RJ	30/10/2013	N/A	Confirmation of existing grades
LH4353	Herefordshire Housing Limited	None	None	G1	V1	Strapline RJ	28/08/2013	N/A	Confirmation of existing grades
LH4353	Herefordshire Housing Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
LH4353	Herefordshire Housing Limited	None	None	G1	V1	Strapline RJ	26/10/2016	Stability Check	Confirmation of existing grades
L1538	Hexagon Housing Association Limited	None	None	G1	V1	Strapline RJ	31/07/2013	N/A	Confirmation of existing grades
L1538	Hexagon Housing Association Limited	None	None	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
L1538	Hexagon Housing Association Limited	None	Horniman Housing Association Limited	G1	V1	Strapline RJ	26/04/2017	In Depth Assessment	Confirmation of existing grades
L1538	Hexagon Housing Association Limited	None	Horniman Housing Association Limited	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L1538	Hexagon Housing Association Limited	None	Horniman Housing Association Limited	G1	V1	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
L1538	Hexagon Housing Association Limited	None	Horniman Housing Association Limited	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
L2179	Hightown Housing Association Limited	None	None	G1	V1	Narrative RJ	25/05/2016	In Depth Assessment	Viability upgrade
L2179	Hightown Housing Association Limited	None	None	G1	V1	Strapline RJ	22/02/2017	Stability Check	Confirmation of existing grades
L2179	Hightown Housing Association Limited	None	None	G1	V1	Strapline RJ	25/10/2017	Stability Check	Confirmation of existing grades
L2179	Hightown Housing Association Limited	None	None	G1	V1	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
L2179	Hightown Housing Association Limited	None	None	G1	V1	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
L2179	Hightown Housing Association Limited	None	None	G2	V1	Narrative RJ	19/06/2020	In Depth Assessment	Governance downgrade
L2179	Hightown Housing Association Limited	None	None	G1	V1	Narrative RJ	31/03/2021	Stability Check and Reactive Engagement	Governance upgrade
L2179	Hightown Housing Association Limited	None	None	G1	V1	Strapline RJ	24/11/2021	Stability Check	Confirmation of existing grades
L3076	Home Group Limited	None	None	G1	V1	Narrative RJ	30/10/2013	N/A	Viability upgrade
L3076	Home Group Limited	None	None	G1	V1	Strapline RJ	26/03/2014	N/A	Confirmation of existing grades
L3076	Home Group Limited	None	None	G1	V1	Strapline RJ	25/03/2015	N/A	Confirmation of existing grades
L3076	Home Group Limited	None	None	G1	V1	Strapline RJ	27/01/2016	In Depth Assessment	Confirmation of existing grades
L3076	Home Group Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L3076	Home Group Limited	None	None	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
L3076	Home Group Limited	None	None	G1	V1	Strapline RJ	29/05/2019	In Depth Assessment	Confirmation of existing grades
L3076	Home Group Limited	None	None	G1	V1	Strapline RJ	13/11/2019	Stability Check	Confirmation of existing grades
L3076	Home Group Limited	None	None	G1	V1	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
L3076	Home Group Limited	None	None	G1	V1	Strapline RJ	30/06/2021	In Depth Assessment	Confirmation of existing grades
L3076	Home Group Limited	None	None	G1	V1	Strapline RJ	15/12/2021	Stability Check	Confirmation of existing grades

LH2162	Honeycomb Group Limited	Staffordshire Housing Association Limited became Honeycomb Group Limited- September 2019	None	G2	V1	Narrative RJ	28/04/2021	In Depth Assessment	Governance downgrade
LH2162	Honeycomb Group Limited	None	None	G2	V1	Strapline RJ	01/12/2021	Stability Check	Confirmation of existing grades
L0055	Housing & Care 21	None	Gharana Housing Association Limited	G1	V1	Narrative RJ	27/05/2015	N/A	Governance and viability upgrades
L0055	Housing & Care 21	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L0055	Housing & Care 21	None	None	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
L0055	Housing & Care 21	None	None	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
L0055	Housing & Care 21	Now Housing 21 - March 2019	None	G1	V1	Strapline RJ	27/03/2019	In Depth Assessment	Confirmation of existing grades
L0055	Housing 21	Name changed from Housing & Care 21 - March 2019	None	G2	V1	Narrative RJ	19/06/2020	Reactive Engagement	Governance downgrade
L0055	Housing 21	None	None	G2	V1	Strapline RJ	25/11/2020	Stability Check	Confirmation of existing grades
L0055	Housing 21	None	None	G1	V1	Narrative RJ	30/03/2022	In Depth Assessment	Governance upgrade
L0055	Housing 21	None	None	G1	V1	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
L0055	Housing 21	None	None	G1	V1	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L4414	Housing Hartlepool	None	None	G1	V1	Strapline RJ	29/05/2013	N/A	Confirmation of existing grades
L4414	Housing Hartlepool	None	None	G2	V1	Narrative RJ	12/02/2014	N/A	Governance downgrade
L4491	Housing Plus Group Limited (The)	None	South Staffordshire Housing Association Limited	G1	V1	Strapline RJ	30/10/2013	N/A	Confirmation of existing grades
L4491	Housing Plus Group Limited (The)	None	South Staffordshire Housing Association Limited	G1	V1	Strapline RJ	27/01/2016	Stability Check	Confirmation of existing grades
L4491	Housing Plus Group Limited (The)	None	South Staffordshire Housing Association Limited, Severnside Housing	G1	V1	Interim RJ	15/12/2016	Merger Activity	Merger
L4491	Housing Plus Group Limited (The)	None	South Staffordshire Housing Association Limited, Severnside Housing	G1	V1	Strapline RJ	30/05/2018	In Depth Assessment	Confirmation of existing grades
L4491	Housing Plus Group Limited (The)	None	South Staffordshire Housing Association Limited, Severnside Housing	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
L4491	Housing Plus Group Limited (The)	None	Severnside Housing, South Staffordshire Housing Association Limited, Stafford & Rural Homes	G1	V1	Interim RJ	26/02/2020	Merger Activity	Merger
L4491	Housing Plus Group Limited (The)	None	Severnside Housing, South Staffordshire Housing Association Limited, Stafford & Rural Homes	G1	V1	Strapline RJ	28/07/2021	In Depth Assessment	Confirmation of existing grades
L4073	Housing Solutions	None	None	G1	V1	Strapline RJ	26/06/2013	N/A	Confirmation of existing grades
L4073	Housing Solutions	None	None	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
L4073	Housing Solutions	None	None	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
L4073	Housing Solutions	None	None	G1	V1	Strapline RJ	28/03/2018	In Depth Assessment	Confirmation of existing grades
L4073	Housing Solutions	None	None	G1	V1	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
L4073	Housing Solutions	None	None	G1	V1	Strapline RJ	13/11/2019	Stability Check	Confirmation of existing grades
L4073	Housing Solutions	None	None	G1	V1	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
L4073	Housing Solutions	None	None	G1	V1	Strapline RJ	30/03/2022	In Depth Assessment	Confirmation of existing grades
L4073	Housing Solutions	None	None	G1	V1	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
L4073	Housing Solutions	None	None	G1	V1	Strapline RJ	15/11/2023	Stability Check	Confirmation of existing grades
L1312	Howard Cottage Housing Association	None	None	G1	V1	Strapline RJ	31/07/2013	N/A	Confirmation of existing grades
L1312	Howard Cottage Housing Association	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L1312	Howard Cottage Housing Association	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L1312	Howard Cottage Housing Association	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L1312	Howard Cottage Housing Association	None	None	G2	V1	Narrative RJ	30/05/2018	In Depth Assessment	Governance downgrade
L1312	Howard Cottage Housing Association	None	None	G2	V1	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
L1312	Howard Cottage Housing Association	Howard Cottage Housing Association merged with Welwyn Garden City Housing Association Limited to form First Garden Cities Homes Limited on 1 March 2020.	None	G1	V1	Narrative RJ	26/02/2020	Stability Check and Reactive Engagement	Governance upgrade
L0718	Hundred Houses Society Limited	None	None	G1	V1	Strapline RJ	31/07/2013	N/A	Confirmation of existing grades
L0718	Hundred Houses Society Limited	None	None	G1	V1	Grading Under Review	23/09/2015	N/A	We are currently investigating a matter which may impact on Hundred Houses Society Limited's published compliant governance grading
L0718	Hundred Houses Society Limited	None	None	G1	V1	Narrative RJ	24/04/2019	Reactive Engagement	Governance upgrade and Viability regrade - V2 to V1
L0718	Hundred Houses Society Limited	None	None	G1	V1	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
L0718	Hundred Houses Society Limited	None	None	G1	V1	Strapline RJ	25/11/2020	Stability Check	Confirmation of existing grades
L0718	Hundred Houses Society Limited	None	None	G1	V1	Strapline RJ	27/10/2021	Stability Check	Confirmation of existing grades
LH0032	Hyde Housing Association Limited	None	Hyde Southbank Homes, Hillside Housing Trust Limited	G1	V1	Strapline RJ	07/12/2012	N/A	Confirmation of existing grades

LH0032	Hyde Housing Association Limited	None	Hillside Housing Trust Limited, Hyde Southbank Homes Limited, Martlet Homes Limited	G1	V1	Strapline RJ	30/04/2014	N/A	Confirmation of existing grades
LH0032	Hyde Housing Association Limited	None	Hillside Housing Trust Limited, Hyde Southbank Homes Limited, Martlet Homes Limited	G1	V1	Strapline RJ	28/01/2015	N/A	Confirmation of existing grades
LH0032	Hyde Housing Association Limited	None	Hillside Housing Trust Limited, Hyde Southbank Homes Limited, Martlet Homes Limited	G1	V1	Strapline RJ	30/03/2016	In Depth Assessment	Confirmation of existing grades
LH0032	Hyde Housing Association Limited	None	Hillside Housing Trust Limited, Hyde Southbank Homes Limited, Martlet Homes Limited	G1	V1	Strapline RJ	29/03/2017	Stability Check	Confirmation of existing grades
L0917	Impact Housing Association Limited	None	None	G1	V1	Strapline RJ	27/11/2013	N/A	Confirmation of existing grades
L0917	Impact Housing Association Limited	None	None	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
L0917	Impact Housing Association Limited	None	None	G1	V1	Grading Under Review	29/03/2017	Reactive Engagement	We are currently investigating a matter which may change Impact's current published compliant governance grading
L0917	Impact Housing Association Limited	None	None	G1	V1	Grading Under Review	18/05/2017	Reactive Engagement	We are currently investigating a matter which may change Impact's current published compliant governance and viability gradings
L4363	Incommunities Group Limited	None	Incommunities Limited	G1	V1	Narrative RJ	24/04/2013	N/A	Viability upgrade
L4363	Incommunities Group Limited	None	Incommunities Limited, Sadeh Lok	G1	V1	Strapline RJ	25/02/2015	N/A	Confirmation of existing grades
L4363	Incommunities Group Limited	None	Incommunities Limited, Sadeh Lok	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4363	Incommunities Group Limited	None	Incommunities Limited, Sadeh Lok	G1	V1	Strapline RJ	26/10/2016	Stability Check	Confirmation of existing grades
L4363	Incommunities Group Limited	None	Incommunities Limited, Sadeh Lok Limited	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4363	Incommunities Group Limited	None	Incommunities Limited, Sadeh Lok Limited	G1	V1	Strapline RJ	24/04/2019	In Depth Assessment	Confirmation of existing grades
L4363	Incommunities Group Limited	None	Incommunities Limited, Sadeh Lok Limited	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
L4363	Incommunities Group Limited	None	Incommunities Limited, Sadeh Lok Limited	G2	V1	Narrative RJ	28/10/2020	Reactive Engagement	Governance downgrade
L4363	Incommunities Group Limited	None	Incommunities Limited, Sadeh Lok Limited	G2	V1	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
L4476	Incommunities Limited	Incommunities Group Limited (L4363) and Sadeh Lok Limited (L3807) transferred engagements to Incommunities Limited (L4476) on 1 December 2021.	None	G2	V1	Strapline RJ	15/12/2021	Stability Check	Confirmation of existing grades
L4476	Incommunities Limited	None	None	G2	V1	Regulatory Notice	12/07/2022	Reactive Engagement	Economic Standards
L4476	Incommunities Limited	None	None	G2	V1	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
L4476	Incommunities Limited	None	None	G2	V1	Narrative RJ	17/01/2024	In Depth Assessment	Changed basis for governance grade
L0266	Industrial Dwellings Society (1885) Limited (The)	None	None	G1	V1	Strapline RJ	27/02/2013	N/A	Confirmation of existing grades
L0266	Industrial Dwellings Society (1885) Limited (The)	None	None	G1	V1	Strapline RJ	25/02/2015	N/A	Confirmation of existing grades
L0266	Industrial Dwellings Society (1885) Limited (The)	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L0266	Industrial Dwellings Society (1885) Limited (The)	None	None	G2	V1	Narrative RJ	29/03/2017	Stability Check and Reactive Engagement	Governance downgrade
L0266	Industrial Dwellings Society (1885) Limited (The)	None	Otto Schiff Housing Association	G2	V1	Strapline RJ	30/05/2018	Stability Check	Confirmation of existing grades
L0266	Industrial Dwellings Society (1885) Limited (The)	None	Otto Schiff Housing Association	G1	V1	Narrative RJ	29/05/2019	In Depth Assessment	Governance upgrade
L0266	Industrial Dwellings Society (1885) Limited (The)	None	Otto Schiff Housing Association	G1	V1	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
L0266	Industrial Dwellings Society (1885) Limited (The)	None	Otto Schiff Housing Association	G1	V1	Strapline RJ	25/11/2020	Stability Check	Confirmation of existing grades
L0266	Industrial Dwellings Society (1885) Limited (The)	None	Otto Schiff Housing Association	G1	V1	Strapline RJ	03/11/2021	Stability Check	Confirmation of existing grades
L0266	Industrial Dwellings Society (1885) Limited (The)	None	Otto Schiff Housing Association	G1	V1	Regulatory Notice	29/06/2022	Reactive Engagement	Consumer Standards
LH3728	Inquilab Housing Association Limited	None	None	G1	V1	Strapline RJ	31/07/2013	N/A	Confirmation of existing grades
LH3728	Inquilab Housing Association Limited	None	None	G2	V1	Narrative RJ	12/02/2014	N/A	Governance downgrade
LH3728	Inquilab Housing Association Limited	None	None	G1	V1	Narrative RJ	28/01/2015	N/A	Governance upgrade
LH3728	Inquilab Housing Association Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
LH3728	Inquilab Housing Association Limited	None	None	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
LH3728	Inquilab Housing Association Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
LH3728	Inquilab Housing Association Limited	None	None	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
LH3728	Inquilab Housing Association Limited	None	None	G2	V1	Narrative RJ	27/11/2019	In Depth Assessment	Governance downgrade
LH3728	Inquilab Housing Association Limited	None	None	G2	V1	Strapline RJ	18/11/2020	Stability Check	Confirmation of existing grades
LH3728	Inquilab Housing Association Limited	None	None	G1	V1	Narrative RJ	26/05/2021	Reactive Engagement	Governance upgrade
LH3728	Inquilab Housing Association Limited	None	None	G1	V1	Strapline RJ	08/12/2021	Stability Check	Confirmation of existing grades
L0061	Irwell Valley Housing Association Limited	None	Pendleton Improved Homes Limited	G1	V1	Strapline RJ	26/06/2013	N/A	Confirmation of existing grades
L0061	Irwell Valley Housing Association Limited	None	Pendleton Improved Homes Limited	G1	V1	Strapline RJ	25/06/2014	N/A	Confirmation of existing grades

L0061	Irwell Valley Housing Association Limited	None	Pendleton Improved Homes Limited	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
L0061	Irwell Valley Housing Association Limited	None	Pendleton Improved Homes Limited	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
L0061	Irwell Valley Housing Association Limited	None	Pendleton Improved Housing Association Limited	G1	V1	Strapline RJ	20/12/2017	Stability Check	Confirmation of existing grades
L0061	Irwell Valley Housing Association Limited	None	None	G1	V1	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
L0061	Irwell Valley Housing Association Limited	None	None	G1	V1	Strapline RJ	26/06/2019	In Depth Assessment	Confirmation of existing grades
L0457	Islington and Shoreditch Housing Association Limited	None	Lien Viet Housing Association	G1	V1	Strapline RJ	28/08/2013	N/A	Confirmation of existing grades
L0457	Islington and Shoreditch Housing Association Limited	None	Lien Viet Housing Association Limited	G2	V1	Narrative RJ	12/02/2014	N/A	Governance downgrade
L0457	Islington and Shoreditch Housing Association Limited	None	Lien Viet Housing Association Limited	G1	V1	Narrative RJ	27/08/2014	N/A	Governance upgrade
L0457	Islington and Shoreditch Housing Association Limited	None	Lien Viet Housing Association Limited	G1	V1	Strapline RJ	16/12/2015	Stability Check	Confirmation of existing grades
L0457	Islington and Shoreditch Housing Association Limited	None	Lien Viet Housing Association Limited	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L0457	Islington and Shoreditch Housing Association Limited	None	Lien Viet Housing Association Limited	G2	V1	Narrative RJ	31/01/2018	In Depth Assessment and Reactive Engagement	Governance downgrade
4646	ISOS Housing Limited	None	None	G1	V1	Strapline RJ	31/07/2013	N/A	Confirmation of existing grades
4646	ISOS Housing Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
4646	ISOS Housing Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L0173	Jephson Homes Housing Association Limited	None	Jephson Housing Association Limited, Marches Housing Association Limited	G1	V1	Strapline RJ	27/02/2013	N/A	Confirmation of existing grades
LH4345	Jigsaw Homes Group Limited	None	Adactus Housing Association Limited, Beech Housing Association Limited, Chorley Community Housing Limited, New Charter Homes Limited, AKSA housing Association Limited, Gedling Homes	G1	V1	Interim RJ	25/04/2018	Merger Activity	Merger
LH4345	Jigsaw Homes Group Limited	None	Adactus Housing Association Limited, Beech Housing Association Limited, Chorley Community Housing Limited, New Charter Homes Limited, AKSA housing Association Limited, Gedling Homes	G1	V1	Strapline RJ	31/07/2019	In Depth Assessment	Confirmation of existing grades
LH4345	Jigsaw Homes Group Limited	None	Adactus Housing Association Limited, AKSA Housing Association Limited, Beech Housing Association Limited, Chorley Community Housing Limited, Jigsaw Homes Midlands (formerly Gedling Homes), New Charter Homes Limited	G1	V1	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
LH4345	Jigsaw Homes Group Limited	None	Jigsaw Homes Midlands, Jigsaw Homes North, Jigsaw Homes Tameside	G1	V1	Strapline RJ	24/11/2021	Stability Check	Confirmation of existing grades
LH4345	Jigsaw Homes Group Limited	None	Jigsaw Homes Midlands, Jigsaw Homes North, Jigsaw Homes Tameside	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
LH4345	Jigsaw Homes Group Limited	None	Jigsaw Homes Midlands, Jigsaw Homes North, Jigsaw Homes Tameside	G1	V1	Strapline RJ	26/07/2023	In Depth Assessment	Confirmation of existing grades
LH4345	Jigsaw Homes Group Limited	None	Jigsaw Homes Midlands, Jigsaw Homes North, Jigsaw Homes Tameside	G1	V1	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
L1231	Johnnie Johnson Housing Trust Limited	None	Johnnie Johnson Housing Association Limited	G1	V1	Grading Under Review	10/12/2013	N/A	We are currently investigating a matter which may impact on Johnnie Johnson's published compliant governance grading.
L1231	Johnnie Johnson Housing Trust Limited	None	Johnnie Johnson Housing Association Limited	G2	V1	Narrative RJ	17/03/2016	Reactive Engagement	Viability upgrade
L1231	Johnnie Johnson Housing Trust Limited	None	None	G1	V1	Narrative RJ	30/11/2016	In Depth Assessment	Governance upgrade
L1231	Johnnie Johnson Housing Trust Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L1231	Johnnie Johnson Housing Trust Limited	None	None	G1	V1	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
L1231	Johnnie Johnson Housing Trust Limited	None	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
L1231	Johnnie Johnson Housing Trust Limited	None	None	G1	V1	Strapline RJ	18/11/2020	In Depth Assessment	Confirmation of existing grades
L1231	Johnnie Johnson Housing Trust Limited	None	None	G1	V1	Strapline RJ	01/12/2021	Stability Check	Confirmation of existing grades
L0057	Joseph Rowntree Housing Trust (The)	None	None	G1	V1	Strapline RJ	28/05/2014	N/A	Confirmation of existing grades
L0057	Joseph Rowntree Housing Trust (The)	None	None	G2	V1	Narrative RJ	17/12/2014	N/A	Governance downgrade
L0057	Joseph Rowntree Housing Trust (The)	None	None	G1	V1	Narrative RJ	30/09/2015	N/A	Governance upgrade
4846	Karbon Homes Limited	None	None	G1	V1	Interim RJ	26/04/2017	Merger Activity	Merger
4846	Karbon Homes Limited	None	York Housing Association Limited	G1	V1	Strapline RJ	30/05/2018	In Depth Assessment	Confirmation of existing grades

4846	Karbon Homes Limited	None	York Housing Association Limited	G1	V1	Strapline RJ	13/11/2019	Stability Check	Confirmation of existing grades
4846	Karbon Homes Limited	None	York Housing Association Limited	G1	V1	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
4846	Karbon Homes Limited	Byker Community Trust Limited transferred engagements to Karbon Homes Limited on 1 April 2021.	York Housing Association Limited	G1	V1	Interim RJ	28/04/2021	Merger Activity	Merger
4846	Karbon Homes Limited	None	York Housing Association Limited	G1	V1	Strapline RJ	01/12/2021	Stability Check	Confirmation of existing grades
4846	Karbon Homes Limited	None	York Housing Association Limited	G1	V1	Strapline RJ	29/06/2022	In Depth Assessment	Confirmation of existing grades
4846	Karbon Homes Limited	Leeds and Yorkshire Housing Association Limited transferred engagements to 54 North Homes Limited (formerly York Housing Association Limited) on 16 December 2022.	54 North Homes Limited (formerly York Housing Association Limited)	G1	V1	Strapline RJ	11/01/2023	Stability Check	Confirmation of existing grades
4846	Karbon Homes Limited	None	54 North Homes Limited	G1	V1	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
L4436	Knightstone Housing Group Limited	None	Knightstone Housing Group Limited, Knightstone Housing Association Limited Limited	G1	V1	Strapline RJ	26/03/2014	N/A	Confirmation of existing grades
L4436	Knightstone Housing Group Limited	None	Knightstone Housing Association Limited	G1	V1	Strapline RJ	29/10/2014	N/A	Confirmation of existing grades
L4436	Knightstone Housing Group Limited	None	Knightstone Housing Association Limited	G1	V1	Narrative RJ	11/02/2016	Reactive Engagement	Governance and viability upgrades
L4436	Knightstone Housing Group Limited	None	Knightstone Housing Association Limited	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4436	Knightstone Housing Group Limited	None	Knightstone Housing Association Limited	G1	V1	Strapline RJ	26/07/2017	In Depth Assessment	Confirmation of existing grades
LH4343	Knowsley Housing Trust	None	None	G1	V1	Strapline RJ	31/07/2013	N/A	Confirmation of existing grades
LH4343	Knowsley Housing Trust	None	None	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing
LH4343	Knowsley Housing Trust	None	None	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
LH4343	Knowsley Housing Trust	None	None	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
LH4343	Knowsley Housing Trust	None	None	G1	V1	Grading Under Review	20/06/2018	Reactive Engagement	The regulator is currently investigating a matter which may impact on Knowsley Housing Trust's compliance with the governance element of the Governance and Viability Standard.
LH4343	Knowsley Housing Trust	None	None	G1	V1	Regulatory Notice	20/06/2018	Reactive Engagement	Consumer Standards
LH4343	Knowsley Housing Trust	Became Livv Housing Group - April 2020	None	G3	V1	Narrative RJ	01/08/2018	In Depth Assessment and Reactive Engagement	Governance downgrade
LH0704	Leeds and Yorkshire Housing Association Limited	None	None	G1	V1	Strapline RJ	31/07/2013	N/A	Confirmation of existing grades
LH0704	Leeds and Yorkshire Housing Association Limited	None	None	G1	V1	Strapline RJ	17/03/2016	In Depth Assessment	Confirmation of existing grades
LH0704	Leeds and Yorkshire Housing Association Limited	None	None	G1	V1	Strapline RJ	26/10/2016	Stability Check	Confirmation of existing grades
LH0704	Leeds and Yorkshire Housing Association Limited	None	None	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
LH0704	Leeds and Yorkshire Housing Association Limited	None	None	G2	V1	Narrative RJ	25/07/2018	Reactive Engagement	Governance downgrade
LH0704	Leeds and Yorkshire Housing Association Limited	None	None	G2	V1	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
LH0704	Leeds and Yorkshire Housing Association Limited	None	None	G1	V1	Narrative RJ	25/09/2019	Stability Check and Reactive Engagement	Governance upgrade
LH0704	Leeds and Yorkshire Housing Association Limited	None	None	G1	V1	Strapline RJ	18/11/2020	In Depth Assessment	Confirmation of existing grades
LH0704	Leeds and Yorkshire Housing Association Limited	Leeds and Yorkshire Housing Association Limited transferred engagements to 54 North Homes Limited (formerly York Housing Association Limited) on 16 December 2022.	None	G1	V1	Strapline RJ	01/12/2021	Stability Check	Confirmation of existing grades
LH0989	Leeds Federated Housing Association Limited	None	None	G1	V1	Strapline RJ	27/11/2013	N/A	Confirmation of existing
LH0989	Leeds Federated Housing Association Limited	None	None	G1	V1	Strapline RJ	27/11/2013	N/A	Confirmation of existing grades
LH0989	Leeds Federated Housing Association Limited	None	None	G1	V1	Strapline RJ	16/12/2015	Stability Check	Confirmation of existing grades
LH0989	Leeds Federated Housing Association Limited	None	None	G1	V1	Strapline RJ	26/10/2016	Stability Check	Confirmation of existing grades
LH0989	Leeds Federated Housing Association Limited	None	None	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
LH0989	Leeds Federated Housing Association Limited	None	None	G1	V1	Strapline RJ	27/02/2019	In Depth Assessment	Confirmation of existing grades
LH0989	Leeds Federated Housing Association Limited	None	None	G1	V1	Strapline RJ	13/11/2019	Stability Check	Confirmation of existing grades
LH0989	Leeds Federated Housing Association Limited	None	None	G1	V1	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
LH0989	Leeds Federated Housing Association Limited	None	None	G1	V1	Strapline RJ	24/11/2021	Stability Check	Confirmation of existing grades
L4524	Liverpool Mutual Homes Limited	None	None	G1	V1	Narrative RJ	29/04/2015	N/A	Viability upgrade
L4524	Liverpool Mutual Homes Limited	None	None	G1	V1	Strapline RJ	27/01/2016	Stability Check	Confirmation of existing grades
L4524	Liverpool Mutual Homes Limited	None	None	G1	V1	Strapline RJ	26/10/2016	Stability Check	Confirmation of existing grades
L4524	Liverpool Mutual Homes Limited	None	None	G1	V1	Strapline RJ	25/10/2017	In Depth Assessment	Confirmation of existing grades
L4524	Liverpool Mutual Homes Limited	None	None	G1	V1	Strapline RJ	31/10/2018	Stability Check	Confirmation of existing grades
4873	Liverty Limited	LiveWest Homes Limited – August 2018	None	G1	V1	Interim RJ	28/03/2018	Merger Activity	Merger
4873	LiveWest Homes Limited	None	None	G1	V1	Strapline RJ	31/07/2019	In Depth Assessment	Confirmation of existing grades
4873	LiveWest Homes Limited	None	None	G1	V1	Strapline RJ	13/01/2021	Stability Check	Confirmation of existing grades
4873	LiveWest Homes Limited	None	None	G1	V1	Strapline RJ	30/03/2022	In Depth Assessment	Confirmation of existing grades

4873	LiveWest Homes Limited	None	None	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
4873	LiveWest Homes Limited	None	None	G1	V1	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L4538	Livin Housing Limited	None	None	G1	V1	Narrative RJ	30/01/2013	N/A	Viability upgrade
L4538	Livin Housing Limited	None	None	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
L4538	Livin Housing Limited	None	None	G1	V1	Strapline RJ	31/08/2016	In Depth Assessment	Confirmation of existing grades
L4538	Livin Housing Limited	None	None	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
L4538	Livin Housing Limited	None	None	G1	V1	Strapline RJ	25/10/2017	Stability Check	Confirmation of existing grades
L4538	Livin Housing Limited	None	None	G1	V1	Strapline RJ	31/10/2018	Stability Check	Confirmation of existing grades
L4538	Livin Housing Limited	None	None	G1	V1	Strapline RJ	30/10/2019	Stability Check	Confirmation of existing grades
L4538	Livin Housing Limited	None	None	G1	V1	Strapline RJ	16/12/2020	In Depth Assessment	Confirmation of existing grades
L4538	Livin Housing Limited	None	None	G1	V1	Strapline RJ	08/12/2021	Stability Check	Confirmation of existing grades
LH4343	Livv Housing Group	Previously Knowsley Housing Trust - April 2020	None	G2	V1	Narrative RJ	28/10/2020	Reactive Engagement	Governance upgrade
LH4343	Livv Housing Group	None	None	G1	V1	Narrative RJ	27/04/2022	In Depth Assessment	Governance upgrade
LH4343	Livv Housing Group	None	None	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
LH4343	Livv Housing Group	None	None	G1	V1	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
LH4454	Local Space	Name changed from Local Space Limited - March 2020	None	G1	V1	Strapline RJ	16/12/2020	Stability Check	Confirmation of previous grades
LH4454	Local Space	None	None	G1	V1	Strapline RJ	27/07/2022	In Depth Assessment	Confirmation of existing grades
LH4454	Local Space	None	None	G1	V1	Narrative RJ	31/01/2024	Stability Check and Reactive Engagement	Viability regrade - V2 to V1
LH4454	Local Space Limited	None	None	G1	V1	Strapline RJ	31/07/2013	N/A	Confirmation of existing grades
LH4454	Local Space Limited	None	None	G2	V1	Narrative RJ	18/02/2015	N/A	Governance downgrade
LH4454	Local Space Limited	None	None	G1	V1	Narrative RJ	24/02/2016	Reactive Engagement	Governance upgrade
LH4454	Local Space Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
LH4454	Local Space Limited	None	None	G1	V1	Strapline RJ	25/04/2018	in Depth Assessment	Confirmation of existing grades
LH4454	Local Space Limited	Name changed to Local Space - March 2020	None	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
L4517	London & Quadrant Housing Trust	None	None	G1	V1	Strapline RJ	07/12/2012	N/A	Confirmation of existing grades
L4517	London & Quadrant Housing Trust	None	None	G1	V1	Strapline RJ	27/01/2016	Stability Check	Confirmation of existing grades
L4517	London & Quadrant Housing Trust	None	East Thames Limited	G1	V1	Interim RJ	25/01/2017	Merger Activity	Merger
L4517	London & Quadrant Housing Trust	None	East Thames Limited	G1	V1	Strapline RJ	28/03/2018	In Depth Assessment	Confirmation of existing grades
L4517	London & Quadrant Housing Trust	Trafford became a subsidiary of London and Quadrant Housing Trust - October 2019	None	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
L4517	London & Quadrant Housing Trust	None	THT and L&Q Community Limited, Trafford Housing Trust Limited	G1	V1	Strapline RJ	25/03/2020	In Depth Assessment	Confirmation of existing grades
L4517	London & Quadrant Housing Trust	None	THT and L&Q Community Limited, Trafford Housing Trust Limited	G1	V1	Strapline RJ	11/11/2020	Stability Check	Confirmation of existing grades
L4517	London & Quadrant Housing Trust	None	THT and L&Q Community Limited, Trafford Housing Trust Limited	G1	V1	Strapline RJ	27/10/2021	Stability Check	Confirmation of existing grades
L4277	Longhurst Group Limited	None	Longhurst & Havelok Homes, Spire Homes (LG) Limited, Friendship Care and Housing Limited, The Teetotal Homes	G1	V1	Narrative RJ	26/02/2014	N/A	Viability upgrade
L4277	Longhurst Group Limited	None	Longhurst & Havelok Homes, Spire Homes (LG) Limited, Friendship Care and Housing Limited, The Teetotal Homes	G1	V1	Strapline RJ	25/03/2015	N/A	Confirmation of existing grades
L4277	Longhurst Group Limited	None	Longhurst & Havelok Homes, Spire Homes (LG) Limited, Friendship Care and Housing Limited, The Teetotal Homes	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4277	Longhurst Group Limited	None	Longhurst & Havelok Homes, Spire Homes (LG) Limited, Friendship Care and Housing Limited, The Teetotal Homes	G1	V1	Strapline RJ	29/03/2017	In Depth Assessment	Confirmation of existing grades
L4277	Longhurst Group Limited	None	Axiom Housing Association Limited, Longhurst & Havelok Homes, Spire Homes (LG) Limited, Friendship Care and Housing Limited, The Teetotal Homes	G1	V1	Strapline RJ	20/12/2017	Stability Check	Confirmation of existing grades
L4277	Longhurst Group Limited	None	Axiom Housing Association Limited, Longhurst & Havelok Homes, Spire Homes (LG) Limited, Friendship Care and Housing Limited, The Teetotal Homes	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
L4277	Longhurst Group Limited	None	None	G1	V1	Strapline RJ	29/01/2020	In Depth Assessment	Confirmation of existing grades
L4277	Longhurst Group Limited	None	None	G1	V1	Strapline RJ	13/01/2021	Stability Check	Confirmation of existing grades
L4277	Longhurst Group Limited	None	None	G1	V1	Strapline RJ	01/12/2021	Stability Check	Confirmation of existing grades
LH0013	Look Ahead Care and Support Limited	None	None	G1	V1	Strapline RJ	26/06/2013	N/A	Confirmation of existing grades
LH0013	Look Ahead Care and Support Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
LH0013	Look Ahead Care and Support Limited	None	None	G1	V1	Strapline RJ	22/02/2017	Stability Check	Confirmation of existing grades
LH0013	Look Ahead Care and Support Limited	None	None	G1	V1	Strapline RJ	28/02/2018	in Depth Assessment	Confirmation of existing grades
LH0013	Look Ahead Care and Support Limited	None	None	G1	V1	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades

LH0013	Look Ahead Care and Support Limited	None	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
LH0013	Look Ahead Care and Support Limited	None	None	G1	V1	Strapline RJ	02/12/2020	Stability Check	Confirmation of existing grades
LH0013	Look Ahead Care and Support Limited	None	None	G1	V1	Strapline RJ	15/12/2021	Stability Check	Confirmation of existing grades
LH0013	Look Ahead Care and Support Limited	None	None	G1	V1	Strapline RJ	29/06/2022	In Depth Assessment	Confirmation of existing grades
LH0013	Look Ahead Care and Support Limited	None	None	G1	V1	Strapline RJ	11/01/2023	Stability Check	Confirmation of existing grades
L4398	Luminus Group Limited	None	Luminus Homes Limited, Oak Foundation	G2	V1	Narrative RJ	31/07/2013	N/A	Updated basis for existing governance grade
L4435	Magenta Living	Previously Wirral Housing Partnerships Limited - April 2019	None	G2	V1	Regulatory Notice	18/04/2019	Reactive Engagement	Consumer Standards
L4435	Magenta Living	None	None	G2	V1	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
L4435	Magenta Living	None	None	G2	V1	Strapline RJ	17/11/2021	Stability Check	Confirmation of existing grades
L4435	Magenta Living	None	None	G1	V1	Narrative RJ	31/08/2022	In Depth Assessment and Reactive Engagement	Governance upgrade
L4435	Magenta Living	None	None	G1	V1	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
LH4227	Magna Housing Group Limited	None	Magna Housing Association Limited, Magna West Somerset Housing Association Limited	G1	V1	Strapline RJ	28/08/2013	N/A	Confirmation of existing grades
LH4227	Magna Housing Group Limited	None	Magna Housing Association Limited, Magna West Somerset Housing Association Limited	G2	V1	Narrative RJ	11/02/2016	In Depth Assessment	Governance downgrade
LH4227	Magna Housing Group Limited	None	Magna Housing Association Limited, Magna West Somerset Housing Association Limited	G1	V1	Narrative RJ	25/01/2017	Stability Check and Reactive Engagement	Governance upgrade
4844	Magna Housing Limited	None	None	G1	V1	Strapline RJ	25/10/2017	Stability Check	Confirmation of existing grades
4844	Magna Housing Limited	None	None	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
4844	Magna Housing Limited	None	None	G1	V1	Strapline RJ	17/04/2020	In Depth Assessment	Confirmation of existing grades
4844	Magna Housing Limited	None	None	G1	V1	Strapline RJ	13/01/2021	Stability Check	Confirmation of existing grades
4844	Magna Housing Limited	None	None	G1	V1	Strapline RJ	15/12/2021	Stability Check	Confirmation of existing grades
4844	Magna Housing Limited	None	None	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
4844	Magna Housing Limited	None	None	G1	V1	Strapline RJ	27/09/2023	In Depth Assessment	Confirmation of existing grades
L3736	Manningham Housing Association Limited	None	None	G1	V1	Strapline RJ	30/10/2013	N/A	Confirmation of existing grades
L3736	Manningham Housing Association Limited	None	None	G1	V1	Strapline RJ	17/03/2016	Stability Check	Confirmation of existing grades
L3736	Manningham Housing Association Limited	None	None	G1	V1	Grading Under Review	13/12/2016	Reactive Engagement	We are currently investigating a matter that may impact on Manningham Housing Association Limited's current published compliant governance grading.
L3736	Manningham Housing Association Limited	None	None	G3	V1	Narrative RJ	01/02/2017	Reactive Engagement	Governance downgrade
L3736	Manningham Housing Association Limited	None	None	G3	V1	Regulatory Notice	01/02/2017	Reactive Engagement	Consumer Standards
L3736	Manningham Housing Association Limited	None	None	G2	V1	Narrative RJ	19/12/2018	Stability Check and Reactive Engagement	Governance upgrade and Viability regrade - V2 to V1
L3736	Manningham Housing Association Limited	None	None	G1	V1	Narrative RJ	25/03/2020	In Depth Assessment	Governance upgrade
L3736	Manningham Housing Association Limited	None	None	G1	V1	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
L3736	Manningham Housing Association Limited	None	None	G1	V1	Strapline RJ	03/11/2021	Stability Check	Confirmation of existing grades
L3736	Manningham Housing Association Limited	None	None	G1	V1	Strapline RJ	15/11/2022	Stability Check	Confirmation of existing grades
L3736	Manningham Housing Association Limited	None	None	G1	V1	Strapline RJ	26/07/2023	In Depth Assessment	Confirmation of existing grades
L3736	Manningham Housing Association Limited	None	None	G1	V1	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L4485	Merlin Housing Society Limited	None	None	G1	V1	Narrative RJ	18/12/2013	N/A	Viability upgrade
L4485	Merlin Housing Society Limited	None	None	G2	V1	Narrative RJ	25/02/2015	N/A	Governance downgrade
L4485	Merlin Housing Society Limited	None	None	G1	V1	Narrative RJ	30/09/2015	N/A	Governance upgrade
L4485	Merlin Housing Society Limited	None	None	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
L4485	Merlin Housing Society Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4485	Merlin Housing Society Limited	None	None	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
L0726	Metropolitan Housing Trust Limited	None	None	G1	V1	Narrative RJ	22/02/2017	In Depth Assessment	Viability upgrade
L0726	Metropolitan Housing Trust Limited	None	None	G1	V1	Strapline RJ	25/10/2017	Stability Check	Confirmation of existing grades
L4466	Midland Heart Limited	None	None	G2	V1	Narrative RJ	24/04/2013	N/A	Updated basis for existing governance grade
L4466	Midland Heart Limited	None	None	G1	V1	Narrative RJ	18/12/2013	N/A	Governance upgrade
L4466	Midland Heart Limited	None	None	G1	V1	Strapline RJ	26/02/2014	N/A	Confirmation of existing grades
L4466	Midland Heart Limited	None	None	G1	V1	Strapline RJ	25/02/2015	N/A	Confirmation of existing grades
L4466	Midland Heart Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4466	Midland Heart Limited	None	None	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
L4466	Midland Heart Limited	None	Prime Focus Regeneration Group Limited	G1	V1	Strapline RJ	27/09/2017	In Depth Assessment	Confirmation of existing grades
L4466	Midland Heart Limited	None	Prime Focus Regeneration Group Limited	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades

L4466	Midland Heart Limited	None	Prime Focus Regeneration Group Limited	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
L4466	Midland Heart Limited	None	Prime Focus Regeneration Group Limited	G1	V1	Strapline RJ	02/12/2020	Stability Check	Confirmation of existing grades
L4466	Midland Heart Limited	None	Prime Focus Regeneration Group Limited	G1	V1	Strapline RJ	28/07/2021	In Depth Assessment	Confirmation of existing grades
L4466	Midland Heart Limited	None	None	G1	V1	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
L4466	Midland Heart Limited	None	None	G1	V1	Strapline RJ	15/11/2023	Stability Check	Confirmation of existing grades
L0386	Moat Homes Limited	None	Moat Housing Group Limited	G1	V1	Strapline RJ	27/03/2013	N/A	Confirmation of existing grades
L0386	Moat Homes Limited	None	Moat Housing Group Limited	G1	V1	Strapline RJ	25/02/2015	N/A	Confirmation of existing grades
L0386	Moat Homes Limited	None	Moat Housing Group Limited	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
L0386	Moat Homes Limited	None	Moat Housing Group Limited	G1	V1	Strapline RJ	29/06/2016	In Depth Assessment	Confirmation of existing grades
L0386	Moat Homes Limited	None	Moat Housing Group Limited	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
L0386	Moat Homes Limited	None	Moat Housing Group Limited	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
L0386	Moat Homes Limited	None	Moat Housing Group Limited	G2	V1	Narrative RJ	14/11/2018	Stability Check and Reactive Engagement	Governance downgrade
L0386	Moat Homes Limited	None	Moat Housing Group Limited	G1	V1	Narrative RJ	29/05/2019	In Depth Assessment	Governance upgrade
L0386	Moat Homes Limited	None	Moat Housing Group Limited	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
L0386	Moat Homes Limited	None	Moat Housing Group Limited	G1	V1	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
L0386	Moat Homes Limited	None	Moat Housing Group Limited	G1	V1	Strapline RJ	25/08/2021	In Depth Assessment	Confirmation of existing grades
L0386	Moat Homes Limited	None	Moat Housing Group Limited	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L0386	Moat Homes Limited	None	Moat Housing Group Limited	G1	V1	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L0975	Mosscare Housing Limited	None	Mossbank Homes Limited	G1	V1	Strapline RJ	27/11/2013	N/A	Confirmation of existing grades
L0975	Mosscare Housing Limited	None	Mossbank Homes Limited	G1	V1	Strapline RJ	16/12/2015	Stability Check	Confirmation of existing grades
L0975	Mosscare Housing Limited	None	Mossbank Homes Limited	G1	V1	Strapline RJ	26/10/2016	Stability Check	Confirmation of existing grades
4857	Mosscare St. Vincent's Housing Group Limited	None	Mossbank Homes Limited	G1	V1	Interim RJ	15/11/2017	Merger Activity	Merger
4857	Mosscare St. Vincent's Housing Group Limited	None	Mossbank Homes Limited	G1	V1	Strapline RJ	17/10/2018	In Depth Assessment	Confirmation of existing grades
4857	Mosscare St. Vincent's Housing Group Limited	None	Mossbank Homes Limited	G1	V1	Strapline RJ	13/11/2019	Stability Check	Confirmation of existing grades
4857	Mosscare St. Vincent's Housing Group Limited	None	Mossbank Homes Limited	G1	V1	Strapline RJ	04/11/2020	Stability Check	Confirmation of existing grades
4857	Mosscare St. Vincent's Housing Group Limited	None	None	G1	V1	Strapline RJ	03/11/2021	Stability Check	Confirmation of existing grades
L0042	Mount Green Housing Association Limited	None	None	G2	V1	Narrative RJ	12/02/2014	N/A	First assessment
L0042	Mount Green Housing Association Limited	None	None	G1	V1	Narrative RJ	29/10/2014	N/A	Governance upgrade
L0042	Mount Green Housing Association Limited	None	None	G1	V1	Strapline RJ	13/01/2016	Stability Check	Confirmation of existing grades
L2194	Muir Group Housing Association Limited	None	None	G1	V1	Strapline RJ	29/05/2013	N/A	Confirmation of existing grades
L2194	Muir Group Housing Association Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L2194	Muir Group Housing Association Limited	None	None	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
L2194	Muir Group Housing Association Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L2194	Muir Group Housing Association Limited	None	None	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
L2194	Muir Group Housing Association Limited	None	None	G1	V1	Strapline RJ	25/09/2019	In Depth Assessment	Confirmation of existing grades
L2194	Muir Group Housing Association Limited	None	None	G1	V1	Strapline RJ	25/11/2020	Stability Check	Confirmation of existing grades
L2194	Muir Group Housing Association Limited	None	None	G1	V1	Strapline RJ	01/12/2021	Stability Check	Confirmation of existing grades
L2194	Muir Group Housing Association Limited	None	None	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L3833	Nehemiah United Churches Housing Association Limited	None	None	G1	V1	Strapline RJ	22/02/2017	In Depth Assessment	First assessment
4825	Network Homes Limited	None	None	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
L4373	Network Housing Group Limited	None	Community Trust Housing, London Strategic Housing, Mitali Housing Association, Riversmead Housing Association, Network Stadium Housing Association, Willow Housing and Care	G1	V1	Narrative RJ	27/03/2013	N/A	Viability upgrade
L4373	Network Housing Group Limited	None	Network Stadium Housing Association Limited, Riversmead Housing Association Limited, Willow Housing and Care Limited, London Strategic Housing Limited, Community Trust	G2	V1	Narrative RJ	30/04/2014	N/A	Governance downgrade
L4373	Network Housing Group Limited	None	Network Stadium Housing Association Limited, Riversmead Housing Association Limited, London Strategic Housing Limited, Community Trust Housing	G1	V1	Narrative RJ	29/07/2015	N/A	Governance upgrade
L4373	Network Housing Group Limited	None	None	G1	V1	Strapline RJ	27/01/2016	Stability Check	Confirmation of existing grades
LH4265	New Charter Housing Trust Limited	None	New Charter Homes Limited, Aksa Housing Association Limited, Gedling Homes Limited	G2	V1	Narrative RJ	29/05/2013	N/A	Updated basis for existing governance grade
LH4265	New Charter Housing Trust Limited	None	New Charter Homes Limited, Aksa Housing Association Limited, Gedling Homes	G1	V1	Narrative RJ	26/03/2014	N/A	Governance upgrade

LH4265	New Charter Housing Trust Limited	None	New Charter Homes Limited, Aksa Housing Association Limited, Gedling Homes	G1	V1	Strapline RJ	17/03/2016	Stability Check	Confirmation of existing grades
LH4265	New Charter Housing Trust Limited	None	New Charter Homes Limited, Aksa Housing Association Limited, Gedling Homes	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
LH4265	New Charter Housing Trust Limited	None	New Charter Homes Limited, Aksa Housing Association Limited, Gedling Homes	G1	V1	Strapline RJ	25/10/2017	Stability Check	Confirmation of existing grades
L0006	Newlon Housing Trust	None	Access Homes Housing Association Limited	G1	V1	Narrative RJ	26/06/2013	N/A	Viability upgrade
L0006	Newlon Housing Trust	None	Access Homes Housing Association Limited	G1	V1	Strapline RJ	25/02/2015	N/A	Confirmation of existing grades
L0006	Newlon Housing Trust	None	Access Homes Housing Association Limited	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L0006	Newlon Housing Trust	None	Access Homes Housing Association Limited	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
L0006	Newlon Housing Trust	None	Access Homes Housing Association Limited	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
LH4249	North Devon Homes	None	None	G1	V1	Strapline RJ	30/10/2019	Stability Check	Confirmation of existing grades
LH4249	North Devon Homes Limited	None	None	G1	V1	Narrative RJ	27/03/2013	N/A	Viability upgrade
LH4249	North Devon Homes Limited	None	None	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
LH4249	North Devon Homes Limited	None	None	G2	V1	Narrative RJ	31/08/2016	In Depth Assessment	Governance downgrade
LH4249	North Devon Homes Limited	None	None	G2	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
LH4249	North Devon Homes Limited	None	None	G2	V1	Strapline RJ	25/10/2017	Stability Check	Confirmation of existing grades
LH4249	North Devon Homes Limited	None	None	G1	V1	Narrative RJ	25/04/2018	Reactive Engagement	Governance upgrade
LH4249	North Devon Homes Limited	North Devon Homes - April 2019	None	G1	V1	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
L4370	North Hertfordshire Homes Limited	None	None	G2	V1	Narrative RJ	29/05/2013	N/A	Updated basis for existing governance grade
L4370	North Hertfordshire Homes Limited	None	None	G1	V1	Narrative RJ	29/04/2015	N/A	Governance upgrade
L4370	North Hertfordshire Homes Limited	None	None	G1	V1	Strapline RJ	17/03/2016	Stability Check	Confirmation of existing grades
L4370	North Hertfordshire Homes Limited	None	None	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
L4370	North Hertfordshire Homes Limited	None	None	G1	V1	Strapline RJ	27/09/2017	In Depth Assessment	Confirmation of existing grades
L4486	North Lincolnshire Homes Limited	None	None	G2	V1	Narrative RJ	28/01/2015	N/A	Governance downgrade and viability upgrade
LH3859	North London Muslim Housing Association Limited	None	None	G1	V1	Strapline RJ	13/12/2023	Stability Check	First assessment
LH0084	North Star Housing Group	North Star Housing Group Limited (L4468), Darlington Housing Association Limited (LH2346) and Teesdale Housing Association	None	G1	V1	Strapline RJ	02/12/2020	Stability Check	Confirmation of existing grades
LH0084	North Star Housing Group	None	None	G1	V1	Strapline RJ	27/10/2021	Stability Check	Confirmation of existing grades
LH0084	North Star Housing Group	None	None	G1	V1	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
LH0084	North Star Housing Group	None	None	G1	V1	Strapline RJ	29/03/2023	In Depth Assessment	Confirmation of existing grades
LH0084	North Star Housing Group	None	None	G1	V1	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
L4468	North Star Housing Group Limited	None	Endeavour Housing Association Limited, Teesdale Housing Association Limited	G1	V1	Strapline RJ	29/05/2013	N/A	Confirmation of existing grades
L4468	North Star Housing Group Limited	None	Endeavour Housing Association Limited, Teesdale Housing Association Limited	G1	V1	Strapline RJ	17/03/2016	Stability Check	Confirmation of existing grades
L4468	North Star Housing Group Limited	None	Endeavour Housing Association Limited, Teesdale Housing Association Limited	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
L4468	North Star Housing Group Limited	None	Darlington Housing Association Limited, Endeavour Housing Association Limited, Teesdale Housing Association Limited	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4468	North Star Housing Group Limited	None	Darlington Housing Association Limited, Endeavour Housing Association Limited, Teesdale Housing Association Limited	G1	V1	Strapline RJ	27/02/2019	In Depth Assessment	Confirmation of existing grades
L4468	North Star Housing Group Limited	None	Darlington Housing Association Limited, Endeavour Housing Association Limited, Teesdale Housing Association Limited	G1	V1	Strapline RJ	13/11/2019	Stability Check	Confirmation of existing grades
L0035	Notting Hill Housing Trust	None	Notting Hill Home Ownership Limited	G1	V1	Strapline RJ	27/03/2013	N/A	Confirmation of existing grades
L0035	Notting Hill Housing Trust	None	Notting Hill Home Ownership Limited	G1	V1	Strapline RJ	30/04/2014	N/A	Confirmation of existing grades
L0035	Notting Hill Housing Trust	None	Notting Hill Home Ownership Limited	G1	V1	Strapline RJ	16/12/2015	In Depth Assessment	Confirmation of existing grades
L0035	Notting Hill Housing Trust	None	Notting Hill Home Ownership Limited	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L0035	Notting Hill Housing Trust	None	Notting Hill Home Ownership Limited	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
LH0273	Nottingham Community Housing Association Limited	None	Nottingham Community (Second) Housing Association Limited, Blyth Cottages	G2	V1	Narrative RJ	26/02/2014	N/A	Governance downgrade
4817	Nottingham Community Housing Association Limited	None	Nottingham Community (Second) Housing Association Limited, Blyth Cottages,	G1	V1	Narrative RJ	29/10/2014	N/A	Governance upgrade

4817	Nottingham Community Housing Association Limited	None	Nottingham Community (Second) Housing Association Limited, Blyth Cottages,	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
4817	Nottingham Community Housing Association Limited	None	Nottingham Community (Second) Housing Association Limited, Blyth Cottages,	G1	V1	Strapline RJ	31/08/2016	In Depth Assessment	Confirmation of existing grades
4817	Nottingham Community Housing Association Limited	None	Nottingham Community (Second) Housing Association Limited, Blyth Cottages,	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
4817	Nottingham Community Housing Association Limited	None	Nottingham Community (Second) Housing Association Limited, Blyth Cottages,	G1	V1	Strapline RJ	25/10/2017	Stability Check	Confirmation of existing grades
4817	Nottingham Community Housing Association Limited	None	Nottingham Community (Second) Housing Association Limited, Blyth Cottages,	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
4817	Nottingham Community Housing Association Limited	None	Nottingham Community (Second) Housing Association Limited	G1	V1	Strapline RJ	15/05/2020	In Depth Assessment	Confirmation of existing grades
4817	Nottingham Community Housing Association Limited	None	Nottingham Community (Second) Housing Association Limited	G1	V1	Strapline RJ	02/12/2020	Stability Check	Confirmation of existing grades
4817	Nottingham Community Housing Association Limited	None	None	G1	V1	Strapline RJ	15/12/2021	Stability Check	Confirmation of existing grades
4817	Nottingham Community Housing Association Limited	None	None	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
4817	Nottingham Community Housing Association Limited	None	None	G1	V1	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
L4459	NSAH (Alliance Homes) Limited	None	None	G1	V1	Narrative RJ	27/03/2013	N/A	Viability upgrade
L4459	NSAH (Alliance Homes) Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4459	NSAH (Alliance Homes) Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4459	NSAH (Alliance Homes) Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4459	NSAH (Alliance Homes) Limited	None	None	G2	V1	Narrative RJ	25/07/2018	In Depth Assessment	Governance downgrade
L4459	NSAH (Alliance Homes) Limited	None	None	G1	V1	Narrative RJ	18/12/2019	Stability Check and Reactive Engagement	Governance upgrade
L4459	NSAH (Alliance Homes) Limited	None	None	G1	V1	Strapline RJ	13/01/2021	Stability Check	Confirmation of existing grades
L4459	NSAH (Alliance Homes) Limited	None	None	G1	V1	Strapline RJ	24/11/2021	Stability Check	Confirmation of existing grades
L4459	NSAH (Alliance Homes) Limited	None	None	G1	V1	Strapline RJ	27/07/2022	In Depth Assessment	Confirmation of existing grades
L4459	NSAH (Alliance Homes) Limited	None	None	G1	V1	Strapline RJ	15/11/2023	Stability Check	Confirmation of existing grades
L4422	Ocean Housing Group Limited	None	Ocean Housing Limited	G1	V1	Strapline RJ	25/09/2013	N/A	Confirmation of existing grades
L0717	Octavia Housing	None	None	G1	V1	Strapline RJ	26/06/2013	N/A	Confirmation of existing grades
L0717	Octavia Housing	None	None	G1	V1	Strapline RJ	29/10/2014	N/A	Confirmation of existing grades
L0717	Octavia Housing	None	None	G1	V1	Strapline RJ	13/01/2016	Stability Check	Confirmation of existing grades
L0717	Octavia Housing	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L0717	Octavia Housing	None	Ducane Housing Association Limited	G1	V1	Strapline RJ	26/07/2017	In Depth Assessment	Confirmation of existing grades
L0717	Octavia Housing	None	Ducane Housing Association Limited	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
LH0171	One Housing Group Limited	None	TPHA Limited	G2	V1	Narrative RJ	27/03/2013	N/A	Updated basis for existing governance grade
4808	One Manchester Limited	None	City South Manchester Housing Trust, Eastlands Homes Partnership Limited	G1	V1	Strapline RJ	17/03/2016	Stability Check and Reactive Engagement	First assessment
4808	One Manchester Limited	None	City South Manchester Housing Trust, Eastlands Homes Partnership Limited	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
4808	One Manchester Limited	None	City South Manchester Housing Trust, Eastlands Homes Partnership Limited	G1	V1	Strapline RJ	25/10/2017	In Depth Assessment	Confirmation of existing grades
4808	One Manchester Limited	None	City South Manchester Housing Trust, Eastlands Homes Partnership Limited	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
4808	One Manchester Limited	None	None	G1	V1	Strapline RJ	13/11/2019	Stability Check	Confirmation of existing grades
4808	One Manchester Limited	None	None	G1	V1	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
4808	One Manchester Limited	None	None	G1	V1	Strapline RJ	27/10/2021	In Depth Assessment	Confirmation of existing grades
L4482	One Vision Housing Limited	None	None	G1	V1	Strapline RJ	29/05/2013	N/A	Confirmation of existing grades
4804	One Vision Housing Limited	None	None	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
4804	One Vision Housing Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
4804	One Vision Housing Limited	None	None	G1	V1	Strapline RJ	26/07/2017	In Depth Assessment	Confirmation of existing grades
4804	One Vision Housing Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
4804	One Vision Housing Limited	None	None	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades

4804	One Vision Housing Limited	None	None	G1	V1	Narrative RJ	25/08/2021	In Depth Assessment	Viability regrade - V2 to V1
4804	One Vision Housing Limited	None	None	G1	V1	Strapline RJ	23/02/2022	Stability Check	Confirmation of existing grades
4804	One Vision Housing Limited	None	None	G1	V1	Narrative RJ	13/12/2023	Stability Check and Reactive Engagement	Viability regrade - V2 to V1
L4486	Ongo Homes Limited	None	None	G1	V1	Narrative RJ	29/06/2016	In Depth Assessment	Governance upgrade
L4486	Ongo Homes Limited	None	None	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
L4486	Ongo Homes Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4486	Ongo Homes Limited	None	None	G1	V1	Grading Under Review	19/12/2018	Reactive Engagement	We are currently investigating a matter which may impact on Ongo Homes Limited's compliance with the governance element of the Governance and Financial Viability Standard.
L4486	Ongo Homes Limited	None	None	G3	V1	Narrative RJ	21/02/2019	Stability Check and Reactive Engagement	Governance downgrade
L4486	Ongo Homes Limited	None	None	G2	V1	Narrative RJ	25/11/2020	Reactive Engagement	Governance upgrade
L4486	Ongo Homes Limited	None	None	G2	V1	Strapline RJ	03/11/2021	Stability Check	Confirmation of existing grades
L4486	Ongo Homes Limited	None	None	G1	V1	Narrative RJ	31/08/2022	In Depth Assessment	Governance upgrade
L4486	Ongo Homes Limited	None	None	G1	V1	Strapline RJ	17/01/2024	Stability Check	Confirmation of existing grades
4649	Onward Group Limited	None	Contour Homes Limited, Onward Homes Limited	G2	V1	Strapline RJ	31/10/2018	Stability Check	Confirmation of existing grades
4649	Onward Group Limited	None	Contour Homes Limited, Onward Homes Limited	G1	V1	Narrative RJ	30/10/2019	In Depth Assessment	Governance upgrade
4649	Onward Group Limited	None	Contour Homes Limited, Onward Homes Limited	G1	V1	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
4649	Onward Group Limited	None	Onward Homes Limited	G1	V1	Strapline RJ	01/12/2021	Stability Check	Confirmation of existing grades
4649	Onward Homes Limited	None	Contour Homes Limited, Hyndburn Homes Limited, Liverpool Housing Trust Limited, Peak Valley Housing Association Limited, Ribble Valley Homes Limited	G2	V1	Narrative RJ	31/01/2018	Reactive Engagement	Governance upgrade
4851	Optivo	None	Amicus Group Limited, Crystal Palace Housing Association Limited	G1	V1	Interim RJ	28/06/2017	Merger Activity	Merger
4851	Optivo	None	Amicus Group Limited, Crystal Palace Housing Association Limited	G1	V1	Strapline RJ	26/09/2018	In Depth Assessment	Confirmation of existing grades
4851	Optivo	None	Amicus Group Limited, Crystal Palace Housing Association Limited	G1	V1	Strapline RJ	30/10/2019	Stability Check	Confirmation of existing grades
4851	Optivo	None	Amicus Group Limited, Crystal Palace Housing Association Limited	G1	V1	Strapline RJ	02/12/2020	In Depth Assessment	Confirmation of existing grades
4851	Optivo	Southern Housing Group Limited and Optivo amalgamated to form Southern Housing 16 December 2022.	Amicus Group Limited, Crystal Palace Housing Association Limited	G1	V1	Strapline RJ	15/12/2021	Stability Check	Confirmation of existing grades
L4123	Orbit Group Limited	None	Orbit South Housing Association Limited, Heart of England Housing Association Limited	G1	V1	Strapline RJ	24/04/2013	N/A	Confirmation of existing grades
L4123	Orbit Group Limited	None	Orbit South Housing Association Limited, Heart of England Housing Association Limited	G2	V1	Narrative RJ	24/11/2015	Reactive Engagement	Governance downgrade
L4123	Orbit Group Limited	None	Orbit South Housing Association Limited, Heart of England Housing Association Limited	G2	V1	Regulatory Notice	24/11/2015	Reactive Engagement	Consumer Standards
L4123	Orbit Group Limited	None	Orbit South Housing Association Limited, Heart of England Housing Association Limited	G2	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
L4123	Orbit Group Limited	None	Heart of England Housing Association Limited, Orbit South Housing Association Limited	G1	V1	Narrative RJ	27/07/2016	Reactive Engagement	Governance upgrade
L4123	Orbit Group Limited	None	Heart of England Housing Association Limited, Orbit South Housing Association Limited	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
L0871	Origin Housing Limited	None	None	G1	V1	Strapline RJ	28/08/2013	N/A	Confirmation of existing grades
L0028	Orwell Housing Association Limited	None	None	G2	V1	Narrative RJ	31/07/2013	N/A	Updated basis for existing governance grade
L0028	Orwell Housing Association Limited	None	None	G1	V1	Narrative RJ	24/06/2015	N/A	Governance upgrade
L0028	Orwell Housing Association Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L0028	Orwell Housing Association Limited	None	None	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
L0028	Orwell Housing Association Limited	None	None	G1	V1	Strapline RJ	20/12/2017	Stability Check	Confirmation of existing grades
L0028	Orwell Housing Association Limited	None	None	G2	V1	Narrative RJ	26/09/2018	In Depth Assessment	Governance downgrade
L0028	Orwell Housing Association Limited	None	None	G1	V1	Narrative RJ	28/08/2019	Reactive Engagement	Governance upgrade
L0028	Orwell Housing Association Limited	None	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
L0028	Orwell Housing Association Limited	None	None	G1	V1	Strapline RJ	25/11/2020	Stability Check	Confirmation of existing grades
L0028	Orwell Housing Association Limited	None	None	G1	V1	Strapline RJ	24/11/2021	Stability Check	Confirmation of existing grades
L4215	Paradigm Housing Group Limited	None	Paradigm Homes Charitable Housing Association Limited	G1	V1	Strapline RJ	29/05/2013	N/A	Confirmation of existing grades

L4215	Paradigm Housing Group Limited	None	Paradigm Homes Charitable Housing Association Limited	G1	V1	Strapline RJ	30/07/2014	N/A	Confirmation of existing grades
L4215	Paradigm Housing Group Limited	None	Paradigm Homes Charitable Housing Association Limited	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
L4215	Paradigm Housing Group Limited	None	Paradigm Homes Charitable Housing Association Limited	G1	V1	Regulatory Notice	21/07/2016	Reactive Engagement	Consumer Standards
L4215	Paradigm Housing Group Limited	None	Paradigm Homes Charitable Housing Association Limited	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
L4215	Paradigm Housing Group Limited	None	Paradigm Homes Charitable Housing Association Limited	G1	V1	Strapline RJ	20/12/2017	Stability Check	Confirmation of existing grades
L4215	Paradigm Housing Group Limited	None	Paradigm Homes Charitable Housing Association Limited	G1	V1	Strapline RJ	25/07/2018	In Depth Assessment	Confirmation of existing grades
L4215	Paradigm Housing Group Limited	None	Paradigm Homes Charitable Housing Association Limited	G1	V1	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
L4215	Paradigm Housing Group Limited	None	Paradigm Homes Charitable Housing Association Limited	G1	V1	Strapline RJ	02/12/2020	Stability Check	Confirmation of existing grades
L4215	Paradigm Housing Group Limited	None	Paradigm Homes Charitable Housing Association Limited	G1	V1	Strapline RJ	27/10/2021	Stability Check	Confirmation of existing grades
L4215	Paradigm Housing Group Limited	None	Paradigm Homes Charitable Housing Association Limited	G1	V1	Strapline RJ	27/07/2022	In Depth Assessment	Confirmation of existing grades
L4215	Paradigm Housing Group Limited	None	Paradigm Homes Charitable Housing Association Limited	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L4215	Paradigm Housing Group Limited	None	Paradigm Homes Charitable Housing Association Limited	G1	V1	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
4849	Paragon Asra Housing Limited	None	Asra Housing Group Limited	G2	V1	Interim RJ	31/05/2017	Merger Activity	Merger
4849	Paragon Asra Housing Limited	None	None	G1	V1	Narrative RJ	25/04/2018	In Depth Assessment	Governance upgrade
4849	Paragon Asra Housing Limited	None	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
4849	Paragon Asra Housing Limited	None	None	G1	V1	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
L4480	Paragon Community Housing Group Limited	None	Elmbridge Housing Trust Limited, Richmond-upon-Thames Churches Housing Trust Limited	G1	V1	Strapline RJ	30/10/2013	N/A	Confirmation of existing grades
LH4262	Paragon Community Housing Group Limited	None	None	G1	V1	Strapline RJ	17/03/2016	In Depth Assessment	Confirmation of existing grades
L0014	Peabody Trust	None	CBHA, Peabody Enterprises Limited	G1	V1	Strapline RJ	27/02/2013	N/A	Confirmation of existing grades
L0014	Peabody Trust	None	Gallions Housing Association Limited, CBHA, Peabody Enterprises Limited	G2	V1	Narrative RJ	12/02/2014	N/A	Governance downgrade
L0014	Peabody Trust	None	CBHA, Gallions Housing Association Limited, Peabody Enterprises Limited	G1	V1	Narrative RJ	25/06/2014	N/A	Governance upgrade
L0014	Peabody Trust	None	CBHA, Gallions Housing Association Limited, Peabody Enterprises Limited	G1	V1	Strapline RJ	25/05/2016	Stability Check	Confirmation of existing grades
L0014	Peabody Trust	None	CBHA, Gallions Housing Association Limited, Peabody Enterprises Limited	G1	V1	Strapline RJ	28/09/2016	In Depth Assessment	Confirmation of existing grades
L0014	Peabody Trust	None	CBHA, Gallions Housing Association Limited, Peabody Enterprises Limited	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
L4505	Phoenix Community Housing Association (Bellingham and Downham) Limited	None	None	G1	V1	Narrative RJ	21/12/2016	In Depth Assessment	Viability upgrade
L4505	Phoenix Community Housing Association (Bellingham and Downham) Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4505	Phoenix Community Housing Association (Bellingham and Downham) Limited	None	None	G1	V1	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
L4505	Phoenix Community Housing Association (Bellingham and Downham) Limited	None	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
L4505	Phoenix Community Housing Association (Bellingham and Downham) Limited	None	None	G1	V1	Strapline RJ	31/03/2021	In Depth Assessment	Confirmation of existing grades
L4505	Phoenix Community Housing Association (Bellingham and Downham) Limited	None	None	G1	V1	Strapline RJ	17/11/2021	Stability Check	Confirmation of existing grades
L4505	Phoenix Community Housing Association (Bellingham and Downham) Limited	None	None	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
A4020	Pickering and Ferens Homes	None	None	G1	V1	Strapline RJ	26/02/2014	N/A	Confirmation of existing grades
A4020	Pickering and Ferens Homes	None	None	G1	V1	Strapline RJ	13/01/2016	Stability Check	Confirmation of existing grades
A4020	Pickering and Ferens Homes	None	None	G1	V1	Strapline RJ	26/04/2017	Stability Check	Confirmation of existing grades
A4020	Pickering and Ferens Homes	None	None	G1	V1	Strapline RJ	20/12/2017	In Depth Assessment	Confirmation of existing grades
A4020	Pickering and Ferens Homes	None	None	G1	V1	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
A4020	Pickering and Ferens Homes	None	None	G1	V1	Strapline RJ	30/10/2019	Stability Check	Confirmation of existing grades
A4020	Pickering and Ferens Homes	None	None	G1	V1	Strapline RJ	18/11/2020	Stability Check	Confirmation of existing grades
A4020	Pickering and Ferens Homes	None	None	G1	V1	Strapline RJ	27/10/2021	In Depth Assessment	Confirmation of existing grades
A4020	Pickering and Ferens Homes	None	None	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
A4020	Pickering and Ferens Homes	None	None	G1	V1	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L1001	Pierhead Housing Association Limited	None	None	G3	V1	Narrative RJ	27/03/2013	N/A	Governance downgrade
L1001	Pierhead Housing Association Limited	None	None	G1	V1	Narrative RJ	28/05/2014	N/A	Governance upgrade
L1001	Pierhead Housing Association Limited	None	None	G1	V1	Strapline RJ	27/01/2016	Stability Check	Confirmation of existing grades
L1001	Pierhead Housing Association Limited	None	Leasowe Community Homes	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L1001	Pierhead Housing Association Limited	None	Leasowe Community Homes	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades

L1001	Pierhead Housing Association Limited	Subsidiary Leasowe Community Homes name changed to Leasowe Community Homes Limited - October 2019	Leasowe Community Homes	G1	V1	Strapline RJ	27/02/2019	In Depth Assessment	Confirmation of existing grades
L1001	Pierhead Housing Association Limited	None	Leasowe Community Homes Limited	G1	V1	Strapline RJ	13/11/2019	Stability Check	Confirmation of existing grades
L1001	Pierhead Housing Association Limited	None	Leasowe Community Homes Limited	G1	V1	Strapline RJ	25/11/2020	Stability Check	Confirmation of existing grades
L1001	Pierhead Housing Association Limited	Pierhead Housing Association Limited became Prima Housing Group Limited in April 2022.	Leasowe Community Homes Limited	G1	V1	Strapline RJ	15/12/2021	Stability Check	Confirmation of existing grades
L4118	Pioneer Housing and Community Group Limited (The)	None	None	G1	V1	Strapline RJ	27/01/2016	Stability Check	Confirmation of existing grades
L4118	Pioneer Housing and Community Group Limited (The)	None	None	G1	V1	Strapline RJ	26/10/2016	Stability Check	Confirmation of existing grades
L4118	Pioneer Housing and Community Group Limited (The)	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4118	Pioneer Housing and Community Group Limited (The)	None	None	G1	V1	Strapline RJ	27/03/2019	In Depth Assessment	Confirmation of existing grades
L4118	Pioneer Housing and Community Group Limited (The)	None	None	G1	V1	Strapline RJ	13/11/2019	Stability Check	Confirmation of existing grades
L4118	Pioneer Housing and Community Group Limited (The)	None	None	G1	V1	Strapline RJ	18/11/2020	Stability Check	Confirmation of existing grades
L4118	Pioneer Housing and Community Group Limited (The)	None	None	G1	V1	Strapline RJ	24/11/2021	Stability Check	Confirmation of existing grades
L4118	Pioneer Housing and Community Group Limited (The)	None	None	G1	V1	Strapline RJ	28/09/2022	In Depth Assessment	Confirmation of existing grades
L4236	Places for People Group Limited	None	Places for People Homes Limited, Places for People Individual Support Limited, Cotman Housing Association	G1	V1	Strapline RJ	29/05/2013	N/A	Confirmation of existing grades
L4236	Places for People Group Limited	None	Places for People Homes, Places for People Individual Support, Cotman Housing Association	G1	V1	Strapline RJ	28/01/2015	N/A	Confirmation of existing grades
L4236	Places for People Group Limited	None	Places for People Homes, Places for People Individual Support, Cotman Housing Association	G1	V1	Strapline RJ	27/04/2016	In Depth Assessment	Confirmation of existing grades
L4236	Places for People Group Limited	None	Places for People Homes, Places for People Individual Support, Cotman Housing Association, Derwent Housing Association Limited (from December 2016)	G1	V1	Strapline RJ	26/10/2016	Stability Check	Confirmation of existing grades
L4236	Places for People Group Limited	None	Places for People Homes Limited, Places for People Living+ Limited, Cotman Housing Association Limited, Derwent Housing Association Limited, Derwent Community Housing Association Limited	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4236	Places for People Group Limited	None	Places for People Homes Limited, Places for People Living+ Limited, Cotman Housing Association Limited, Derwent Housing Association Limited, Derwent Community Housing Association Limited, Luminus Group Limited, Luminus Homes Limited	G1	V1	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
L4236	Places for People Group Limited	Subsidiary Luminus Group Limited now Chorus Homes Group Limited. Subsidiary Luminus Homes Limited now Chorus Homes Limited - June 2019	Places for People Homes Limited, Places for People Living+ Limited, Cotman Housing Association Limited, Derwent Housing Association Limited, Derwent Community Housing Association Limited, Luminus Group Limited, Luminus Homes Limited	G1	V1	Strapline RJ	24/04/2019	In Depth Assessment	Confirmation of existing grades
L4236	Places for People Group Limited	None	Chorus Homes Group Limited (formerly Luminus Group Limited), Chorus Homes Limited (formerly Luminus Homes Limited), Cotman Housing Association Limited, Derwent Community Housing Association Limited, Derwent Housing Association Limited, Places for People Homes Limited, Places for People Living+ Limited	G1	V1	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
L4236	Places for People Group Limited	None	Chorus Homes Group Limited, Chorus Homes Limited, Cotman Housing Association Limited, Derwent Community Housing Association Limited, Derwent Housing Association Limited, Places for People Homes Limited, Places for People Living+ Limited	G1	V1	Strapline RJ	30/03/2022	In Depth Assessment	Confirmation of existing grades
4789	Platform Housing Group Limited	None	Fortis Living Limited, Waterloo Housing Group Limited	G1	V1	Interim RJ	28/11/2018	Merger Activity	Merger
4789	Platform Housing Group Limited	None	Platform Housing Limited	G1	V1	Strapline RJ	28/04/2021	In Depth Assessment	Confirmation of existing grades
4789	Platform Housing Group Limited	None	Platform Housing Limited	G1	V1	Strapline RJ	17/11/2021	Stability Check	Confirmation of existing grades
4789	Platform Housing Group Limited	None	Platform Housing Limited	G1	V1	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
4789	Platform Housing Group Limited	None	Platform Housing Limited	G1	V1	Strapline RJ	27/03/2024	In Depth Assessment	Confirmation of existing grades
L4556	Plus Dane Housing Limited	None	None	G1	V1	Narrative RJ	28/03/2018	Stability Check and reactive engagement	Governance upgrade and viability regrade – V2 to V1

L4556	**Plus Dane Housing Limited**	None	None	G1	V1	**Strapline RJ**	14/11/2018	**Stability Check**	Confirmation of existing grades
L4556	**Plus Dane Housing Limited**	None	None	G1	V1	**Strapline RJ**	18/12/2019	**Stability Check**	Confirmation of existing grades
L4556	**Plus Dane Housing Limited**	None	None	G1	V1	**Strapline RJ**	18/11/2020	**Stability Check**	Confirmation of existing grades
L4556	**Plus Dane Housing Limited**	None	None	G1	V1	**Strapline RJ**	28/07/2021	**In Depth Assessment**	Confirmation of existing grades
L4556	**Plus Dane Housing Limited**	None	None	G1	V1	**Strapline RJ**	24/11/2021	**Stability Check**	Confirmation of existing grades
L4543	**Plymouth Community Homes Limited**	None	None	G1	V1	**Narrative RJ**	30/01/2019	**Stability Check and Reactive Engagement**	Viability regrade - V2 to V1
L4543	**Plymouth Community Homes Limited**	None	None	G1	V1	**Strapline RJ**	13/11/2019	**Stability Check**	Confirmation of existing grades
L4543	**Plymouth Community Homes Limited**	None	None	G1	V1	**Strapline RJ**	13/01/2021	**Stability Check**	Confirmation of existing grades
L4543	**Plymouth Community Homes Limited**	None	None	G1	V1	**Strapline RJ**	30/06/2021	**In Depth Assessment**	Confirmation of existing grades
L4543	**Plymouth Community Homes Limited**	None	None	G1	V1	**Strapline RJ**	15/12/2021	**Stability Check**	Confirmation of existing grades
L4170	**Poplar Housing and Regeneration Community Association Limited**	None	None	G1	V1	**Narrative RJ**	27/11/2013	**N/A**	Viability upgrade
LH4189	**Progress Housing Group Limited**	None	Progress Care Housing Association Limited, New	G1	V1	**Strapline RJ**	26/06/2013	**N/A**	Confirmation of existing grades
LH4189	**Progress Housing Group Limited**	None	Progress Care Housing Association Limited, New	G2	V1	**Narrative RJ**	12/02/2014	**N/A**	Governance downgrade
LH4189	**Progress Housing Group Limited**	None	New Fylde Housing Limited, New Progress Housing	G1	V1	**Narrative RJ**	29/10/2014	**N/A**	Governance upgrade
LH4189	**Progress Housing Group Limited**	None	New Fylde Housing Limited, New Progress Housing	G1	V1	**Strapline RJ**	24/02/2016	**Stability Check**	Confirmation of existing grades
LH4189	**Progress Housing Group Limited**	None	New Fylde Housing Limited, New Progress Housing Association Limited, Progress Care Housing Association Limited	G1	V1	**Strapline RJ**	30/11/2016	**Stability Check**	Confirmation of existing grades
LH4189	**Progress Housing Group Limited**	None	New Fylde Housing Limited, New Progress Housing Association Limited, Progress Care Housing Association Limited	G1	V1	**Strapline RJ**	15/11/2017	**Stability Check**	Confirmation of existing grades
LH4189	**Progress Housing Group Limited**	None	Progress Housing Association Limited	G1	V1	**Strapline RJ**	19/12/2018	**Stability Check**	Confirmation of existing grades
LH4189	**Progress Housing Group Limited**	None	Progress Housing Association Limited	G2	V1	**Narrative RJ**	26/02/2020	**In Depth Assessment and Reactive Engagement**	Governance downgrade
LH4189	**Progress Housing Group Limited**	None	Progress Housing Association Limited	G2	V1	**Strapline RJ**	09/12/2020	**Stability Check**	Confirmation of existing grades
LH4189	**Progress Housing Group Limited**	None	Progress Housing Association Limited	G1	V1	**Narrative RJ**	28/07/2021	**Reactive Engagement**	Governance upgrade
LH4189	**Progress Housing Group Limited**	Reside Housing Association Limited became a subsidiary of Progress Housing Group Limited on 30 September 2021.	Progress Housing Association Limited, Reside Housing Association Limited	G1	V1	**Interim RJ**	15/12/2021	**Merger Activity**	Merger
LH4189	**Progress Housing Group Limited**	None	Progress Housing Association Limited, Reside Housing Association Limited	G1	V1	**Strapline RJ**	11/01/2023	**Stability Check**	Confirmation of existing grades
LH4189	**Progress Housing Group Limited**	None	Progress Housing Association Limited, Reside Housing Association Limited	G1	V1	**Strapline RJ**	27/03/2024	**In Depth Assessment**	Confirmation of existing grades
L4172	**Radian Group Limited**	None	Drum Housing Association Limited, Oriel Housing Limited, Portal Housing Association	G1	V1	**Strapline RJ**	27/03/2013	**N/A**	Confirmation of existing grades
L4172	**Radian Group Limited**	None	Drum Housing Association Limited, Oriel Housing Limited, Portal Housing Association Limited, The Swaythling Housing Society Limited, Windsor and District Housing Association Limited	G1	V1	**Strapline RJ**	25/06/2014	**N/A**	Confirmation of existing grades
L4172	**Radian Group Limited**	None	Drum Housing Association Limited, Portal Housing Association Limited, Windsor and District Housing Association Limited, The Swaythling Housing Society Limited, Oriel Housing Limited	G1	V1	**Strapline RJ**	17/12/2014	**N/A**	Confirmation of existing grades
L4172	**Radian Group Limited**	None	Drum Housing Association Limited, Portal Housing Association Limited, Windsor and District Housing Association Limited, The Swaythling Housing Society Limited, Oriel Housing Limited	G1	V1	**Strapline RJ**	11/02/2016	**Stability Check**	Confirmation of existing grades
L4172	**Radian Group Limited**	None	Drum Housing Association Limited, Portal Housing Association Limited, Windsor and District Housing Association Limited, The Swaythling Housing Society Limited, Oriel Housing Limited	G1	V1	**Strapline RJ**	21/12/2016	**Stability Check**	Confirmation of existing grades
L4172	**Radian Group Limited**	None	Drum Housing Association Limited, Portal Housing Association	G2	V1	**Narrative RJ**	28/02/2018	**In Depth Assessment**	Governance downgrade
L4172	**Radian Group Limited**	None	Drum Housing Association Limited, Portal Housing Association Limited, Windsor	G2	V1	**Strapline RJ**	19/12/2018	**Stability Check**	Confirmation of existing grades
L4172	**Radian Group Limited**	None	Drum Housing Association Limited, Portal Housing Association Limited, Windsor	G1	V1	**Narrative RJ**	27/03/2019	**Stability Check and reactive engagement**	Governance upgrade
L4172	**Radian Group Limited**	None	Drum Housing Association Limited, Oriel Housing Limited, Portal Housing Association Limited, The Swaythling Housing Society Limited, Windsor and District Housing	G1	V1	**Interim RJ**	18/12/2019	**Merger Activity**	Merger

L1556	Raglan Housing Association Limited	None	Raglan Homes	G1	V1	Strapline RJ	27/03/2013	N/A	Confirmation of existing grades
A1855	Railway Housing Association and Benefit Fund	None	None	G1	V1	Strapline RJ	30/10/2013	N/A	Confirmation of existing grades
A1855	Railway Housing Association and Benefit Fund	None	None	G1	V1	Strapline RJ	16/12/2015	Stability Check	Confirmation of existing grades
A1855	Railway Housing Association and Benefit Fund	None	None	G1	V1	Strapline RJ	26/10/2016	Stability Check	Confirmation of existing grades
A1855	Railway Housing Association and Benefit Fund	None	None	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
A1855	Railway Housing Association and Benefit Fund	None	None	G1	V1	Strapline RJ	31/10/2018	In Depth Assessment	Confirmation of existing grades
A1855	Railway Housing Association and Benefit Fund	None	None	G1	V1	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
A1855	Railway Housing Association and Benefit Fund	None	None	G1	V1	Strapline RJ	18/11/2020	Stability Check	Confirmation of existing grades
A1855	Railway Housing Association and Benefit Fund	None	None	G1	V1	Strapline RJ	27/10/2021	Stability Check	Confirmation of existing grades
L4334	Raven Housing Trust Limited	None	None	G1	V1	Strapline RJ	26/06/2013	N/A	Confirmation of existing grades
L4334	Raven Housing Trust Limited	None	None	G1	V1	Strapline RJ	27/01/2016	Stability Check	Confirmation of existing grades
L4334	Raven Housing Trust Limited	None	None	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
L4334	Raven Housing Trust Limited	None	None	G1	V1	Strapline RJ	15/02/2018	In Depth Assessment	Confirmation of existing grades
L4334	Raven Housing Trust Limited	None	None	G1	V1	Regulatory Notice	15/02/2018	Reactive Engagement	Consumer Standards
L4334	Raven Housing Trust Limited	None	None	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
L4334	Raven Housing Trust Limited	None	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
4682	Red Kite Community Housing Limited	None	None	G1	V1	Narrative RJ	27/07/2016	In Depth Assessment	Viability upgrade
4682	Red Kite Community Housing Limited	None	None	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
4682	Red Kite Community Housing Limited	None	None	G1	V1	Strapline RJ	25/10/2017	Stability Check	Confirmation of existing grades
4682	Red Kite Community Housing Limited	None	None	G1	V1	Strapline RJ	30/01/2019	Stability Check	Confirmation of existing grades
4682	Red Kite Community Housing Limited	None	None	G2	V1	Narrative RJ	29/01/2020	Stability Check and Reactive Engagement	Governance downgrade
4682	Red Kite Community Housing Limited	None	None	G2	V1	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
4682	Red Kite Community Housing Limited	None	None	G2	V1	Narrative RJ	28/07/2021	In Depth Assessment	Changed basis for governance grade
4682	Red Kite Community Housing Limited	None	None	G1	V1	Narrative RJ	11/01/2023	Stability Check and Reactive Engagement	Governance upgrade
4682	Red Kite Community Housing Limited	None	None	G1	V1	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
4653	Regenda Limited	None	Regenda Homes Limited	G1	V1	Strapline RJ	29/05/2013	N/A	Confirmation of existing grades
4653	Regenda Limited	None	Regenda Homes Limited	G1	V1	Strapline RJ	27/07/2016	In Depth Assessment	Confirmation of existing grades
4653	Regenda Limited	None	Regenda Homes Limited	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
4653	Regenda Limited	None	Redwing Living Limited	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
4653	Regenda Limited	None	Redwing Living Limited	G1	V1	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
4653	Regenda Limited	None	Redwing Living Limited	G1	V1	Strapline RJ	17/04/2020	In Depth Assessment	Confirmation of existing grades
4653	Regenda Limited	None	Redwing Living Limited	G1	V1	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
4653	Regenda Limited	None	Redwing Living Limited	G1	V1	Strapline RJ	10/11/2021	Stability Check	Confirmation of existing grades
L4279	Richmond Housing Partnership Limited	None	Co-op Homes (South) Limited	G1	V1	Strapline RJ	28/08/2013	N/A	Confirmation of existing grades
L4279	Richmond Housing Partnership Limited	None	Co-op Homes (South) Limited	G1	V1	Strapline RJ	26/02/2014	N/A	Confirmation of existing grades
L4279	Richmond Housing Partnership Limited	None	Co-op Homes (South) Limited	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4279	Richmond Housing Partnership Limited	None	Co-op Homes (South) Limited	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
L4279	Richmond Housing Partnership Limited	None	Co-op Homes (South) Limited	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4279	Richmond Housing Partnership Limited	None	Co-op Homes (South) Limited	G1	V1	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
L4279	Richmond Housing Partnership Limited	None	Co-op Homes (South) Limited	G1	V1	Strapline RJ	26/06/2019	In Depth Assessment	Confirmation of existing grades
L4279	Richmond Housing Partnership Limited	None	Co-op Homes (South) Limited	G1	V1	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
L4279	Richmond Housing Partnership Limited	None	Co-op Homes (South) Limited	G1	V1	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
L4279	Richmond Housing Partnership Limited	None	Co-op Homes (South) Limited	G1	V1	Strapline RJ	01/12/2021	Stability Check	Confirmation of existing grades
L4279	Richmond Housing Partnership Limited	None	Co-op Homes (South) Limited	G1	V1	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
L4279	Richmond Housing Partnership Limited	None	Co-op Homes (South) Limited	G1	V1	Strapline RJ	29/03/2023	In Depth Assessment	Confirmation of existing grades
L4279	Richmond Housing Partnership Limited	None	Co-op Homes (South) Limited	G1	V1	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L4552	Riverside Group Limited (The)	None	St Michaels Housing Trust	G1	V1	Strapline RJ	29/05/2013	N/A	Confirmation of existing grades

L4552	Riverside Group Limited (The)	None	None	G1	V1	Strapline RJ	26/03/2014	N/A	Confirmation of existing grades
L4552	Riverside Group Limited (The)	None	None	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
L4552	Riverside Group Limited (The)	None	None	G1	V1	Strapline RJ	26/10/2016	Stability Check	Confirmation of existing grades
L4552	Riverside Group Limited (The)	None	None	G1	V1	Strapline RJ	26/04/2017	In Depth Assessment	Confirmation of existing grades
L4552	Riverside Group Limited (The)	None	None	G1	V1	Strapline RJ	25/10/2017	Stability Check	Confirmation of existing grades
L4552	Riverside Group Limited (The)	None	Impact Housing Association Limited	G1	V1	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
L4552	Riverside Group Limited (The)	None	Impact Housing Association Limited	G1	V1	Strapline RJ	28/08/2019	In Depth Assessment	Confirmation of existing grades
L4552	Riverside Group Limited (The)	None	None	G1	V1	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
L4404	Rooftop Housing Group Limited	None	Evesham and Pershore Housing Association Limited, Rooftop Homes Limited	G1	V1	Strapline RJ	30/04/2014	N/A	Confirmation of existing grades
L4404	Rooftop Housing Group Limited	None	Evesham and Pershore Housing Association Limited, Rooftop Homes Limited	G1	V1	Strapline RJ	29/10/2014	N/A	Confirmation of existing grades
L4404	Rooftop Housing Group Limited	None	Evesham and Pershore Housing Association Limited, Rooftop Homes Limited	G1	V1	Strapline RJ	30/03/2016	In Depth Assessment	Confirmation of existing grades
L4404	Rooftop Housing Group Limited	None	Evesham and Pershore Housing Association Limited, Rooftop Homes Limited	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4404	Rooftop Housing Group Limited	None	Rooftop Housing Association Limited, Rooftop Homes Limited	G1	V1	Strapline RJ	25/10/2017	Stability Check	Confirmation of existing grades
L4404	Rooftop Housing Group Limited	None	Rooftop Housing Association Limited, Rooftop Homes Limited	G1	V1	Strapline RJ	27/02/2019	Stability Check	Confirmation of existing grades
L4404	Rooftop Housing Group Limited	None	Rooftop Housing Association Limited, Rooftop Homes Limited	G1	V1	Strapline RJ	25/03/2020	In Depth Assessment	Confirmation of existing grades
L4404	Rooftop Housing Group Limited	None	Rooftop Housing Association Limited	G1	V1	Strapline RJ	11/11/2020	Stability Check	Confirmation of existing grades
L4404	Rooftop Housing Group Limited	None	Rooftop Housing Association Limited	G1	V1	Strapline RJ	27/10/2021	Stability Check	Confirmation of existing grades
LH4026	Rosebery Housing Association Limited	None	None	G1	V1	Strapline RJ	26/06/2013	N/A	Confirmation of existing grades
LH4026	Rosebery Housing Association Limited	None	None	G1	V1	Strapline RJ	17/03/2016	Stability Check	Confirmation of existing grades
LH4026	Rosebery Housing Association Limited	None	None	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
LH4026	Rosebery Housing Association Limited	None	None	G1	V1	Strapline RJ	20/12/2017	Stability Check	Confirmation of existing grades
LH4026	Rosebery Housing Association Limited	None	None	G1	V1	Strapline RJ	26/09/2018	In Depth Assessment	Confirmation of existing grades
LH4026	Rosebery Housing Association Limited	None	None	G1	V1	Strapline RJ	25/03/2020	Stability Check and Reactive Engagement	Confirmation of existing grades
LH4026	Rosebery Housing Association Limited	Rosebery Housing Association Limited became a subsidiary of Catalyst Housing Limited on 1 April 2021.	None	G1	V1	Strapline RJ	25/11/2020	Stability Check	Confirmation of existing grades
L3807	Sadeh Lok Housing Group Limited	None	None	G1	V1	Narrative RJ	30/10/2013	N/A	Viability upgrade
LH4412	Saffron Housing Trust Limited	None	None	G2	V1	Narrative RJ	26/06/2013	N/A	Updated basis for existing governance grade
LH4412	Saffron Housing Trust Limited	None	None	G2	V1	Regulatory Notice	18/02/2015	N/A	Economic Standards
LH4412	Saffron Housing Trust Limited	None	None	G1	V1	Narrative RJ	27/01/2016	Reactive Engagement	Governance upgrade
LH4412	Saffron Housing Trust Limited	None	None	G1	V1	Grading Under Review	31/08/2016	Reactive Engagement	We are currently investigating a matter which may impact on Saffron's current published compliant governance grading
LH4412	Saffron Housing Trust Limited	None	None	G3	V1	Narrative RJ	28/09/2016	Reactive Engagement	Governance downgrade
LH4412	Saffron Housing Trust Limited	None	None	G2	V1	Narrative RJ	19/12/2018	Stability Check and reactive engagement	Governance upgrade
LH4412	Saffron Housing Trust Limited	None	None	G1	V1	Narrative RJ	17/04/2020	In Depth Assessment	Governance upgrade
LH4412	Saffron Housing Trust Limited	None	None	G1	V1	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
LH4412	Saffron Housing Trust Limited	None	None	G1	V1	Strapline RJ	03/11/2021	Stability Check	Confirmation of existing grades
L0247	Sanctuary Housing Association	None	Sanctuary Housing Association, Rochford Housing Association, Sanctuary Affordable Housing	G1	V1	Strapline RJ	30/01/2013	N/A	Confirmation of existing grades
L0247	Sanctuary Housing Association	None	Rochford Housing Association, Sanctuary Affordable Housing Association, Chester and District Housing Trust, Sanctuary North West Limited, Sanctuary Liverpool	G1	V1	Strapline RJ	26/03/2014	N/A	Confirmation of existing grades
L0247	Sanctuary Housing Association	None	Rochford Housing Association, Sanctuary Affordable Housing Association, Chester and District Housing Trust, Sanctuary North West Limited, Sanctuary Liverpool	G1	V1	Strapline RJ	28/01/2015	N/A	Confirmation of existing grades
L0247	Sanctuary Housing Association	None	Rochford Housing Association, Sanctuary Affordable Housing Association, Chester and District Housing Trust, Sanctuary North West Limited, Sanctuary Liverpool	G1	V1	Strapline RJ	28/10/2015	Stability Check	Confirmation of existing grades
L0247	Sanctuary Housing Association	None	Rochford Housing Association, Sanctuary Affordable Housing Association, Chester and District Housing Trust, Sanctuary North West Limited, Sanctuary Liverpool	G1	V1	Strapline RJ	27/04/2016	In Depth Assessment	Confirmation of existing grades

L0247	Sanctuary Housing Association	None	Rochford Housing Association, Sanctuary Affordable Housing Association, Chester and District Housing Trust, Sanctuary North West Limited, Sanctuary Liverpool	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L0247	Sanctuary Housing Association	None	Sanctuary Affordable Housing Limited	G1	V1	Strapline RJ	25/10/2017	Stability Check	Confirmation of existing grades
L0247	Sanctuary Housing Association	None	Sanctuary Affordable Housing Limited	G1	V1	Strapline RJ	31/10/2018	Stability Check	Confirmation of existing grades
L4299	Saxon Weald	Name changed from Saxon Weald Homes Limited - November 2019	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
L4299	Saxon Weald	None	None	G1	V1	Strapline RJ	18/11/2020	In Depth Assessment	Confirmation of existing grades
L4299	Saxon Weald	None	None	G1	V1	Strapline RJ	03/11/2021	Stability Check	Confirmation of existing grades
L4299	Saxon Weald Homes Limited	None	None	G1	V1	Strapline RJ	31/07/2013	N/A	Confirmation of existing grades
L4299	Saxon Weald Homes Limited	None	None	G1	V1	Strapline RJ	27/01/2016	Stability Check	Confirmation of existing grades
L4299	Saxon Weald Homes Limited	None	None	G1	V1	Strapline RJ	26/10/2016	In Depth Assessment	Confirmation of existing grades
L4299	Saxon Weald Homes Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4299	Saxon Weald Homes Limited	None	None	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
L4299	Saxon Weald Homes Limited	Saxon Weald – January 2019	None	G1	V1	Strapline RJ	31/10/2018	Stability Check	Confirmation of existing grades
LH4097	Selwood Housing Society Limited	None	None	G1	V1	Strapline RJ	28/08/2013	N/A	Confirmation of existing grades
LH4097	Selwood Housing Society Limited	None	None	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
LH4097	Selwood Housing Society Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
LH4097	Selwood Housing Society Limited	None	None	G1	V1	Strapline RJ	25/10/2017	Stability Check	Confirmation of existing grades
LH4097	Selwood Housing Society Limited	None	None	G1	V1	Strapline RJ	25/10/2017	Stability Check	Confirmation of existing grades
LH4097	Selwood Housing Society Limited	None	None	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
LH4097	Selwood Housing Society Limited	None	None	G1	V1	Strapline RJ	24/04/2019	In Depth Assessment	Confirmation of existing grades
LH4097	Selwood Housing Society Limited	None	None	G1	V1	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
LH4097	Selwood Housing Society Limited	None	None	G1	V1	Strapline RJ	08/12/2021	Stability Check	Confirmation of existing grades
LH4066	Sentinel Housing Association Limited	None	None	G1	V1	Strapline RJ	26/06/2013	N/A	Confirmation of existing grades
LH4066	Sentinel Housing Association Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
LH4066	Sentinel Housing Association Limited	None	None	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
L4370	Settle Group	None	None	G1	V1	Strapline RJ	24/04/2019	Stability Check	Confirmation of existing grades
L4370	Settle Group	None	None	G1	V1	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
L4370	Settle Group	None	None	G1	V1	Strapline RJ	25/11/2020	Stability Check	Confirmation of existing grades
L4370	Settle Group	None	None	G1	V1	Strapline RJ	26/01/2022	In Depth Assessment	Confirmation of existing grades
L4171	Severn Vale Housing Society Limited	None	None	G2	V1	Narrative RJ	26/02/2014	N/A	Governance downgrade
L4171	Severn Vale Housing Society Limited	None	None	G2	V1	Regulatory Notice	18/02/2015	N/A	Consumer Standards
L4171	Severn Vale Housing Society Limited	None	None	G2	V1	Narrative RJ	29/04/2015	N/A	Updated basis for existing grades
LH4325	Severnside Housing	None	None	G1	V1	Strapline RJ	28/08/2013	N/A	Confirmation of existing grades
LH4325	Severnside Housing	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
LH0050	Shepherds Bush Housing Association Limited	None	None	G1	V1	Narrative RJ	27/03/2013	N/A	Viability upgrade
LH0050	Shepherds Bush Housing Association Limited	None	None	G1	V1	Strapline RJ	25/03/2015	N/A	Confirmation of existing grades
LH0050	Shepherds Bush Housing Association Limited	None	None	G2	V1	Narrative RJ	27/04/2016	In Depth Assessment	Governance downgrade
LH0050	Shepherds Bush Housing Association Limited	None	None	G2	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
LH0050	Shepherds Bush Housing Association Limited	None	None	G2	V1	Strapline RJ	20/12/2017	Stability Check	Confirmation of existing grades
LH0050	Shepherds Bush Housing Association Limited	None	None	G1	V1	Narrative RJ	25/07/2018	Reactive Engagement	Governance upgrade
L4442	Shoreline Housing Partnership Limited	None	None	G1	V1	Narrative RJ	30/01/2013	N/A	Viability upgrade
L4494	Shropshire Housing Limited	None	South Shropshire Housing Association, Meres and Mosses Housing Association	G1	V1	Narrative RJ	28/01/2015	N/A	Viability upgrade
L4494	Shropshire Housing Limited	None	South Shropshire Housing Association, Meres and Mosses Housing Association	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4494	Shropshire Housing Limited	None	South Shropshire Housing Association, Meres and Mosses Housing Association	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
L4513	Silva Homes Limited	None	None	G1	V1	Strapline RJ	28/11/2018	In Depth Assessment	Confirmation of existing grades
L4513	Silva Homes Limited	None	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
L4513	Silva Homes Limited	None	None	G1	V1	Strapline RJ	13/01/2021	Stability Check	Confirmation of existing grades
L4513	Silva Homes Limited	None	None	G1	V1	Strapline RJ	01/12/2021	Stability Check	Confirmation of existing grades
L4513	Silva Homes Limited	Silva Homes Limited became a subsidiary of Abri Group Limited on 2 October 2023.	None	G1	V1	Strapline RJ	31/08/2022	In Depth Assessment	Confirmation of existing grades
L4130	Soha Housing Limited	None	None	G1	V1	Strapline RJ	18/12/2013	N/A	Confirmation of existing grades
L4130	Soha Housing Limited	None	None	G2	V1	Narrative RJ	30/09/2015	N/A	Governance downgrade
L4130	Soha Housing Limited	None	None	G1	V1	Narrative RJ	24/02/2016	Reactive Engagement	Governance upgrade
L4130	Soha Housing Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4130	Soha Housing Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades

L4130	Soha Housing Limited	None	None	G1	V1	Strapline RJ	24/04/2019	In Depth Assessment	Confirmation of existing grades
L4130	Soha Housing Limited	None	None	G1	V1	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
L4130	Soha Housing Limited	None	None	G1	V1	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
L4130	Soha Housing Limited	None	None	G1	V1	Strapline RJ	27/10/2021	Stability Check	Confirmation of existing grades
L4130	Soha Housing Limited	None	None	G1	V1	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
L4130	Soha Housing Limited	None	None	G1	V1	Strapline RJ	29/03/2023	In Depth Assessment	Confirmation of existing grades
L4130	Soha Housing Limited	None	None	G1	V1	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L0125	SOLON South West Housing Association Limited	None	Solon South West Housing	G1	V1	Narrative RJ	07/12/2012	N/A	Viability upgrade
L0125	SOLON South West Housing Association Limited	None	Solon South West Housing	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L0125	SOLON South West Housing Association Limited	None	Solon South West Housing	G1	V1	Strapline RJ	26/10/2016	In Depth Assessment	Confirmation of existing grades
L0125	Solon South West Housing Association Limited	None	None	G1	V1	Strapline RJ	27/09/2017	Stability Check	Confirmation of existing grades
L0125	Solon South West Housing Association Limited	None	None	G1	V1	Strapline RJ	31/10/2018	Stability Check	Confirmation of existing grades
L0125	Solon South West Housing Association Limited	None	None	G1	V1	Strapline RJ	30/10/2019	Stability Check	Confirmation of existing grades
L0125	Solon South West Housing Association Limited	Brighter Places was created by a transfer of engagements of Solon South West Housing Association Limited into United Communities Limited on 1 April 2021. On the same date, United Communities Limited changed its name to Brighter Places.	None	G1	V1	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
4686	South Lakes Housing	None	None	G1	V1	Strapline RJ	26/02/2014	N/A	Confirmation of existing grades
4686	South Lakes Housing	None	None	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
4686	South Lakes Housing	None	None	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
4686	South Lakes Housing	None	None	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
4686	South Lakes Housing	None	None	G1	V1	Strapline RJ	27/03/2019	In Depth Assessment	Confirmation of existing grades
4686	South Lakes Housing	None	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
4686	South Lakes Housing	None	None	G1	V1	Strapline RJ	13/01/2021	Stability Check	Confirmation of existing grades
4686	South Lakes Housing	None	None	G1	V1	Strapline RJ	24/11/2021	Stability Check	Confirmation of existing grades
L4230	South Liverpool Homes Limited	None	None	G1	V1	Strapline RJ	31/07/2013	N/A	Confirmation of existing grades
L4230	South Liverpool Homes Limited	None	None	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
L4230	South Liverpool Homes Limited	None	None	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
L4230	South Liverpool Homes Limited	None	None	G1	V1	Strapline RJ	28/06/2017	In Depth Assessment	Confirmation of existing grades
L4230	South Liverpool Homes Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4230	South Liverpool Homes Limited	None	None	G1	V1	Strapline RJ	30/01/2019	Stability Check	Confirmation of existing grades
L4230	South Liverpool Homes Limited	None	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
L4230	South Liverpool Homes Limited	None	None	G1	V1	Strapline RJ	13/01/2021	Stability Check	Confirmation of existing grades
L4230	South Liverpool Homes Limited	None	None	G2	V1	Narrative RJ	30/06/2021	In Depth Assessment	Governance downgrade
L4230	South Liverpool Homes Limited	None	None	G2	V1	Strapline RJ	01/12/2021	Stability Check	Confirmation of existing grades
L4230	South Liverpool Homes Limited	None	None	G2	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L4230	South Liverpool Homes Limited	None	None	G1	V1	Narrative RJ	28/02/2024	Stability Check and Reactive Engagement	Governance upgrade
L0078	South Yorkshire Housing Association Limited	None	Alliance Housing Association (South Yorkshire) Limited	G1	V1	Strapline RJ	31/07/2013	N/A	Confirmation of existing grades
L0078	South Yorkshire Housing Association Limited	None	Alliance Housing Association (South Yorkshire) Limited	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L0078	South Yorkshire Housing Association Limited	None	Alliance Housing Association (South Yorkshire) Limited	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4628	Southern Housing Group Limited	None	Southern Home Ownership Limited	G1	V1	Strapline RJ	26/06/2013	N/A	Confirmation of existing grades
L4628	Southern Housing Group Limited	None	Southern Home Ownership Limited	G1	V1	Strapline RJ	26/03/2014	N/A	Confirmation of existing grades
L4628	Southern Housing Group Limited	None	Southern Home Ownership Limited	G1	V1	Strapline RJ	30/03/2016	Stability Check	Confirmation of existing grades
L4628	Southern Housing Group Limited	None	Southern Home Ownership Limited	G1	V1	Strapline RJ	29/03/2017	In Depth Assessment	Confirmation of existing grades
L4628	Southern Housing Group Limited	None	Southern Home Ownership Limited	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
L4628	Southern Housing Group Limited	None	Southern Home Ownership Limited	G1	V1	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
L4507	Southway Housing Trust (Manchester) Limited	None	None	G1	V1	Narrative RJ	26/02/2014	N/A	Viability upgrade
L4507	Southway Housing Trust (Manchester) Limited	None	None	G1	V1	Strapline RJ	27/01/2016	Stability Check	Confirmation of existing grades
L4507	Southway Housing Trust (Manchester) Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades

L4507	Southway Housing Trust (Manchester) Limited	None	None	G1	V1	Strapline RJ	20/12/2017	Stability Check	Confirmation of existing grades
L4507	Southway Housing Trust (Manchester) Limited	None	None	G1	V1	Strapline RJ	25/04/2018	In Depth Assessment	Confirmation of existing grades
L4507	Southway Housing Trust (Manchester) Limited	None	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
L4507	Southway Housing Trust (Manchester) Limited	None	None	G1	V1	Strapline RJ	25/11/2020	Stability Check	Confirmation of existing grades
L4507	Southway Housing Trust (Manchester) Limited	None	None	G1	V1	Strapline RJ	30/03/2022	In Depth Assessment	Confirmation of existing grades
L4507	Southway Housing Trust (Manchester) Limited	None	None	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L4507	Southway Housing Trust (Manchester) Limited	None	None	G1	V1	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L3865	Sovereign Housing Association Limited	None	Sovereign Living Limited	G1	V1	Strapline RJ	07/12/2012	N/A	Confirmation of existing grades
L3865	Sovereign Housing Association Limited	None	Sovereign Living Limited	G1	V1	Strapline RJ	26/11/2014	N/A	Confirmation of existing grades
L3865	Sovereign Housing Association Limited	None	Sovereign Living Limited	G1	V1	Strapline RJ	27/01/2016	Stability Check	Confirmation of existing grades
4837	Sovereign Housing Association Limited	Code change from L3865	Sovereign Living Limited	G1	V1	Interim RJ	25/01/2017	Merger Activity	Merger
4837	Sovereign Housing Association Limited	None	Sovereign Living Limited	G1	V1	Strapline RJ	25/04/2018	In Depth Assessment	Confirmation of existing grades
4837	Sovereign Housing Association Limited	None	Sovereign Living Limited	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
4837	Sovereign Housing Association Limited	None	Sovereign Living Limited	G1	V1	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
4837	Sovereign Housing Association Limited	None	Sovereign Living Limited	G1	V1	Strapline RJ	13/01/2021	Stability Check	Confirmation of existing grades
4837	Sovereign Housing Association Limited	None	Sovereign Living Limited	G1	V1	Strapline RJ	30/06/2021	In Depth Assessment	Confirmation of existing grades
4837	Sovereign Housing Association Limited	None	Sovereign Living Limited	G1	V1	Regulatory Notice	26/01/2022	Reactive Engagement	Consumer Standards
4837	Sovereign Housing Association Limited	None	Sovereign Living Limited	G2	V1	Narrative RJ	29/06/2022	Reactive Engagement	Governance downgrade
4759	Spectrum Housing Group Limited	None	None	G1	V1	Narrative RJ	24/04/2013	N/A	Viability upgrade
4759	Spectrum Housing Group Limited	None	None	G1	V1	Strapline RJ	30/04/2014	N/A	Confirmation of existing grades
4759	Spectrum Housing Group Limited	None	None	G1	V1	Strapline RJ	28/01/2015	N/A	Confirmation of existing grades
4759	Spectrum Housing Group Limited	None	None	G1	V1	Strapline RJ	17/03/2016	Stability Check	Confirmation of existing grades
L0875	St Vincent's Housing Association Limited	None	None	G1	V1	Strapline RJ	30/10/2013	N/A	Confirmation of existing grades
L0875	St Vincent's Housing Association Limited	None	None	G1	V1	Strapline RJ	27/04/2016	Stability Check	Confirmation of existing grades
L0875	St Vincent's Housing Association Limited	None	None	G1	V1	Regulatory Notice	28/09/2016	Reactive Engagement	Consumer Standards
L0875	St Vincent's Housing Association Limited	None	None	G2	V1	Narrative RJ	26/10/2016	Stability Check and Reactive Engagement	Governance downgrade
L0875	St Vincent's Housing Association Limited	None	None	G1	V1	Narrative RJ	29/03/2017	Reactive Engagement	Governance upgrade
L4458	Stafford & Rural Homes	None	None	G1	V1	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
L4458	Stafford & Rural Homes Limited	None	None	G1	V1	Strapline RJ	28/08/2013	N/A	Confirmation of existing grades
L4458	Stafford & Rural Homes Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4458	Stafford & Rural Homes Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4458	Stafford & Rural Homes Limited	None	None	G1	V1	Strapline RJ	20/12/2017	Stability Check	Confirmation of existing grades
LH2162	Staffordshire Housing Association Limited	None	None	G1	V1	Strapline RJ	28/08/2013	N/A	Confirmation of existing grades
LH2162	Staffordshire Housing Association Limited	None	None	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
LH2162	Staffordshire Housing Association Limited	None	None	G1	V1	Strapline RJ	29/03/2017	In Depth Assessment	Confirmation of existing grades
LH2162	Staffordshire Housing Association Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
LH2162	Staffordshire Housing Association Limited	Staffordshire Housing Association Limited became Honeycomb Group Limited- September 2019	None	G1	V1	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
L1556	Stonewater Limited	None	Stonewater (2) Limited, Stonewater (3) Limited, Stonewater (4) Limited, Stonewater (5) Limited	G1	V1	Strapline RJ	29/04/2015	N/A	Confirmation of existing grades
L1556	Stonewater Limited	None	Stonewater (2) Limited, Stonewater (3) Limited, Stonewater (4) Limited, Stonewater (5) Limited	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
L1556	Stonewater Limited	None	Stonewater (2) Limited, Stonewater (3) Limited, Stonewater (4) Limited, Stonewater (5) Limited	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L1556	Stonewater Limited	None	Stonewater (2) Limited, Stonewater (3) Limited, Stonewater (4) Limited, Stonewater (5) Limited	G1	V1	Strapline RJ	29/03/2017	In Depth Assessment	Confirmation of existing grades
L1556	Stonewater Limited	None	Stonewater (2) Limited, Stonewater (3) Limited, Stonewater (4) Limited, Stonewater (5) Limited	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L1556	Stonewater Limited	None	Stonewater (2) Limited, Stonewater (3) Limited, Stonewater (4) Limited, Stonewater (5) Limited	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
L1556	Stonewater Limited	None	Stonewater (2) Limited, Stonewater (3) Limited, Stonewater (4) Limited, Stonewater (5) Limited	G1	V1	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
L1556	Stonewater Limited	None	Stonewater (2) Limited, Stonewater (3) Limited, Stonewater (4) Limited,	G1	V1	Strapline RJ	31/03/2021	In Depth Assessment	Confirmation of existing grades
L1556	Stonewater Limited	None	Stonewater (2) Limited, Stonewater (5) Limited	G1	V1	Strapline RJ	24/11/2021	Stability Check	Confirmation of existing grades
L1556	Stonewater Limited	None	Stonewater (2) Limited, Stonewater (5) Limited	G1	V1	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
L1556	Stonewater Limited	None	Greenoak Housing Association Limited, Stonewater (5) Limited	G1	V1	Strapline RJ	15/11/2023	Stability Check	Confirmation of existing grades

L1659	Suffolk Housing Society Limited	None	None	G1	V1	Strapline RJ	30/10/2013	N/A	Confirmation of existing grades
L1659	Suffolk Housing Society Limited	None	None	G1	V1	Strapline RJ	25/03/2015	N/A	Confirmation of existing grades
L1659	Suffolk Housing Society Limited	None	None	G2	V1	Narrative RJ	30/09/2015	N/A	Governance downgrade
L1659	Suffolk Housing Society Limited	None	None	G2	V1	Strapline RJ	17/03/2016	Stability Check	Confirmation of existing grades
L1659	Suffolk Housing Society Limited	None	None	G1	V1	Narrative RJ	25/05/2016	Reactive Engagement	Governance upgrade
L1659	Suffolk Housing Society Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L1659	Suffolk Housing Society Limited	None	None	G1	V1	Grading Under Review	11/12/2017	Reactive Engagement	We are currently investigating a matter which may change Suffolk's current published compliant governance grading.
L4145	Swan Housing Association Limited	None	None	G3	V1	Narrative RJ	07/12/2012	N/A	Governance downgrade
L4145	Swan Housing Association Limited	None	None	G2	V1	Narrative RJ	29/10/2014	N/A	Governance upgrade
L4145	Swan Housing Association Limited	None	None	G1	V1	Narrative RJ	25/02/2015	N/A	Governance upgrade
L4145	Swan Housing Association Limited	None	None	G1	V1	Strapline RJ	27/01/2016	In Depth Assessment	Confirmation of existing grades
4649	Symphony Housing Group Limited	None	Beechwood & Ballantyne Community HA Limited, Cobalt Housing Limited, Contour Homes Limited, Contour Housing Limited, Contour Property Services Limited, Hyndburn Homes Limited, Liverpool Housing Trust Limited, Peak Valley Housing Association Limited, Ribble Valley Homes Limited, Vicinity Housing Group Limited	G1	V1	Strapline RJ	07/12/2012	N/A	Confirmation of existing grades
4649	Symphony Housing Group Limited	None	Beechwood & Ballantyne Community Housing Association Limited, Cobalt Housing Limited, Contour Homes Limited, Contour Housing Limited, Contour Property Services Limited, Hyndburn Homes Limited, Liverpool Housing Trust Limited, Peak Valley Housing Association Limited, Ribble Valley Homes Limited, Vicinity Housing Group Limited	G1	V1	Strapline RJ	26/03/2014	N/A	Confirmation of existing grades
4649	Symphony Housing Group Limited	None	Beechwood & Ballantyne Community Housing Association Limited, Cobalt Housing Limited, Contour Homes Limited, Contour Housing Limited, Contour	G1	V1	Strapline RJ	27/01/2016	Stability Check	Confirmation of existing grades
4649	Symphony Housing Group Limited	None	Beechwood & Ballantyne Community Housing Association Limited, Cobalt Housing Limited, Contour Homes Limited, Contour Housing Limited, Contour Property Services Limited, Hyndburn Homes Limited, Liverpool Housing Trust Limited, Peak Valley Housing Association Limited, Ribble Valley Homes Limited, Vicinity Housing Group Limited	G1	V1	Grading Under Review	12/05/2016	Reactive Engagement	We are currently investigating a matter which may impact on Symphony Housing Group's published compliant governance grading."
4649	Symphony Housing Group Limited	None	Cobalt Housing Limited, Contour Homes Limited, Hyndburn Homes Limited, Liverpool Housing Trust Limited, Peak Valley Housing Association Limited, Ribble Valley Homes Limited	G3	V1	Narrative RJ	08/07/2016	Reactive Engagement	Governance downgrade
4649	Symphony Housing Group Limited	None	Cobalt Housing Limited, Contour Homes Limited, Hyndburn Homes Limited, Liverpool Housing Trust Limited, Peak Valley Housing Association Limited, Ribble Valley Homes Limited	G3	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
LH4403	Teign Housing	None	None	G1	V1	Narrative RJ	28/08/2013	N/A	Viability upgrade
LH4403	Teign Housing	None	None	G1	V1	Strapline RJ	29/06/2016	In Depth Assessment	Confirmation of existing grades
LH4403	Teign Housing	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
LH4403	Teign Housing	None	None	G2	V1	Narrative RJ	27/09/2017	Stability Check and Reactive Engagement	Governance downgrade
LH4403	Teign Housing	None	None	G1	V1	Narrative RJ	28/11/2018	Stability Check and Reactive Engagement	Governance upgrade
LH4403	Teign Housing	None	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
LH4403	Teign Housing	None	None	G1	V1	Strapline RJ	31/03/2021	In Depth Assessment	Confirmation of existing grades
LH4403	Teign Housing	None	None	G1	V1	Strapline RJ	24/11/2021	Stability Check	Confirmation of existing grades
LH4403	Teign Housing	None	None	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L0514	Thames Valley Housing Association Limited	None	Thames Valley Charitable Housing Association Limited	G1	V1	Strapline RJ	30/10/2013	N/A	Confirmation of existing grades
L0514	Thames Valley Housing Association Limited	None	Thames Valley Charitable Housing Association Limited	G1	V1	Strapline RJ	25/03/2015	N/A	Confirmation of existing grades
L0514	Thames Valley Housing Association Limited	None	Thames Valley Charitable Housing Association Limited	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L0514	Thames Valley Housing Association Limited	None	Thames Valley Charitable Housing Association Limited	G1	V1	Strapline RJ	26/04/2017	In Depth Assessment	Confirmation of existing grades
L0514	Thames Valley Housing Association Limited	None	Thames Valley Charitable Housing Association Limited	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades

L4522	Thirteen Group Limited	None	Erimus Housing Limited, Tees Valley Housing Limited, Housing Hartlepool, Tristar Homes Limited	G1	V1	Narrative RJ	26/11/2014	N/A	Governance upgrade
L4522	Thirteen Group Limited	None	Erimus Housing Limited, Tees Valley Housing Limited, Housing Hartlepool, Tristar Homes Limited	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4522	Thirteen Group Limited	None	Erimus Housing Limited, Tees Valley Housing Limited,	G1	V1	Strapline RJ	22/02/2017	Stability Check	Confirmation of existing grades
L4522	Thirteen Housing Group Limited	None	None	G1	V1	Strapline RJ	28/02/2018	In Depth Assessment	Confirmation of existing grades
L4522	Thirteen Housing Group Limited	None	None	G1	V1	Strapline RJ	31/10/2018	Stability Check	Confirmation of existing grades
L4522	Thirteen Housing Group Limited	None	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
L4522	Thirteen Housing Group Limited	None	None	G1	V1	Strapline RJ	18/11/2020	In Depth Assessment	Confirmation of existing grades
L4522	Thirteen Housing Group Limited	None	None	G1	V1	Strapline RJ	15/12/2021	Stability Check	Confirmation of existing grades
L4522	Thirteen Housing Group Limited	None	None	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L4522	Thirteen Housing Group Limited	None	None	G1	V1	Strapline RJ	17/01/2024	Stability Check	Confirmation of existing grades
L4520	Thrive Homes Limited	None	None	G1	V1	Narrative RJ	30/01/2013	N/A	Viability upgrade
L4520	Thrive Homes Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4520	Thrive Homes Limited	None	None	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
L4520	Thrive Homes Limited	None	None	G1	V1	Narrative RJ	24/04/2019	In Depth Assessment	Viability regrade - V2 to V1
L4520	Thrive Homes Limited	None	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
L4520	Thrive Homes Limited	None	None	G1	V1	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
L4520	Thrive Homes Limited	None	None	G1	V1	Strapline RJ	17/11/2021	Stability Check	Confirmation of existing grades
L4464	Together Housing Group Limited	None	Chevin Housing Association Limited, Green Vale Homes, Harewood Housing Society, Housing Pendle, Pennine Housing 2000 Limited, Twin Valley Homes	G1	V1	Narrative RJ	27/03/2013	N/A	Viability upgrade
L4464	Together Housing Group Limited	None	Chevin Housing Association Limited, Green Vale Homes Limited, Harewood Housing Society Limited, Housing Pendle Limited, Pennine Housing Limited, Twin Valley Limited	G1	V1	Strapline RJ	28/05/2014	N/A	Confirmation of existing grades
L4464	Together Housing Group Limited	None	Chevin Housing Association Limited, Green Vale Homes Limited, Harewood Housing Society Limited, Housing Pendle Limited, Pennine Housing Limited, Twin Valley Limited	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4464	Together Housing Group Limited	None	Together Housing Association Limited, Harewood Housing Society Limited	G2	V1	Narrative RJ	21/12/2016	Stability Check and Reactive Engagement	Governance downgrade
L4464	Together Housing Group Limited	None	Together Housing Association Limited, Harewood Housing Society Limited	G1	V1	Narrative RJ	15/11/2017	In Depth Assessment	Governance upgrade
L4464	Together Housing Group Limited	None	Together Housing Association Limited, Harewood Housing Society Limited	G1	V1	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
L4464	Together Housing Group Limited	None	Together Housing Association Limited	G1	V1	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
L4464	Together Housing Group Limited	None	Together Housing Association Limited	G1	V1	Strapline RJ	25/11/2020	Stability Check	Confirmation of existing grades
L4464	Together Housing Group Limited	None	Together Housing Association Limited	G1	V1	Strapline RJ	30/06/2021	In Depth Assessment	Confirmation of existing grades
L4464	Together Housing Group Limited	None	Together Housing Association Limited	G1	V1	Strapline RJ	01/12/2021	Stability Check	Confirmation of existing grades
4802	Torus62 Limited	None	Helena Partnerships Limited, Golden Gates Housing Trust	G1	V1	Strapline RJ	16/11/2016	In Depth Assessment	Confirmation of existing grades
4802	Torus62 Limited	None	Helena Partnerships Limited, Golden Gates Housing Trust	G1	V1	Strapline RJ	20/12/2017	Stability Check	Confirmation of existing grades
4802	Torus62 Limited	None	Helena Partnerships Limited, Golden Gates Housing Trust	G1	V1	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
5065	Torus62 Limited	None	None	G1	V1	Interim RJ	30/01/2019	Merger Activity	Merger
5065	Torus62 Limited	None	None	G1	V1	Strapline RJ	04/11/2020	In Depth Assessment	Confirmation of existing grades
5065	Torus62 Limited	None	None	G1	V1	Strapline RJ	01/12/2021	Stability Check	Confirmation of existing grades
5065	Torus62 Limited	None	None	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
5065	Torus62 Limited	None	None	G1	V1	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L4251	Town and Country Housing Group	None	None	G1	V1	Strapline RJ	30/01/2013	N/A	Confirmation of existing grades
L4251	Town and Country Housing Group	None	None	G1	V1	Strapline RJ	26/11/2014	N/A	Confirmation of existing grades
L4251	Town and Country Housing Group	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4251	Town and Country Housing Group	None	None	G1	V1	Strapline RJ	29/06/2016	In Depth Assessment	Confirmation of existing grades
L4251	Town and Country Housing Group	None	None	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
L4251	Town and Country Housing Group	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4251	Town and Country Housing Group	Town and Country Housing - May 2019	None	G1	V1	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
L4440	Trafford Housing Trust Limited	None	None	G1	V1	Narrative RJ	30/01/2013	N/A	Viability upgrade
L4440	Trafford Housing Trust Limited	None	None	G1	V1	Strapline RJ	17/12/2014	N/A	Confirmation of existing grades
L4440	Trafford Housing Trust Limited	None	None	G1	V1	Strapline RJ	17/03/2016	Stability Check	Confirmation of existing grades

L4440	Trafford Housing Trust Limited	None	None	G1	V1	Strapline RJ	26/10/2016	Stability Check	Confirmation of existing grades
L4440	Trafford Housing Trust Limited	None	None	G1	V1	Strapline RJ	20/12/2017	Stability Check	Confirmation of existing grades
L4440	Trafford Housing Trust Limited	Became a subsidiary of London & Quadrant - October 2019	None	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
L4311	Trent & Dove Housing Limited	None	None	G1	V1	Strapline RJ	28/08/2013	N/A	Confirmation of existing grades
L4311	Trent & Dove Housing Limited	None	None	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
L4311	Trent & Dove Housing Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4311	Trent & Dove Housing Limited	None	None	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
L4311	Trent & Dove Housing Limited	None	None	G1	V1	Strapline RJ	27/03/2019	in Depth Assessment	Confirmation of existing grades
L4311	Trent & Dove Housing Limited	None	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
L4311	Trent & Dove Housing Limited	None	None	G1	V1	Strapline RJ	02/12/2020	Stability Check	Confirmation of existing grades
L4311	Trent & Dove Housing Limited	None	None	G1	V1	Strapline RJ	03/11/2021	Stability Check	Confirmation of existing grades
L4311	Trent & Dove Housing Limited	None	None	G1	V1	Strapline RJ	28/09/2022	In Depth Assessment	Confirmation of existing grades
L0979	Trident Housing Association Limited	None	Trident Charitable Housing Association Limited	G1	V1	Strapline RJ	31/07/2013	N/A	Confirmation of existing grades
L0979	Trident Housing Association Limited	None	Trident Charitable Housing Association Limited	G1	V1	Grading Under Review	11/11/2014	N/A	We are currently investigating a matter which may impact on Trident's published compliant governance and viability grades.
L0979	Trident Housing Association Limited	None	Trident Charitable Housing Association Limited	G2	V1	Narrative RJ	08/01/2015	N/A	Governance downgrade
L0979	Trident Housing Association Limited	None	Trident Charitable Housing Association Limited	G2	V1	Narrative RJ	18/02/2015	N/A	Updated basis for existing governance and viability grades
L0979	Trident Housing Association Limited	None	None	G1	V1	Narrative RJ	29/11/2017	Stability Check and Reactive Engagement	Viability regrade - V2 to V1
L0979	Trident Housing Association Limited	None	None	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
L0979	Trident Housing Association Limited	None	None	G1	V1	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
L0979	Trident Housing Association Limited	None	None	G1	V1	Strapline RJ	28/04/2021	In Depth Assessment	Confirmation of existing grades
L0979	Trident Housing Association Limited	None	None	G1	V1	Strapline RJ	10/11/2021	Stability Check	Confirmation of existing grades
4622	Tristar Homes Limited	None	None	G1	V1	Strapline RJ	29/05/2013	N/A	Confirmation of existing grades
4622	Tristar Homes Limited	None	None	G2	V1	Narrative RJ	12/02/2014	N/A	Governance downgrade
L3808	Tuntum Housing Association Limited	None	None	G2	V1	Narrative RJ	27/11/2013	N/A	Updated basis for existing governance and viability grades
L3808	Tuntum Housing Association Limited	None	None	G2	V1	Grading Under Review	06/06/2014	N/A	We are currently investigating a matter which may impact on Tuntum's published compliant governance grading.
L3808	Tuntum Housing Association Limited	None	None	G2	V1	Narrative RJ	30/03/2016	Reactive Engagement	Viability upgrade
L3808	Tuntum Housing Association Limited	None	None	G2	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
LH1534	Two Castles Housing Association Limited	None	None	G1	V1	Strapline RJ	25/09/2013	N/A	Confirmation of existing grades
LH1534	Two Castles Housing Association Limited	None	None	G2	V1	Narrative RJ	12/02/2014	N/A	Governance downgrade
LH1534	Two Castles Housing Association Limited	None	None	G1	V1	Narrative RJ	28/01/2015	N/A	Governance upgrade
LH1534	Two Castles Housing Association Limited	None	None	G1	V1	Strapline RJ	27/01/2016	Stability Check	Confirmation of existing grades
LH1534	Two Castles Housing Association Limited	None	None	G1	V1	Strapline RJ	26/10/2016	Stability Check	Confirmation of existing grades
L4385	Two Rivers Housing	None	None	G1	V1	Strapline RJ	29/05/2013	N/A	Confirmation of existing grades
L4385	Two Rivers Housing	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4385	Two Rivers Housing	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4385	Two Rivers Housing	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4385	Two Rivers Housing	None	None	G1	V1	Strapline RJ	26/09/2018	in Depth Assessment	Confirmation of existing grades
L4385	Two Rivers Housing	None	None	G1	V1	Strapline RJ	13/11/2019	Stability Check	Confirmation of existing grades
L4385	Two Rivers Housing	None	None	G1	V1	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
L4385	Two Rivers Housing	None	None	G1	V1	Strapline RJ	17/11/2021	Stability Check	Confirmation of existing grades
L4385	Two Rivers Housing	None	None	G1	V1	Strapline RJ	31/08/2022	In Depth Assessment	Confirmation of existing grades
L4385	Two Rivers Housing	None	None	G1	V1	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
L3758	United Communities Limited	None	None	G1	V1	Strapline RJ	28/03/2018	In Depth Assessment	Confirmation of existing grades
L3758	United Communities Limited	None	None	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
L3758	United Communities Limited	None	None	G1	V1	Strapline RJ	13/11/2019	Stability Check	Confirmation of existing grades
L3758	United Communities Limited	Brighter Places was created by a transfer of engagements of Solon South West Housing Association Limited into United Communities Limited on 1 April 2021. On the same date, United Communities Limited changed its name to Brighter Places.	None	G1	V1	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
L3758	United Housing Association Limited	None	None	G1	V1	Strapline RJ	25/09/2013	N/A	Confirmation of existing grades

L3758	United Housing Association Limited	None	None	G1	V1	Strapline RJ	29/04/2015	N/A	Confirmation of existing grades
L3758	United Housing Association Limited	None	None	G1	V1	Strapline RJ	27/01/2016	Stability Check	Confirmation of existing grades
L3758	United Housing Association Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
LH3737	Unity Housing Association Limited	None	None	G1	V1	Strapline RJ	29/05/2013	N/A	Confirmation of existing grades
LH3737	Unity Housing Association Limited	None	None	G1	V1	Strapline RJ	29/06/2016	Stability Check	Confirmation of existing grades
LH3737	Unity Housing Association Limited	None	None	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
LH3737	Unity Housing Association Limited	None	None	G1	V1	Narrative RJ	30/01/2019	Stability Check and Reactive Engagement	Governance upgrade and viability regrade - V2 to V1
LH3737	Unity Housing Association Limited	None	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
LH3737	Unity Housing Association Limited	None	None	G1	V1	Strapline RJ	13/01/2021	Stability Check	Confirmation of existing grades
LH3737	Unity Housing Association Limited	None	None	G1	V1	Strapline RJ	30/03/2022	In Depth Assessment	Confirmation of existing grades
LH3737	Unity Housing Association Limited	None	None	G1	V1	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
LH3737	Unity Housing Association Limited	None	None	G1	V1	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L4473	Vale of Aylesbury Housing Trust	None	None	G1	V1	Strapline RJ	18/12/2013	N/A	Confirmation of existing grades
L4473	Vale of Aylesbury Housing Trust	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4473	Vale of Aylesbury Housing Trust	None	None	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
L4473	Vale of Aylesbury Housing Trust	None	None	G1	V1	Strapline RJ	25/10/2017	Stability Check	Confirmation of existing grades
L4473	Vale of Aylesbury Housing Trust	None	None	G1	V1	Strapline RJ	31/10/2018	Stability Check	Confirmation of existing grades
L4473	Vale of Aylesbury Housing Trust Limited	None	None	G1	V1	Strapline RJ	29/05/2019	In Depth Assessment	Confirmation of existing grades
L4473	Vale of Aylesbury Housing Trust Limited	None	None	G1	V1	Strapline RJ	29/05/2019	In Depth Assessment	Confirmation of existing grades
L4473	Vale of Aylesbury Housing Trust Limited	None	None	G1	V1	Strapline RJ	02/12/2020	Stability Check	Confirmation of existing grades
L4473	Vale of Aylesbury Housing Trust Limited	Vale of Aylesbury Housing Trust Limited became Fairhive Homes Limited in April 2022.	None	G1	V1	Strapline RJ	08/12/2021	Stability Check	Confirmation of existing grades
L4460	Victory Housing Trust	None	None	G1	V1	Strapline RJ	30/04/2014	N/A	Confirmation of existing grades
L4460	Victory Housing Trust	None	None	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
L4460	Victory Housing Trust	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4460	Victory Housing Trust	None	None	G1	V1	Strapline RJ	20/12/2017	Stability Check	Confirmation of existing grades
L4460	Victory Housing Trust	None	None	G1	V1	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
L3417	Villages Housing Association Limited (The)	None	The Villages Community Housing Association Limited	G1	V1	Narrative RJ	28/01/2015	N/A	Viability upgrade
LH0172	Viridian Housing	None	None	G2	V1	Narrative RJ	24/04/2013	N/A	Updated basis for existing governance grade
LH0172	Viridian Housing	None	None	G1	V1	Narrative RJ	29/07/2015	N/A	Governance upgrade
LH0172	Viridian Housing	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
LH0172	Viridian Housing	None	None	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
4850	Vivid Housing Limited	None	Hewitt Homes	G1	V1	Interim RJ	31/05/2017	Merger Activity	Merger
4850	Vivid Housing Limited	None	Hewitt Homes	G1	V1	Strapline RJ	25/10/2017	Stability Check	Confirmation of existing grades
4850	Vivid Housing Limited	None	Hewitt Homes	G1	V1	Regulatory Notice	15/02/2018	Reactive Engagement	Consumer Standards
4850	Vivid Housing Limited	None	None	G1	V1	Strapline RJ	27/02/2019	In Depth Assessment	Confirmation of existing grades
4850	Vivid Housing Limited	None	None	G1	V1	Strapline RJ	13/11/2019	Stability Check	Confirmation of existing grades
4850	Vivid Housing Limited	None	None	G1	V1	Strapline RJ	13/01/2021	Stability Check	Confirmation of existing grades
4850	Vivid Housing Limited	None	None	G1	V1	Strapline RJ	28/07/2021	In Depth Assessment	Confirmation of existing grades
4850	Vivid Housing Limited	None	None	G1	V1	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
4850	Vivid Housing Limited	None	None	G1	V1	Strapline RJ	28/02/2024	In Depth Assessment	Confirmation of existing grades
L4441	Wakefield and District Housing Limited	None	None	G1	V1	Narrative RJ	07/12/2012	N/A	Viability upgrade
L4441	Wakefield And District Housing Limited	None	None	G1	V1	Strapline RJ	26/03/2014	N/A	Confirmation of existing grades
L4441	Wakefield And District Housing Limited	None	None	G1	V1	Strapline RJ	30/03/2016	Stability Check	Confirmation of existing grades
L4441	Wakefield And District Housing Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4441	Wakefield And District Housing Limited	None	None	G1	V1	Strapline RJ	28/03/2018	In Depth Assessment	Confirmation of existing grades
L4441	Wakefield And District Housing Limited	None	None	G1	V1	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
L4441	Wakefield And District Housing Limited	None	None	G1	V1	Strapline RJ	18/12/2019	Stability Check	Confirmation of existing grades
L4441	Wakefield And District Housing Limited	None	None	G1	V1	Strapline RJ	02/12/2020	Stability Check	Confirmation of existing grades
L4441	Wakefield And District Housing Limited	None	None	G1	V1	Strapline RJ	24/11/2021	Stability Check	Confirmation of existing grades
L4441	Wakefield And District Housing Limited	None	None	G1	V1	Strapline RJ	25/05/2022	In Depth Assessment	Confirmation of existing grades
L4441	Wakefield And District Housing Limited	None	None	G1	V1	Narrative RJ	17/01/2024	Stability Check and Reactive Engagement	Viability regrade - V2 to V1
L4389	Walsall Housing Group Limited	None	None	G1	V1	Strapline RJ	28/08/2013	N/A	Confirmation of existing grades

L4389	Walsall Housing Group Limited	None	None	G1	V1	Strapline RJ	16/12/2015	In Depth Assessment	Confirmation of existing grades
L4389	Walsall Housing Group Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4389	Walsall Housing Group Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4389	Walsall Housing Group Limited	None	None	G1	V1	Strapline RJ	31/10/2018	Stability Check	Confirmation of existing grades
L4389	Walsall Housing Group Limited	None	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
L4389	Walsall Housing Group Limited	None	None	G1	V1	Strapline RJ	04/11/2020	In Depth Assessment	Confirmation of existing grades
L4389	Walsall Housing Group Limited	None	None	G1	V1	Strapline RJ	08/12/2021	Stability Check	Confirmation of existing grades
L4389	Walsall Housing Group Limited	None	None	G1	V1	Strapline RJ	15/11/2022	Stability Check	Confirmation of existing grades
L4389	Walsall Housing Group Limited	None	None	G1	V1	Strapline RJ	15/11/2023	Stability Check	Confirmation of existing grades
L0277	Wandle Housing Association Limited	None	None	G1	V1	Strapline RJ	25/09/2013	N/A	Confirmation of existing grades
L0277	Wandle Housing Association Limited	None	None	G2	V1	Narrative RJ	18/02/2015	N/A	Governance downgrade
L0518	Warrington Housing Association Limited	None	None	G1	V1	Strapline RJ	30/10/2013	N/A	Confirmation of existing grades
L0518	Warrington Housing Association Limited	None	None	G2	V1	Narrative RJ	17/03/2016	Reactive Engagement	Governance downgrade
L0518	Warrington Housing Association Limited	None	None	G1	V1	Narrative RJ	30/11/2016	Stability Check and Reactive Engagement	Governance upgrade
L0518	Warrington Housing Association Limited	None	None	G1	V1	Strapline RJ	30/05/2018	in Depth Assessment	Confirmation of existing grades
L0518	Warrington Housing Association Limited	None	None	G1	V1	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
L0518	Warrington Housing Association Limited	None	None	G1	V1	Strapline RJ	26/02/2020	Stability Check	Confirmation of existing grades
L0518	Warrington Housing Association Limited	None	None	G1	V1	Strapline RJ	26/05/2021	Stability Check	Confirmation of existing grades
L0518	Warrington Housing Association Limited	None	None	G1	V1	Strapline RJ	15/12/2021	Stability Check	Confirmation of existing grades
L0518	Warrington Housing Association Limited	None	None	G1	V1	Strapline RJ	29/06/2022	In Depth Assessment	Confirmation of existing grades
L0518	Warrington Housing Association Limited	None	None	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L0518	Warrington Housing Association Limited	None	None	G1	V1	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
LH4107	Waterloo Housing Group Limited	None	Waterloo Housing Association, New Linx Housing Trust, de Montford Housing Society	G1	V1	Strapline RJ	30/01/2013	N/A	Confirmation of existing grades
LH4107	Waterloo Housing Group Limited	None	Waterloo Housing Association, New Linx Housing Trust, de Montford Housing Society	G1	V1	Strapline RJ	26/02/2014	N/A	Confirmation of existing grades
LH4107	Waterloo Housing Group Limited	None	Waterloo Housing Association, New Linx Housing Trust, de	G1	V1	Strapline RJ	27/01/2016	Stability Check	Confirmation of existing grades
LH4107	Waterloo Housing Group Limited	None	Acclaim Housing Group Limited, Dales Housing Limited,	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
LH4107	Waterloo Housing Group Limited	None	Acclaim Housing Group Limited, Dales Housing Limited,	G1	V1	Strapline RJ	30/08/2017	In Depth Assessment	Confirmation of existing grades
L4495	Watford Community Housing Trust	None	None	G1	V1	Narrative RJ	29/06/2016	In Depth Assessment	Viability upgrade
L4495	Watford Community Housing Trust	None	None	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
L4495	Watford Community Housing Trust	None	None	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
L4495	Watford Community Housing Trust	None	None	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
L4495	Watford Community Housing Trust	None	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
L4495	Watford Community Housing Trust	None	None	G1	V1	Strapline RJ	27/05/2020	In Depth Assessment	Confirmation of existing grades
L4495	Watford Community Housing Trust	None	None	G1	V1	Strapline RJ	27/01/2021	Stability Check	Confirmation of existing grades
L4495	Watford Community Housing Trust	None	None	G1	V1	Strapline RJ	08/12/2021	Stability Check	Confirmation of existing grades
L4495	Watford Community Housing Trust	None	None	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L4495	Watford Community Housing Trust	None	None	G1	V1	Strapline RJ	13/12/2023	Stability Check	Confirmation of existing grades
L4383	WATMOS Community Homes	None	None	G1	V1	Strapline RJ	07/12/2012	N/A	Confirmation of existing grades
L4383	WATMOS Community Homes	None	None	G1	V1	Strapline RJ	30/04/2014	N/A	Confirmation of existing grades
L4383	WATMOS Community Homes	None	None	G1	V1	Strapline RJ	29/03/2017	In Depth Assessment	Confirmation of existing grades
L4383	WATMOS Community Homes	None	None	G1	V1	Strapline RJ	20/12/2017	Stability Check	Confirmation of existing grades
L4341	Weaver Vale Housing Trust Limited	None	None	G1	V1	Strapline RJ	25/09/2013	N/A	Confirmation of existing grades
L4341	Weaver Vale Housing Trust Limited	None	None	G1	V1	Strapline RJ	17/12/2014	N/A	Confirmation of existing grades
L4341	Weaver Vale Housing Trust Limited	None	None	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
L4341	Weaver Vale Housing Trust Limited	None	None	G1	V1	Strapline RJ	26/10/2016	Stability Check	Confirmation of existing grades
L4341	Weaver Vale Housing Trust Limited	None	None	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
L4341	Weaver Vale Housing Trust Limited	None	None	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
L4341	Weaver Vale Housing Trust Limited	None	None	G1	V1	Strapline RJ	30/10/2019	In Depth Assessment	Confirmation of existing grades
L4341	Weaver Vale Housing Trust Limited	None	None	G1	V1	Strapline RJ	09/12/2020	Stability Check	Confirmation of existing grades
L4341	Weaver Vale Housing Trust Limited	None	None	G1	V1	Strapline RJ	08/12/2021	Stability Check	Confirmation of existing grades
L4341	Weaver Vale Housing Trust Limited	None	None	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
L4341	Weaver Vale Housing Trust Limited	None	None	G1	V1	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
L4509	Wellingborough Homes Limited	None	None	G1	V1	Narrative RJ	27/03/2013	N/A	Viability upgrade
L4509	Wellingborough Homes Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4509	Wellingborough Homes Limited	None	None	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades

L4509	Wellingborough Homes Limited	None	None	G1	V1	Strapline RJ	31/01/2018	Stability Check	Confirmation of existing grades
L4509	Wellingborough Homes Limited	Wellingborough Homes Limited became Greatwell Homes Limited on 1 April 2019	None	G1	V1	Strapline RJ	28/11/2018	In Depth Assessment	Confirmation of existing grades
LH4198	West Devon Homes Limited	None	None	G1	V1	Narrative RJ	29/01/2014	N/A	Viability upgrade
LH3827	West Kent Housing Association	None	None	G1	V1	Strapline RJ	26/06/2013	N/A	Confirmation of existing grades
LH3827	West Kent Housing Association	None	None	G1	V1	Strapline RJ	29/04/2015	N/A	Confirmation of existing grades
LH3827	West Kent Housing Association	None	None	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
LH3827	West Kent Housing Association	None	None	G1	V1	Strapline RJ	26/10/2016	Stability Check	Confirmation of existing grades
LH3827	West Kent Housing Association	None	None	G1	V1	Strapline RJ	15/11/2017	Stability Check	Confirmation of existing grades
LH3827	West Kent Housing Association	None	None	G1	V1	Strapline RJ	25/07/2018	In Depth Assessment	Confirmation of existing grades
LH3827	West Kent Housing Association	None	None	G1	V1	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
LH3827	West Kent Housing Association	None	None	G1	V1	Strapline RJ	30/10/2019	Stability Check	Confirmation of existing grades
LH3827	West Kent Housing Association	None	None	G1	V1	Strapline RJ	13/01/2021	Stability Check	Confirmation of existing grades
LH3827	West Kent Housing Association	None	None	G1	V1	Strapline RJ	10/11/2021	Stability Check	Confirmation of existing grades
LH3827	West Kent Housing Association	None	None	G1	V1	Strapline RJ	29/06/2022	In Depth Assessment	Confirmation of existing grades
L4510	Westward Housing Group Limited	None	Westcountry Housing Association Limited, Tarka Housing Limited	G1	V1	Strapline RJ	25/09/2013	N/A	Confirmation of existing grades
L4510	Westward Housing Group Limited	None	Westcountry Housing Association Limited, Tarka Housing Limited	G1	V1	Strapline RJ	25/03/2015	N/A	Confirmation of existing grades
L4510	Westward Housing Group Limited	None	Westcountry Housing Association Limited, Tarka Housing Limited	G2	V1	Narrative RJ	28/10/2015	Reactive Engagement	Governance downgrade
L4510	Westward Housing Group Limited	None	Westcountry Housing Association Limited, Tarka Housing Limited	G1	V1	Narrative RJ	30/03/2016	Reactive Engagement	Governance upgrade
4826	Westward Housing Group Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
4826	Westward Housing Group Limited	None	None	G1	V1	Strapline RJ	28/03/2018	In Depth Assessment	Confirmation of existing grades
4826	Westward Housing Group Limited	None	None	G1	V1	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
4826	Westward Housing Group Limited	None	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
4826	Westward Housing Group Limited	None	None	G1	V1	Strapline RJ	13/01/2021	Stability Check	Confirmation of existing grades
4826	Westward Housing Group Limited	None	None	G1	V1	Strapline RJ	30/03/2022	In Depth Assessment	Confirmation of existing grades
4826	Westward Housing Group Limited	None	None	G1	V1	Strapline RJ	14/12/2022	Stability Check	Confirmation of existing grades
4826	Westward Housing Group Limited	None	None	G1	V1	Strapline RJ	29/11/2023	Stability Check	Confirmation of existing grades
L4435	Wirral Partnership Homes Limited	None	None	G1	V1	Narrative RJ	27/02/2013	N/A	Viability upgrade
L4435	Wirral Partnership Homes Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4435	Wirral Partnership Homes Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4435	Wirral Partnership Homes Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4435	Wirral Partnership Homes Limited	Magenta Living - April 2019	None	G2	V1	Narrative RJ	29/08/2018	In Depth Assessment	Governance downgrade
L4185	WM Housing Group Limited	None	West Mercia Homes Limited, Optima, Whitefriars	G1	V1	Narrative RJ	27/02/2013	N/A	Viability upgrade
L4185	WM Housing Group Limited	None	West Merica Homes Limited, Whitefriars Housing Group, Optima Community	G1	V1	Strapline RJ	24/09/2014	N/A	Confirmation of existing grades
L4185	WM Housing Group Limited	None	West Merica Homes Limited, Whitefriars Housing Group, Optima Community Association, Family Housing Association (Birmingham) Limited	G1	V1	Strapline RJ	30/03/2016	Stability Check	Confirmation of existing grades
L4185	WM Housing Group Limited	None	West Merica Homes Limited, Whitefriars Housing Group, Optima Community Association, Family Housing Association (Birmingham) Limited	G1	V1	Strapline RJ	21/12/2016	Stability Check	Confirmation of existing grades
L4185	WM Housing Group Limited	None	West Merica Homes Limited, Whitefriars Housing Group, Optima Community Association, Family Housing Association (Birmingham) Limited	G1	V1	Regulatory Notice	27/09/2017	Reactive Engagement	Consumer Standards
L4185	WM Housing Group Limited	None	West Merica Homes Limited, Whitefriars Housing Group, Optima Community Association, Family Housing Association (Birmingham) Limited	G2	V1	Narrative RJ	02/10/2017	In Depth Assessment	Governance downgrade
L4185	WM Housing Group Limited	None	West Merica Homes Limited, Whitefriars Housing Group Limited, Optima Community Association Limited, Family Housing Association (Birmingham) Limited	G1	V1	Narrative RJ	28/02/2018	Reactive Engagement	Governance upgrade

L4185	WM Housing Group Limited	WM Housing Group amalgamated with Whitefriars Housing Group Limited, Optima Community Association Limited, Family Housing Association (Birmingham) Limited and West Merica Homes Limited to become Citizen Housing Group Limited on 1 September 2019. Code changed to 5075.	West Merica Homes Limited, Whitefriars Housing Group Limited, Optima Community Association Limited, Family Housing Association (Birmingham) Limited	G1	V1	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
LH4416	Worcester Community Housing Limited	None	None	G1	V1	Strapline RJ	27/11/2013	N/A	Confirmation of existing grades
LH4208	Worthing Homes Limited	None	None	G1	V1	Strapline RJ	31/07/2013	N/A	Confirmation of existing grades
LH4208	Worthing Homes Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
LH4208	Worthing Homes Limited	None	None	G1	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
LH4208	Worthing Homes Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
LH4208	Worthing Homes Limited	None	None	G1	V1	Strapline RJ	28/03/2018	In Depth Assessment	Confirmation of existing grades
LH4208	Worthing Homes Limited	None	None	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
LH4208	Worthing Homes Limited	None	None	G1	V1	Strapline RJ	27/11/2019	Stability Check	Confirmation of existing grades
LH4208	Worthing Homes Limited	None	None	G1	V1	Strapline RJ	16/12/2020	Stability Check	Confirmation of existing grades
LH4208	Worthing Homes Limited	None	None	G1	V1	Strapline RJ	03/11/2021	In Depth Assessment	Confirmation of existing grades
LH4208	Worthing Homes Limited	None	None	G1	V1	Strapline RJ	15/11/2022	Stability Check	Confirmation of existing grades
L4424	Wrekin Housing Group Limited (The)	None	The Wrekin Housing Trust Limited, Choices Housing Association Limited	G1	V1	Strapline RJ	18/12/2013	N/A	Confirmation of existing grades
L4424	Wrekin Housing Group Limited (The)	None	The Wrekin Housing Trust Limited, Choices Housing Association Limited	G1	V1	Strapline RJ	28/01/2015	N/A	Confirmation of existing grades
L4424	Wrekin Housing Group Limited (The)	None	The Wrekin Housing Trust Limited, Choices Housing Association Limited	G2	V1	Narrative RJ	30/11/2016	In Depth Assessment	Governance downgrade
LH4220	Wrekin Housing Group Limited (The)	Reg code changed from L4424 - December 2019	Choices Housing Association Limited	G1	V1	Narrative RJ	18/12/2019	Stability Check and Reactive Engagement	Viability regrade - V2 to V1
LH4220	Wrekin Housing Group Limited (The)	None	Choices Housing Association Limited	G1	V1	Strapline RJ	28/04/2021	In Depth Assessment	Confirmation of existing grades
LH4220	Wrekin Housing Group Limited (The)	None	Choices Housing Association Limited	G1	V1	Strapline RJ	03/11/2021	Stability Check	Confirmation of existing grades
L4371	Wulvern Housing Limited	None	None	G1	V1	Strapline RJ	27/11/2013	N/A	Confirmation of existing grades
L4371	Wulvern Housing Limited	None	None	G1	V1	Strapline RJ	28/01/2015	N/A	Confirmation of existing grades
L4371	Wulvern Housing Limited	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
L4371	Wulvern Housing Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
4755	Wythenshawe Community Housing Group Limited	None	Parkway Green Housing Trust, Willow Park Housing Trust Limited	G1	V1	Strapline RJ	27/11/2013	N/A	Confirmation of existing grades
4755	Wythenshawe Community Housing Group Limited	None	Parkway Green Housing Trust, Willow Park Housing Trust Limited	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
4755	Wythenshawe Community Housing Group Limited	None	Parkway Green Housing Trust, Willow Park Housing Trust Limited	G1	V1	Strapline RJ	26/10/2016	Stability Check	Confirmation of existing grades
4755	Wythenshawe Community Housing Group Limited	None	Parkway Green Housing Trust, Willow Park Housing Trust Limited	G1	V1	Strapline RJ	25/10/2017	Stability Check	Confirmation of existing grades
4755	Wythenshawe Community Housing Group Limited	None	Parkway Green Housing Trust, Willow Park Housing Trust Limited	G1	V1	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
4755	Wythenshawe Community Housing Group Limited	None	Parkway Green Housing Trust, Willow Park Housing Trust Limited	G1	V1	Strapline RJ	31/07/2019	In Depth Assessment	Confirmation of existing grades
4755	Wythenshawe Community Housing Group Limited	Reg code chaged to L4219 following an internal restructure - March 2021	Parkway Green Housing Trust, Willow Park Housing Trust Limited	G1	V1	Strapline RJ	25/11/2020	Stability Check	Confirmation of existing grades
L4219	Wythenshawe Community Housing Group Limited	Reg code changed from 4755 following an internal restructure - March 2021	None	G1	V1	Strapline RJ	15/12/2021	Stability Check	Confirmation of existing grades
L4219	Wythenshawe Community Housing Group Limited	None	None	G1	V1	Strapline RJ	30/11/2022	Stability Check	Confirmation of existing grades
L4219	Wythenshawe Community Housing Group Limited	None	None	G1	V1	Strapline RJ	05/07/2023	In Depth Assessment	Confirmation of existing grades
LH4200	Yarlington Housing Group	None	None	G1	V1	Strapline RJ	28/08/2013	N/A	Confirmation of existing grades
LH4200	Yarlington Housing Group	None	None	G1	V1	Strapline RJ	30/07/2014	N/A	Confirmation of existing grades
LH4200	Yarlington Housing Group	None	None	G1	V1	Strapline RJ	24/02/2016	Stability Check	Confirmation of existing grades
LH4200	Yarlington Housing Group	None	None	G1	V1	Strapline RJ	26/10/2016	In Depth Assessment	Confirmation of existing grades
LH4200	Yarlington Housing Group	None	None	G1	V1	Strapline RJ	25/10/2017	Stability Check	Confirmation of existing grades
LH4200	Yarlington Housing Group	Became a subsidiary of Radian Housing Group -	None	G1	V1	Strapline RJ	28/11/2018	Stability Check	Confirmation of existing grades
LH4401	Yorkshire Coast Homes Limited	None	None	G1	V1	Strapline RJ	25/09/2013	N/A	Confirmation of existing grades
LH4401	Yorkshire Coast Homes Limited	None	None	G1	V1	Strapline RJ	25/02/2015	N/A	Confirmation of existing grades
LH4401	Yorkshire Coast Homes Limited	None	None	G1	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
LH4401	Yorkshire Coast Homes Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
LH4401	Yorkshire Coast Homes Limited	None	None	G2	V1	Narrative RJ	25/10/2017	Stability Check and Reactive Engagement	Governance downgrade

L4521	Yorkshire Housing Limited	None	None	G1	V1	Strapline RJ	29/05/2013	N/A	Confirmation of existing grades
L4521	Yorkshire Housing Limited	None	None	G2	V1	Narrative RJ	25/02/2015	N/A	Governance downgrade
L4521	Yorkshire Housing Limited	None	None	G1	V1	Narrative RJ	29/06/2016	In Depth Assessment	Governance upgrade
L4521	Yorkshire Housing Limited	None	None	G1	V1	Strapline RJ	30/11/2016	Stability Check	Confirmation of existing grades
L4521	Yorkshire Housing Limited	None	None	G1	V1	Strapline RJ	29/11/2017	Stability Check	Confirmation of existing grades
L4521	Yorkshire Housing Limited	None	None	G1	V1	Strapline RJ	14/11/2018	Stability Check	Confirmation of existing grades
L4203	Your Housing Group Limited	None	Arena Housing Group Limited, Arena Options Limited, Ascent Housing LLP, Derwent and Solway Housing Association Limited, Frontis Homes Limited, Headrow Limited, Leasowe Community Homes, Manchester and District Housing Association Limited, Moorlands Housing, Tung Sing Housing Association Limited	G3	V1	Regulatory Notice	03/02/2014	N/A	Consumer Standards
L4203	Your Housing Group Limited	None	Arena Housing Group Limited, Arena Options Limited, Ascent Housing LLP, Derwent and Solway Housing Association Limited, Frontis Homes Limited, Headrow Limited, Leasowe Community Homes, Manchester and District Housing Association Limited, Moorlands Housing, Tung Sing Housing Association Limited	G3	V1	Narrative RJ	26/02/2014	N/A	Governance downgrade
L4203	Your Housing Group Limited	None	Manchester and District Housing Association Limited, Derwent and Solway Housing Association Limited, Frontis Homes Limited, Moorlands Housing Limited, Ascent Housing LLP, Arena Housing Group Limited, Arena Options Limited, Headrow Limited, Leasowe Community Homes Limited, Tung Sing Housing Association Limited	G2	V1	Narrative RJ	27/05/2015	N/A	Governance upgrade
L4203	Your Housing Group Limited	None	Manchester and District Housing Association Limited, Derwent and Solway Housing Association Limited, Frontis Homes Limited, Moorlands Housing Limited, Ascent Housing LLP, Arena Housing Group Limited, Arena Options Limited, Headrow Limited, Leasowe Community Homes Limited, Tung Sing Housing Association Limited	G2	V1	Strapline RJ	11/02/2016	Stability Check	Confirmation of existing grades
L4203	Your Housing Group Limited	None	Manchester and District Housing Association Limited, Derwent and Solway Housing Association Limited, Frontis Homes Limited, Moorlands Housing Limited, Ascent Housing LLP, Arena Housing Group Limited, Arena Options Limited, Headrow Limited, Tung Sing Housing Association Limited	G2	V1	Strapline RJ	16/11/2016	Stability Check	Confirmation of existing grades
L4203	Your Housing Group Limited	None	Ascent Housing LLP, Frontis Homes Limited, Your Housing Limited	G1	V1	Narrative RJ	25/10/2017	In Depth Assessment	Governance upgrade
L4203	Your Housing Group Limited	None	Ascent Housing LLP, Frontis Homes Limited, Your Housing Limited	G1	V1	Strapline RJ	19/12/2018	Stability Check	Confirmation of existing grades
L4203	Your Housing Group Limited	None	Ascent Housing LLP, Frontis Homes Limited, Your Housing Limited	G2	V1	Narrative RJ	26/02/2020	Stability Check and Reactive Engagement	Governance downgrade
4758	3CHA Ltd	None	None	N/A	N/A	Grading Under Review	17/02/2021	Reactive Engagement	The regulator is currently investigating matters which may impact on 3CHA Ltd's compliance with the Governance and Financial Viability Standard.
4758	3CHA Ltd	None	None	N/A	N/A	Regulatory Notice	18/10/2021	Reactive Engagement	Economic Standards
H3824	Abbeyfield Dorcas Society Limited (The)	None	None	N/A	N/A	Regulatory Notice	12/08/2015	N/A	Economic Standards
H2564	Abbeyfield Wallasey Society (The)	None	None	N/A	N/A	Regulatory Notice	12/08/2015	N/A	Economic Standards
LH3197	Addiscombe Catholic Housing Association Limited	None	None	N/A	N/A	Regulatory Notice	22/02/2017	Reactive Engagement	Governance and Viability Standard
45UB	Adur District Council	None	None	N/A	N/A	Regulatory Notice	10/05/2023	Reactive Engagement	Consumer Standards
A1073	Almshouses of William & Rebecca Pearce	None	None	N/A	N/A	Regulatory Notice	12/08/2015	N/A	Economic Standards
45UC	Arun District Council	None	None	N/A	N/A	Regulatory Notice	22/08/2018	Reactive Engagement	Consumer Standards
C3843	Ash-Shahada Housing Association Limited	None	None	N/A	N/A	Grading Under Review	17/02/2021	Reactive Engagement	The regulator is currently investigating matters which may impact on Ash-Shahada Housing Association Limited's compliance with the Governance and Financial Viability Standard.
C3843	Ash-Shahada Housing Association Limited	None	None	N/A	N/A	Regulatory Notice	23/07/2021	Reactive Engagement	Economic Standards

4740	**Assettrust Housing Association Limited**	None	None	N/A	N/A	**Regulatory Notice**	10/09/2014	**N/A**	Economic Standards
4690	**Auckland Home Solutions CIC**	None	None	N/A	N/A	**Grading Under Review**	12/03/2021	**Reactive Engagement**	The regulator is currently investigating matters which may impact on Auckland Home Solutions Community Interest Company's compliance with the Governance and Financial Viability Standard.
4690	**Auckland Home Solutions CIC**	None	None	N/A	N/A	**Regulatory Notice**	13/08/2021	**Reactive Engagement**	Economic Standards
4765	**Auxesia Homes Limited**	None	None	N/A	N/A	**Grading Under Review**	09/08/2022	**Reactive Engagement**	The regulator is currently investigating matters
4765	**Auxesia Homes Limited**	None	None	N/A	N/A	**Regulatory Notice**	08/12/2022	**Reactive Engagement**	Economic Standards
42UB	**Babergh District Council**	None	None	N/A	N/A	**Regulatory Notice**	30/01/2023	**Reactive Engagement**	Consumer Standards
4718	**Bespoke Supportive Tenancies Limited**	None	None	N/A	N/A	**Grading Under Review**	25/01/2019	**Reactive Engagement**	We are currently investigating a matter regarding Bespoke's compliance with the Governance and Financial Viability Standard.
4718	**Bespoke Supportive Tenancies Limited**	None	None	N/A	N/A	**Regulatory Notice**	08/05/2019	**Reactive Engagement**	Governance and Financial Viability Standard
4718	**Bespoke Supportive Tenancies Limited**	None	None	N/A	N/A	**Regulatory Notice**	12/08/2019	**Reactive Engagement**	Consumer Standards
00CN	**Birmingham City Council**	None	None	N/A	N/A	**Regulatory Notice**	24/05/2023	**Reactive Engagement**	Consumer Standards
00EY	**Blackpool Council**	None	None	N/A	N/A	**Regulatory Notice**	12/01/2015	**N/A**	Consumer Standards
00EY	**Blackpool Council**	None	None	N/A	N/A	**Regulatory Notice**	12/01/2015	**N/A**	Consumer Standards
A0644	**Brandon Poor's Estate**	None	None	N/A	N/A	**Regulatory Notice**	31/05/2017	**Reactive Engagement**	Governance and Viability Standard
4748	**Brent Community Housing Limited**	None	None	N/A	N/A	**Regulatory Notice**	12/08/2015	**N/A**	Economic Standards
4748	**Brent Community Housing Limited**	None	None	N/A	N/A	**Regulatory Notice**	17/03/2016	**Reactive Engagement**	Economic Standards
4748	**Brent Community Housing Limited**	None	None	N/A	N/A	**Regulatory Notice**	31/07/2019	**Reactive Engagement**	Economic Standards
4748	**Brent Community Housing Limited**	None	None	N/A	N/A	**Grading Under Review**	23/12/2020	**Reactive Engagement**	We are currently investigating matters regarding Brent Community Housing Limited's compliance with the Governance and Financial Viability Standard.
4748	**Brent Community Housing Limited**	None	None	N/A	N/A	**Regulatory Notice**	18/06/2021	**Reactive Engagement**	Economic Standards
A0557	**Butlin & Elborow Housing Trust (The)**	None	None	N/A	N/A	**Regulatory Notice**	12/08/2015	**N/A**	Economic Standards
29UC	**Canterbury City Council**	None	None	N/A	N/A	**Regulatory Notice**	11/09/2019	**Reactive Engagement**	Consumer Standards
H3658	**Chapter 1 Charity Limited**	None	None	N/A	N/A	**Grading Under Review**	20/01/2015	**N/A**	We are currently investigating a matter relating to governance and viability which may result in a non-compliant rating.
A2891	**Charity of Annie Kew**	None	None	N/A	N/A	**Regulatory Notice**	13/01/2016	**Reactive Engagement**	Economic Standards
A3540	**Charity of Sarah Jane Wood & Mary A Garnett**	None	None	N/A	N/A	**Regulatory Notice**	12/08/2015	**N/A**	Economic Standards
A0831	**Charity of William Brereton for the Poor**	None	None	N/A	N/A	**Regulatory Notice**	17/03/2016	**Reactive Engagement**	Economic Standards
4780	**Concept Housing Association CIC**	None	None	N/A	N/A	**Grading Under Review**	17/02/2021	**Reactive Engagement**	The regulator is currently investigating matters which may impact on Concept Housing Association CIC's compliance with the Governance and Financial Viability Standard.
4780	**Concept Housing Association CIC**	None	None	N/A	N/A	**Regulatory Notice**	23/07/2021	**Reactive Engagement**	Economic Standards
00HE	**Cornwall Council**	None	Cornwall Housing Limited	N/A	N/A	**Regulatory Notice**	28/07/2021	**Reactive Engagement**	Consumer Standards
4689	**Creative Support Limited**	None	None	N/A	N/A	**Regulatory Notice**	16/06/2017	**Reactive Engagement**	Consumer Standards
A4408	**Dame Bertha Lopes Almshouses**	None	None	N/A	N/A	**Regulatory Notice**	12/08/2015	**N/A**	Economic Standards
29UE	**Dover District Council**	None	None	N/A	N/A	**Regulatory Notice**	11/09/2019	**Reactive Engagement**	Consumer Standards
A2367	**Drayton Parochial Charities**	None	None	N/A	N/A	**Regulatory Notice**	13/01/2016	**Reactive Engagement**	Economic Standards
00CR	**Dudley Metropolitan Borough Council**	None	None	N/A	N/A	**Regulatory Notice**	27/04/2023	**Reactive Engagement**	Consumer Standards
5070	**East Suffolk Council**	None	None	N/A	N/A	**Regulatory Notice**	25/05/2022	**Reactive Engagement**	Consumer Standards and Rent Standard
4670	**Easy Housing Association**	None	None	N/A	N/A	**Regulatory Notice**	28/03/2023	**Reactive Engagement**	Economic Standards
C3609	**Eldonian Community Based Housing Association Limited**	None	None	N/A	N/A	**Grading Under Review**	02/06/2021	**Reactive Engagement**	We are currently investigating matters which may impact on Eldonian Community Based Housing Association's compliance with the Governance and Financial Viability Standard.
C3609	**Eldonian Community Based Housing Association Limited**	None	None	N/A	N/A	**Regulatory Notice**	19/07/2021	**Reactive Engagement**	Economic Standards

4663	Empower Housing Association Limited	None	None	N/A	N/A	Grading Under Review	23/07/2021	Reactive Engagement	The regulator is currently investigating matters which may impact on Empower Housing Association Limited's compliance with the Governance and Financial Viability Standard.
4663	Empower Housing Association Limited	None	None	N/A	N/A	Regulatory Notice	06/09/2021	Reactive Engagement	Economic Standards
4784	Encircle Housing Limited	None	None	N/A	N/A	Grading Under Review	06/11/2018	Reactive Engagement	We are currently investigating a matter regarding Encircle's compliance with the Governance and Financial Viability Standard.
4784	Encircle Housing Limited	Encircle Housing - July 2019	None	N/A	N/A	Regulatory Notice	10/04/2019	Reactive Engagement	Governance and Economic Standards
LH0526	Enham Trust	None	None	N/A	N/A	Regulatory Notice	25/10/2017	Reactive Engagement	Economic Standards
4774	Expectations (UK)	None	None	N/A	N/A	Regulatory Notice	22/12/2016	Reactive Engagement	Consumer Standards
4774	Expectations (UK)	None	None	N/A	N/A	Regulatory Notice	26/09/2019	Reactive Engagement	Governance Standards
4771	Falcon Housing Association CIC	None	None	N/A	N/A	Grading Under Review	30/09/2021	Reactive Engagement	The regulator is currently investigating matters which may impact on Falcon Housing Association CIC's compliance with the Governance and Financial Viability Standard.
4771	Falcon Housing Association CIC	None	None	N/A	N/A	Regulatory Notice	12/11/2021	Reactive Engagement	Economic Standards
4702	First Priority Housing Association Limited	None	None	N/A	N/A	Grading Under Review	30/01/2018	Reactive Engagement	The regulator is currently investigating a matter which may impact on First Priority's compliance with the Governance and Financial Viability Standard.
4702	First Priority Housing Association Limited	None	None	N/A	N/A	Regulatory Notice	12/02/2018	Reactive Engagement	Governance Standards
L4553	First Wessex	None	Hewitt Homes	N/A	N/A	Regulatory Notice	20/01/2015	N/A	Consumer Standards
29UL	Folkestone & Hythe District Council	None	None	N/A	N/A	Regulatory Notice	11/09/2019	Reactive Engagement	Consumer Standards
H3927	Forest Young Men's Christian Association of East London Limited	None	None	N/A	N/A	Regulatory Notice	12/12/2014	N/A	Economic Standards
00CH	Gateshead Metropolitan Borough Council	None	None	N/A	N/A	Regulatory Notice	24/04/2019	Reactive Engagement	Consumer Standards
33UD	Great Yarmouth Borough Council	None	None	N/A	N/A	Regulatory Notice	26/10/2022	Reactive Engagement	Consumer Standards
4710	Green Park Property Management Limited	None	None	N/A	N/A	Regulatory Notice	03/10/2019	Reactive Engagement	Governance Standards
A2323	Harman Atwood for Almshouses and Curates House	None	None	N/A	N/A	Regulatory Notice	12/08/2015	N/A	Economic Standards
4668	Heylo Housing Registered Provider Limited	None	None	N/A	N/A	Grading Under Review	07/07/2022	In Depth Assessment and Reactive Engagement	The regulator is currently investigating a matter which may impact on Heylo Housing Registered Provider Limited's compliance with the governance element of the Governance and Financial Viability Standard.
4776	Highstone Housing Association Limited	None	None	N/A	N/A	Grading Under Review	14/07/2022	Reactive Engagement	The regulator is currently investigating matters which may impact on Highstone Housing Association Limited's compliance with the Governance and Financial Viability Standard.
4776	Highstone Housing Association Limited	None	None	N/A	N/A	Regulatory Notice	03/11/2022	Reactive Engagement	Economic Standards
4760	Hilldale Housing Association Limited	None	None	N/A	N/A	Grading Under Review	11/02/2021	Reactive Engagement	The regulator is currently investigating matters which may impact on Hilldale Housing Association Limited's compliance with the Governance and Financial Viability Standard.
4760	Hilldale Housing Association Limited	None	None	N/A	N/A	Regulatory Notice	18/03/2021	Reactive Engagement	Economic Standards
4662	Inclusion Housing Community Interest Company	None	None	N/A	N/A	Grading Under Review	29/05/2018	In Depth Assessment and Reactive Engagement	We are currently investigating a matter regarding Inclusion's compliance with the Governance and Financial Viability Standard
A2067	Joseph Chariott's Charity	None	None	N/A	N/A	Regulatory Notice	12/08/2015	N/A	Economic Standards
LH0117	Kaleidoscope (Kingston) Housing Association Limited	None	None	N/A	N/A	Regulatory Notice	17/03/2016	Reactive Engagement	Economic Standards

4769	**Kinsman Housing Limited**	None	None	N/A	N/A	**Grading Under Review**	24/05/2018	**Reactive Engagement**	We are currently investigating a matter regarding Kinsman's compliance with the Governance and Financial Viability Standard
4769	**Kinsman Housing Limited**	None	None	N/A	N/A	**Regulatory Notice**	28/11/2018	**Reactive Engagement**	Governance Standards
4769	**Kinsman Housing Limited**	None	None	N/A	N/A	**Regulatory Notice**	13/03/2019	**Reactive Engagement**	Consumer Standards
4769	**Kinsman Housing Limited**	None	None	N/A	N/A	**Regulatory Notice**	30/06/2023	**Reactive Engagement**	Economic Standards
4769	**Kinsman Housing Limited**	None	None	N/A	N/A	**Regulatory Notice**	16/08/2023	**Reactive Engagement**	Economic Standards
00CZ	**Kirklees Metropolitan Borough Council**	None	None	N/A	N/A	**Regulatory Notice**	06/03/2024	**Reactive Engagement**	Consumer Standards
4727	**Larch Housing Association Limited**	None	None	N/A	N/A	**Regulatory Notice**	20/11/2019	**Reactive Engagement**	Economic Standards
4727	**Larch Housing Association Limited**	None	None	N/A	N/A	**Regulatory Notice**	24/07/2020	**Reactive Engagement**	Economic Standards
4727	**Larch Housing Association Limited**	None	None	N/A	N/A	**Regulatory Notice**	08/11/2021	**Reactive Engagement**	Economic Standards
4727	**Larch Housing Association Limited**	None	None	N/A	N/A	**Regulatory Notice**	22/12/2021	**Reactive Engagement**	Economic Standards
4727	**Larch Housing Association Limited**	Larch Housing Association Limited became National Community Homes CIC in May 2022	None	N/A	N/A	**Regulatory Notice**	11/03/2022	**Reactive Engagement**	Economic Standards
00AB	**London Borough of Barking and Dagenham**	None	None	N/A	N/A	**Regulatory Notice**	17/02/2022	**Reactive Engagement**	Consumer Standards
00AG	**London Borough of Camden Council**	None	None	N/A	N/A	**Regulatory Notice**	21/07/2023	**Reactive Engagement**	Consumer Standards
00AH	**London Borough of Croydon**	None	None	N/A	N/A	**Regulatory Notice**	20/05/2021	**Reactive Engagement**	Consumer Standards
00AJ	**London Borough of Ealing**	None	None	N/A	N/A	**Regulatory Notice**	11/05/2022	**Reactive Engagement**	Consumer Standards
00AL	**London Borough of Greenwich**	None	None	N/A	N/A	**Regulatory Notice**	31/08/2022	**Reactive Engagement**	Consumer Standards
00AP	**London Borough of Haringey**	None	None	N/A	N/A	**Regulatory Notice**	06/03/2023	**Reactive Engagement**	Consumer Standards
00AQ	**London Borough of Harrow**	None	None	N/A	N/A	**Regulatory Notice**	20/04/2023	**Reactive Engagement**	Consumer Standards
00AY	**London Borough of Lambeth (The)**	None	None	N/A	N/A	**Regulatory Notice**	13/11/2019	**Reactive Engagement**	Consumer Standards
00AZ	**London Borough of Lewisham**	None	None	N/A	N/A	**Regulatory Notice**	26/03/2024	**Reactive Engagement**	Consumer Standards
00BC	**London Borough of Redbridge**	None	None	N/A	N/A	**Regulatory Notice**	28/09/2022	**Reactive Engagement**	Consumer Standards
4664	**London Housing Trust**	Aves Housing - Sept 2019	None	N/A	N/A	**Grading Under Review**	01/06/2016	**Reactive Engagement**	We are currently investigating a matter which calls into question London Housing Trust's compliance with both the Governance and Financial Viability elements of the Governance and Financial Viability Standard.
A2600	**Mercy House of William Fry**	None	None	N/A	N/A	**Regulatory Notice**	17/03/2016	**Reactive Engagement**	Economic Standards
L4485	**Merlin Housing Society Limited**	None	None	N/A	N/A	**Regulatory Notice**	12/01/2015	**N/A**	Consumer Standards
42UE	**Mid Suffolk District Council**	None	None	N/A	N/A	**Regulatory Notice**	30/01/2023	**Reactive Engagement**	Consumer Standards
C3635	**Mulberry Housing Co-operative Limited**	None	None	N/A	N/A	**Regulatory Notice**	13/01/2016	**Reactive Engagement**	Economic Standards
4779	**My Space Housing Solutions**	None	None	N/A	N/A	**Grading Under Review**	18/09/2020	**Reactive Engagement**	Governance and Financial Viability Standard
4798	**New Roots Limited**	None	None	N/A	N/A	**Grading Under Review**	18/11/2019	**In Depth Assessment and Reactive Engagement**	The regulator is currently investigating a matter which may impact on New Roots Limited's compliance with both the governance and financial viability elements of the Governance and Financial Viability Standard. The outcome of the investigation will be confirmed in a regulatory judgement, once completed.
37UG	**Newark and Sherwood District Council**	None	None	N/A	N/A	**Regulatory Notice**	26/10/2022	**Reactive Engagement**	Consumer Standards
33UG	**Norwich City Council**	None	None	N/A	N/A	**Regulatory Notice**	27/10/2021	**Reactive Engagement**	Consumer Standards
4728	**Parasol Homes Limited**	None	None	N/A	N/A	**Grading Under Review**	04/11/2021	**Reactive Engagement**	The regulator is currently investigating matters which may impact on Parasol Homes Limited's compliance with the Governance and Financial Viability Standard.
4728	**Parasol Homes Limited**	None	None	N/A	N/A	**Regulatory Notice**	15/12/2021	**Reactive Engagement**	Economic Standards
C3636	**Park Hill Housing Co-Operative Limited**	None	None	N/A	N/A	**Regulatory Notice**	25/04/2018	**Reactive Engagement**	Economic Standards

L4474	Pathfinder Housing Association Limited	None	None	N/A	N/A	Grading Under Review	24/05/2018	Reactive Engagement	We are currently investigating a matter regarding Pathfinder's compliance with the Governance and Financial Viability Standard
L4474	Pathfinder Housing Association Limited	None	None	N/A	N/A	Regulatory Notice	12/09/2018	Reactive Engagement	Consumer Standards
4747	Pivotal Housing Association	None	None	N/A	N/A	Grading Under Review	11/02/2021	Reactive Engagement	The regulator is currently investigating matters which may impact on Pivotal Housing Association's compliance with the Governance and Financial Viability Standard.
4747	Pivotal Housing Association	None	None	N/A	N/A	Regulatory Notice	18/03/2021	Reactive Engagement	Economic Standards
4750	Prospect Housing Limited	None	None	N/A	N/A	Grading Under Review	21/11/2019	In Depth Assessment and Reactive Engagement	The regulator is currently investigating a matter which may impact on Prospect Housing Limited's compliance with both the governance and financial viability elements of the Governance and Financial Viability Standard. The outcome of the investigation will be confirmed in a regulatory judgement, once completed.
C2157	Quadrant-Brownwood Tenant Cooperative Limited	None	None	N/A	N/A	Regulatory Notice	08/05/2014	N/A	Economic Standards
C2157	Quadrant-Brownwood Tenant Cooperative Limited	None	None	N/A	N/A	Regulatory Notice	12/11/2014	N/A	Economic Standards
H2362	Rapport Housing and Care	None	None	N/A	N/A	Grading Under Review	30/01/2023	Reactive Engagement	The regulator is currently investigating matters which may impact on
H2362	Rapport Housing and Care	None	None	N/A	N/A	Regulatory Notice	31/03/2023	Reactive Engagement	Economic Standards
5108	RCVDA Community Housing C.I.C	None	None	N/A	N/A	Grading Under Review	24/06/2022	Reactive Engagement	The regulator is currently investigating matters which may impact on RCVDA Community Housing C.I.C's compliance with the Governance and Financial Viability Standard.
5108	RCVDA Community Housing C.I.C	None	None	N/A	N/A	Regulatory Notice	18/11/2022	Reactive Engagement	Economic Standards
47UD	Redditch Borough Council	None	None	N/A	N/A	Regulatory Notice	24/11/2015	Reactive Engagement	Consumer Standards
4778	Reliance Social Housing CIC	None	None	N/A	N/A	Grading Under Review	09/08/2021	Reactive Engagement	The regulator is currently investigating matters which may impact on Reliance Social Housing CIC's compliance with the Governance and Financial Viability Standard.
4778	Reliance Social Housing CIC	None	None	N/A	N/A	Regulatory Notice	18/10/2021	Reactive Engagement	Economic Standards
5055	Rosewood Housing Limited	None	None	N/A	N/A	Grading Under Review	08/09/2023	Reactive Engagement	The regulator is currently investigating matters which may impact on Rosewood Housing Limited's compliance with the Governance and Financial Viability Standard.
5055	Rosewood Housing Limited	Rosewood Housing Limited became a subsidiary of Places for People Group Limited on 13 March 2024.	None	N/A	N/A	Regulatory Notice	27/11/2023	Reactive Engagement	Economic Standards
43UG	Runnymede Borough Council	None	None	N/A	N/A	Regulatory Notice	30/10/2019	Reactive Engagement	Consumer Standards
C2580	Seven Dials Housing Co-operative Limited	None	None	N/A	N/A	Regulatory Notice	31/05/2017	Reactive Engagement	Governance and Viability Standard
00CG	Sheffield City Council	None	None	N/A	N/A	Regulatory Notice	25/01/2023	Reactive Engagement	Consumer Standards
32UG	South Kesteven District Council	None	None	N/A	N/A	Regulatory Notice	17/02/2021	Reactive Engagement	Consumer Standards
C2612	South Mildmay Tenants Co-operative Limited	None	None	N/A	N/A	Regulatory Notice	22/02/2017	Reactive Engagement	Governance and Viability Standard
L4546	St Andrews Community Housing Association Ltd	None	None	N/A	N/A	Grading Under Review	24/05/2018	Reactive Engagement	We are currently investigating a matter regarding St Andrews compliance with the Governance and Financial Viability Standard
L4546	St Andrews Community Housing Association Ltd	None	None	N/A	N/A	Regulatory Notice	19/12/2018	Reactive Engagement	Governance Standards
L4546	St Andrews Community Housing Association Ltd	None	None	N/A	N/A	Regulatory Notice	30/06/2023	Reactive Engagement	Economic Standards
L4546	St Andrews Community Housing Association Ltd	None	None	N/A	N/A	Regulatory Notice	16/08/2023	Reactive Engagement	Economic Standards
4687	Sustain (UK) Limited	None	None	N/A	N/A	Regulatory Notice	12/08/2015	N/A	Economic Standards
29UN	Thanet District Council	None	None	N/A	N/A	Regulatory Notice	11/09/2019	Reactive Engagement	Consumer Standards
C3190	Thirlmere Housing Co-operative Limited	None	None	N/A	N/A	Regulatory Notice	02/09/2015	N/A	Economic Standards
A1063	Toddington United Almshouse Charity	None	None	N/A	N/A	Regulatory Notice	31/07/2019	Reactive Engagement	Economic Standards

4645	**Trinity Housing Association Limited**	None	None	N/A	N/A	**Grading Under Review**	18/09/2018	**Reactive Engagement**	We are investigating a matter regarding Trinity HA's compliance with the Governance and Financial Viability Standard.
C3278	**Wellington Mills Housing Co-operative Limited**	None	None	N/A	N/A	**Regulatory Notice**	31/05/2017	**Reactive Engagement**	Governance and Viability Standard
26UL	**Welwyn Hatfield Borough Council**	None	None	N/A	N/A	**Regulatory Notice**	28/07/2021	**Reactive Engagement**	Consumer Standards
4772	**Westmoreland Supported Housing Limited**	None	None	N/A	N/A	**Grading Under Review**	09/10/2018	**Reactive Engagement**	We are currently investigating a matter regarding Westmoreland's
00BW	**Wigan Council**	None	None	N/A	N/A	**Regulatory Notice**	14/12/2023	**Reactive Engagement**	Consumer Standards
4671	**Windrush Alliance UK Community Interest Company Limited**	None	None	N/A	N/A	**Regulatory Notice**	18/02/2015	**N/A**	Economic Standards
4671	**Windrush Alliance UK Community Interest Company**	None	None	N/A	N/A	**Grading Under Review**	30/06/2023	**Reactive Engagement**	The regulator is currently investigating matters
4671	**Windrush Alliance UK Community Interest Company**	None	None	N/A	N/A	**Regulatory Notice**	13/09/2023	**Reactive Engagement**	Economic Standards
43UM	**Woking Borough Council**	None	None	N/A	N/A	**Regulatory Notice**	14/12/2023	**Reactive Engagement**	Consumer Standards
A3246	**Wrott and Hill Charity**	None	None	N/A	N/A	**Regulatory Notice**	31/07/2019	**Reactive Engagement**	Economic Standards
L4521	**Yorkshire Housing Limited**	None	None	N/A	N/A	**Regulatory Notice**	21/11/2014	**N/A**	Consumer Standards

Appendix 5.5 – Regulatory Enforcement Notices Data 2012 - 2024, Regulator of Social Housing

Provider Details				Publication details				
Reg Code	**Provider**	**Name and Reg Code Change Details**	**Other providers included in the notice**	**Type of Publication**	**Publication Date**	**Route**	**Explanation**	**Date of Enforcement Notice**
4690	**Auckland Home Solutions CIC**	None	None	**Enforcement Notice**	20/04/2023	**Reactive Engagement**	Economic Standards	17/04/2023
4779	**My Space Housing Solutions**	None	None	**Enforcement Notice**	16/01/2023	**Reactive Engagement**	Economic Standards	12/01/2023
4768	**Kinsman Housing Limited**	None	None	**Enforcement Notice**	15/02/2023	**Reactive Engagement**	Economic Standards and Home Standard	10/02/2023
L4546	**St Andrews Community Housing Association Ltd**	None	None	**Enforcement Notice**	15/02/2023	**Reactive Engagement**	Economic Standards	10/02/2023

Appendix 5.6 – Inside Housing Article: Cosmopolitan, 16/08/13



Cosmopolitan chief role axed

NEWS 16.08.13 12.00 AM BY CARL BROWN

The chief executive of Cosmopolitan Housing Group has left his role following a restructure by new owner Sanctuary.

John Denny, who became chief executive of Cosmopolitan after his previous organisation Chester & District Housing Trust merged with the organisation in 2011, has now left.

The enlarged 14,000-home Cosmopolitan last year ran into financial trouble as a result of

If over half of social housing tenants live with illness or disability, why are adaptations still treated as niche?

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Two housing associations in merger talks to form 73,000-home landlord

loss-making leases taken out to fund its student housing business. Sector giant Sanctuary then rescued Cosmopolitan from potential insolvency by taking over the business in a deal agreed in March.

Sanctuary confirmed this week that Mr Denny's role was scrapped and his contract terminated on 3 July.

The 94,000-home organisation has instead appointed a head of housing operations to lead Chester & District Housing Trust, which will remain as a subsidiary in the new structure.

Andrew Williams, formerly the managing director of CDHT, has been appointed in the role. A spokesperson for Sanctuary said Mr Denny was offered the chance to apply for the new position, but did not do so.

Under the new structure, Cosmopolitan's housing operations and student housing business has been folded into Sanctuary. Cosmopolitan Housing Group has been renamed Sanctuary (Liverpool), Cosmopolitan Housing Association is now Sanctuary (North West) and Cosmopolitan Student Homes is Sanctuary (Student Homes). Chester & District Housing Trust will retain its name.

Mr Denny was not available to comment.

Meanwhile, Sanctuary is investigating whether there is any way it can recover losses made by Cosmopolitan. Inside Housing understands it is unlikely to pursue legal action against any parties as a result.

The spokesperson added: 'Sanctuary is working with the Homes and Communities Agency to assist in the production of drawing together



any lessons the sector might learn from the Cosmopolitan experience.'

Read more

CLG refuses to sign off on Cosmopolitan inquiry

Cosmopolitan merger warning was ignored

Cosmopolitan: the true story

Investment pledge for Cosmopolitan

Sanctuary chief reveals plans for Cosmopolitan



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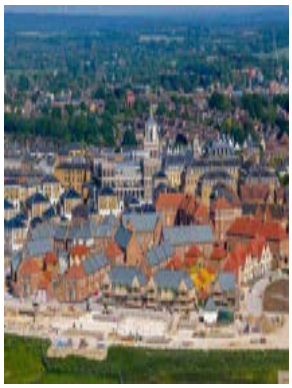
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Crackdown on



08.07.26

Four landlords



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Appeal halts



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English-grown timber has ‘major potential’ in sustainable construction, research finds



03.07.26

Government breakthrough with Anglian Water could unlock more than 18,000 homes



03.07.26

The Week in Housing: New out-of-area placements research, overseas building liability case and fresh call for rent controls



03.07.26

MPs urge government to go further to speed up private landlord compliance with Decent Homes Standard

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Appendix 5.7 – Inside Housing Article: My Space, 11/03/25



Lease-based provider rescued after CVA agreed by creditors

NEWS 11.03.25 11.00 AM BY GRAINNE CUFFE

A non-compliant lease-based supported housing provider has successfully entered into a company voluntary arrangement (CVA) with its creditors, saving it from liquidation.

3-minute read

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My Space Housing Solutions is based in Bolton (picture: Alamy)

Sharelines

Lease-based provider rescued after CVA agreed by creditors #UKhousing

A lease-based supported housing provider has successfully entered into a company voluntary arrangement with its creditors, saving it from liquidation #UKhousing

The majority of My Space Housing Solutions' creditors voted in favour of the CVA at a meeting on Friday, meaning that the business will continue to operate and provide services going forward.

The Bolton-based provider leases properties for supported housing across the North West, North East, the Midlands and Wales.

It comes two years after the Regulator of Social Housing issued an enforcement notice to My Space, saying it needed to commission insolvency advice.

Read more

If over half of social housing tenants live with illness or disability, why are adaptations still treated as niche?

Top 50 Biggest Builders 2026

Two housing associations in merger talks to form 73,000-home landlord



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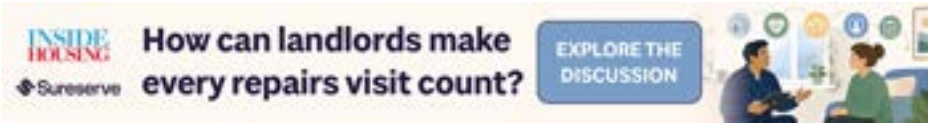
REIT to transfer properties from provider after failed rent payments

Troubled lease-based provider owed more than £13m by local authorities

In October 2022, the Charity Commission opened a statutory inquiry into the provider after it found that payments of more than £1m were made to nine of its own trustees over a period of seven years.

In December of the same year, the English regulator downgraded My Space to the lowest possible governance and financial viability grades after its failure to provide evidence was branded "unacceptable".

A CVA is a legally binding agreement between a business and its creditors that sets out how the company's debts should be compromised, together with other amendments to the contractual arrangements between the parties.



My Space lodged documents with the court about its proposed CVA in February.

If the CVA had not been granted, then the provider would have been forced into voluntary liquidation, resulting in an immediate hand back of properties to landlords.

Jim Varley, partner at Devonshires, who acted for My Space, said: "The approval of the CVA means the business is saved and the residents,

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"The alternative would have been a disaster for residents as landlords would not be able to swiftly find an alternative social housing provider to manage the properties.

"We are delighted to have been able to act for My Space in this matter and to have helped protect the vulnerable residents from a difficult situation."

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Appendix 5.8 – Inside Housing Article: Venture, 23/10/14



Troubled landlord set for imminent merger

NEWS 23.10.14 9.21 AM BY CARL BROWN

A deal under which troubled landlord Venture Housing Association will be folded into One Vision Housing (OVH) is expected to be concluded within weeks.

The move is now close to completion, with a £1m emergency cash injection expected to be made from OVH to Venture this week, Inside Housing understands.

If over half of social housing tenants live with illness or disability, why are adaptations still treated as niche?

Top 50 Biggest Builders 2026

Two housing associations in merger talks to form 73,000-home landlord

The 1,300-home association initially wanted to join another organisation as a standalone subsidiary in order to retain its executives, board and autonomy. It approached OVH and also considered an offer from Places for People, which later withdrew because it did not think the regulator would agree to Venture being a subsidiary.

Following the group receiving the worst possible ratings for viability and governance in a damning Homes and Communities Agency judgement on 6 October, it is understood that it was felt by those involved that Venture would be too weak to operate as a subsidiary. Ins
it will be entirely folded into OVH to creat
landlord with more than 12,000 homes.

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The HCA judgement revealed that Venture repeatedly breached a liquidity covenant in a loan agreement. The breach has left the organisation in the hands of Venture's lenders and at risk of insolvency.

Venture and OVH both declined to comment.

The Venture story so far

Housing association placed on regulator's 'watch list' - 8 September 2014

Troubled landlord in merger talks - 17 September 2014

Crisis-hit housing association seeks emergency cash injection - 6 October 2014

Crisis talks continue as association seeks to avoid insolvency - 9 October 2014

Failings exposed - 10 October 2014



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Crisis-hit association joins landlord in rescue deal



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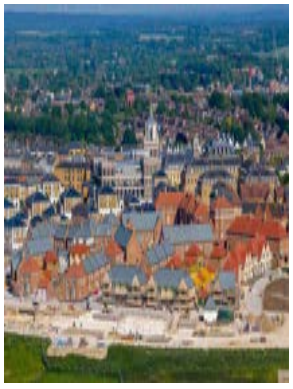
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Crackdown on social housing fraud could result in eviction, fines or up to two years' imprisonment



08.07.26

Four landlords achieve C1 and C2 grades after first RSH consumer inspections



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Appeal halts removal of insolvent landlord from RSH's registered providers list



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AI-generated complaints are arriving, and we are not prepared



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English-grown timber has ‘major potential’ in sustainable construction, research finds



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Appendix 5.9 – Extract from 'Report of the Ujima Inquiry', 28 July 2008 (Commissioned by the Housing Corporation)

Report of the Ujima Inquiry

28 July 2008

The Inquiry

This independent Inquiry was set up by the Housing Corporation (the Corporation) following the collapse of Ujima Housing Association (Ujima) because of the severity of the issues raised for the sector as whole – associations, regulators, lenders, tenants and government.

The use of receivership distinguishes Ujima from other associations that have experienced serious financial difficulties. This has brought into question widely held assumptions about the sector's financial standing, which may have consequences for its continued long-term success.

Not least among the wider implications for the social housing sector is that the timing of Ujima's demise, coming as it did during difficult market conditions, could exacerbate any hardening in the attitude of lenders, who have historically lent at advantageous rates because they saw the sector as effectively risk-free thanks to the strength of the Corporation's regulation and its due diligence.

It has also brought into question the adequacy of the Corporation's approach to regulation, the nature and extent of its powers to intervene in a failing registered social landlord and its approach to the adequacy of development funding.

The members of the Inquiry Team were:

- Simon Braid (Chair), Head of KPMG's UK charity practice.
- Jas Bains, Chief Executive, Ashram Housing Association.
- Donald Hoodless, Corporation Board Member and its Audit and Risk Committee Chair.

The terms of reference, which are set out in full in Appendix 1, are summarised below:

1. Assess the extent to which Ujima's Board and senior management had access to accurate and timely information on its performance and whether that information was shared with its auditors, lenders and the Corporation in an open and accountable manner.

2. Assess the application of the Corporation's risk-based approach to regulation, including its investment decisions, and to determine whether there were any deficiencies in the approach and/or its application.

3. Assess the effectiveness of the Corporation's insolvency powers, and how they were employed in ensuring:

   (a) the protection of Ujima tenants' interests.
   (b) the protection of the public purse and publicly funded assets.
   (c) the safeguarding of lenders' interests.
   (d) consideration of other Corporation objectives, e.g. sustaining a vibrant independent black and minority ethnic (BME) sector.

4. Make recommendations as to whether, and if so, how, regulation policy and/or operational systems may be improved in preparation for the establishment of the new social housing Regulator.

5. Recommend any amendments to the Housing and Regeneration Bill[1] that would improve the new Regulator's ability to identify and respond to the potential failures of a registered provider to meet regulatory requirements.

6. Review the adequacy of other legislation (such as that governing industrial and provident societies and the role and responsibilities of shareholders) that impacted on the operation of Ujima over this period.

This report sets out a narrative of what happened from 2005 until Ujima's demise in 2008. It is structured in three phases, for the convenience of the reader, although we realise that there were no such easy demarcations in engagement at the time, and that this was a continuous process.

The team is indebted to its consultants, PricewaterhouseCoopers, for their detailed investigative work, for their consultations on our behalf with a wide range of stakeholders and for the expert technical advice regarding insolvency and other matters, which underlies this report.

[1] The Housing and Regeneration Bill received Royal Assent on 22 July 2008 and became The Housing and Regeneration Act.

We also thank the many stakeholders involved with the Ujima case who have given their time and assisted us in drawing together the evidence in the report. A list of interviewees and contributors is included in Appendix 3.

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Executive summary

1. Ujima Housing Association was one of the largest BME-led registered social landlords (RSLs)[2]. It had about 4,600 homes and received over £300 million of public sector funding and had borrowings of nearly £200 million. It operated in London and in the Reading and Slough areas.

2. In 2004 it was well enough regarded to be chosen for Development Partner status by the Housing Corporation, which allowed it to become part of a select group of housing associations that received substantial public funds to build homes.

3. Over most of its history Ujima did much good. The contribution and legacy of Ujima as an RSL as both a catalyst for developing black talent, and as provider of housing and support services to socially excluded and vulnerable people from ethnic minorities must not be underestimated. In the case of the majority of BME RSLs, that good work continues. However Ujima will, sadly, be remembered more for the way that it ended.

4. Ujima was brought under Corporation regulatory supervision in October 2007, after which significant mismanagement came to light. It became clear that Ujima was in serious financial difficulty and in December 2007 the association petitioned the Court to wind up and their secured creditors appointed receivers. Ujima was the first registered social landlord to suffer this fate.

5. Following acceptance of the Corporation's proposals by creditors, on 16 January 2008, Ujima's assets and liabilities were transferred to another housing association, London & Quadrant (L&Q). For the two years ended 31 March 2008, losses attributable to Ujima totalled £28 million, which included a write down of £12.5 million on four Ujima development projects.

6. If the Corporation had intervened more effectively during 2006, or even earlier in 2007, it is possible that Ujima might have been able to avoid insolvency, or at least have had more time in which to exercise

[2] RSLs are independent housing organisations registered with the Housing Corporation under the Housing Act 1996 and liable to its regulation. They may be Industrial and Provident Societies, registered charities or companies.

choice and consult with its tenants and stakeholders in reaching a solution to its problems.

7. These events raise questions about how Ujima was run, how well the Corporation's regulation system worked and how the full scale of its problems remained undetected until too late by those who could have acted to turn them round. Ujima's fate has starkly highlighted issues of governance and regulation that should be salutary for the Board of every registered social landlord, and for the Corporation and its successor bodies, and also contains important issues for the sector's lenders and for government to consider.

8. It is not the objective of the Inquiry to seek to attribute blame. But, in our opinion, Ujima's collapse was the result of bad management and an ineffective Board. Whilst Ujima did much that was very good, it had had a chequered history, having been placed in supervision in the early 1990s and the subject of two inspection reports in 2002 and 2004. Ujima let down its tenants and service users, with poor performance indicators and problems with the poor quality of its services persisting over a number of years.

9. The Inquiry revealed that a number of problems existed in 2005, but things appear to have gone seriously wrong following the launch of an excessively ambitious business plan in 2006.

10. From the end of 2006, Ujima embarked on an ambitious site acquisition approach in response to its failure to deliver its development programme. The commitments arising from this overstretched its available resources and precipitated its financial collapse.

11. The extent of Ujima's problems and poor management during 2006 and 2007 were partially obscured through the failure of its executive team to provide adequate information to both its own Board and the Corporation coupled with its attitude to the Regulator which varied widely between apparent helpfulness and a lack of cooperation.

12. Ujima's governance was weak. Its Board was weakened by the loss of three experienced Board members in 2006. The remaining Board members provided insufficient challenge to management and did not insist on the provision of proper information sufficient to fulfil their responsibilities.

13. The Corporation, therefore, faced an increasingly uncooperative RSL. In such circumstances the Corporation's approach to regulation, which depended on the provision of information from the association, was not fit for that purpose, with an insufficiently strong process for dealing with non-compliance. The practice of amending traffic lights only as a last resort effectively tolerated non-cooperation and the Corporation's Assessments, which are public documents, provided misplaced comfort to Ujima's various stakeholders.

14. The Corporation faced considerable difficulties in regulating Ujima. It was hampered in the lack of an intermediate form of statutory intervention between formal requests for information under Section 30 of the Housing Act 1996 and launching a formal inquiry or placing Ujima into supervision. The provisions of the Housing and Regeneration Act will provide, for example, the broadening of the power to conduct a short notice inspection. This should address cases like Ujima's, where the Regulator needs information to act upon. Had such powers existed, the Corporation might have felt able to intervene sooner and obtain more timely information, which could have provided the evidence for further statutory action.

15. It has been suggested to the Inquiry Team that the failure of the Corporation to intervene sufficiently early was linked to Ujima being a BME association. We have found no evidence of this and members of the Corporation have denied it strongly.

16. Throughout 2006 and 2007 Ujima's approach to the Corporation included repeated threats of legal action. We consider that the Corporation's desire to avoid the delays that it associated with judicial review, which had occurred in the case of Clays Lane and Black Roof Housing Associations, may have encouraged it to focus on procedure and process, rather than taking statutory action.

17. A contributory factor to the demise of Ujima was its failure to control its development programme. The report also shows that the approach to development monitoring of Ujima by the investment side of the Corporation was focused on delivery, with insufficient consideration of the governance implications of a failing development programme. When development status was finally withdrawn in May 2007, the Corporation commissioned a development governance review. But there was a period after Ujima's development 'traffic light' went red

when the other traffic lights, including governance, remained green. This put very confusing messages into the public domain.

18. In light of these issues it has been suggested that the rigour of the Corporation's regulation was compromised by it being responsible for both regulation and investment, and that the splitting of these functions between the Tenant Services Agency (TSA) and Homes and Communities Agency (HCA) will avoid this problem in future. As the flipside of this, we consider that effective arrangements are needed to put into practice the statutory requirement in the Housing and Regeneration Act on the agencies to cooperate and ensure effective communication between them.

19. Finally, it has been suggested that the Corporation failed to address the various serious allegations received during 2006 and 2007 and that, together with other available information, the Corporation was hesitant in securing sight of Board papers that would have thrown light on the deteriorating situation. It is clear that the Corporation followed its own internal procedures in dealing with the various regulations carefully. But the sheer number of the allegations, when coupled with the lack of cooperation by Ujima, should have provoked a more active response by the Corporation at the highest level.

20. Historically, the Corporation has exercised its regulatory role through huge influence but with limited powers. This has meant that it has exercised considerable discretion and judgement within this role and this report addresses how it exercised that discretion and judgement.

21. With the benefit of hindsight, the Corporation adopted an over-cautious approach and should have intervened earlier as a series of signals indicated mounting problems. There were examples of possible breaches of the Regulatory Code[3], such as the breach of loan covenants, late submission of accounts and a weak Board, which did not receive regular reports. This, coupled with the number of allegations and the severity of the matters raised in the 2006 Audit Management letter, should have provoked statutory action. There is evidence that senior regulation and headquarter staff at the Corporation were seriously concerned with Ujima and had taken an overall view of events. As a result, there was significant regulatory activity, but there was an

[3] The Housing Corporation Regulatory Code and Guidance, August 2005

unwillingness to take decisive action, as the Corporation waited for 'sufficient evidence' to trigger intervention.

22. Once the Corporation intervened and placed statutory nominees on Ujima's Board in November 2007, its role was successful in that the funders and creditors did not lose any money and the tenants kept their homes and now appear satisfied with their new landlord, L&Q.

23. But this success was dependent on two fortuitous events that cannot be relied upon to recur in any similar situation in the future.

24. These were that:

    - Ujima had omitted to implement a rule change, which meant that most of its Board members were not properly elected. Thus the statutory appointees and remaining legally appointed Board members were able to work together to find a solution in the end.

    - L&Q was willing to take on Ujima and invest significant funds.

25. Had the original Board and/or management remained in post, or had there been no other RSL willing to effect a rescue, it is likely that Ujima's problems would not have been resolved so expeditiously.

26. The Inquiry has revealed that the insolvency laws insofar as they relate to RSLs and particularly those which are constituted as Industrial and Provident Societies, are in need of amendment. The process placed the new Board of Ujima under extreme pressure and the lack of sufficient time resulted in there being insufficient choice in the transfer of Ujima's assets and liabilities to L&Q. Two other RSLs were contacted, but they were unable or unwilling to respond in the timeframe. There were then three further unsolicited approaches which were evaluated by the Corporation and the Ujima Board. This lack of time meant that it was necessarily not an open and transparent process.

27. We have discussed various alternatives with the Council of Mortgage Lenders and Communities and Local Government (CLG) and have made recommendations as to how the law can be amended to allow time for a more competitive and open process, and for meaningful engagement with tenants, should the need for such an eventuality arise in future.

28. Housing associations are and should remain independent organisations and we can only re-emphasise the need for effective management and good governance, the lack of which was fundamental to the failure of Ujima. We do not believe there is a need for heavier regulation but rather better and more proportionate regulation. We welcome the new powers provided in the Housing and Regeneration Act, as we believe these will provide the TSA with a more flexible armoury, particularly in responding to an uncooperative RSL. It is crucial that the detailed regulatory practices to be put in place by the TSA are such that any failure to provide information or cooperate in the appropriate way immediately triggers heightened risk and an appropriate response.

29. Our report therefore sets out a number of recommendations to put this into effect.

Appendix 5.10 – Regulator of Social Housing Press Release, 20th April 2023

Press release

RSH takes enforcement action against Auckland Home Solutions CIC

The regulator has served an enforcement notice for Auckland Home Solutions CIC (Auckland) and made three statutory appointments to its board.

From: **Regulator of Social Housing (/government/organisations/regulator-of-social-housing)**

Published 20 April 2023



The Regulator of Social Housing has published an enforcement notice (https://www.gov.uk/government/publications/regulatory-judgement-auckland-home-solutions-community-interest-company) for Auckland Home Solutions CIC (Auckland) and made three statutory appointments to its board.

Auckland, a lease-based provider of specialised supported housing, has failed to assure the regulator that it is managing its affairs appropriately, with the necessary skills and expertise. As a result the regulator has appointed three new board members to improve Auckland's capacity and capability, and to help address its failures.

The new appointments are:

- Paul Fiddaman (Chief Executive, Karbon Homes)
- Heather Ashton (Executive Director of Business Change and Improvement, Thirteen Group)
- Steve Hallowell (Director of Treasury and Investor Relations, Home Group)

The regulator is also using its powers to make Auckland commission an independent review and develop a clear action plan and timetable to return to compliance with the regulatory standards. This must include measures to improve board effectiveness, business planning, and management of risks to ensure the provider's long-term viability. Auckland is also required to engage with the regulator before acquiring any new homes.

The regulator concluded in August 2021 that Auckland had breached the governance and financial viability standard and did not meet the rent standard. Since then the regulator has engaged intensively with Auckland to address its persistent non-compliance, but it has been unable or unwilling to do so.

The regulator continues to lack assurance that Auckland has effective governance arrangements in place, an appropriate business planning, risk and control framework, or that it is complying with the rent standard. Auckland has also not demonstrated that it is appropriately managing actual or potential conflicts of interest. In addition, Auckland has failed to submit its statutory accounts to the regulator and they are now more than six months overdue. As a result, the regulator is now taking statutory action.

Harold Brown, Senior Assistant Director for Investigation and Enforcement, said:

> "Auckland has breached our standards across a range of areas, and we have serious concerns about its governance, business planning, and approach to setting rents. Auckland has persistently failed to address

these issues, so we are now taking enforcement action to make it improve.

"This sends a message to social landlords that, when they cannot or will not return to compliance with our standards, we will use our powers if necessary to make them put things right."

Notes to editors

1. Auckland is small lease-based provider of specialised supported housing. It has fewer than 1,000 homes, and therefore it does not have governance or financial viability grades. When a small provider breaches the regulator's standards, the regulator publishes a regulatory notice. RSH published a regulatory notice (https://www.gov.uk/government/publications/regulatory-judgement-auckland-home-solutions-community-interest-company/regulatory-notice-auckland-home-solutions-cic-13-august-2021) for Auckland on 13 August 2021 following a breach of the economic standards.
2. Auckland is a community interest company (company number 07345564) and a subsidiary of The Social Housing Family CIC.
3. The regulator has set out its concerns about the long-term viability of the lease-based model, in its April 2019 addendum to the sector risk profile (https://www.gov.uk/government/publications/lease-based-providers-of-specialist-supported-housing).
4. A registered provider is responsible for ensuring that it manages itself effectively, achieves the standards set by the regulator, and engages positively with the regulator's regulatory framework. Where a failure against a standard or other problem has been identified, the regulator expects providers to respond in a prompt and effective manner. It may be necessary for the regulator to step in and exercise its powers under S219 of the Housing and Regeneration Act 2008 (the Act) when a provider fails to do so.
5. Sections 219 to 225 of the Act allow the regulator to require a registered provider to take specified action to resolve a specified failure or other problem.
6. RSH promotes a viable, efficient and well-governed social housing sector able to deliver and maintain homes of appropriate quality that meet a range of needs. It does this by undertaking robust economic regulation focusing on governance, financial viability and value for money that maintains lender confidence and protects the taxpayer. It also sets consumer standards and may take action if these standards are breached and there is a significant risk of serious detriment to tenants or potential tenants.
7. For press office contact details, see our Media enquiries page (https://www.gov.uk/government/organisations/regulator-of-social-housing/about/media-enquiries). For general queries, please email enquiries@rsh.gov.uk or call 0300 124 5225.

Published 20 April 2023

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Appendix 5.11 – Inside Housing Article: St Andrews Community Housing, 17/08/23 and Withdrawn Regulatory Notice: St Andrews Community Housing Association Ltd (19th December 2018), Regulator of Social Housing

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Two social landlords deregistered by regulator for persistent breach of standards

NEWS 17.08.23 11.00 AM BY JAMES RIDING

Two small landlords have been deregistered for persistently breaching the Regulator of Social Housing (RSH)'s standards.

4-minute read

If over half of social housing tenants live with illness or disability, why are adaptations still treated as niche?

Four landlords achieve C1 and C2 grades after first RSH consumer inspections

Green councils may have mounted a legal challenge against the mayor of London's housing policy, but their record

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Jonathan Walters said the two landlords “persistently breached our standards” (picture: David Weston)

Sharelines

Two small landlords have been deregistered for persistently breaching the Regulator of Social Housing’s standards #UKhousing

St Andrews Community Housing Association, based in Hertfordshire, and Kinsman Housing, based in London, have been struck from the register of social housing providers.

Deregistered providers may be required to dispose of their Section 106 properties to another registered provider. They are no longer eligible for grant funding from Homes England. Any grant funding they had spent on new homes becomes repayable to the government.

Tenants of deregistered providers lose various rights and protections. For example, deregistered providers are not obliged to be part of the Housing Ombudsman service.

Deregistration is "very consequential and not something we do lightly," Jonathan Walters, deputy chief executive of RSH, told *Inside Housing*.



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adequate action to address their ongoing non-compliance and meet our registration criteria."

He added: "There are things that could flow from a deregistration, including a provider's relationship with local authorities."

Read more

Regulator investigates 'sham transactions' association following pressure from councils

Regulator serves housing associations with enforcement notices over 'persistent and serious' non-compliance

Regulator to de-register two landlords over 'persistent' non-compliance

Both landlords have been in "serious and persistent breach" of the regulator's standards, the RSH said.

Each own and manage social homes under arrangements entered into after registration which give material controls and all beneficial interest to a third party. For this reason, the RSH said it has had "ongoing and serious concerns" about each landlord's financial viability and "weak governance arrangements".

The regulator published enforcement notices for the two organisations in February 2023, urging them to tackle their failures. However, the RSH said that both providers had failed to take adequate action to address their ongoing non-compliance.

St Andrews owns four social homes and Kinsman has 31 properties.

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open market in 2018.

The regulator launched an investigation into the organisations that year after it emerged they were connected to Pathfinder, a housing association accused by councils of using "sham transactions" to violate agreements to provide affordable housing.

Kinsman was later found non-compliant for selling homes meant for social housing at full market value.

St Andrews was ruled non-compliant after failing to act with due diligence in entering into its property acquisitions and activities.



A few months later, Kinsman was also found in breach of the consumer standard over a failure to address fire safety issues for nearly a year after being made aware of them.

The RSH has now concluded that St Andrews and Kinsman do not have adequate control over their social housing assets, "putting them at undue risk, which means they are unable to sustain their financial viability" as required.

Mr Walters added: "Being a registered provider of social housing is an important and valuable role that comes with responsibilities and obligations. Maintaining the register is crucial for us to deliver our fundamental objectives, and all registered providers must meet the registration criteria.

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standards. As a result we have decided to remove each provider from the register of social housing providers."

Speaking when the RSH first announced plans to deregister the providers, a spokesperson for Westminster City Council said: "Kinsman Housing provides a very small number of homes to people living in the borough of Westminster and we are in discussions to support tenants living in those properties in case of any changes in relation to the housing association."

St Andrews and Kinsman have been contacted for comment.

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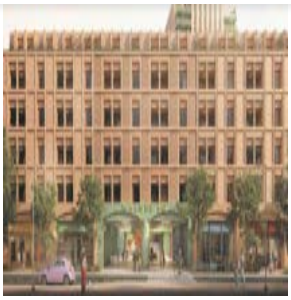
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Regulator of Social Housing

Decision

Withdrawn Regulatory Notice: St Andrews Community Housing Association Ltd (19 December 2018)

Updated 8 September 2023

This decision was withdrawn on 12 September 2023

St Andrews Community Housing Association Ltd was de-registered on 7 September 2023.

Applies to England

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This publication is available at https://www.gov.uk/government/publications/regulatory-judgement-st-andrews-community-housing-association/current-regulatory-judgement-st-andrews-community-housing-association-19-december-2018

Withdrawn on 8 September 2023: St Andrews Community Housing Association Ltd was de-registered on 7 September 2023

RSH Regulatory Notice

- Provider: St Andrews Community Housing Association
- Regulatory code: L4546
- Publication date: 19 December 2018
- Governance grade: N/A
- Viability grade: N/A
- Reason for publication: Governance and Financial Viability standard
- Regulatory route: Reactive Engagement

Other providers included in the judgement
None

Regulatory Finding
The regulator has concluded that:

a) St Andrews is non-compliant with the governance element of the Governance and Financial Viability Standard. St Andrews has not ensured effective governance arrangements that deliver its aims, objectives and intended outcomes for tenants and potential tenants in an effective, transparent and accountable manner.

b) St Andrews has not been able to demonstrate that it has managed its affairs with an appropriate degree of skill, independence, diligence, effectiveness, prudence and foresight.

c) St Andrews has failed to ensure that it operates an appropriate strategic planning, risk and control framework that identifies and manages risks to the

delivery of its objectives.

The Case

The regulator received a number of referrals from London boroughs raising concerns relating to St Andrews' governance and compliance with consumer standards.

The regulator has concluded that there has not been a breach of the consumer standards. However, the regulator's investigations into the referrals have revealed that St Andrews failed to act with due diligence in entering into its property acquisitions and activities.

St Andrews has acquired all of its assets using the same arrangements and with the same investor. The arrangements involve the registered provider, St Andrews, acquiring the legal interest in a social housing property but holding the beneficial interest on behalf of a third party, the investor, which funds the purchase. A deed of trust between the investor and St Andrews enables this to happen with the investor legally entitled to all capital and income arising from the property. The investor, through a property management agreement, appoints a registered provider (this has been St Andrews in these transactions but the agreement allows for it to be any registered provider) to manage the properties on its behalf and for a management fee.

In line with our regulatory standards we would expect St Andrews' board to have sought to assure itself on the detail, appropriateness and risks to St Andrews of these arrangements before entering into them, including any impact on the role of a not-for-profit registered provider and its ability to deliver its objectives. St Andrews has not been able to provide evidence that the board commissioned appropriate advice or that relevant information was made available to the board to support its decision making.

The arrangements St Andrews has chosen to adopt mean that there is reliance on the relationship with the investor to ensure that the registered provider can comply with its own objectives and meet regulatory requirements. The documents underpinning the arrangements make clear that St Andrews must act on the instructions of and in the interests of the investor, a third party. Where issues arise that need to be addressed in order for St Andrews to comply with legal and regulatory expectations, consent and funding for the necessary remedial action rests with the beneficial owner. There is no evidence that the beneficial owner recognises and will take into account the organisation's objectives and regulatory responsibilities in issuing instructions under the deed of trust and the management agreement.

The regulator's investigation has identified that the way in which St Andrews operates does not align with its purpose as a not-for-profit registered provider of social housing. St Andrews cannot provide evidence that its allocation policy is in line with its purpose or compliant with regulatory

expectations. St Andrews policy is that its accommodation is not permanent, not available for those on housing benefit, and that prospective tenants should demonstrate that they will be able to move on to home ownership or another rented property. The provider has been unable to give a rationale for its approach.

The Governance & Financial Viability standard requires registered providers to ensure that any arrangements they enter into do not inappropriately advance the interests of third parties, or are arrangements which the regulator could reasonably assume were for such purposes. St Andrews has been unable to provide compelling evidence that it has met these requirements for the arrangements it has entered into.

Our investigation found that St Andrews could not demonstrate that it had adequately managed conflicts of interest as a result of connections between the registered provider's chair and the parties involved in designing, promoting and operating the arrangements into which it has entered. From the information provided by St Andrews, the regulator has concluded that any potential conflict of interest was not considered and that the board has solely relied on the chair's advice and views. In practice, the chair has influenced and been actively involved in all aspects of the arrangements and acquisitions.

The Governance & Financial Viability standard also requires registered providers to have an effective risk management framework in place. St Andrews has not been able to provide evidence that it identified the risks of the arrangements it entered into or has in place mitigation strategies to manage these risks.

The information submitted by St Andrews shows that the board did not consider any risks and referred only to advice having been taken by the investor. The board did not identify that the risks involved in acquiring a mixed use site for development were different from those associated with its acquisition of two rented units. It is also evident that the acquisition of St Andrews head leases was entered into at the request of the investor and as a condition of St Andrews' other acquisitions.

As a result of these decisions, the outcomes for St Andrews are that its reputation has been damaged, it has entered into financial arrangements without any plans in place to manage them, and into transactions to acquire social housing over which it has no control and where it is reliant on a third party to ensure it can comply with its own objectives and meet legal and regulatory requirements.

Based on its most recent statistical data return, St Andrews had fewer than 1,000 units and is classed as a small provider. The regulator does not publish regulatory judgements for providers which fall into this category. Instead, in the interests of transparency, the regulator publishes a Regulatory Notice where it has evidence that a small registered provider is

not meeting the regulatory standards. This notice is published under those arrangements.

Section 220 of the Housing and Regeneration Act 2008 states that the regulator's regulatory and enforcement powers may be used if a registered provider has failed to meet a standard under section 194 of the Act. The regulator is considering what further action should be taken, including whether to exercise any of its powers.

About the provider

St Andrews Community Housing Association (4546) is a not-for-profit provider registered in December 2009.

At the time of registration the provider's objective was to provide low cost affordable supported housing for single homeless young people aged 16-24. A change of chair and board members in 2016 resulted in St Andrews Community Housing Association (St Andrews) adopting a new strategy to provide affordable housing for key workers with a specific focus on the housing of ex-service personnel.

St Andrews manages two units of social housing in London which it acquired from another registered provider along with a small number of head leases and a site for development.

About our Regulatory Notices

Regulatory notices are issued in response to an event of regulatory importance (for example, a finding of a breach of the Rent Standard or of a consumer standard that has or may cause serious harm) that, in accordance with its obligation to be transparent, the regulator wishes to make public. More detail about Regulatory notices is set out in 'Regulating the Standards.'

Key to grades
Governance:

- G1 (Compliant): The provider meets our governance requirements
- G2 (Compliant): The provider meets our governance requirements but needs to improve some aspects of its governance arrangements to support continued compliance

- G3 (Non-compliant): The provider does not meet our governance requirements. There are issues of serious regulatory concern and in agreement with us the provider is working to improve its position.
- G4 (Non-compliant): The provider does not meet our governance requirements. There are issues of serious regulatory concern and the provider is subject to regulatory intervention or enforcement action.

Viability:

- V1 (Compliant): The provider meets our viability requirements and has the financial capacity to deal with a wide range of adverse scenarios.
- V2 (Compliant): The provider meets our viability requirements. It has the financial capacity to deal with a reasonable range of adverse scenarios but needs to manage material risks to ensure continued compliance.
- V3 (Non-compliant): The provider does not meet our viability requirements. There are issues of serious regulatory concern and, in agreement with us, the provider is working to improve its position.
- V4 (Non-compliant): The provider does not meet our viability requirements. There are issues of serious regulatory concern and the provider is subject to regulatory intervention or enforcement action.

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Appendix 5.12 – Pivotal Housing Association (4747) - Regulatory Judgement: 4th June 2026, Regulator of Social Housing

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Regulator of Social Housing

Decision

Pivotal Housing Association (4747) - Regulatory Judgement: 4 June 2026

Updated 6 July 2026

Applies to England

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This publication is available at https://www.gov.uk/government/publications/regulatory-judgement-pivotal-housing-association/pivotal-housing-association-4747-regulatory-judgement-4-june-2026

The Regulator of Social Housing notified Pivotal Housing Association of its decision to deregister it from the register of social housing on 27 May 2026. An Appeal to the High Court under section 121 of the Housing and Regeneration Act 2008 (the Act) has been lodged. Accordingly Pivotal Housing Association will remain on the register pending the outcome of that appeal in accordance with the requirement of section 121(2) of the Act.

Reason for publication

This regulatory judgement updates, and is intended to be read in conjunction with, the previously published regulatory judgement (https://www.gov.uk/government/publications/regulatory-judgement-pivotal-housing-association/pivotal-housing-association-4747-regulatory-judgement-20-january-2026), enforcement notice (https://www.gov.uk/government/publications/regulatory-judgement-pivotal-housing-association/pivotal-housing-association-4747-enforcement-notice-16-april-2025--2) and regulatory notice (https://www.gov.uk/government/publications/regulatory-judgement-pivotal-housing-association/regulatory-notice-pivotal-housing-association-18-march-2021) and is a result of ongoing regulatory engagement with Pivotal Housing Association (Pivotal).

We have made the decision to de-register Pivotal from the register of social housing providers under section 118 (1) (aa) of the Housing and Regeneration Act 2008 (the Act). In accordance with section 118 (2) (a) (i) and (ii) of the Act, we have provided Pivotal with notice of the proposal and Pivotal has had the opportunity to make representations to us during that notice period.

Under section 121 of the Act a body may appeal against a decision of the regulator to de-register it. As the regulator, we cannot de-register a body during the appeal period.

As Pivotal owns fewer than 1,000 social homes, it is classed by us as a small landlord. We do not issue grades to small landlords and we only publish or update regulatory judgements where we consider there to be

serious weaknesses or failings in a landlord's delivery of the outcomes of our standards.

Summary of the decision

We have a statutory duty to maintain the register of social housing providers. Under section 118(1) (aa) of the Act, we may remove a private registered provider from the register if we think it has failed to meet the standards under section 193, 194 or 194C.

We have concluded that Pivotal has failed to meet the Governance and Financial Viability Standard and the Rent Standard.

Pivotal has failed to demonstrate it has effective governance arrangements and that it is managing its affairs with an appropriate degree of skill, independence, diligence, effectiveness, prudence and foresight. Pivotal has also failed to demonstrate that it is managing its resources effectively to ensure its viability is maintained while ensuring social housing assets are not put at undue risk.

Pivotal has not demonstrated that it has an appropriate, robust and prudent business plan or that it has sufficient access to liquidity. It has not been able to resolve its serious financial position and has been balance sheet insolvent for more than two years. Annual accounts for the period ended 31 March 2025 are overdue.

Pivotal has failed to provide assurance through stress testing that it has capacity to appropriately manage and mitigate identified risks.

Pivotal has failed to meet the rent standard as it failed to provide assurance that its social homes meet the criteria for specialised supported housing as claimed. Pivotal has also confirmed that past reporting of the number of social homes it manages (173 units) has been inaccurate and that it only provides 21 single bed spaces for supported housing.

Pivotal has failed to demonstrate that it manages its affairs with an appropriate degree of skill, independence, diligence, effectiveness, prudence and foresight in matters relating to tenant safety. Pivotal has significant gaps in its understanding of the condition of its homes, board oversight of health and safety and tracking of fire remedial works.

How we reached our judgement

This regulatory judgement is based on the representations we received from Pivotal in addition to all the relevant information we obtained during our responsive engagement with Pivotal as well as information provided by Pivotal in its regulatory returns.

This regulatory judgement provides an update to, and should be read in conjunction with, the previous regulatory judgement published on 20 January 2026, enforcement notice published on 16 April 2025 and regulatory notice published on 18 March 2021. It has been issued following ongoing regulatory engagement with Pivotal.

Background to the judgement

About the landlord

Pivotal was registered in January 2013 and designated as a not-for-profit provider. It is a company limited by guarantee without share capital and a registered charity. Pivotal reported in its 2025 statistical data return to have 173 units of social housing and 371 units of non-social housing. In its representations Pivotal has corrected this to report it has 21 units of social housing (based on single bed spaces). Pivotal has 523 non-social housing units. Pivotal is a classed by us as a small landlord. It operates in the South West of England. Pivotal provides supported housing typically through lease agreements with institutional investors.

Information regarding turnover and staffing cannot be confirmed as annual accounts for the period ended 31 March 2025 are overdue.

Our role and regulatory approach

We regulate for a viable, efficient, and well governed social housing sector able to deliver quality homes and services for current and future tenants.

We regulate at the landlord level to drive improvement in how landlords operate. By landlord we mean a registered provider of social housing. These can either be local authorities, or private registered providers (other

organisations registered with us such as non-profit housing associations, co-operatives, or profit-making organisations).

We set standards which state outcomes that landlords must deliver. The outcomes of our standards include both the required outcomes and specific expectations we set. Where we find there are significant failures in landlords which we consider to be material to the landlord's delivery of those outcomes, we hold them to account. Ultimately this provides protection for tenants' homes and services and achieves better outcomes for current and future tenants. It also contributes to a sustainable sector which can attract strong investment.

We have a different role for regulating local authorities than for other landlords. This is because we have a narrower role for local authorities and the Governance and Financial Viability Standard, and Value for Money Standard do not apply. Further detail on which standards apply to different landlords can be found on our standards page (https://www.gov.uk/guidance/regulatory-standards).

We assess the performance of landlords through inspections and by reviewing data that landlords are required to submit to us. In Depth Assessments (IDAs) were one of our previous assessment processes, which are now replaced by our inspections programme from 1 April 2024. We also respond where there is an issue or a potential issue that may be material to a landlord's delivery of the outcomes of our standards. We publish regulatory judgements that describe our view of landlords' performance with our standards. We also publish grades for landlords with more than 1,000 social housing homes.

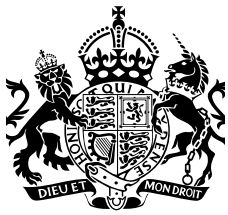
The Housing Ombudsman deals with individual complaints. When individual complaints are referred to us, we investigate if we consider that the issue may be material to a landlord's delivery of the outcomes of our standards.

For more information about our approach to regulation, please see Regulating the Standards (https://www.gov.uk/government/collections/how-we-regulate).

Further information

- Regulating the standards (https://www.gov.uk/government/collections/how-we-regulate)
- Regulatory standards for landlords (https://www.gov.uk/government/collections/regulatory-standards-for-landlords)





OGL

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Appendix 5.13 – Administrator (for Heylo Subsidaries) Advice to Homeowner, as at 14/07/2026

Homeowner

Frequently asked questions for shared ownership homeowners

What does 'going into administration' mean?	Going into administration means the companies are being taken under the management of an administrator (a licensed insolvency practitioner). The administrator assumes control of the Companies from the current directors. Administration is one of a number of insolvency processes.
What is an administrator?	An administrator is a licensed insolvency practitioner, an officer of the Court and is qualified to manage the affairs of a business when it is insolvent. It is their role to take control of a company's affairs when it is in financial difficulty and try to find a longer-term solution for it.

Who are the administrators?	***HH No.1 New Holdings Limited ('HH1NH'), HH No.1 Holdings Limited ('HH1H') and HH No.1 Limited ('HH1')*** The administrators are David Baxendale, Peter Dickens and Iain Boot of PricewaterhouseCoopers LLP. ***HH No. 5 Limited ('HH5')*** The administrators are David Baxendale, Edward Williams and Alison Grant of PricewaterhouseCoopers LLP.
What does it mean that the Companies have gone into insolvency?	It means the company that owns part of your property is in financial difficulty and a formal process is being followed to sort out its finances It is important to know that your landlord, Heylo Housing Registered Provider Limited ("HHRPL") has not gone into administration. HHPRL is a company within the Heylo group but does not form part of the administration. HHRPL will continue carrying out its duties as landlord. A specialist person (an administrator in this instance) has been appointed to manage the Company's affairs. Their job is to take over day to day running of the Companies and work to ensure continuity of services for Heylo residents. It does not mean you will lose your home, and it does not mean your position has changed in any way.

Do I still own my share of my home?	**Yes.** You still own the percentage of the property you bought. Insolvency of the housing Companies does not impact your ownership. Your lease remains legally valid and will not change as a result of the administration.
Do I still have to pay my rent and service charges?	Yes. You should continue paying all sums due under your lease in the same way as you were before. You must continue to: Pay your mortgage (if you have one) Pay your rent as usual Pay any service charges (where applicable) and other sums due under your lease If you stop paying, you could risk falling into arrears, which may breach the terms of your agreement. If you're unsure where to pay, contact Heylo customer care team on customercare@heylohousing.com
Who do I contact now?	Please contact Heylo as usual on customercare@heylohousing.com.

Could I lose my property because of this?	The insolvency of the Companies does not impact your position and you **will not lose your property because of the insolvency**. However, you should continue to: Pay your mortgage (if you have one) Pay your rent as usual Pay any service charges (where applicable) and other sums due under your lease If you stop paying, you could risk falling into arrears, which may breach the terms of your agreement.
Will my rent increase?	Your rent will not increase because of the insolvency. Your rent can only increase in line with the terms in your lease agreement.
What happens to repairs and maintenance?	Nothing has changed in this regard, if Heylo (or your managing agent in blocks of flats) is responsible for any repairs, this will continue.
What happens to my building insurance?	For houses, Heylo will continue to provide buildings insurance. For flats, this is arranged by the managing agent, and you should check with them.
Can I still sell my share of the property?	Your right to sell your share is not impacted by the administration appointments.

Can I buy more shares (staircasing)?	Yes, you are able to staircase in the usual manner.
I am in the process of staircasing, what happens now?	If you are already in the process of staircasing, contact Heylo Resales & Staircasing team on **resales.staircasing@heylohousing.com**
I am in the process of buying a shared ownership property, does this change the position?	You can continue with your sale or purchase.
I am in the process of selling my share of the property, what happens now?	If you're already in the process of selling your current share and need an update, please speak to Heylo Resales and Staircasing team on **resales.staircasing@heylohousing.com.**

What happens if the housing company is sold to another provider?	If another housing asssociation or registered provider of social housing takes over as your landlord: Your lease stays the same Your ownership share stays the same. Your rent terms remain as written in your lease. Only the landlord’s name changes Any other changes would require your consent, and a formal change to your lease agreement (known as a 'deed of variation') would need to be entered into with the new landlord.
What happens to service charges I’ve already paid?	Service charges already paid should still be used for their intended purpose.

What if the company owes me money?

We do not expect this will be the case, as there is no contract between you and the Companies which have entered into administration.

Information for creditors of the Companies can be found the case website **www.pwc.co.uk/heylo**

Please be aware that in an administration process, it is not always possible to repay all amounts owed in full. This does not affect your home or your lease.

This is only in relation to the companies stated below (i.e. the Companies). If you are owed money from another company, you will need to speak to that company.

HH No.1 New Holdings Limited ('HH1NH'), HH No.1 Holdings Limited ('HH1H'), HH No.1 Limited ('HH1') and HH No. 5 Limited

What if I'm worried or struggling financially?	We understand this may be a concerning time. You can contact: Your mortgage lender Citizens Advice - Telephone 0800 144 8848 - **https://www.citizensadvice.org.uk/about-us/contact-us/** Shelter (housing charity) - 0300 330 1234 - **https://england.shelter.org.uk/contact_us** A free debt advice charity such as StepChange - 0800 138 1111 If you are struggling to pay, seek help early.
I have a health and safety or buildings safety act concern?	Please contact your management company or contact Heylo at **customercare@heylohousing.com.** Please also inform the Joint Administrators by email to **uk_hhpod1queries@pwc.com** or **uk_hhpod5queries@pwc.com**

Should I stop paying until things are clearer?	No. Stopping payments can: Damage your credit record Put your home at risk Create legal problems Always continue payments unless you receive clear legal instructions otherwise.
How long will this process take?	Administrations as standard last for one year, but can be extended if required. We do not anticipate that this administration will need to be extended. If a sale or transfer of the Landlord's interest in your lease occurs, you will be notified by either the Administrators or the purchaser.

Where can I get official information?	You can: Contact your managing agent or Heylo at **info@heylohousing.com.** Check Companies House Check the UK Government Insolvency Service website Contact the appointed administrator on 0113 289 4423, or by email at **uk_hhpod1queries@pwc.com** or **uk_hhpod5queries@pwc.com** Make sure information comes from official sources.

David Baxendale, Peter Dickens and Iain Boot have been appointed as Joint Administrators of HH No.1 New Holdings Limited ('HH1NH'), HH No.1 Holdings Limited ('HH1H') and HH No.1 Limited ('HH1') to manage their affairs, business and property as agents and without personal liability. David Baxendale, Edward Williams and Alison Grant have been appointed as Joint Administrators of HH No. 5 Limited ('HH5') to manage its affairs, business and property as agents and without personal liability.

The Joint Administrators are licensed in the United Kingdom to act as insolvency practitioners by the Institute of Chartered Accountants in England and

*Wales. The Joint Administrators are bound by the Insolvency Code of Ethics which can be found at: **https://www.gov.uk/government/publications/insolvency-practitioner-code-of-ethics**.*

The Joint Administrators may act as controllers of personal data as defined by UK data protection law depending upon the specific processing activities undertaken. PricewaterhouseCoopers LLP may act as a processor on the instructions of the Joint Administrators. Personal data will be kept secure and processed only for matters relating to the Joint Administrators appointment. Further details are available in the privacy statement on the pwc.co.uk website or by contacting the Joint Administrators.

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Document 5 of 5

Appendices 6 to 8 to the Affordable Housing Proof of Evidence

In respect of:

Land to the North of Little Green Lane, Croxley Green, WD3 3SP

Prepared by:

James Bullivent BA (Hons)

On behalf of:

Richborough

LPA Appeal Reference:

26/0012/REF

LPA Planning Application Reference:

24/2073/OUT

PINS Appeal Reference:

6004972

Date:

21st July 2026

Pioneer

housing & development consultants

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Appendix 6 – November 2025 RP Provider Feedback Exercise Emails

Outlook

Croxley Green (Three Rivers DC) - S106 Affordable Housing Opportunity

From [redacted]
Date Fri 2025-12-12 15:16
To Katie Halliwell <khalliwell@pioneerps.co.uk>

Hi Katie,

Thank you for sending across the opportunity.

WCH can confirm we are interested in offering on both suggested scenarios.

Our views on the Three Rivers DC MiP clause is that 3 months is preferable given the industry standard and charging implications, however we have accepted 5 months on other schemes where the homes would be of benefit to us as a business. Given the size of this scheme, our board and treasury teams would be consulted as part of the board approval process and it would be for them to decide whether we are able to accept the risk. We have however offered on both basis to give you an idea of the offer levels in each scenario.

All offers have been appraised on a 35% land value, with a 65% paid throughout the build process, to the timescales suggested and include the estate management fee.

Scenario 1: 70% Social Rent, 5% Shared Ownership (25% to be delivered as First Homes, to be sold directly by the developer)

Dwelling Type	Size (sqft)	Size (sqm)	Social Rent	Shared Ownership	Total
1-bed flat	590	54.8	12	0	12
1-bed flat	625	58.1	26	0	26
1-bed FOG	595	55.3	0	1	1
1-bed maisonette	607	56.4	8	1	9
1-bed maisonette	694	64.5	0	1	1
2-bed flat	660	61.3	8	0	8
2-bed flat	670	62.2	33	0	33
2-bed flat	720	66.9	24	0	24
2-bed flat	750	69.7	8	0	8
2-bed flat	814	75.6	11	1	12
2-bed maisonette	694	64.5	8	0	8
2-bed house	857	79.6	0	6	6
2-bed house	874	81.2	4	0	4
3-bed house	1011	93.9	59	5	64
4-bed house	1186	110.2	8	1	9
			209	**16**	**225**

The offer with the current TRDC MiP Clause in place is:

Land £12,180,000
Works £22,620,000

Total **£34,800,000 (thirty-four million, eight hundred thousand pounds)**

The offer with an industry standard MiP clause is

Land £13,370,000
Works £24,380,000
Total **£38,200,000. (thirty-eight million, two hundred thousand pounds)**

Scenario 2: 70% Social Rent, 30% Shared Ownership

Dwelling Type	Size (sqft)	Size (sqm)	Social Rent	Shared Ownership	Total
1-bed flat	590	54.8	12	9	21
1-bed flat	625	58.1	26	0	26
1-bed FOG	595	55.3	0	1	1
1-bed maisonette	607	56.4	8	4	12
1-bed maisonette	694	64.5	0	4	4
2-bed flat	660	61.3	8	0	8
2-bed flat	670	62.2	33	21	54
2-bed flat	720	66.9	24	8	32
2-bed flat	750	69.7	8	0	8
2-bed flat	814	75.6	11	1	12
2-bed maisonette	694	64.5	8	0	8
2-bed house	857	79.6	0	11	11
2-bed house	874	81.2	4	0	4
3-bed house	1011	93.9	59	27	86
4-bed house	1186	110.2	8	5	13
			209	**91**	**300**

The offer with the current TRDC MiP Clause in place is:

Land £16,940,000
Works £31,460,000
Total **£48,400,000 (forty-eight million, four hundred thousand pounds)**

The offer with an industry standard MiP clause is

Land £20,055,000
Works £37,245,000
Total **£57,300,000 (fifty-seven million, three hundred thousand pounds)**

We are unable to split offers down to be tenure specific I'm afraid.

The OMV's used are :-

Croxley Green		
House Type	OMV	1st tranche sales
1 bed	£275,000.00	25%
1 bed FOG	£275,000.00	25%
2 bed	£350,000.00	25%
2 bed house	£450,000.00	25%
3 bed house	£570,000.00	25%
4 bed house	£650,000.00	10%

Terms of the offer are :-

1. Agreement on Heads of Terms;
2. Contract terms;
3. EMT, Investment Committee, Group Board and internal approvals;
4. Technical, legal and financial due diligence;
5. A Red Book valuation to confirm the predicted sale and rental values;
6. Securing the unencumbered freehold interest for the Land, with a clear and marketable Title;
7. A 10% refundable deposit to be paid on Exchange of Contracts;
8. A balance payment for the Land purchase will be made when the Golden Brick stage is achieved;
9. The payment for the Works will commence at Golden Brick. Further payments for the Works will be made via Stage Payments, following Monthly Valuations, through to Practical Completion;
10. The provision of a 12-year NHBC Warranty.
11. The homes built to WCH standard rented and shared ownership specifications or agreed alternative.
12. Agreement around the MiP clause would need to be discussed and agreed.

Should this offer be of interest, please do not hesitate to contact me.

Kindest Regards



PRIVACY AND CONFIDENTIALITY NOTICE

Watford Community Housing Trust is a registered society [30183] and is regulated by the Regulator of Social Housing.
Registered office: Watford Community Housing Trust, 59 Clarendon Road Watford, Hertfordshire, WD17 1LA.
We are committed to protecting the personal information provided to us in the course of our business.
Further information about how we do this and how we comply with data protection laws is contained in our Privacy Policy which can be viewed here: https://www.wcht.org.uk/wch-privacy-policy

Outlook

Croxley Green (Three Rivers DC) - S106 Affordable Housing Opportunity

From Katie Halliwell <khalliwell@pioneerps.co.uk>
Date Thu 2025-11-20 15:53
To [redacted]@wcht.org.uk>

1 attachment (4 MB)
P24-1200_DE_0013_01I Testing Layout.pdf;

Dear [redacted]

Pioneer has been instructed by Richborough Estates to seek offers and feedback in relation to the affordable housing proposed at Croxley Green (Three Rivers District Council). Richborough are intending to submit an outline planning application for 600 dwellings, 50% of which will be required to be delivered as affordable housing as this is a grey belt site. As such, I am writing to you today to invite you to provide comments on and to submit offers for the two possible mix scenarios for the 300 affordable dwellings detailed below.

Scenario 1: 70% Social Rent, 5% Shared Ownership (25% to be delivered as First Homes, to be sold directly by the developer)

Dwelling Type	Size (sqft)	Size (sqm)	Social Rent	Shared Ownership	Total
1-bed flat	590	54.8	12	0	12
1-bed flat	625	58.1	26	0	26
1-bed FOG	595	55.3	0	1	1
1-bed maisonette	607	56.4	8	1	9
1-bed maisonette	694	64.5	0	1	1
2-bed flat	660	61.3	8	0	8
2-bed flat	670	62.2	33	0	33
2-bed flat	720	66.9	24	0	24
2-bed flat	750	69.7	8	0	8
2-bed flat	814	75.6	11	1	12
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2-bed house	857	79.6	0	6	6
2-bed house	874	81.2	4	0	4
3-bed house	1011	93.9	59	5	64
4-bed house	1186	110.2	8	1	9
			209	**16**	**225**

Scenario 2: 70% Social Rent, 30% Shared Ownership

Dwelling Type	Size (sqft)	Size (sqm)	Social Rent	Shared Ownership	Total
1-bed flat	590	54.8	12	9	21
1-bed flat	625	58.1	26	0	26
1-bed FOG	595	55.3	0	1	1
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2-bed flat	720	66.9	24	8	32
2-bed flat	750	69.7	8	0	8
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3-bed house	1011	93.9	59	27	86
4-bed house	1186	110.2	8	5	13
			209	**91**	**300**

Richborough are also keen to understand RP's views on **Mortgagee in Possession** Clauses to aid their discussions with the council around the s106 agreement for this site. Three Rivers DC are proposing a 5-month process, rather than the industry standard 3-months. Richborough would like to understand if the 5-month process would prevent your organisation from offering on the site- if a 3-month MIP is essential please state this within your offer.

Please see attached the proposed site layout plan.

We have been informed that OMVS in the region of £700 psft are anticipated, but please do feel free to make your own assumptions if you would prefer, and state these within your offer.

If you are interested in providing comments on the proposals or in submitting offers for one or both of the mix scenarios above, I would be grateful if you could do so on or before **Thursday 4th December,** taking into account the following:

- Payment profile: 10% deposit paid on exchange of contracts, 25% golden brick payment, 65% paid throughout the build. If you are unable to commit to this structure, then we would still welcome an offer based upon your own proposals
- Please confirm your OMV assumptions
- Indicative estate charge: £375 per dwelling per annum
- Specification: please assume a standard AH spec and make an allowance **outside of your offer** for specification upgrades
- Anticipated programme:
    - Outline permission Q1 2026
    - RM permission Q1 2027
    - Start on site Q2 2027
    - Phased deliveries from 2027 through to 2033
- Please confirm your offer split between tenures if possible
- Please confirm if you have a preference between the two mix scenarios set out above
- Please confirm your social rent (£ per week) and shared ownership (initial share % and rent on unsold equity %) assumptions
- Please confirm your offer conditions and any other assumptions made

- *Your feedback on the proposed 5-month MIP process and the proposals in general would be most welcome.*

Alternatively, if you are not interested in submitting offers, I would be grateful if you could drop me an email confirming why this is the case.

Please do let me know if you have any questions.

Kind regards,

Outlook

RE: Croxley Green (Three Rivers DC) - S106 Affordable Housing Opportunity

From [redacted]
Date Fri 2025-11-21 16:11
To Katie Halliwell <khalliwell@pioneerps.co.uk>
Cc [redacted]

Hi Katie,

I hope you are well,

We like the site and the location. However, I think there are too many flats on the site.

In option 1 the flatted mix in the rented option is 33% 1 beds. We look closer to 25%. It would also be nicer to see a higher proportion of homes on the scheme. Option 2 is slightly better but still requires some work.

From the SO mix, I would hope that the flat blocks and maisonettes are not in mixed tenure blocks.

Overall we prefer Option 2. However, as yourselves do not have a developer contracted we are reluctant to throw out a financial figure as we have no security in the time we spend on the project until there is a development contract in place.

Alternatly would Richborough consider selling us the full site off market subject to planning?

Kind Regards,

[redacted]

LATIMER
by Clarion Housing Group



Latimer by Clarion Housing Group is the development arm of Clarion Housing Association Limited and Latimer Developments Limited.

From: Katie Halliwell <khalliwell@pioneerps.co.uk>
Sent: 20 November 2025 15:49
To: [redacted]
Subject: Croxley Green (Three Rivers DC) - S106 Affordable Housing Opportunity

Dear [redacted]

Pioneer has been instructed by Richborough Estates to seek offers and feedback in relation to the affordable housing proposed at Croxley Green (Three Rivers District Council). Richborough are intending to submit an outline planning application for 600 dwellings, 50% of which will be required to be delivered as affordable housing as this is a grey belt site. As such, I am writing to you today to invite you to provide comments on and to submit offers for the two possible mix scenarios for the 300 affordable dwellings detailed below.

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Please see attached the proposed site layout plan.

We have been informed that OMVS in the region of £700 psft are anticipated, but please do feel free to make your own assumptions if you would prefer, and state these within your offer.

If you are interested in providing comments on the proposals or in submitting offers for one or both of the mix scenarios above, I would be grateful if you could do so on or before **Thursday 4th December,** taking into account the following:

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- Please confirm your OMV assumptions
- Indicative estate charge: £375 per dwelling per annum
- Specification: please assume a standard AH spec and make an allowance **outside of your offer** for specification upgrades
- Anticipated programme:
    - Outline permission Q1 2026
    - RM permission Q1 2027

- Start on site Q2 2027
- Phased deliveries from 2027 through to 2033

- Please confirm your offer split between tenures if possible
- Please confirm if you have a preference between the two mix scenarios set out above
- Please confirm your social rent (£ per week) and shared ownership (initial share % and rent on unsold equity %) assumptions
- Please confirm your offer conditions and any other assumptions made
- *Your feedback on the proposed 5-month MIP process and the proposals in general would be most welcome.*

Alternatively, if you are not interested in submitting offers, I would be grateful if you could drop me an email confirming why this is the case.

Please do let me know if you have any questions.

Kind regards,

Katie Halliwell
Project Manager

t: 01225899594
e: khalliwell@pioneerps.co.uk
w: www.pioneerps.co.uk



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Outlook

RE: Croxley Green (Three Rivers DC) - S106 Affordable Housing Opportunity

From [redacted]
Date Mon 2025-11-24 12:14
To Katie Halliwell <khalliwell@pioneerps.co.uk>
Cc [redacted]

Hi Katie

We won't be making an offer on this one due to the size and the MiP restrictions

[redacted]

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: Katie Halliwell <khalliwell@pioneerps.co.uk>
Sent: 20 November 2025 15:50
To: [redacted]
Subject: Croxley Green (Three Rivers DC) - S106 Affordable Housing Opportunity

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.

Dear [redacted]

Pioneer has been instructed by Richborough Estates to seek offers and feedback in relation to the affordable housing proposed at Croxley Green (Three Rivers District Council). Richborough are intending to submit an outline planning application for 600 dwellings, 50% of which will be required to be delivered as affordable housing as this

is a grey belt site. As such, I am writing to you today to invite you to provide comments on and to submit offers for the two possible mix scenarios for the 300 affordable dwellings detailed below.

Scenario 1: 70% Social Rent, 5% Shared Ownership (25% to be delivered as First Homes, to be sold directly by the developer)

Dwelling Type	Size (sqft)	Size (sqm)	Social Rent	Shared Ownership	Total
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2-bed house	874	81.2	4	0	4
3-bed house	1011	93.9	59	5	64
4-bed house	1186	110.2	8	1	9
			209	**16**	**225**

Scenario 2: 70% Social Rent, 30% Shared Ownership

Dwelling Type	Size (sqft)	Size (sqm)	Social Rent	Shared Ownership	Total
1-bed flat	590	54.8	12	9	21
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Please see attached the proposed site layout plan.

We have been informed that OMVS in the region of £700 psft are anticipated, but please do feel free to make your own assumptions if you would prefer, and state these within your offer.

If you are interested in providing comments on the proposals or in submitting offers for one or both of the mix scenarios above, I would be grateful if you could do so on or before **Thursday 4th December,** taking into account the following:

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Alternatively, if you are not interested in submitting offers, I would be grateful if you could drop me an email confirming why this is the case.

Please do let me know if you have any questions.

Kind regards,

Katie Halliwell
Project Manager

t: 01225899594
e: khalliwell@pioneerps.co.uk
w: www.pioneerps.co.uk



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Outlook

Re: Croxley Green (Three Rivers DC) - S106 Affordable Housing Opportunity

---

From [redacted]
Date Wed 2025-11-26 13:04
To Katie Halliwell <khalliwell@pioneerps.co.uk>

Confidential

Hi Katie,

Thanks for sending this one through. Unfortunately we won't be bidding on this occasion as we're currently targeting sites with planning permission with PC dates between 2027 and the end of 2027.

Best
[redacted]

From: [redacted]
Sent: 20 November 2025 16:48
To: Katie Halliwell <khalliwell@pioneerps.co.uk>
Cc: [redacted]
Subject: Re: Croxley Green (Three Rivers DC) - S106 Affordable Housing Opportunity

Confidential

Hi Katie

Thanks for sending through details of this opportunity, one of the team will come back to you shortly.

[redacted]
Legal & General Affordable Homes, 12 Red Lion Buildings, London EC1A 9BU
www.landgah.com



From: Katie Halliwell <khalliwell@pioneerps.co.uk>
Sent: Thursday, November 20, 2025 3:50 PM
To: [redacted]
Subject: Croxley Green (Three Rivers DC) - S106 Affordable Housing Opportunity

CAUTION: This email originated from outside of L&G Affordable Homes. Be cautious of links and attachments unless you recognise the sender and are expecting an email from them.

Dear [redacted]

Pioneer has been instructed by Richborough Estates to seek offers and feedback in relation to the affordable housing proposed at Croxley Green (Three Rivers District Council). Richborough are intending to submit an outline planning application for 600 dwellings, 50% of which will be required to be delivered as affordable housing as this is a grey belt site. As such, I am writing to you today to invite you to provide comments on and to submit offers for the two possible mix scenarios for the 300 affordable dwellings detailed below.

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Please see attached the proposed site layout plan.

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Please do let me know if you have any questions.

Kind regards,

Katie Halliwell
Project Manager

t: 01225899594
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w: www.pioneerps.co.uk



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Outlook

RE: Croxley Green (Three Rivers DC) - S106 Affordable Housing Opportunity

From [redacted]@ParadigmHousing.co.uk>
Date Thu 2025-11-27 13:04
To Katie Halliwell <khalliwell@pioneerps.co.uk>; [redacted]

Hi Katie

We won't be making an offer this time – this is primarily due to Three Rivers usual position on MiP, which they will not usually deviate from; and also we cannot accommodate handovers before April 2029.

In terms of the mix, we would usually prefer there not to be a too heavy weighting to rented so would have only looked at Option 2. And we would generally prefer more houses and less flats.

Regards

[redacted]

From: Katie Halliwell <khalliwell@pioneerps.co.uk>
Sent: 20 November 2025 15:51
To: [redacted]
Subject: Croxley Green (Three Rivers DC) - S106 Affordable Housing Opportunity

Dear [redacted]

Pioneer has been instructed by Richborough Estates to seek offers and feedback in relation to the affordable housing proposed at Croxley Green (Three Rivers District Council). Richborough are intending to submit an outline planning application for 600 dwellings, 50% of which will be required to be delivered as affordable housing as this is a grey belt site. As such, I am writing to you today to invite you to provide comments on and to submit offers for the two possible mix scenarios for the 300 affordable dwellings detailed below.

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Please see attached the proposed site layout plan.

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Katie Halliwell
Project Manager

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Outlook

RE: Croxley Green (Three Rivers DC) - S106 Affordable Housing Opportunity

From [redacted]
Date Thu 2025-11-20 16:19
To Katie Halliwell <khalliwell@pioneerps.co.uk>

Hi Katie,

Thank you for sharing this opportunity however we will not be bidding on this site.

Kind regards

[redacted]
Places for People Developments Ltd

Places for People

e: [redacted]

305 Gray's Inn Road, London, WC1X 8QR

RESIDENTIAL COMPANY OF THE DECADE WINNER AWARDS 10

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From: Katie Halliwell <khalliwell@pioneerps.co.uk>
Sent: 20 November 2025 15:54
To: [redacted]
Subject: [EXTERNAL] Croxley Green (Three Rivers DC) - S106 Affordable Housing Opportunity

Dear [redacted]

Pioneer has been instructed by Richborough Estates to seek offers and feedback in relation to the affordable housing proposed at Croxley Green (Three Rivers District Council). Richborough are intending to submit an outline planning application for 600 dwellings, 50% of which will be required to be delivered as affordable housing as this

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- Please confirm if you have a preference between the two mix scenarios set out above
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- Please confirm your offer conditions and any other assumptions made
- *Your feedback on the proposed 5-month MIP process and the proposals in general would be most welcome.*

Alternatively, if you are not interested in submitting offers, I would be grateful if you could drop me an email confirming why this is the case.

Please do let me know if you have any questions.

Kind regards,

Katie Halliwell
Project Manager

t: 01225899594

e: khalliwell@pioneerps.co.uk
w: www.pioneerps.co.uk



Pioneer Property Services Ltd. Registered in England No: 3800761

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Places for People Group Limited, 305 Gray's Inn Road, London, WC1X 8QR

Details of principal Group companies

Registered in England and Wales: Places for People Group Limited 3777037; Allenbuild Limited 1248351; Brio Retirement Living (Holdings) Limited 8994969; Emblem Homes Limited 3953247; Origin Housing Limited 10008R; PFPL (Holdings) Ltd. 4832063; Places for People Developments Limited 4086030; Places for People Finance plc 10451754; Places for People Homes Limited 19447R; Places for People Landscapes Limited 1991227; Places for People Leisure Limited 8363432; Places for People Leisure Management Ltd. 2585598; Places for People Living+ Limited 20014R; Places for People Retirement Limited 9375790; Places for People Treasury plc 9272235; Places for People Ventures Limited 9925149; Places for People Ventures Operations Limited 8740397; Residential Management Group Limited 1513643; Rosewood Housing Limited 10055536; South Devon Rural Housing Association Limited 14949R;The Places Foundation 1284754; Thriving Investments Limited 9571845; Touchstone Corporate Property Services Limited 4695692; ; Zero C Group (2008) Limited 7465675.

Registered in Scotland: Castle Rock Edinvar Housing Association Limited 1767RS; Places for People Scotland Limited SC278428; Upper Strand Developments Limited SC243295.

Registered office of English registered entities: 305 Gray's Inn Road, London, WC1X 8QR (except Origin Housing Limited - St. Richards House, 110 Eversholt Street London NW1 1BS and Residential Management Group Limited - RMG House, Essex Road, Hoddesdon, Hertfordshire EN11 0DR).

Registered office of Scottish registered entities: 1 Hay Avenue, Edinburgh EH16 4RW.

****
****

Outlook

Re: Croxley Green (Three Rivers DC) - S106 Affordable Housing Opportunity

From [redacted]@redkitehousing.org.uk>
Date Mon 2025-11-24 08:52
To Katie Halliwell <khalliwell@pioneerps.co.uk>

Thanks for this Katie, too far out of us I am afraid.

KR,
[redacted]

[redacted]

From: Katie Halliwell <khalliwell@pioneerps.co.uk>
Sent: Thursday, November 20, 2025 15:51
To: [redacted]
Subject: Croxley Green (Three Rivers DC) - S106 Affordable Housing Opportunity

Dear [redacted]

Pioneer has been instructed by Richborough Estates to seek offers and feedback in relation to the affordable housing proposed at Croxley Green (Three Rivers District Council). Richborough are intending to submit an outline planning application for 600 dwellings, 50% of which will be required to be delivered as affordable housing as this is a grey belt site. As such, I am writing to you today to invite you to provide comments on and to submit offers for the two possible mix scenarios for the 300 affordable dwellings detailed below.

Scenario 1: 70% Social Rent, 5% Shared Ownership (25% to be delivered as First Homes, to be sold directly by the developer)

Dwelling Type	Size (sqft)	Size (sqm)	Social Rent	Shared Ownership	Total
1-bed flat	590	54.8	12	0	12
1-bed flat	625	58.1	26	0	26
1-bed FOG	595	55.3	0	1	1
1-bed maisonette	607	56.4	8	1	9
1-bed maisonette	694	64.5	0	1	1
2-bed flat	660	61.3	8	0	8
2-bed flat	670	62.2	33	0	33
2-bed flat	720	66.9	24	0	24
2-bed flat	750	69.7	8	0	8
2-bed flat	814	75.6	11	1	12
2-bed maisonette	694	64.5	8	0	8
2-bed house	857	79.6	0	6	6
2-bed house	874	81.2	4	0	4
3-bed house	1011	93.9	59	5	64
4-bed house	1186	110.2	8	1	9
			209	**16**	**225**

Scenario 2: 70% Social Rent, 30% Shared Ownership

Dwelling Type	Size (sqft)	Size (sqm)	Social Rent	Shared Ownership	Total
1-bed flat	590	54.8	12	9	21
1-bed flat	625	58.1	26	0	26
1-bed FOG	595	55.3	0	1	1
1-bed maisonette	607	56.4	8	4	12
1-bed maisonette	694	64.5	0	4	4
2-bed flat	660	61.3	8	0	8
2-bed flat	670	62.2	33	21	54
2-bed flat	720	66.9	24	8	32
2-bed flat	750	69.7	8	0	8
2-bed flat	814	75.6	11	1	12
2-bed maisonette	694	64.5	8	0	8
2-bed house	857	79.6	0	11	11
2-bed house	874	81.2	4	0	4
3-bed house	1011	93.9	59	27	86
4-bed house	1186	110.2	8	5	13
			209	**91**	**300**

Richborough are also keen to understand RP's views on **Mortgagee in Possession** Clauses to aid their discussions with the council around the s106 agreement for this site. Three Rivers DC are proposing a 5-month process, rather than the industry standard 3-months. Richborough would like to understand if the 5-month process would prevent your organisation from offering on the site- if a 3-month MIP is essential please state this within your offer.

Please see attached the proposed site layout plan.

We have been informed that OMVS in the region of £700 psft are anticipated, but please do feel free to make your own assumptions if you would prefer, and state these within your offer.

If you are interested in providing comments on the proposals or in submitting offers for one or both of the mix scenarios above, I would be grateful if you could do so on or before **Thursday 4th December,** taking into account the following:

- Payment profile: 10% deposit paid on exchange of contracts, 25% golden brick payment, 65% paid throughout the build. If you are unable to commit to this structure, then we would still welcome an offer based upon your own proposals
- Please confirm your OMV assumptions
- Indicative estate charge: £375 per dwelling per annum
- Specification: please assume a standard AH spec and make an allowance **outside of your offer** for specification upgrades
- Anticipated programme:
    - Outline permission Q1 2026
    - RM permission Q1 2027
    - Start on site Q2 2027
    - Phased deliveries from 2027 through to 2033
- Please confirm your offer split between tenures if possible
- Please confirm if you have a preference between the two mix scenarios set out above
- Please confirm your social rent (£ per week) and shared ownership (initial share % and rent on unsold equity %) assumptions
- Please confirm your offer conditions and any other assumptions made
- *Your feedback on the proposed 5-month MIP process and the proposals in general would be most welcome.*

Alternatively, if you are not interested in submitting offers, I would be grateful if you could drop me an email confirming why this is the case.

Please do let me know if you have any questions.

Kind regards,

Katie Halliwell
Project Manager

t: 01225899594
e: khalliwell@pioneerps.co.uk
w: www.pioneerps.co.uk

Pioneer
housing & development consultants

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Appendix 7 – May 2026 RP Provider Feedback Exercise Emails

Katie Halliwell

From: [redacted]
Sent: 28 May 2026 09:16
To: Zoe Stiles; [redacted]
Subject: Re: Croxley Green (Three Rivers DC) - S106 Affordable Housing Expression of Interest

Hello Zoe

We can provide you with an offer but it will be subject to the MiP clause only being 3 months.

How likely is it that this will be changed as we know Three Rivers have refused this in the past on a number of schemes?

It would be good to know to determine whether it is worth offering

Thanks

[redacted]

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: Zoe Stiles <zstiles@pioneerps.co.uk>
Sent: Thursday, May 28, 2026 9:07 AM
To: [redacted]
Subject: Croxley Green (Three Rivers DC) - S106 Affordable Housing Expression of Interest

Some people who received this message don't often get email from zstiles@pioneerps.co.uk. 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.

Dear [redacted]

In November 2025, Pioneer were instructed by Richborough to seek offers and feedback in relation to affordable housing provision on land at Croxley Green (within the Three Rivers District Council local authority area). Richborough intended to submit an outline planning application for up to 600 dwellings, 50% of which to be provided as affordable housing as this is a grey belt site. Your organisation was approached as part of this exercise.

The site is now the subject of an outline planning application with the overall housing numbers and affordable housing quantum remaining as stated above. However, the tenure split / product has been amended slightly from the scenarios on which offers were sought back in November 2025 to reflect: the approach set out within the Emerging Regulation 19 Local Plan which is sought by the Council on this site i.e. to provide 70% for Rent (of which 70% / 147 units are Social Rent and 30% / 63 units are Affordable Rent and 30% / 90 units are Affordable Ownership (e.g. Shared Ownership).

To understand whether the site remains of / is now of interest to the same RPs that Pioneer contacted in November 2025, I am, therefore, seeking expressions of interest / feedback (as opposed to formal offers) from you for the following affordable housing provision on this site:

Indicative Affordable Housing Provision (NB: numbers are subject to rounding):

Dwelling Type	Size (sqft)	Size (sqm)	Social / Affordable Rent*	Shared Ownership	Total
1-bed flat	590	54.8	12	9	21
1-bed flat	625	58.1	26	0	26
1-bed FOG	595	55.3	0	1	1
1-bed maisonette	607	56.4	8	4	12
1-bed maisonette	694	64.5	0	4	4

2-bed flat	660	61.3	8	0	8
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2-bed flat	814	75.6	11	1	12
2-bed maisonette	694	64.5	8	0	8
2-bed house	857	79.6	0	11	11
2-bed house	874	81.2	4	0	4
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4-bed house	1186	110.2	8	5	13
			210	90	300

*Of which 70% / 147 units are Social Rent and 30% / 63 units are Affordable Rent.

These proposals <u>are indicative at this stage and could change at Reserved Matters</u>.

As in the first exercise, Richborough are also keen to understand RP's <u>current views</u> on **Mortgagee in Possession** Clauses to aid their discussions with the council. Three Rivers DC are proposing a 5-month process, rather than the industry standard 3-months. Richborough would like to understand if the **5-month process** would prevent your organisation from offering on the site when it comes forward - <u>if a 3-month MIP is essential please state this within your response</u>.

In terms of timing the anticipated programme is currently as follows:

- Outline permission Q4 2026
- RM permission Q4 2027
- Start on site Q1 2028
- **Phased** deliveries from 2028 through to 2034 (NB: whilst this scheme is large **the delivery of the affordable housing will be phased**)

Please see attached the proposed site location plan.

If you are interested in acquiring the affordable housing on this site when it comes forward I would be grateful if you can let me know.

If you are not interested I would appreciate if you can drop me a quick email confirming this as well. Please also provide feedback on the Mortgagee in Possession Clause query in either case.

If you can feedback by **Friday 12th June 2026** that would be very helpful.

If you have any queries please let me know.

Kind regards,

Zoe

Zoe Stiles
Development and Research Manager

t: 01225 899599
e: zstiles@pioneerps.co.uk
w: www.pioneerps.co.uk



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Katie Halliwell

From: [redacted]
Sent: 28 May 2026 11:08
To: Zoe Stiles
Cc: [redacted]
Subject: RE: Croxley Green (Three Rivers DC) - S106 Affordable Housing Expression of Interest

Follow Up Flag: Follow up
Flag Status: Completed

Hi Zoe,

This one is of interest however I am a bit cautious about the number of flats. We would require a 3 month MiP clause. Wording to be in line with the NHPF wording.

Thanks

[redacted]

hspg.co.uk

Uncommon, 81–87 High Holborn, London, WC1V 6DF
31 Ardwick Green, Manchester, M12 6PN

HSPG
INSPIRED BY YOU

From: Zoe Stiles <zstiles@pioneerps.co.uk>
Sent: 28 May 2026 09:08
To: [redacted]
Cc:
Subject: Croxley Green (Three Rivers DC) - S106 Affordable Housing Expression of Interest

Dear [redacted]

In November 2025, Pioneer were instructed by Richborough to seek offers and feedback in relation to affordable housing provision on land at Croxley Green (within the Three Rivers District Council local authority area). Richborough intended to submit an outline planning application for up to 600 dwellings, 50% of which to be provided as affordable housing as this is a grey belt site. Your organisation was approached as part of this exercise.

The site is now the subject of an outline planning application with the overall housing numbers and affordable housing quantum remaining as stated above. However, the tenure split / product has been amended slightly from the scenarios on which offers were sought back in November 2025 to reflect: the approach set out within the Emerging Regulation 19 Local Plan which is sought by the Council on this site i.e. to provide 70% for Rent (of which 70% / 147 units are Social Rent and 30% / 63 units are Affordable Rent and 30% / 90 units are Affordable Ownership (e.g. Shared Ownership).

To understand whether the site remains of / is now of interest to the same RPs that Pioneer contacted in November 2025, I am, therefore, seeking expressions of interest / feedback (as opposed to formal offers) from you for the following affordable housing provision on this site:

Indicative Affordable Housing Provision (NB: numbers are subject to rounding):

Dwelling Type	Size (sqft)	Size (sqm)	Social / Affordable Rent*	Shared Ownership	Total
1-bed flat	590	54.8	12	9	21
1-bed flat	625	58.1	26	0	26
1-bed FOG	595	55.3	0	1	1
1-bed maisonette	607	56.4	8	4	12
1-bed maisonette	694	64.5	0	4	4
2-bed flat	660	61.3	8	0	8
2-bed flat	670	62.2	33	21	54
2-bed flat	720	66.9	24	8	32
2-bed flat	750	69.7	8	0	8
2-bed flat	814	75.6	11	1	12
2-bed maisonette	694	64.5	8	0	8
2-bed house	857	79.6	0	11	11
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3-bed house	1011	93.9	59	27	86
4-bed house	1186	110.2	8	5	13
			210	90	300

*Of which 70% / 147 units are Social Rent and 30% / 63 units are Affordable Rent.
These proposals are indicative at this stage and could change at Reserved Matters.

As in the first exercise, Richborough are also keen to understand RP's current views on **Mortgagee in Possession** Clauses to aid their discussions with the council. Three Rivers DC are proposing a 5-month process, rather than the industry standard 3-months. Richborough would like to understand if the **5-month process** would prevent your organisation from offering on the site when it comes forward - if a 3-month MIP is essential please state this within your response.

In terms of timing the anticipated programme is currently as follows:

- Outline permission Q4 2026
- RM permission Q4 2027
- Start on site Q1 2028
- **Phased** deliveries from 2028 through to 2034 (NB: whilst this scheme is large **the delivery of the affordable housing will be phased**)

Please see attached the proposed site location plan.

If you are interested in acquiring the affordable housing on this site when it comes forward I would be grateful if you can let me know.

If you are not interested I would appreciate if you can drop me a quick email confirming this as well. Please also provide feedback on the Mortgagee in Possession Clause query in either case.

If you can feedback by **Friday 12th June 2026** that would be very helpful.

If you have any queries please let me know.

Kind regards,
Zoe

Zoe Stiles
Development and Research Manager

t: 01225 899599
e: zstiles@pioneerps.co.uk
w: www.pioneerps.co.uk



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Katie Halliwell

From: [redacted]
Sent: 01 June 2026 13:15
To: Zoe Stiles
Subject: RE: Croxley Green (Three Rivers DC) - S106 Affordable Housing Expression of Interest

Hi Zoe,

- If the LA does not means test as to whom should be in receipt of SR/AR then preference would be for rented homes to be same product. Too many times it's luck of the draw and this can cause issues, though I'm unsure of the Nominations Process in this area and how much influence SNG would have on lettings
- Only 4% of the mix being 4 bed seems unreasonable
- 4 beds houses will be unaffordable for SO – should be rented only, but overall provision of 4 beds still needs to be increased
- Apartment blocks need to be segregated by tenure
- Pepper potting will be key across the site with that volume of rented housing

Re MIP – This would not stop us being able to charge the property, but it would restrict us to EUV, as the MIP clause usually only allows for a maximum of 3 months to qualify for MVT. Anything over these three months would be onerous for a lender. It would not prevent SNG from offering but should really be avoided.

The site is of interest, but highly doubt we'd offer on the current proposed housing mix.

Thanks,

[redacted]

SNG Sovereign Network Group

[redacted]

The Hive,22 Wembley Park Boulevard, London HA9 0HP
www.sng.org.uk

From: Zoe Stiles <zstiles@pioneerps.co.uk>
Sent: 28 May 2026 09:15
To: [redacted]
Subject: Croxley Green (Three Rivers DC) - S106 Affordable Housing Expression of Interest

Dear [redacted]

In November 2025, Pioneer were instructed by Richborough to seek offers and feedback in relation to affordable housing provision on land at Croxley Green (within the Three Rivers District Council local authority area).

Richborough intended to submit an outline planning application for up to 600 dwellings, 50% of which to be provided as affordable housing as this is a grey belt site. Your organisation was approached as part of this exercise.

The site is now the subject of an outline planning application with the overall housing numbers and affordable housing quantum remaining as stated above. However, the tenure split / product has been amended slightly from the scenarios on which offers were sought back in November 2025 to reflect: the approach set out within the Emerging Regulation 19 Local Plan which is sought by the Council on this site i.e. to provide 70% for Rent (of which 70% / 147 units are Social Rent and 30% / 63 units are Affordable Rent and 30% / 90 units are Affordable Ownership (e.g. Shared Ownership).

To understand whether the site remains of / is now of interest to the same RPs that Pioneer contacted in November 2025, I am, therefore, seeking expressions of interest / feedback (as opposed to formal offers) from you for the following affordable housing provision on this site:

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1-bed maisonette	694	64.5	0	4	4
2-bed flat	660	61.3	8	0	8
2-bed flat	670	62.2	33	21	54
2-bed flat	720	66.9	24	8	32
2-bed flat	750	69.7	8	0	8
2-bed flat	814	75.6	11	1	12
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*Of which 70% / 147 units are Social Rent and 30% / 63 units are Affordable Rent.
These proposals are indicative at this stage and could change at Reserved Matters.

As in the first exercise, Richborough are also keen to understand RP's current views on **Mortgagee in Possession** Clauses to aid their discussions with the council. Three Rivers DC are proposing a 5-month process, rather than the industry standard 3-months. Richborough would like to understand if the **5-month process** would prevent your organisation from offering on the site when it comes forward - if a 3-month MIP is essential please state this within your response.

In terms of timing the anticipated programme is currently as follows:

- Outline permission Q4 2026
- RM permission Q4 2027
- Start on site Q1 2028

- **Phased** deliveries from 2028 through to 2034 (NB: whilst this scheme is large **the delivery of the affordable housing will be phased**)

Please see attached the proposed site location plan.

If you are interested in acquiring the affordable housing on this site when it comes forward I would be grateful if you can let me know.

If you are not interested I would appreciate if you can drop me a quick email confirming this as well. Please also provide feedback on the Mortgagee in Possession Clause query in either case.

If you can feedback by **Friday 12th June 2026** that would be very helpful.

If you have any queries please let me know.

Kind regards,
Zoe

Zoe Stiles
Development and Research Manager

t: 01225 899599
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w: www.pioneerps.co.uk



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Katie Halliwell

From: [redacted]
Sent: 02 June 2026 16:14
To: Zoe Stiles
Subject: RE: Croxley Green (Three Rivers DC) - S106 Affordable Housing Expression of Interest

Hi Zoe

Thanks for sending through, Clarion is currently focusing on schemes which deliver additional affordable homes and assist in filling our next Homes England programme. We will therefore decline this opportunity as it is S106 only.

Kind regards

[redacted]

www.latimerhomes.com

LATIMER
by Clarion Housing Group

From: Zoe Stiles <zstiles@pioneerps.co.uk>
Sent: 28 May 2026 09:06
To: [redacted]
Subject: Croxley Green (Three Rivers DC) - S106 Affordable Housing Expression of Interest

> You don't often get email from zstiles@pioneerps.co.uk. Learn why this is important

Dear [redacted]

In November 2025, Pioneer were instructed by Richborough to seek offers and feedback in relation to affordable housing provision on land at Croxley Green (within the Three Rivers District Council local authority area). Richborough intended to submit an outline planning application for up to 600 dwellings, 50% of which to be provided as affordable housing as this is a grey belt site. Your organisation was approached as part of this exercise.

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Zoe

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Development and Research Manager

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e: zstiles@pioneerps.co.uk
w: www.pioneerps.co.uk



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There are other companies within Clarion Housing Group and their registration details are listed on the Clarion Housing Group website.

Katie Halliwell

From: [redacted]
Sent: 28 May 2026 09:29
To: Zoe Stiles
Subject: Re: Croxley Green (Three Rivers DC) - S106 Affordable Housing Expression of Interest

Confidential

Hi Zoe

Thanks for your email.

The delivery timescales are too long for us in this location unfortunately. We're looking at final PC by Q1 28 for all locations outside of Norfolk, Suffolk and Hampshire (where we can look at final PC's until 2030).

If you have any opportunities that fit this criteria just let me know.

[redacted]
Legal & General Affordable Homes, 12 Red Lion Buildings, London EC1A 9BU
www.landgah.com

From: Zoe Stiles <zstiles@pioneerps.co.uk>
Sent: Thursday, May 28, 2026 9:08 AM
To: [redacted]
Subject: Croxley Green (Three Rivers DC) - S106 Affordable Housing Expression of Interest

You don't often get email from zstiles@pioneerps.co.uk. Learn why this is important

CAUTION: This email originated from outside of L&G Affordable Homes. Be cautious of links and attachments unless you recognise the sender and are expecting an email from them.

Dear [redacted]

In November 2025, Pioneer were instructed by Richborough to seek offers and feedback in relation to affordable housing provision on land at Croxley Green (within the Three Rivers District Council local authority area). Richborough intended to submit an outline planning application for up to 600 dwellings, 50% of which to be provided as affordable housing as this is a grey belt site. Your organisation was approached as part of this exercise.

The site is now the subject of an outline planning application with the overall housing numbers and affordable housing quantum remaining as stated above. However, the tenure split / product has been amended slightly from

the scenarios on which offers were sought back in November 2025 to reflect: the approach set out within the Emerging Regulation 19 Local Plan which is sought by the Council on this site i.e. to provide 70% for Rent (of which 70% / 147 units are Social Rent and 30% / 63 units are Affordable Rent and 30% / 90 units are Affordable Ownership (e.g. Shared Ownership).

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Please see attached the proposed site location plan.

If you are interested in acquiring the affordable housing on this site when it comes forward I would be grateful if you can let me know.

If you are not interested I would appreciate if you can drop me a quick email confirming this as well. Please also provide feedback on the Mortgagee in Possession Clause query in either case.

If you can feedback by **Friday 12th June 2026** that would be very helpful.

If you have any queries please let me know.

Kind regards,
Zoe

Zoe Stiles
Development and Research Manager

t: 01225 899599
e: zstiles@pioneerps.co.uk
w: www.pioneerps.co.uk



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Legal & General Affordable Homes (Operations) Limited Registered in England and Wales No. 11444323. Registered office: One Coleman Street, London EC2R 5AA

Katie Halliwell

From: [redacted]
Sent: 04 June 2026 09:39
To: Zoe Stiles
Cc: [redacted]
Subject: RE: Croxley Green (Three Rivers DC) - S106 Affordable Housing Expression of Interest

Hi Zoe
Thanks but we are not the market for schemes in Three Rivers, it isn't our patch. Also in general we aren't looking to take on Section 106 opportunities this financial year.
Thanks for thinking of us.

Regards

[redacted]

PA Housing | Case House | 85-89 High Street | Walton on Thames | KT12 1DZ

From: Zoe Stiles <zstiles@pioneerps.co.uk>
Sent: 04 June 2026 09:32
To: [redacted]
Cc:
Subject: FW: Croxley Green (Three Rivers DC) - S106 Affordable Housing Expression of Interest

External Email: Do not click links or open attachments if you do not recognise the sender.

Hi [redacted]

I have had a couple of out of office responses on the below emails and I don't think that Tim is back until the 8th June so I am copying to you also to ensure that PA Housing has time to consider this Expressions of Interest exercise which draws to a close on June 12th.

Many thanks and kind regards
Zoe

Zoe Stiles
Development and Research Manager

t: 01225 899599

e: zstiles@pioneerps.co.uk
w: www.pioneerps.co.uk



Pioneer Property Services Ltd. Registered in England No: 3800761

From: Zoe Stiles
Sent: 04 June 2026 09:25
To: [redacted]
Subject: Croxley Green (Three Rivers DC) - S106 Affordable Housing Expression of Interest

Hi [redacted]

Just a quick follow up on my email of 28 May 2026 (attached below) seeking expressions of interest re the proposed affordable housing on land at Croxley Green (within the Three Rivers District Council local authority area) and feedback on the 5-month MiP clause sought by the Council in this area.

If you are not interested I would appreciate if you can drop me a quick email confirming.

Alternatively, if you can provide any comments by **Friday 12th June 2026** that would be very helpful.

Kind regards
Zoe

From: Zoe Stiles
Sent: 28 May 2026 09:13
To: [redacted]
Subject: Croxley Green (Three Rivers DC) - S106 Affordable Housing Expression of Interest

Dear [redacted]

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If you can feedback by **Friday 12th June 2026** that would be very helpful.

If you have any queries please let me know.

Kind regards,

Zoe



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Registered Office: Case House, 85-89 High Street, Walton-on-Thames, Surrey, KT12 1DZ
Community Benefit Societies No. 7536. Homes and Communities Agency No.4849

Katie Halliwell

From: [redacted]
Sent: 02 June 2026 20:30
To: Zoe Stiles
Subject: FW: Croxley Green (Three Rivers DC) - S106 Affordable Housing Expression of Interest
Attachments: 24_2073_OUT-LOCATION_PLAN-890953.pdf

Hi Zoe,

[redacted] has sent this on to me as it sits within our Greater London patch. I'm afraid this one won't be for us. We wouldn't be able to work to anything outside of the standard 3 month moratorium period but we also aren't in the market for this volume of non-grant affordable units right now.

KR

[redacted]

Places for People

[redacted]

INVESTORS IN PEOPLE We Invest in people Gold

RESIDENTIAL COMPANY OF THE DECADE WINNER

From: Zoe Stiles <zstiles@pioneerps.co.uk>
Sent: 28 May 2026 09:14
To: [redacted]
Subject: [EXTERNAL] Croxley Green (Three Rivers DC) - S106 Affordable Housing Expression of Interest

Dear [redacted]

In November 2025, Pioneer were instructed by Richborough to seek offers and feedback in relation to affordable housing provision on land at Croxley Green (within the Three Rivers District Council local authority area). Richborough intended to submit an outline planning application for up to 600 dwellings, 50% of which to be provided as affordable housing as this is a grey belt site. Your organisation was approached as part of this exercise.

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If you can feedback by **Friday 12th June 2026** that would be very helpful.

If you have any queries please let me know.

Kind regards,
Zoe

Zoe Stiles
Development and Research Manager

t: 01225 899599
e: zstiles@pioneerps.co.uk
w: www.pioneerps.co.uk



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Places for People Group Limited, 305 Gray's Inn Road, London, WC1X 8QR

Details of principal Group companies

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Registered in Scotland: Castle Rock Edinvar Housing Association Limited 1767RS; Places for People Scotland Limited SC278428; Upper Strand Developments Limited SC243295.

Registered office of English registered entities: 305 Gray's Inn Road, London, WC1X 8QR (except Origin Housing Limited - St. Richards House, 110 Eversholt Street London NW1 1BS and Residential Management Group Limited - RMG House, Essex Road, Hoddesdon, Hertfordshire EN11 0DR).

Registered office of Scottish registered entities: 1 Hay Avenue, Edinburgh EH16 4RW.

****
****

Katie Halliwell

From: [redacted]
Sent: 08 June 2026 08:57
To: Zoe Stiles
Subject: Re: Croxley Green (Three Rivers DC) - S106 Affordable Housing Expression of Interest

Hi Zoe,

Thanks for this, unfortunately too far out for us at the moment.

KR,

[redacted]

From: Zoe Stiles <zstiles@pioneerps.co.uk>
Sent: Thursday, June 4, 2026 09:25
To: [redacted]
Subject: Croxley Green (Three Rivers DC) - S106 Affordable Housing Expression of Interest

Hi [redacted]

Just a quick follow up on my email of 28 May 2026 (attached below) seeking expressions of interest re the proposed affordable housing on land at Croxley Green (within the Three Rivers District Council local authority area) and feedback on the 5-month MiP clause sought by the Council in this area.

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Kind regards
Zoe

Zoe Stiles
Development and Research Manager

t: 01225 899599

e: zstiles@pioneerps.co.uk
w: www.pioneerps.co.uk

Pioneer Property Services Ltd. Registered in England No: 3800761

From: Zoe Stiles
Sent: 28 May 2026 09:14
To: [redacted]
Subject: Croxley Green (Three Rivers DC) - S106 Affordable Housing Expression of Interest

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If you have any queries please let me know.

Kind regards,
Zoe

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Katie Halliwell

From: [redacted]
Sent: 24 June 2026 16:21
To: Zoe Stiles; [redacted]
Subject: RE: Croxley Green (Three Rivers DC) - S106 Affordable Housing Expression of Interest

Follow Up Flag: Follow up
Flag Status: Flagged

Hi Zoe,

Hope you're well and thank you for sharing this opportunity.

Unfortunately, the unit mix isn't ideal for Sage given the high proportion of flats.

Kind regards,

[redacted]

Sage Homes Home Stepper
Orion House, 5 Upper St Martin's Lane, London, WC2H 9EA
W: sagehomes.co.uk

Internal Use Only

From: Zoe Stiles <zstiles@pioneerps.co.uk>
Sent: 04 June 2026 09:27
To: [redacted]
Subject: Croxley Green (Three Rivers DC) - S106 Affordable Housing Expression of Interest

> **Caution:** This message is from an external sender, please treat with caution.

Gord Morning

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Internal Use Only

From: Zoe Stiles
Sent: 28 May 2026 09:15
To: [redacted]
Subject: Croxley Green (Three Rivers DC) - S106 Affordable Housing Expression of Interest

Good Morning

In November 2025, Pioneer were instructed by Richborough to seek offers and feedback in relation to affordable housing provision on land at Croxley Green (within the Three Rivers District Council local authority area). Richborough intended to submit an outline planning application for up to 600 dwellings, 50% of which to be provided as affordable housing as this is a grey belt site. Your organisation was approached as part of this exercise.

The site is now the subject of an outline planning application with the overall housing numbers and affordable housing quantum remaining as stated above. However, the tenure split / product has been amended slightly from the scenarios on which offers were sought back in November 2025 to reflect: the approach set out within the Emerging Regulation 19 Local Plan which is sought by the Council on this site i.e. to provide 70% for Rent (of which 70% / 147 units are Social Rent and 30% / 63 units are Affordable Rent and 30% / 90 units are Affordable Ownership (e.g. Shared Ownership).

To understand whether the site remains of / is now of interest to the same RPs that Pioneer contacted in November 2025, I am, therefore, seeking expressions of interest / feedback (as opposed to formal offers) from you for the following affordable housing provision on this site:

Indicative Affordable Housing Provision (NB: numbers are subject to rounding):

Dwelling Type	Size (sqft)	Size (sqm)	Social / Affordable Rent*	Shared Ownership	Total
1-bed flat	590	54.8	12	9	21
1-bed flat	625	58.1	26	0	26
1-bed FOG	595	55.3	0	1	1
1-bed maisonette	607	56.4	8	4	12
1-bed maisonette	694	64.5	0	4	4
2-bed flat	660	61.3	8	0	8
2-bed flat	670	62.2	33	21	54
2-bed flat	720	66.9	24	8	32

2-bed flat	750	69.7	8	0	8
2-bed flat	814	75.6	11	1	12
2-bed maisonette	694	64.5	8	0	8
2-bed house	857	79.6	0	11	11
2-bed house	874	81.2	4	0	4
3-bed house	1011	93.9	59	27	86
4-bed house	1186	110.2	8	5	13
			210	90	300

*Of which 70% / 147 units are Social Rent and 30% / 63 units are Affordable Rent.
These proposals are indicative at this stage and could change at Reserved Matters.

As in the first exercise, Richborough are also keen to understand RP's current views on **Mortgagee in Possession** Clauses to aid their discussions with the council. Three Rivers DC are proposing a 5-month process, rather than the industry standard 3-months. Richborough would like to understand if the **5-month process** would prevent your organisation from offering on the site when it comes forward - if a 3-month MIP is essential please state this within your response.

In terms of timing the anticipated programme is currently as follows:

- Outline permission Q4 2026
- RM permission Q4 2027
- Start on site Q1 2028
- **Phased** deliveries from 2028 through to 2034 (NB: whilst this scheme is large **the delivery of the affordable housing will be phased**)

Please see attached the proposed site location plan.

If you are interested in acquiring the affordable housing on this site when it comes forward I would be grateful if you can let me know.

If you are not interested I would appreciate if you can drop me a quick email confirming this as well. Please also provide feedback on the Mortgagee in Possession Clause query in either case.

If you can feedback by **Friday 12th June 2026** that would be very helpful.

If you have any queries please let me know.

Kind regards,
Zoe

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The RPs of the Sage Homes group are Sage Homes RP Limited: RP No. 5082, Company No. 11217910; and Sage Rented Limited: RP No. 5083, Company No. 11217855. More information can be found at https://www.gov.uk/government/organisations/regulator-of-social-housing.

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This email and its contents neither purports, nor seeks, to comply with the formalities required by the Law of Property (Miscellaneous Provisions) Act 1989 section 2 and is not signed within the meaning of that section.

Katie Halliwell

From: [redacted]
Sent: 28 May 2026 10:00
To: Zoe Stiles; [redacted]
Subject: RE: Croxley Green (Three Rivers DC) - S106 Affordable Housing Expression of Interest

Good morning Zoe

We aren't interested in working in Three Rivers because of their 5 month MiP clause.

We aren't interested in this scheme either as it is too large, rent heavy and flat heavy.

Regards

[redacted]

[redacted]
www.SettleParadigm.co.uk
1 Glory Park Avenue, High Wycombe, HP10 0DF

From: Zoe Stiles <zstiles@pioneerps.co.uk>
Sent: 28 May 2026 09:13
To: [redacted]
Subject: FW: Croxley Green (Three Rivers DC) - S106 Affordable Housing Expression of Interest

Dear [redacted]

In November 2025, Pioneer were instructed by Richborough to seek offers and feedback in relation to affordable housing provision on land at Croxley Green (within the Three Rivers District Council local authority area). Richborough intended to submit an outline planning application for up to 600 dwellings, 50% of which to be provided as affordable housing as this is a grey belt site. Your organisations (Paradigm and Settle) were approached as part of this exercise (NB: as Paradigm and Settle have since merged into Settle Paradigm I am emailing contacts from both prior organisations for continuity).

The site is now the subject of an outline planning application with the overall housing numbers and affordable housing quantum remaining as stated above. However, the tenure split / product has been amended slightly from the scenarios on which offers were sought back in November 2025 to reflect: the approach set out within the Emerging Regulation 19 Local Plan which is sought by the Council on this site i.e. to provide 70% for Rent (of which 70% / 147 units are Social Rent and 30% / 63 units are Affordable Rent and 30% / 90 units are Affordable Ownership (e.g. Shared Ownership).

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Please see attached the proposed site location plan.

If you are interested in acquiring the affordable housing on this site when it comes forward I would be grateful if you can let me know.

If you are not interested I would appreciate if you can drop me a quick email confirming this as well. Please also provide feedback on the Mortgagee in Possession Clause query in either case.

If you can feedback by **Friday 12th June 2026** that would be very helpful.

If you have any queries please let me know.

Kind regards,
Zoe

Zoe Stiles
Development and Research Manager

t: 01225 899599
e: zstiles@pioneerps.co.uk
w: www.pioneerps.co.uk



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Appendix 8 – Extract from Oxhey Lane Proof of Evidence, Nathan Stevenson, on behalf of Burlington Developments, June 2026, planning application ref: 25/1020/OUT, planning appeal reference: 3378268

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

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 ***"but it is not ideal"***	Yes but ***"more difficult"*** on larger schemes	3 months

Table 2 – Summary of Responses from RP's.

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

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

http://burlington-uk.com/

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



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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 you 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
http://burlington-uk.com/

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