



Homes &  
Communities  
Agency

# SHARED OWNERSHIP AND AFFORDABLE HOMES PROGRAMME 2016 TO 2021

PROSPECTUS

13 April 2016

# Shared Ownership and Affordable Homes Programme 2016 to 2021

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## **Ministerial Foreword**

This is a government that believes in home ownership. Anyone who works hard and saves responsibly should have the chance to buy a home of their own.

After decades in which this country has not built enough houses, we are determined to restore opportunity. Having inherited the lowest level of house building since the war, we have worked hard to mend the housing market, reform the planning system and regenerate our towns and cities.

But as well as pursuing long-term change, we are providing the help that aspiring home owners need right now. In particular, we have built hundreds of thousands of affordable homes. To meet different needs we have made these available in different ways – and one of the most important is Shared Ownership.

A Shared Ownership home allows the purchaser to buy a share in the equity while paying rent on the non-purchased share. For many people, this is a chance they didn't have before to get on to the housing ladder – and to go on to purchase further slices of equity.

Since 2011, nearly 41,000 affordable homes have been made available through Shared Ownership. Recognising the level of public demand, we want to greatly expand supply. Last year, the government announced £4.1 billion of funding to help build a further 135,000 Shared Ownership homes over the next five years.

I'm therefore proud to introduce this prospectus, which opens the Shared Ownership and Affordable House Programme 2016 to 2021. A total of £4.7 billion in capital grants will be disbursed for the development of Shared Ownership and other affordable homes.

We've reformed the rules to make these homes available to the widest possible range of buyers – and to make the capital grants open to widest possible range of developers and housing providers.

In place of restrictive criteria, our aim is to remove restrictions so more people can benefit, nurture diversity and achieve value for money. We also aim to encourage innovation – both in partnerships for local housing delivery and in the use of advanced construction technologies. As with all our housing policies, our ambition is to deliver quality as well as quantity.

Shared Ownership already has a proven place in housing provision – and through this programme we will take it to the next level: a nationwide opportunity for a new generation of home owners.

**The Rt Hon Greg Clark MP**  
**Secretary of State for Communities and Local Government**

## Chapter 1: The Shared Ownership and Affordable Homes Programme 2016 to 2021

### Programme aims

1. The government is making available £4.7bn of capital grant between 2016 and 2021 to deliver starts on site for at least:
  - 135,000 homes for Help to Buy: Shared Ownership;
  - 10,000 homes for Rent to Buy; and
  - 8,000 homes for supported and older people's rental accommodation.
2. Capital funding for new affordable homes outside London will be allocated by the Homes and Communities Agency (HCA) through the Shared Ownership and Affordable Homes Programme 2016 to 2021 (SOAHP 2016 to 2021).
3. The SOAHP 2016 to 2021 marks a decisive shift towards support for home ownership. We are seeking bids that can form part of a Programme where 88% of homes built are for Help to Buy: Shared Ownership, 5% for homes for older, disabled and vulnerable people and 7% for Rent to Buy. The Programme complements other, related government initiatives, such as Starter Homes and the voluntary extension of the Right to Buy to housing associations.
4. The government wants to see greater involvement by the commercial housing sector in delivery, in particular of shared ownership. We have enacted a number of measures to open up the programme for new entrants. These include:
  - removing restrictions on the type of organisation which can hold an interest in shared ownership properties in the long term;
  - promoting the agreed transfer model that makes it administratively easy to bid for grant for those that do not want to hold the investment for the long-term;
  - offering extra support for those unaccustomed to bidding for grant;
  - removing restrictions on accepting indicative bids (i.e. where full scheme details have yet to be worked up by the bidder) which will make it easier for new entrants to bid and receive feedback and support.
5. Use of modern and innovative methods of construction, including offsite construction, have the potential to raise the bar for quality in house building. This can be achieved through the precision and quality control available through such approaches. Innovative methods of construction can offer additional benefits in terms of speed of delivery, cost efficiencies, and minimal disruption to communities adjacent to development sites. As such we hope to see an increasing quantity of bids using either partial or fully offsite or innovative methods of construction.
6. We intend that investment should support the strategic growth objectives of local areas and, where relevant, build on the strengthening partnership between HCA and local areas to bring forward public land for development and deliver on housing, local growth and regeneration priorities. Partnership can help ensure strong bids come forward under these programmes which help meet Local Plan objectives, are supported by wider local infrastructure investment, and which add to local growth momentum. We encourage bids for schemes which contribute to the overall regeneration of an area, or assist more rapid build out of substantial urban extensions or regeneration.

7. Government and the HCA are committed through recent devolution agreements to local dialogue around shared objectives, and we are keen to see that work help deliver the Shared Ownership and Affordable Homes Programme.
8. Through the bidding and allocation process, the Homes and Communities Agency will ensure best value is obtained for the grant available, maximising the number of new homes built within the Programme and addressing housing affordability. Bidding is competitive and we will allocate only to those bids offering a significant contribution to the government's housing policy for the amount of grant sought. Bids can be submitted by Registered Providers of social housing and by Unregistered Bodies, such as commercial developers.
9. The HCA does not expect to allocate all available funds in response to this initial invitation to bid. We will announce a timetable for further bids, through a process of Continuous Market Engagement, once the initial process is complete; all other aspects of this Prospectus will apply to future bidding, unless amended by additional guidance.

### **Programme profile**

10. The profile of capital funding available for the Programme will be uneven, with 90% spread across the last three years (i.e. 2018 to 2019, 2019 to 2020 and 2020 to 2021).

### **Invitation to bid and timetable**

11. This Prospectus invites providers to submit bids to the HCA in line with the programme and product requirements set out in the following sections. Bidding is open until noon on 02 Sept 16.

Launch of bid round	11 April 2016
Close of bid round	noon 02 September 2016
Clarification of bids	02 September 16 to 28 October 2016
Announcement of initial allocations	early/mid December 2016

### **The Capital Funding Guide**

12. References are made throughout this Prospectus, to the Capital Funding Guide (CFG). This provides additional details on requirements for the range of products described and can be viewed [here](#).

## Chapter 2: Products

### Help to Buy: Shared Ownership

13. Help to Buy: Shared Ownership allows a home buyer to purchase a share in a new home, the home buyer paying rent on the remaining, unsold share. This unsold share is owned by the provider of Help to Buy: Shared Ownership, who receives the rent, with the relationship between provider and buyer determined by a lease. For Help to Buy: Shared Ownership provided under the SOAHP 16-21, the lease must incorporate the HCA's Fundamental Clauses and providers may wish to adopt in full the HCA's model lease. Details of the Fundamental Clauses, the model lease and other requirements of Help to Buy: Shared Ownership are provided in the [Capital Funding Guide](#). Some key features are set-out below.
  - The initial share sold to the buyer should not be less than 25% and not more than 75%.
  - Providers should not fix the share of a given property to be sold in advance, but offer specific buyers a size of share appropriate to their individual circumstances.
  - Rent should generally be lower than 2.75% of the value of the unsold share and must not be more than 3%; it should rise at a maximum of RPI plus 0.5% per annum (see below on maximising affordability).
  - Buyers are able to purchase additional shares of their home, in tranches of not less than 10% of its full market value, up to full (100%) ownership. This is known as staircasing.
14. Organisations may also bid for funding for two variant forms of Help to Buy: Shared Ownership.
  - Older Persons Shared Ownership: available to over-55s and with a cap on staircasing at 75% of the value of the home but with no rent payable on the unsold share once this cap is reached by the purchaser;
  - Home Ownership for people with Long term Disabilities (HOLD): available to people with a long-term disability and who are unable to find a suitable new build home; HOLD supports the shared ownership purchase of a home on the open market which meets the individual's specific needs. Interested organisations should contact their HCA Area office (see Queries and Contact Details, Chapter 4) to discuss bidding.Product details are provided in the [Capital Funding Guide](#).
15. Bidders to the SOAHP 2016 to 2021 should consider how shared ownership homes can be made as affordable as possible to buyers and owners. This might include:
  - charging a lower rent on the unsold share;
  - offering support for home owners in meeting their maintenance and repair obligations;
  - offering support to home owners for the administrative costs associated with staircasing.
16. Service charges should be set in accordance with the actual costs of service provision, charged separately to the rent and be affordable to buyers.
17. For Help to Buy: Shared Ownership schemes, the level of grant requested and the affordability for potential purchasers will both be key elements in the assessment of bids. As detailed in Chapter 5, we require the grant requested to be minimised (and will not make allocations otherwise) taking account of well-evidenced decisions made to ensure local affordability (for example around the proposed initial sale tranche and rents on the unsold share).

18. Often the bidder for SOAHP 2016 to 2021 funding will also be the long-term provider of the Help to Buy: Shared Ownership homes funded. However, we encourage alternative delivery structures and, if homes are transferring to another organisations before initial sale, the bidder will need to provide the following information:
  - the identity of the receiving organisation;
  - the price to be paid by the receiving organisation.
19. Where a shared owner purchases, through staircasing, an additional share of a home funded under the SOAHP 2016 to 2021, a pro rata proportion of the grant (and any applicable uplift in value) will be recovered from the provider or, for Registered Providers, recycled (details are set out in the [Capital Funding Guide](#)). For Unregistered Bodies, the future public interest in the property is secured through our contract (relevant bodies should consider the draft Heads of Terms which will be published on GOV.uk in due course).
20. Ahead of the launch of the SOAHP 2016 to 2021 government has broadened access to Help to Buy: Shared Ownership for potential purchasers. Outside London, anyone with a household income of less than £80,000 is now eligible, and there are no nationally or locally defined prioritisation criteria (excepting a prioritisation for current and former members of the British Armed Forces). Restrictions relating to the number of bedrooms in a home and on the ability of existing shared owners to buy a new Help to Buy: Shared Ownership home have been removed. Details are set out in the [Capital Funding Guide](#). Homes funded by the SOAHP 2016 to 2021 must be marketed in accordance with the new position.
21. The HCA's network of Help to Buy Agents offer support in marketing homes and will provide eligibility checks and an initial affordability assessment of potential buyers. Details of local Agents can be found [here](#).

## **Rent to Buy**

22. Rent to Buy homes are let to working households at an intermediate rent to give them the opportunity to save for a deposit to buy their first home.
23. The homes will be offered at an intermediate rent for a minimum of 5 years. The key requirements of the rent and rental period are listed below and further detail is available in the [Capital Funding Guide](#).
  - (i) Tenants must be working at the time of letting and have not previously owned their own home. Rent to Buy homes are not subject to local authority nominations.
  - (ii) Landlords are expected to let the properties on assured short-hold tenancies for a fixed term of less than 2 years.
  - (iii) If after the initial 5 years of letting the landlord wishes to sell the property the existing tenants should have a right of first refusal.
  - (iv) If at any point after the initial 5 years of letting the tenants submit a request to buy their home we would expect the landlord to agree to sell it except in the most exceptional circumstances.
  - (v) If the tenants do not exercise the choice to purchase, the provider can retain the property as rented housing (at either affordable or market rate rent) or sell it on the open market.

24. Where, after 5 years, the home is sold or moved to a market rent, the grant paid (and any applicable uplift in value) will be recovered from or recycled by the provider (details are set out in the [Capital Funding Guide](#)).

### **Specialist Homes for older, disabled and vulnerable people**

25. A specialist home will either:
- meet the definition of housing for older people or supported housing in the Capital Funding Guide;
  - or offer designated accommodation for a specific client group, within the set of client groups stated in the Capital Funding Guide, but without offering support services.
26. Bids for grant for rented homes that do not meet this definition of specialist accommodation will not be considered for funding. Bids for shared ownership homes for specialist client groups should be bid as shared ownership.
27. We expect that housing providers will work with local commissioning bodies to identify the type(s) of provision that will best meet locally identified needs and complement existing services and specialist housing. Bids for housing for older, disabled and vulnerable people will be expected to demonstrate, as part of the additional information described below, that the provider:
- has worked with local commissioning bodies to ensure the proposed accommodation meets locally identified needs and complements existing services;
  - has considered the typology, location and design of the accommodation to ensure it can continue to meet the needs of the relevant client group(s) (including, where relevant, consideration of the [Housing Our Ageing Population Panel for Innovation](#) principles and the Homes and Communities Agency's non-mainstream housing design [guidance](#));
  - has identified any necessary revenue funding source associated with the accommodation or the client group; and
  - has in place exit plans or alternative uses for the building should commissioning priorities change in future.
28. Specialist homes should be self-contained, although shared spaces may be acceptable where the design and intended support provided ensure that these are appropriate to the needs of the client group.
29. Schemes can be let at Social or Affordable Rent and will need to follow the rent setting regime selected as described in the [Capital Funding Guide](#) and the Welfare Reform and Work Act 2016 and associated guidance.



### Chapter 3: Who can bid?

30. Any organisation that successfully qualifies for HCA Investment Partner status, on its own or as a member of a wider consortium (see below), can receive funding.
31. Government wishes to extend the range of organisations involved in the provision of affordable home ownership. We therefore welcome bids from organisations which have not previously received funding, including house-builders and private sector developers, and which may not be providers of social housing registered with the social housing regulator. Such organisations are invited to contact our Area teams (see Queries and Contact Details, Chapter 4) if they would like more information on the Programme or the bidding process; tailored training on bidding will be available, as described in Chapter 4.
32. It is a statutory requirement of grant-funded rental homes let at below market rent (including Rent to Buy homes) that they are owned and managed by a Registered Provider of social housing. However, we welcome proposals for delivery structures involving unregistered bodies in the development of homes which will then be transferred to a registered provider for letting. In such cases the bidder will need to identify the recipient registered provider in their bids. There is no such restriction on the ownership and management of Help to Buy: Shared Ownership homes.
33. Local authorities with sufficient Housing Revenue Account borrowing headroom can bid for funding to deliver the products described in this Prospectus. Specialist homes built by local authorities to be let at an Affordable Rent (see Chapter 2) can be treated outside the Rent Rebate Subsidy Limitation scheme.

#### HCA Investment Partner status

34. To receive grant funding, an organisation that is not qualified as an HCA Investment Partner will need to either:
  - submit an application for qualification; or
  - join with an existing, qualified, Investment Partner.This does not need to be achieved ahead of bidding, but does need to be achieved ahead of the receipt of grant.
35. Details of how to make an application for qualification, and the 'qualification questionnaire', can be found [here](#). Assessment of applications considers the applicant's financial and technical capacity to undertake an agreed programme of new supply, and its good financial standing. Providers must have achieved HCA Investment Partner status before payment under a contract can be made.
36. Where a new provider joins with an existing, qualified, Investment Partner, the key check that will be made is to ensure that the provider has the financial capacity to undertake their proposed programme.
37. Existing HCA Investment Partners are not required to submit a new qualification questionnaire. Investment Partner performance is reviewed annually and those already qualified will have had their Partner status confirmed for the current financial year (and will be subject to further annual reviews in the future).

## **Working together**

38. We want to work with providers who have the skills, capacity and experience to develop homes and the ability to deliver the requirements associated with expenditure of public money (notably prompt grant claims, the monitoring and reporting of outputs and the ability to deliver compliance audit). This can often be most effectively delivered through consortia of providers, jointly qualified with the HCA and with a lead Investment Partner. Joining an existing consortium is frequently the best approach for small, specialist, rural, community-led or new bidders; and such organisations can help the existing consortium address local needs. HCA Area offices (see Queries and Contact Details, Chapter 4) can provide potential new providers with details of consortia and lead Investment Partners.
39. Working in such a consortium offers the advantage of a larger programme within which to manage delivery, so that, for example, if there is slippage in an individual scheme's delivery, there is a larger pool of alternatives from which to bring forward or accelerate a replacement scheme. The HCA will take account of successful delivery in assessing further allocations during the Programme, for example when re-allocating slippage.
40. We encourage providers to maintain existing consortia, where these are working well, and to identify new members who may be able to bring additional capacity to a bid. New members may be identified both at the initial bids stage and during the course of the programme period.
41. Lead partners are expected to work closely with other consortium members throughout the contract period to deliver allocated schemes. In particular, lead partners will be responsible for collating and providing information from consortium members to the Homes and Communities Agency on delivery.

## Chapter 4: How to bid

### The Investment Management System

42. Providers must submit their bids using the Homes and Communities Agency's Investment Management System (IMS). Guidance on how to bid for the SOAHP 2016 to 2021 through IMS is available [here](#).
43. As noted above, we welcome new bidders to the SOAHP 16-21, including house builders and private sector developers. Any new bidder is able to apply for IMS access by telephoning our IT service desk on 01908 353604 or emailing our service desk at [servicedesk@hca.qsi.gov.uk](mailto:servicedesk@hca.qsi.gov.uk). A programme of tailored IMS training sessions on bidding will be available, including, in particular, courses aimed at providers who have never used IMS before, as well as sessions for more experienced users. More information on these sessions, and how to book, will be published on the SOAHP 2016 to 2021 page on [GOV.uk](http://GOV.uk).

### Firm and indicative schemes

44. Two types of scheme can be bid to the SOAHP 2016 to 2021:
  - firm;
  - indicative.A provider's overall bid can include firm schemes, indicative schemes, or a combination of the two.
45. To ensure a good foundation for programme delivery we will maximise allocations made to firm schemes within the initial bid assessment. However we will also work with less experienced providers, during programme management, to help them progress indicative schemes as well as bidding new firm schemes through Continuous Market Engagement.
46. Indicative schemes cannot be bid where these complete in 2016 to 2017. Where allocations are made to indicative proposals these must be progressed to firm schemes according to the following schedule:
  - by no later than 31 March 2017 for schemes completing before 31 March 2018;
  - by no later than 31 May 2017 for schemes completing between 01 April 2018 and 31 March 2019;
  - by no later than 31 May 2018 for schemes completing between 01 April 2019 and 31 March 2020.
  - by no later than 31 May 2019 for schemes completing after 01 April 2020.This will improve visibility of provider delivery plans and enable the Homes and Communities Agency to effectively manage delivery of the programme. Allocations that miss the scheduled dates, and show no prospect of progression to firm schemes, will be withdrawn.

### Information requirements

47. Full details of the information required through IMS for firm and indicative schemes can be found in the [IMS guidance](#). This covers data headings, categories and units and should be checked at an early stage in developing a bid.
48. Further data for all schemes – whether bid as firm or indicative – will be required ahead of grant confirmation. Again details can be found in the [IMS guidance](#).

49. For all bidders the Homes and Communities Agency reserves the right to make additional financial checks and request further financial information.

### Firm schemes

50. Proposals for firm schemes need to include precise descriptions of the site location and proposed delivery schedule, along with details of the planning stage reached (for example planning application submitted/outline planning achieved/detailed planning achieved) and land ownership status.
51. We expect forecast delivery dates for schemes which receive allocations to follow through into the contracted position as contracts are signed, and will reserve the right to withdraw any allocation offered where there is significant delivery slippage. This will allow allocations to be re-distributed to schemes with greater certainty of delivery. Withdrawal of an allocation will not preclude a scheme being brought back into the programme at a later stage once delivery becomes more secure.
52. For Help to Buy: Shared Ownership schemes, additional information is required covering:
- the provider's assessment of affordability for the local market (covering, for example, local incomes and local sales values);
  - the provider's assessment of sales risk (covering, for example demand analysis).
- Specific questions can be found in the [IMS guidance](#).
53. For specialist schemes, for rent or home ownership, additional information is required covering the points noted in chapter 2, above. Specific questions can be found in the [IMS guidance](#). In addition design plans for such housing should be submitted to [AHPOffers@hca.gsi.gov.uk](mailto:AHPOffers@hca.gsi.gov.uk) and will be reviewed by HCA's design managers.
54. For all schemes, additional information is required covering:
- any innovative construction methods being employed;
  - the expected benefits (for build cost, whole life cost and in-use energy cost) from these; and
  - their potential for wider adoption.
55. The Homes and Communities Agency will ask local authorities, using a structured pro forma, for a view on bids with proposed delivery in their area. This will include a request for specific information on any firm scheme proposal which is:
- for Specialist Housing;
  - for homes delivered under a S106 agreement and which includes a request for grant, to confirm the additionality of the homes proposed.
- Local authority comments will make clear where bids make an important contribution to local growth priorities and, where relevant, we will seek the views of Combined Authorities on issues of strategic priority.

### Indicative schemes

56. Indicative proposals also require scheme level information, but with reduced specificity. The location of an indicative scheme can be given at the level of:
- an HCA Area;
  - a Minimum Geography(see Chapter 7); or
  - a local authority.

We will maximise allocations within initial bid assessment to those indicative schemes which are associated with narrower areas (i.e. prioritising Local Authorities and then Minimum Geographies).

57. When an indicative proposal is progressed to a firm scheme during programme management HCA will require:
- (i) the provision of information not collected at bidding, including additional information; and
  - (ii) detailed scrutiny if the homes are provided under a S106 scheme.
- The HCA retains the right to remove allocations if additional information, or the position it reveals, is inadequate.
58. For Help to Buy: Shared Ownership schemes additional information is required on affordability and sales risk, as described above for firm schemes. However, we recognise that the detail of responses will be proportionate to the point of development of the scheme and may refer to future intentions for market assessment rather than existing evidence. For all schemes additional information is required on innovative construction methods, as described above for firm schemes. Again we recognise that the detail of responses will be proportionate to the point of development of the scheme and may refer to future intentions.

#### Rural provision

59. For the SOAHP 2016 to 2021, the Homes and Communities Agency will monitor delivery in rural settlements, defined as those with a population of 3,000 or fewer. For firm schemes, those in rural settlements will be identified automatically from location data entered in IMS. For indicative proposals, bidders should categorise schemes as rural on IMS using the definition above, for which details can be found [online](#).

#### Employment and skills

60. The government wants to see public capital investment advance its employment and skills agenda, including the creation of high-quality apprenticeships (see [here](#)). We will therefore ask bidders to tell us, through IMS, the number of apprenticeships and the number of jobs for young people that will be created or sustained as a result of the total requested investment.

### **Bid requirements**

#### Geography

61. Homes funded under this Programme must be in England but outside London. The affordable homes funding within London has its own documentation, and is not administered by the HCA.

#### New supply

62. Funding for works to existing affordable housing stock will be made only in the most exceptional circumstances (see the [Capital Funding Guide](#) for restrictions on funding repairs). For example we have previously made funding available, for this purpose, to almshouse charities, to ensure that these homes remain in a standard that allows them to remain habitable, where the individual charities do not have access to resources to undertake the work.

### Section 106 schemes

63. If grant is requested for affordable homes provided under a S106 agreement, on a larger site developed as market housing, these homes will need to be additional to those that would be delivered under the S106 agreement alone, without grant. Supporting evidence of additionality will be required, including the local planning authority's viability assessment.
64. Detailed scrutiny of additionality will be undertaken where:
- any grant is sought; or
  - for registered providers, where no new grant is sought but it is the intention to use Recycled Capital Grant Fund or Disposal Proceeds Fund monies.
- In these cases the bidder (and the long term owner of the affordable housing if this is different) is required to provide data about the economics of the scheme, on an open book basis, using the HCA's Development Appraisal Tool or equivalent, and we will use this to test the additionality of the grant-funded homes proposed. More detail on the HCA's Development Appraisal Tool can be found [here](#). Bidders should provide evidence of their agreement with the relevant local authority on site viability and the additionality from the grant proposed; as noted above, HCA will ask the relevant local authority to confirm this additionality. Information should be submitted to [AHPOffers@hca.gsi.gov.uk](mailto:AHPOffers@hca.gsi.gov.uk). We reserve the right to request other information to inform our decision making, if required.

### Competing for schemes

65. We will use locational information to identify overlapping proposals from multiple bidders for the same scheme. We will wish to support the proposal which is furthest advanced in securing the particular scheme (and therefore offers best certainty of delivery), subject to meeting our assessment criteria, including value for money.

### Unregistered Bodies

66. Where we intend to make an allocation to an unregistered body (or where an unregistered body is to have a long-term ownership interest in the homes) we will conduct a due diligence check with reference to the HCA's Know Your Customer (KYC) policy. We will ensure ourselves of the organisation's viability (including in the long term if it intends to retain an interest in the homes) and discharge our responsibilities in relation to fraud and money laundering. For this we will use publicly available information and information already held by the HCA; however where queries arise, or if further information is required, a request will be made to the bidder. Information will be shared on a two-way basis with our recoverable investment team, HCA-I.

### Registered Providers

67. The HCA's programmes team will seek assurance from the regulator about the financial standing of registered providers that are bidding and that the development proposals in registered providers' bids are consistent with their ongoing financial viability. The HCA will share information from IMS about registered provider's bids with the regulator.

68. The regulator will provide advice to the HCA's programmes team on whether the registered provider(s) involved in delivering the bid are currently compliant with the Regulator's Governance and Financial Viability standard. Registered providers may be asked to provide additional information to the regulator to inform the assessment as necessary.
69. In the event that an allocation would, in the view of the regulator, significantly alter a registered provider's financial risk profile such that future compliance with its Governance and Financial Viability standard is at material risk, the regulator will advise the HCA's programmes team accordingly.
70. Bidders with existing social rented stock may wish to generate financial capacity to support new build through planned conversion to Affordable Rent when homes become vacant. This is possible, however, only in support of Specialist Homes for Rent for which grant is requested. Any such proposal must be included in the bid and will need to outline:
- the number and location (based on the 'minimum geographies' described in Chapter 7) of homes to be converted,
  - the proportion of anticipated annual re-lets this represents, supported by an analysis of historical void rates.
  - the additional borrowing capacity generated.
- The conversion capacity generated must be appropriate to the scale of the new build supported. Conversions can only be carried out by organisations with an HCA contract, including an agreed level of conversion capacity, in place (see Chapter 6).
71. Given the proposed abolition of the Disposal Proceeds Fund, registered providers are encouraged to use any remaining DPF balances within the Programme.

### **Nil-grant schemes**

72. Where there is sufficient delivery certainty, we expect bidders to include nil-grant schemes, including nil-grant S106 schemes, as firm proposals within their bid. Nil-grant schemes should not be bid as indicative proposals, but as they are firmed up we expect providers to add these to their agreed programmes of delivery, through IMS. Any nil-grant scheme using RCGF or DPF must be included in a provider's programme. Note that we will assess each scheme proposal independently; the absence of nil-grant schemes, where these are not available (for example for some new entrants), will not, therefore, negatively affect assessment of a bidder's proposals.
73. Nil-grant schemes within the Programme may include any affordable tenure, including rental tenures, described in the Capital Funding Guide. Where an Affordable Rent is to be charged it is a requirement that the scheme is included in a contract with the Homes and Communities Agency and therefore must be included in a provider's programme.

### **Design and quality**

74. The HCA looks to fund good quality housing in well-designed schemes. In our value for money assessment we aim to compare schemes on a broadly comparable basis; for example, by identifying outliers in terms of the m2 per person housed.
75. For specialist housing we ask for additional information on design and that bidders consider the [Housing Our Ageing Population Panel for Innovation](#) principles and the HCA's non-mainstream housing design [guidance](#), as appropriate, as set out in Chapter 2.

76. If a provider is considering applying for renewable energy payments on homes within a bid they are required to consult the guidance available from the Department for Energy and Climate Change and Ofgem on Feed in Tariffs ([here](#)) and the relationship to public grant ([here](#)) or on the Renewable Heat Incentive ([here](#) and [here](#)). Where relevant providers should obtain independent legal advice.

#### **Queries and contact details**

77. Additional information about bidding may be posted on the SOAHP 2016-21 page on the HCA [website](#) and providers are advised to check the website regularly. Providers can submit queries about bidding to [AHPFAQ@hca.gsi.gov.uk](mailto:AHPFAQ@hca.gsi.gov.uk); questions and their answers may be shared with other bidding organisations.
78. If you wish to discuss your bid proposal in more detail please contact your local HCA Area office in the first instance, or phone the HCA enquiries team on 0300 1234 500 who will redirect your call.



## Chapter 5: Bid assessment

79. We will assess each scheme proposal (whether firm or indicative) independently and hence may allocate to some, but not all, of the schemes within a provider's bid. Each scheme should therefore be able to stand alone, with no cross subsidy or interdependence assumed, including where schemes are on the same site.

### Quantitative assessment

80. Bids which meet the requirements set out in the preceding chapter will be subject to quantitative assessment against two criteria, value for money and delivery, each weighted at 50%, in a competitive process.

### Value for money

81. Our key consideration in assessing value for money is the level of grant requested per home. We expect bidders to take all reasonable measures to minimise the grant requested and where this is not the case we will not make allocations. Such measures will include:
- minimising costs in build and over the life of the home through efficient procurement, construction and management;
  - maximising other cost contributions (for example cross-subsidy from market sales or disposals and, for Registered Providers using RCGF or DPF);
  - minimising land costs, including by working with public sector partners, including local authorities, to identify land available at nil or reduced consideration.
82. We will score all proposals (for firm and indicative schemes) against the following indicators, in order to (a) identify outliers, and (b) construct a value for money ranking of proposals within each HCA Area (see Chapter 7):
- Grant per home compared to the overall Area average (used to identify outliers, and in ranking);
  - Grant per home compared to the national average (used to identify outliers);
  - Grant per home compared to an appropriate comparable average (e.g. rural, supported housing);
  - Grant per person compared to the overall Area average (used to identify outliers);
  - Grant as a percentage of total scheme cost (used to identify outliers, and in ranking; note that a low total scheme cost is welcomed, not penalised);
  - Works cost per m<sup>2</sup> compared to the area average (used to identify outliers); and
  - m<sup>2</sup> per person compared to the area average (used to identify schemes where homes appear to be abnormally small, or abnormally large, to complement consideration of value per home).
83. To identify outliers we will compare proposals with those from other providers operating in the Area and, where this provides a relevant comparison, to grant levels and costs in previous Programmes. Outliers will only be accepted onto the Programme if (a) we understand and accept the reasons for exceptional grant or costs and (b) they are deemed a priority across the assessment as a whole.
84. The primary metric for ranking value for money is grant per home, compared to the HCA Area average for proposals received: a lower grant request per home will score more highly. We recognise, however, that in certain cases scheme costs or the resources available to bidders may vary, driving up the grant request on what are otherwise priority schemes. Whilst we do not accept that particular forms of housing are inherently more expensive than others, there may be occasional instances where a

particular scheme involves higher costs, for example in some rural locations or where high house prices mean that home ownership is out of reach for many residents and a higher grant level is needed to make homes affordable to prospective purchasers. In our assessment we will utilise genuine comparators (such as other rural or older persons' specific schemes) and may seek further information from the bidder to understand higher levels of grant request.

85. Schemes with a very low grant per home will not *automatically* receive an allocation. In particular we will want to be assured that such schemes offer strong certainty of delivery, noting the difficulty of replacing such a scheme without additional grant should delivery slip.

### Delivery

86. For firm proposals, we will assess the certainty of delivery within the forecast timescale, taking account of:
- the planning stage achieved, where full planning permission will be advantaged;
  - the status of land ownership, where schemes on land already in the provider's ownership or control will be advantaged.
87. For indicative proposals, we will consider how the forecast delivery timescales fit within our programme profile as well as the level of geographic detail provided (see Chapter 4). Full detail of the delivery schedule and planning stage reached will be required as an indicative proposal is progressed to a firm scheme during programme management, and HCA reserves the right to remove allocations if these do not give satisfactory delivery assurance.

### Assessment process

88. We will combine our assessment of value for money and of deliverability to construct Area based rankings of proposed schemes. From this we will create an initial selection of schemes for each Area, taking account of available funding and the number of homes to be delivered.
89. The initial selection will be reviewed:
- to ensure overall coherence (e.g. that it will not result in oversupply of a product in an area, or an unacceptable delivery risk due to over dependence on a very small number of providers in an area);
  - to test the rationale for including any outliers on the value for money metrics, as described above.
- This may involve adding (or removing) proposals from the initial selection for the area. Such changes will be by exception and the rationale documented.

### **Qualitative assessment**

90. We will also make a qualitative assessment of defined topics, set out in the following paragraphs, and adjust the initial selection for the area as required. The rationale for any changes will be documented.

91. Recent years have seen an acceleration in the number and quality of innovative housing construction products, many making use of the precision and quality control available through off-site manufacture. We expect to fund an increasing quantity of innovative housing construction within the Programme: the advantages in cost and delivery speed achieved matching our core criteria of value for money and delivery. For all schemes we will assess the additional information required on construction innovation. This will inform, in particular, our assessment of construction cost outliers.
92. For specialist housing schemes we will assess the additional information required to ensure that the proposed housing meets identified local needs and local strategic priorities.
93. For Help to Buy: Shared Ownership schemes we will assess the additional information required on affordability and sales risk. This will include consideration of how the proposal (including the proposed initial sale tranche and rents on the unsold share) has been developed to ensure affordability in the local area.

#### **Clarification**

94. We expect bidders to submit their best offer in response to the invitation to bid.
95. The HCA reserves the right, at its absolute discretion, to clarify proposals with bidders and/or to request bidders to submit revisions or further information. This may include revisions to ensure bids offer best value for money. Any such discussions will be led by HCA area teams and will run concurrently with our assessment period, concluding by 28 October 2016.
96. For firm scheme bids on S106 sites the provision of economic data, used to populate our Development Appraisal Tool, will be required through bid clarification.

## Chapter 6: Contract and programme management

### Contract

97. Providers will be required to enter into a standard form contract with the HCA for the SOAHP 2016 to 2021, covering the delivery of new affordable homes (and, if relevant, conversion of social rent homes to new tenures at re-let). Contracts may vary to take account of consortia delivery arrangements, or of the specific organisational type, but will retain key provisions of the standard form.
98. Annexes to the standard form contract will record the anticipated outputs. This information will be taken from the information on the IMS, entered by bidders, at the point at which allocations are confirmed.
99. Reporting and information requirements for contract management are outlined in the standard form of contract, in particular quarterly provision of an officer's certificate in IMS.
100. For organisations receiving allocations which are not registered providers and which intend to retain a long-term interest in the homes, the contract will include a mechanism to secure the Government's continuing interest in the grant provided in the event of a sale, and some other defined circumstances (see also Chapter 2).
101. The proposed Heads of Terms for the standard form contract will be published on our 2016 to 2021 SOAHP [web pages](#) in due course.

### Publication of data

102. To encourage value for money, and in line with the approach under previous Programmes, we will publish information on the outcomes of this invitation to bid and thereafter provide updates on a quarterly basis. This will be a valuable source of data for providers and support the continual drive for improved efficiency.

### Programme management

103. The HCA does not expect to increase the grant given to any firm or indicative scheme following initial allocation. Providers should manage construction and revenue risks so as to ensure delivery and to cover any shortfalls from their own resources.
104. The HCA will maintain dialogue with providers about delivery. A provider may want to propose the substitution of an agreed scheme by an alternative scheme, if there are delivery challenges. Substitution requires HCA agreement (and we will ensure value for money for Government is preserved or enhanced, and will consider the impact on the location of our investment); however in general we welcome such proposals, to ensure successful Programme delivery. Similarly, we will consider proposals for the movement of allocation between providers. If there is significant slippage in delivering homes, however, we may withdraw an allocation and the contract will allow for this.
105. Where allocations are made for indicative proposals, schemes must be progressed to become firm schemes **in line with the timetable set out in Chapter 4** and this will be reflected in the contract. We will monitor progress against forecast delivery for indicative schemes, including the date at which they are anticipated to become firm, and may withdraw allocations if there is significant slippage against that anticipated date.

106. HCA area teams will lead quarterly contract reviews with each provider. These will consider (i) actual delivery achieved, and (ii) a forward look at additional new supply proposals that might be added to the Programme. A strategic review of the operation of the contract will be undertaken, jointly with providers, on an annual basis. All grant recipients are potentially part of the HCA's compliance audit process, through which we demonstrate propriety in the use of public money (see details in the [Capital Funding Guide](#)).
107. Decisions on any future allocations within the SOAHP 2016 to 2021 will take into account the delivery performance of bidders in relation to initial allocations.

### **Payment**

108. Payment under the 2016 to 2021 SOAHP will be on a per scheme basis. For Unregistered Bodies the organisation may choose between (i) receiving 100% of the funding at practical completion of the scheme or (ii) receiving 50% at start on site and 50% upon practical completion and offering one of the forms of security accepted by the HCA (further details will be available alongside contractual Heads of Terms). For Registered Providers we will pay 50% at start on site and 50% upon practical completion, except for schemes procured under off the shelf contracts, which will be paid 100% on completion.

### **Transparency on spend**

109. It will be a condition of the contract that providers in contract for total allocations of more than £3m from across their affordable homes programmes delivering outputs in 2016-21 must publish quarterly all expenditure in excess of £500 relating to delivery of schemes which form part of the contract. The HCA will require certification from the provider, as part of quarterly reviews, that relevant spend details have been published, including an outline of the approach taken to redactions affected by commercial confidentiality or data protection considerations.

## Chapter 7: Minimum geographies and HCA areas

110. The location of an indicative scheme must be given at the level of either a local authority, a Minimum Geography or an HCA area (see Chapter 4).
111. There are five HCA Areas, as listed in the table below. The local authorities falling within each Area are listed at Annex A.
112. Minimum Geographies are described in the table below.

HCA area	Minimum geographies
East and South East	<ul style="list-style-type: none"> <li>• Buckinghamshire</li> <li>• Cambridgeshire</li> <li>• East Sussex</li> <li>• Essex</li> <li>• Hertfordshire</li> <li>• Kent</li> <li>• Norfolk</li> <li>• Suffolk</li> <li>• Surrey</li> <li>• West Sussex</li> </ul>
Midlands	<ul style="list-style-type: none"> <li>• Bedfordshire, Luton and Milton Keynes</li> <li>• Birmingham and Solihull</li> <li>• Black Country</li> <li>• Coventry and Warwickshire</li> <li>• Herefordshire and Shropshire and Telford and Wrekin</li> <li>• Leicester, Leicestershire and Rutland</li> <li>• Lincolnshire</li> <li>• Northamptonshire</li> <li>• Nottinghamshire and Derbyshire</li> <li>• Stoke and Staffordshire</li> <li>• Worcestershire</li> </ul>
North East Yorkshire and The Humber	<ul style="list-style-type: none"> <li>• North East Local Enterprise Partnership Area</li> <li>• North Yorkshire</li> <li>• Northern Housing Market Area</li> <li>• South Yorkshire</li> <li>• Tees Valley Local Enterprise Partnership</li> <li>• The Humber</li> <li>• West Yorkshire</li> </ul>
North West	<ul style="list-style-type: none"> <li>• Cheshire and Warrington</li> <li>• Cumbria</li> <li>• Greater Manchester</li> <li>• Lancashire</li> <li>• Liverpool City Region</li> </ul>
South and South West	<ul style="list-style-type: none"> <li>• Berkshire</li> <li>• Cornwall and the Isles of Scilly</li> <li>• Dorset</li> <li>• Gloucestershire</li> <li>• Hampshire, Southampton, Portsmouth and the Isle of Wight</li> <li>• Heart of the South West</li> <li>• Oxfordshire</li> <li>• Swindon and Wilshire</li> <li>• West of England</li> </ul>

**Annex A: List of local and unitary authorities in England by HCA area and minimum geography**

<b>HCA area</b>	<b>Minimum geography</b>	<b>Local or unitary authority name</b>
East and South East	Buckinghamshire	<ul style="list-style-type: none"> <li>• Aylesbury Vale</li> <li>• Chiltern</li> <li>• South Buckinghamshire</li> <li>• Wycombe</li> </ul>
	Cambridgeshire	<ul style="list-style-type: none"> <li>• Cambridge</li> <li>• East Cambridgeshire</li> <li>• Fenland</li> <li>• Huntingdonshire</li> <li>• Peterborough</li> <li>• South Cambridgeshire</li> </ul>
	East Sussex	<ul style="list-style-type: none"> <li>• Brighton and Hove</li> <li>• Eastbourne</li> <li>• Hastings</li> <li>• Lewes</li> <li>• Rother</li> <li>• Wealden</li> </ul>
	Essex	<ul style="list-style-type: none"> <li>• Basildon</li> <li>• Braintree</li> <li>• Brentwood</li> <li>• Castle Point</li> <li>• Chelmsford</li> <li>• Colchester</li> <li>• Epping Forest</li> <li>• Harlow</li> <li>• Maldon</li> <li>• Rochford</li> <li>• Southend-on-Sea</li> <li>• Tendring</li> <li>• Thurrock</li> <li>• Uttlesford</li> </ul>
	Hertfordshire	<ul style="list-style-type: none"> <li>• Broxbourne</li> <li>• Dacorum</li> <li>• East Hertfordshire</li> <li>• Hertsmere</li> <li>• North Hertfordshire</li> <li>• St. Albans</li> <li>• Stevenage</li> <li>• Three Rivers</li> <li>• Watford</li> <li>• Welwyn Hatfield</li> </ul>
	Kent	<ul style="list-style-type: none"> <li>• Ashford</li> <li>• Canterbury</li> <li>• Dartford</li> <li>• Dover</li> <li>• Gravesham</li> <li>• Maidstone</li> <li>• Medway Towns</li> <li>• Sevenoaks</li> <li>• Shepway</li> <li>• Swale</li> </ul>

		<ul style="list-style-type: none"> <li>• Thanet</li> <li>• Tonbridge and Malling</li> <li>• Tunbridge Wells</li> </ul>
	Norfolk	<ul style="list-style-type: none"> <li>• Breckland</li> <li>• Broadland</li> <li>• Great Yarmouth</li> <li>• Kings Lynn and West Norfolk</li> <li>• North Norfolk</li> <li>• Norwich</li> <li>• South Norfolk</li> </ul>
	Suffolk	<ul style="list-style-type: none"> <li>• Babergh</li> <li>• Forest Heath</li> <li>• Ipswich</li> <li>• Mid Suffolk</li> <li>• St. Edmundsbury</li> <li>• Suffolk Coastal</li> <li>• Waveney</li> </ul>
	Surrey	<ul style="list-style-type: none"> <li>• Elmbridge</li> <li>• Epsom and Ewell</li> <li>• Guildford</li> <li>• Mole Valley</li> <li>• Reigate and Banstead</li> <li>• Runnymede</li> <li>• Spelthorne</li> <li>• Surrey Heath</li> <li>• Tandridge</li> <li>• Waverley</li> <li>• Woking</li> </ul>
	West Sussex	<ul style="list-style-type: none"> <li>• Adur</li> <li>• Arun</li> <li>• Chichester</li> <li>• Crawley</li> <li>• Horsham</li> <li>• Mid Sussex</li> <li>• Worthing</li> </ul>
Midlands	Bedfordshire,Luton and Milton Keynes	<ul style="list-style-type: none"> <li>• Aylesbury Vale</li> <li>• Luton</li> <li>• Milton Keynes</li> <li>• West Oxfordshire</li> </ul>
	Birmingham and Solihull	<ul style="list-style-type: none"> <li>• Birmingham</li> <li>• Solihull</li> </ul>
	Black Country	<ul style="list-style-type: none"> <li>• Dudley</li> <li>• Sandwell</li> <li>• Walsall</li> <li>• Wolverhampton</li> </ul>
	Coventry and Warwickshire	<ul style="list-style-type: none"> <li>• Coventry</li> <li>• North Warwickshire</li> <li>• Nuneaton and Bedworth</li> <li>• Rugby</li> <li>• Stratford-on-Avon</li> <li>• Warwick</li> </ul>
	Herefordshire and Shropshire and Telford and Wrekin	<ul style="list-style-type: none"> <li>• Herefordshire</li> <li>• Shropshire</li> </ul>



		<ul style="list-style-type: none"> <li>• Telford and Wrekin</li> </ul>
	Leicester, Leicestershire and Rutland	<ul style="list-style-type: none"> <li>• Blaby</li> <li>• Charnwood</li> <li>• Harborough</li> <li>• Hinckley and Bosworth</li> <li>• Leicester</li> <li>• Melton</li> <li>• North West Leicestershire</li> <li>• Oadby and Wigston</li> <li>• Rutland</li> </ul>
	Lincolnshire	<ul style="list-style-type: none"> <li>• Boston</li> <li>• East Lindsey</li> <li>• Lincoln</li> <li>• North Kesteven</li> <li>• South Holland</li> <li>• South Kesteven</li> <li>• West Lindsey</li> </ul>
	Northamptonshire	<ul style="list-style-type: none"> <li>• Corby</li> <li>• Daventry</li> <li>• East Northamptonshire</li> <li>• Kettering</li> <li>• Northampton</li> <li>• South Northamptonshire</li> <li>• Wellingborough</li> </ul>
	Nottinghamshire and Derbyshire	<ul style="list-style-type: none"> <li>• Amber Valley</li> <li>• Ashfield</li> <li>• Broxtowe</li> <li>• Derby</li> <li>• Derbyshire Dales</li> <li>• Erewash</li> <li>• Gedling</li> <li>• High Peak</li> <li>• Mansfield</li> <li>• Newark and Sherwood</li> <li>• Nottingham</li> <li>• Rushcliffe</li> <li>• South Derbyshire</li> </ul>
	Stoke and Staffordshire	<ul style="list-style-type: none"> <li>• Cannock Chase</li> <li>• East Staffordshire</li> <li>• Lichfield</li> <li>• Newcastle-under-Lyme</li> <li>• South Staffordshire</li> <li>• Stafford</li> <li>• Staffordshire Moorlands</li> <li>• Stoke-on-Trent</li> <li>• Tamworth</li> </ul>
	Worcestershire	<ul style="list-style-type: none"> <li>• Bromsgrove</li> <li>• Malvern Hills</li> <li>• Redditch</li> <li>• Worcester</li> <li>• Wychavon</li> <li>• Wyre Forest</li> </ul>

North East, Yorkshire and The Humber	North East Local Enterprise Partnership Area	<ul style="list-style-type: none"> <li>• County Durham</li> <li>• Gateshead</li> <li>• Newcastle upon Tyne</li> <li>• North Tyneside</li> <li>• Northumberland</li> <li>• South Tyneside</li> <li>• Sunderland</li> </ul>
	North Yorkshire	<ul style="list-style-type: none"> <li>• Craven</li> <li>• Hambleton</li> <li>• Harrogate</li> <li>• Richmondshire</li> <li>• Ryedale</li> <li>• Scarborough</li> <li>• Selby</li> <li>• York</li> </ul>
	Northern Housing Market Area	<ul style="list-style-type: none"> <li>• Bassetlaw</li> <li>• Bolsover</li> <li>• Chesterfield</li> <li>• North East Derbyshire</li> </ul>
	South Yorkshire	<ul style="list-style-type: none"> <li>• Barnsley</li> <li>• Doncaster</li> <li>• Rotherham</li> <li>• Sheffield</li> </ul>
	Tees Valley Local Enterprise Partnership	<ul style="list-style-type: none"> <li>• Darlington</li> <li>• Hartlepool</li> <li>• Middlesbrough</li> <li>• Redcar and Cleveland</li> <li>• Stockton-on-Tees</li> </ul>
	The Humber	<ul style="list-style-type: none"> <li>• East Riding of Yorkshire</li> <li>• Kingston upon Hull</li> <li>• North East Lincolnshire</li> <li>• North Lincolnshire</li> </ul>
	West Yorkshire	<ul style="list-style-type: none"> <li>• Bradford</li> <li>• Calderdale</li> <li>• Kirklees</li> <li>• Leeds</li> <li>• Wakefield</li> </ul>
North West	Cheshire and Warrington	<ul style="list-style-type: none"> <li>• Cheshire East</li> <li>• Cheshire West and Chester</li> <li>• Warrington</li> </ul>
	Cumbria	<ul style="list-style-type: none"> <li>• Allerdale</li> <li>• Barrow-in-Furness</li> <li>• Carlisle</li> <li>• Copeland</li> <li>• Eden</li> <li>• South Lakeland</li> </ul>
	Greater Manchester	<ul style="list-style-type: none"> <li>• Bolton</li> <li>• Bury</li> <li>• Manchester</li> <li>• Oldham</li> <li>• Rochdale</li> <li>• Salford</li> <li>• Stockport</li> </ul>

		<ul style="list-style-type: none"> <li>• Tameside</li> <li>• Trafford</li> <li>• Wigan</li> </ul>
	Lancashire	<ul style="list-style-type: none"> <li>• Blackburn with Darwen</li> <li>• Blackpool</li> <li>• Burnley</li> <li>• Chorley</li> <li>• Fylde</li> <li>• Hyndburn</li> <li>• Lancaster</li> <li>• Pendle</li> <li>• Preston</li> <li>• Ribble Valley</li> <li>• Rossendale</li> <li>• South Ribble</li> <li>• West Lancashire</li> <li>• Wyre</li> </ul>
	Liverpool City Region	<ul style="list-style-type: none"> <li>• Halton</li> <li>• Knowsley</li> <li>• Liverpool</li> <li>• Sefton</li> <li>• St. Helens</li> <li>• Wirral</li> </ul>
South and South West	Berkshire	<ul style="list-style-type: none"> <li>• Bracknell Forest</li> <li>• Reading</li> <li>• Slough</li> <li>• West Berkshire</li> <li>• Windsor and Maidenhead</li> <li>• Wokingham</li> </ul>
	Cornwall and Isles of Scilly	<ul style="list-style-type: none"> <li>• Cornwall</li> <li>• Isles of Scilly</li> </ul>
	Dorset	<ul style="list-style-type: none"> <li>• Bournemouth</li> <li>• Christchurch</li> <li>• East Dorset</li> <li>• North Dorset</li> <li>• Poole</li> <li>• Purbeck</li> <li>• West Dorset</li> <li>• Weymouth and Portland</li> </ul>
	Gloucestershire	<ul style="list-style-type: none"> <li>• Cheltenham</li> <li>• Cotswold</li> <li>• Forest of Dean</li> <li>• Gloucester</li> <li>• Stroud</li> <li>• Tewkesbury</li> </ul>
	Hampshire, Southampton, Portsmouth and the Isle of Wight	<ul style="list-style-type: none"> <li>• Basingstoke and Deane</li> <li>• East Hampshire</li> <li>• Eastleigh</li> <li>• Fareham</li> <li>• Gosport</li> <li>• Hart</li> <li>• Havant</li> <li>• Isle of Wight</li> <li>• New Forest</li> </ul>

		<ul style="list-style-type: none"> <li>• Portsmouth</li> <li>• Rushmoor</li> <li>• Southampton</li> <li>• Test Valley</li> <li>• Winchester</li> </ul>
	Heart of the South West	<ul style="list-style-type: none"> <li>• East Devon</li> <li>• Exeter</li> <li>• Mendip</li> <li>• Mid Devon</li> <li>• North Devon</li> <li>• Plymouth</li> <li>• Sedgemoor</li> <li>• South Hams</li> <li>• South Somerset</li> <li>• Taunton Deane</li> <li>• Teignbridge</li> <li>• Torbay</li> <li>• Torridge</li> <li>• West Devon</li> <li>• West Somerset</li> </ul>
	Oxfordshire	<ul style="list-style-type: none"> <li>• Cherwell</li> <li>• Oxford</li> <li>• South Oxfordshire</li> <li>• Vale of White Horse</li> <li>• West Oxfordshire</li> </ul>
	Swindon and Wiltshire	<ul style="list-style-type: none"> <li>• Swindon</li> <li>• Wiltshire</li> </ul>
	West of England	<ul style="list-style-type: none"> <li>• Bath and North East Somerset</li> <li>• Bristol</li> <li>• North Somerset</li> <li>• South Gloucestershire</li> </ul>

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## Homes & Communities Agency

### **Homes and Communities Agency**

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The Homes and Communities Agency is committed to providing accessible information where possible and we will consider providing information in alternative formats such as large print, audio and Braille upon request.

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