## History

- Brockloch was first allocated for housing by Moray Council within the local Moray development plan 2015 and again in 2020 MLDP.
- Dallas Estates owned the land and wanted to sell to a sympathetic and responsible developer.
- Dallas Estates contacted FDT and agreed not to put the site on the open market to allow funding to be raised by FDT.

## Purchase the land

The land was purchased by FDT funded by the Scottish Land Fund (SLF) on the 14th July 2022

## Appoint an Architect

4 architects submitted comprehensive tenders for the project. FDT/CHT review tenders and select an architect according to agreed criteria, to undertake the project.

# 1.The Brockloch Journey

## Design Approval

The appointed architect will develop a design proposal that will be submitted for planning and presented in a future community drop-in event for comment.

## Pre-Construction Process

The approved design will be sent to a list of contractors to tender.
A contractor will be appointed.
A programme of works will be agreed.

## Construction Process

Work will commence on the project.
Regular drop-in events will be held to discuss progress.
Duration will be approx. 12 months.
Application process for occupancy will begin during this period.

## Handover/ Occupancy

Upon completion of the project it will handed over to FDT.
Successful applicants will move into to their new homes.

# History

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# Appoint an Architect

- Four architects submitted comprehensive tenders for the project.
- FDT/CHT have reviewed tenders and will select an architect according to agreed criteria, to undertake the project.

# Design Approval

- The appointed architect will hold a design consultation at a community drop-in event.
- A design proposal will then be submitted for comment
- Comments will be assessed and feed back ahead of submission for planning approval .

# Pre-Construction Process

- The approved design will be sent to a list of contractors to provide a compliant tender.
- A contractor will be appointed.
- A programme of works will be agreed.

# Construction Process

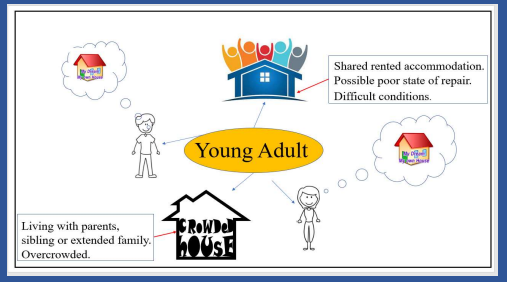
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# 2. Scenarios

## Examples of people who would be eligible for affordable housing

## Scenario 1

### Young Adult



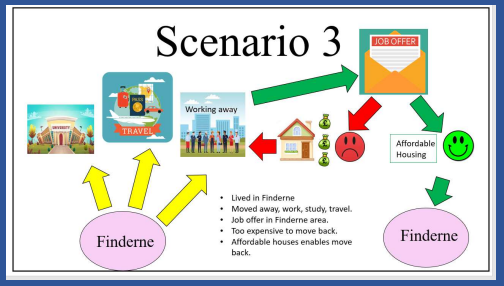

## Scenario 2

### Family




## Scenario 3

### Returning person



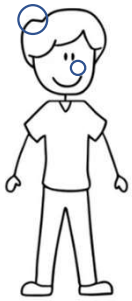
# Scenario One

## Young Adult






Shared rented accommodation.
Possible poor state of repair.
Difficult conditions.



# Young Adult









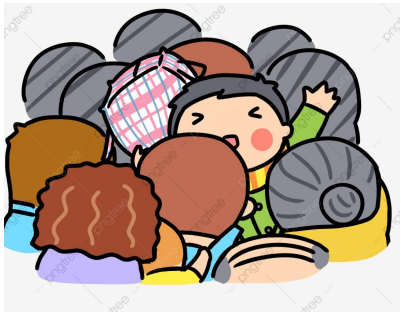
Living with parents,
sibling or extended family.
Overcrowded.

# Scenario Two

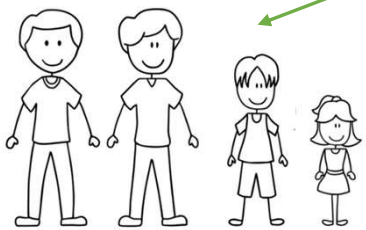
## Family

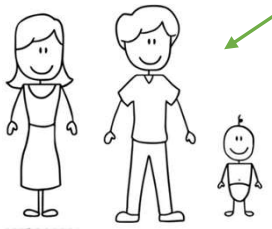


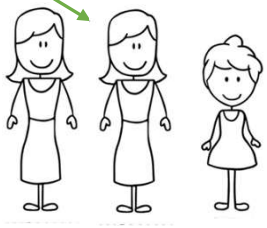
- Our house is too full.
- We need more space.
- We need our own space

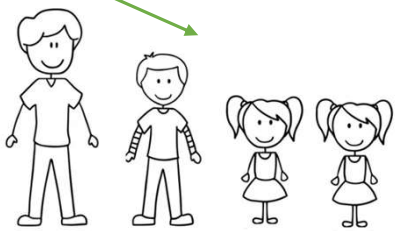


# Raise a Family









# Scenario Three

## Returning person

















Affordable Housing



Finderne

- Lived in Finderne
- Moved away, work, study, travel.
- Job offer in Finderne area.
- Too expensive to move back.
- Affordable houses enables move back.

Finderne

## Rented Properties

| Rental | |
|---|---|
| Size Design | Number |
| 2 bed 4-person | 2 |
| 3 bed 5 person | 2 |
| 2 bed 4-person fully accessible | 2 |
| Total | 8 |

Rents at an agreed reduction from current market rates.

## Properties and serviced plots for sale

| Discounted sale | |
|---|---|
| Size Design | Number |
| 3 bed 5-person | 2 |
| Serviced self-build plots | 2 |

Applicants who wish to purchase a house are required to evidence the following:
•They do not own a current property (or it is being actively marketed for sale)
•They are in a position financially to purchase the property – evidence of a mortgage Decisions in Principle required (up to 3)
•They cannot afford to purchase a similar property on the open market

# 3.The Rural Housing Burden

the Facts

- **Priority application to those with local connections.**
- **Agreed % discount from open market value.**
- **Resale price covenant/bond between Rural housing body and owner.**

the Facts

- **Owners live 100% in the home.**
- **Focused on building sustainable rural communities.**

- Promotes affordable housing in rural areas.
- All plots at discount price.
- Sustainable homes.
- Less outlay, lower energy bill.
- Keeping communities together.
- Protects price for future sales.
- Applied to the title deeds.

## Properties and serviced plots for sale

Factsheet

Rural Housing Burden

Examples of costs

**Example of discount for constructed house:**

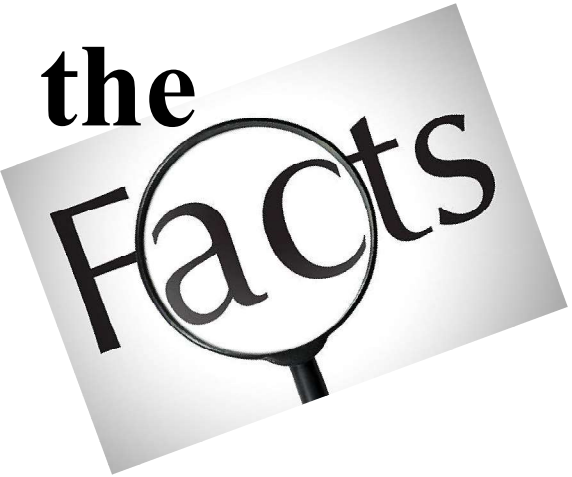
| | |
|---|---|
| Open market value of the property | £225,000 |
| Agreed discount from open market value | 30% |
| Discounted selling price | £157,500 |
| (70% of open market value) | |

**Example of discount for self build plot:**

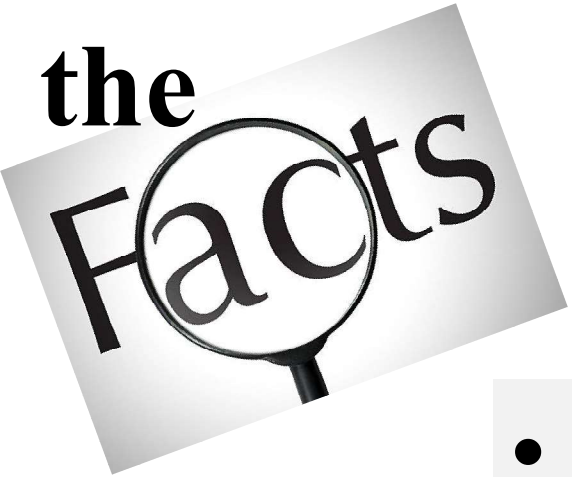
| | |
|---|---|
| Open market value of completed home once built | £225,000 |
| Typical build costs and fees (3 bedroom home) | £136,750 |
| Plot purchase price | £30,000 |
| Total cost for purchaser | £166,750 |
| Difference between cost and open market value on completion | £56,250 |
| Discount percentage (£56,250/£225,000) | 25% |
| (75% of open market value) | |



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- All plots at discount price.
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- **Agreed % discount from open market value.**
- **Resale price covenant/bond between Rural housing body and owner.**




- **Owners live 100% in the home.**
- **Focused on building sustainable rural communities.**

# Proposed housing quantities and mixture of tenure

## Rental Properties

| Rental | |
|---|---|
| Size Design | Number |
| 2 bed 4-person | 2 |
| 3 bed 5 person | 2 |
| 2 bed 4-person | 2 |
| Total | 8 |

Rents will be set at an agreed reduction from current open market rates.

# Properties and serviced plots for sale

| Discounted sale | |
|---|---|
| Size Design | Number |
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# Properties and serviced plots for sale

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# Allocations Policy Summary

Full draft allocations
Policy on FDT Website

Findernedevelopmenttrust.com

**6. Allocations**

6.1 **Priority**

An assessment will be made on each application taking account of the following (in no particular order):

- Household size (in relation to property size applied for)
- Household current living circumstances
- Household income and savings
- Need to reside/return to live in the community
- Ability to secure finance to purchase a property and/ or plot (where applicable)

# 4.Draft Allocations Policy

7. **Eligibility**

Applicants must demonstrate that they have difficulty in securing housing opportunities that meet accommodation needs of their household within the community in which they require to be housed for one or more of the reasons below.

Applicants must be able to:

a) Demonstrate a connection to the Finderne area, this could be an offer of employment, a family connection or a strong desire to reside in our community

b) Demonstrable difficulties in securing housing opportunities that meet the accommodation needs of their household within the local community

a) Have an offer of employment or currently working as a key worker within the Finderne postcode area or in close proximity to it

b) Demonstrate they are someone living in the community in unsuitable housing and are either retired or on benefits

c) Show Intention to establish a business to meet an identified local demand

d) Have capacity to meet the costs of the affordable housing opportunity offered

e) Have a clear understanding of the nature and limitations of the affordable housing on offer

**•Community Sustainability Criteria**

In seeking to maximise the social and economic impact, priority will be given to applicants likely to make a significant contribution to the prosperity, balance and sustainability of the community. The table below sets out the range of factors that may be considered when assessing applicants.

| COMMUNITY SUSTAINABILITY FACTORS |
|---|
| Would be an essential key worker. |
| Would create or sustain a local business/es. |
| Would generate significant economic benefits from their work for others locally. |
| Would enable a household to provide care support for a family member. |
| Would improve the demographic balance. |
| Would allow young people to leave their parents' homes and create a new household. |
| Would add value to life in the community. |

**•Housing Need Criteria**

The main individual household need factors considered are set out in the table below:

| HOUSEHOLD PRIORITY NEEDS FACTORS |
|---|
| Homeless or threatened with homelessness |
| Living in insecure accommodation (e.g., no tenancy agreement, short term let) |
| Living in a caravan or chalet |
| Living in tied housing |
| Living in Local Authority or Registered Social Landlord / Housing Association rented accommodation |
| Living in overcrowded accommodation |
| Require separate housing due to changes in family circumstances |
| Need suitably designed or located housing to meet household member's medical and/or care needs |
| Living in Below Tolerable Standard housing |
| Need to relocate for employment or family support purposes. |
| Has other identifiable household needs |

# Allocations Policy Summary

See FDT website for
full Allocations Policy.

unlocking the future
Finderne Development Trust

Findernedevelopmenttrust.com

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Community polytunnel
Community allotments?

Co-working Office Space?





Electric car share?
Shared EV Points?

Farm Produce Vending Machine?



Wild Flower Meadow?





Community Orchard?

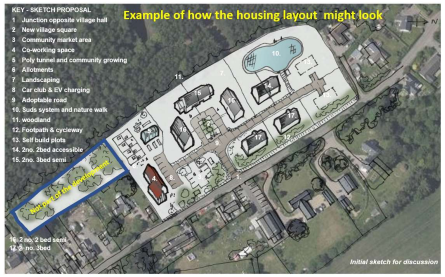
# 5.Brockloch non housing elements

## EXAMPLES / SUGGESTIONS

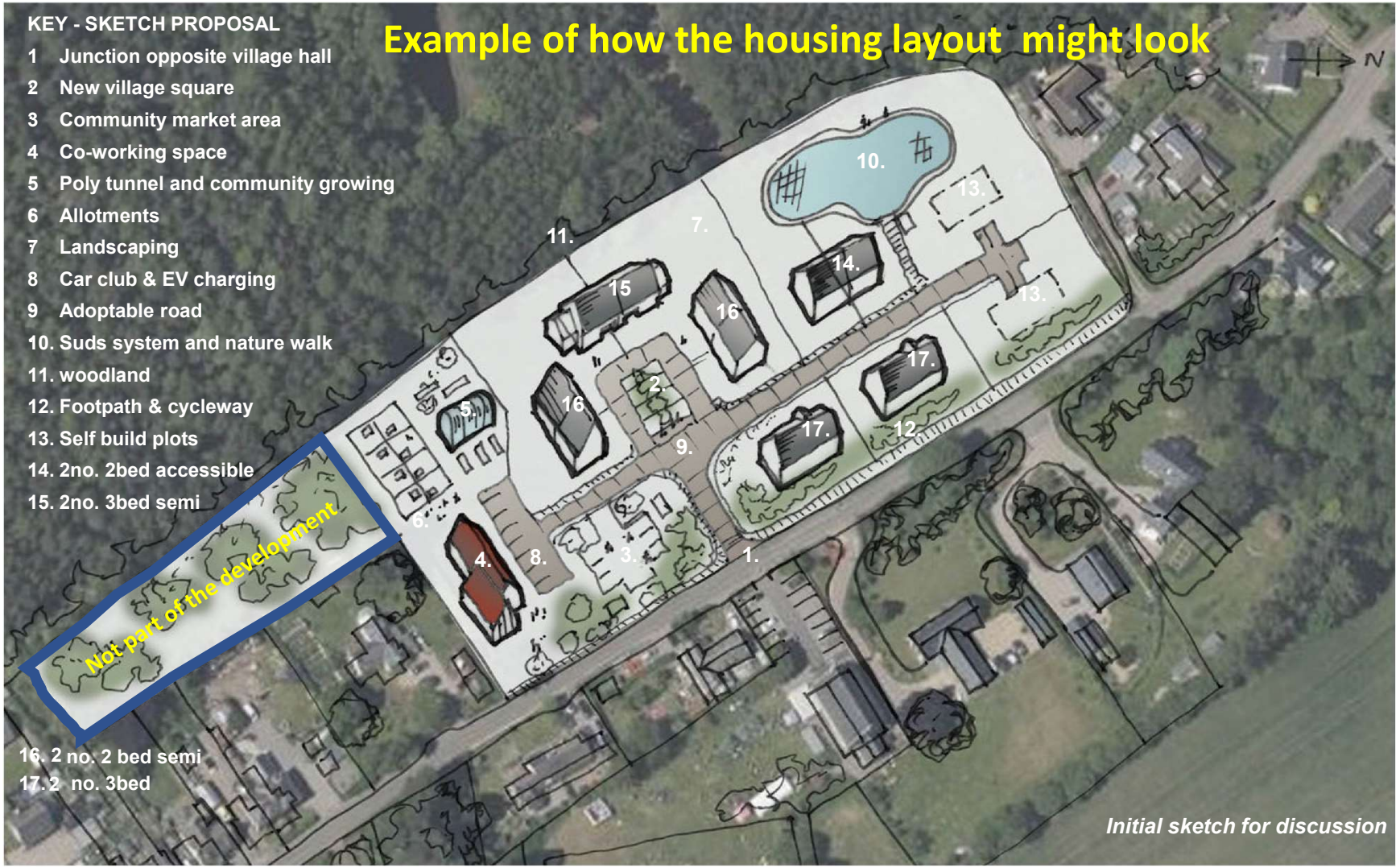


## What would you like to see? Tell FDT

Write your comments on the board /Post-it Notes




# Post-it note your ideas


KEY - SKETCH PROPOSAL
1 Junction opposite village hall
2 New village square
3 Community market area
4 Co-working space
5 Poly tunnel and community growing
6 Allotments
7 Landscaping
8 Car club & EV charging
9 Adoptable road
10. Suds system and nature walk
11. woodland
12. Footpath & cycleway
13. Self build plots
14. 2no. 2bed accessible
15. 2no. 3bed semi
16. 2 no. 2 bed semi
17. 2 no. 3bed
Example of how the housing layout might look
Not part of the development
N
Initial sketch for discussion



Electric car share?
Shared EV Points?

Farm Produce
Vending Machine?





Community polytunnel
Community allotments?

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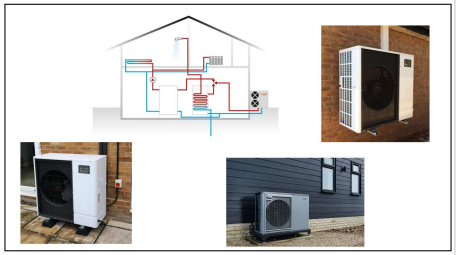


Community Orchard?

## Base line Option

### ASHP

Air Source Heat Pump on each property

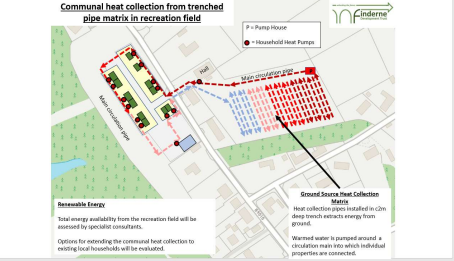


# 6.Renewable Energy Elements

## Second Option

### GSHP District Heating System

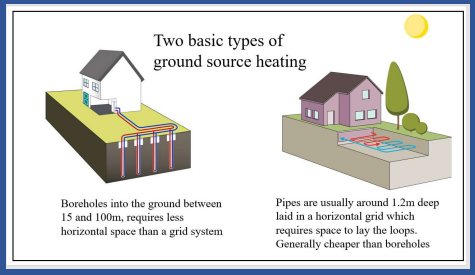
Ground Source Heat Pump to supply all 12 Brockloch properties utilising the recreation field and /or the Brockloch field




## Third Option

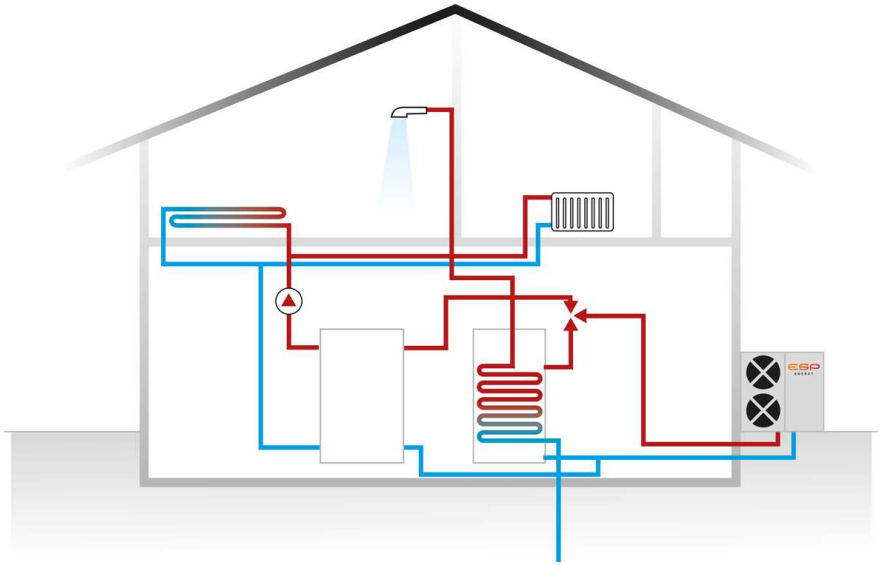
### GSHP District Heating System

As Option two but offers the option to connect to additional suitable properties



# ASHP

# Air Source Heat Pump on each individual property





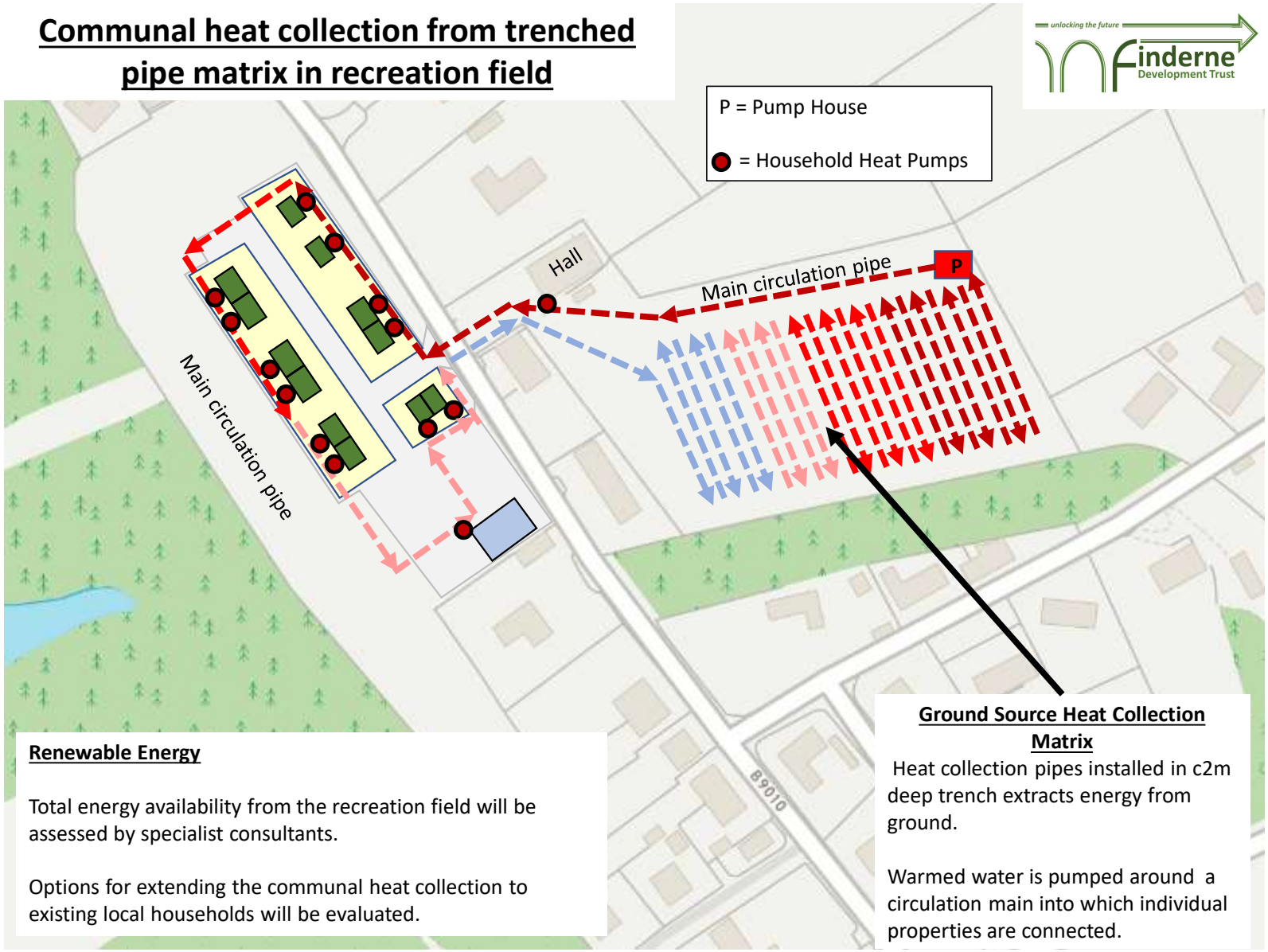

ecodan



# GSHP District Heating System

## Ground Source Heat Pump to supply all 12 Brockloch properties utilising the recreation field and /or the Brockloch field

# Communal heat collection from trenched pipe matrix in recreation field




**Renewable Energy**

Total energy availability from the recreation field will be assessed by specialist consultants.

Options for extending the communal heat collection to existing local households will be evaluated.

**Ground Source Heat Collection Matrix**

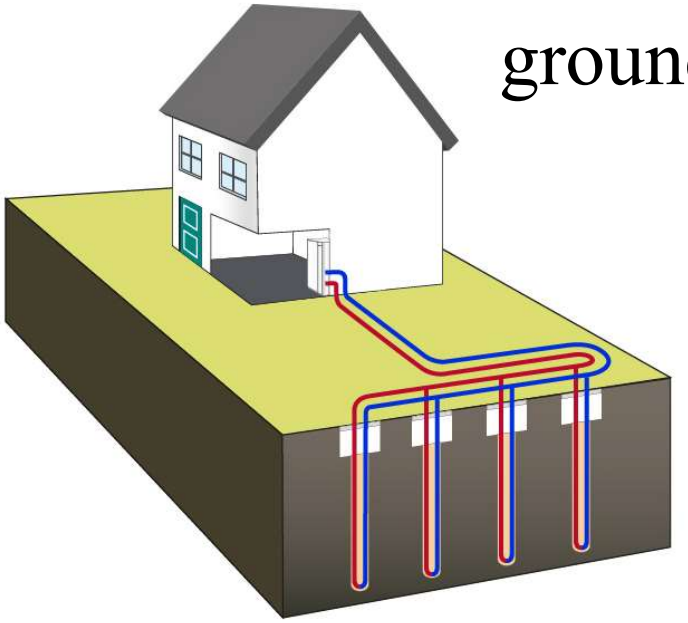
Heat collection pipes installed in c2m deep trench extracts energy from ground.

Warmed water is pumped around a circulation main into which individual properties are connected.

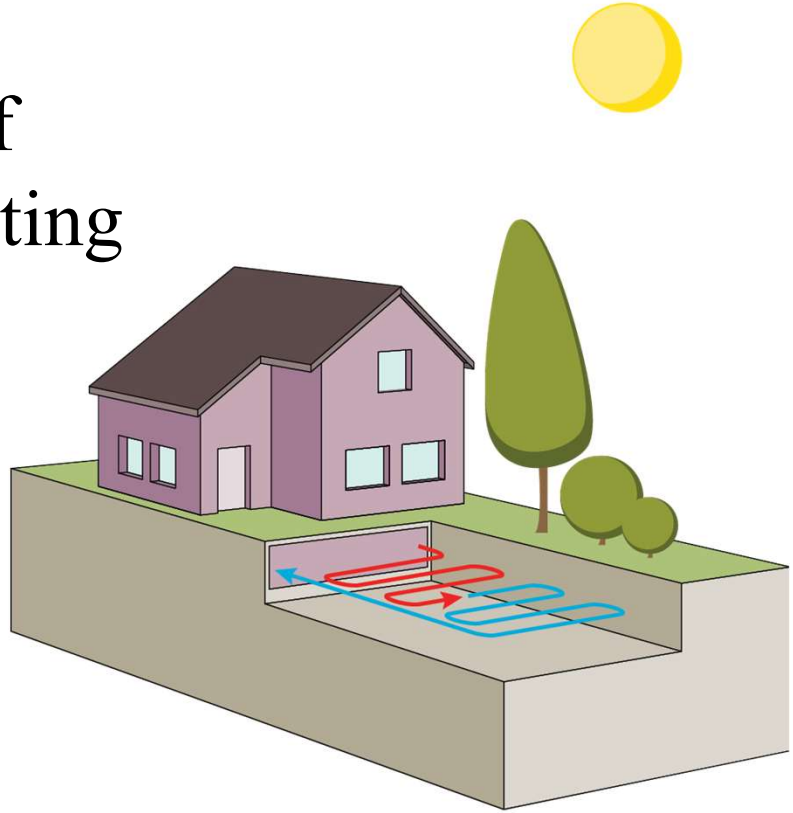
# GSHP District Heating System

As Option two but offers the option to connect to additional suitable properties adjacent to the recreational field.

# Two basic types of ground source heating



Boreholes into the ground between 15 and 100m, requires less horizontal space than a grid system



Pipes are usually around 1.2m deep laid in a horizontal grid which requires space to lay the loops. Generally cheaper than boreholes