

DATED 23rd February **2015**

BROADLAND DISTRICT COUNCIL

- and -

MR JOHN ALBERT WILSON

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

relating to the development of land
Hillside Farm, Reedham Road, Acle, Norfolk

THIS AGREEMENT is made the 23rd day of February 2015
BETWEEN:

1. BROADLAND DISTRICT COUNCIL of Thorpe Lodge 1 Yarmouth Road
Norwich NR7 0DU ("the Council")
2. MR JOHN ALBERT WILSON of The Orchard, Reedham Road, Acle,
Norfolk, NR13 3DF ("the Owner")

WHEREAS:-

- (A) The Council is the Local Planning Authority for the purposes of the Act for the area within which the Site is situated
- (B) The Owner is the freehold owner of the Site registered at the Land Registry under title number NK257093
- (C) The Owner has submitted the Application to the Council and the parties have agreed to enter into this Agreement in order to secure the planning obligations contained in this Agreement

1 Interpretation and Definitions

In this Agreement unless the context otherwise requires the following expressions shall have the following meanings:-

- | | |
|---------------------------------------|--|
| "Act" | the Town and Country Planning Act 1990 (as amended) |
| "Affordable Housing" | housing provided in accordance with the requirements of Schedule 1 to this Agreement which is available to meet the needs of those who cannot afford to rent or buy dwellings generally available on the open market |
| "Affordable Housing Provider" ("AHP") | either:
(i) a registered provider as defined by S.80 of the Housing |

	<p>and Regeneration Act 2008; or</p> <p>(ii) another body whose object is or contains the provision</p> <p>and/or operation of affordable housing and which has been approved by the Council for the provision and/or operation of affordable housing within the administrative area of Broadland or has otherwise been approved by the Council for the purposes of this Agreement</p>
"Affordable Housing Provision"	the provision as Affording Housing Units of thirty three per cent (33%) of the total number of Dwellings of the mix type and tenure pursuant to the agreed Affordable Housing Scheme
"Affordable Housing Scheme"	<p>a detailed scheme submitted to and approved by the Council securing the Affordable Housing Provision on the Site to include:</p> <ul style="list-style-type: none"> - The number and type of Affordable Housing Units in accordance with the Affordable Housing Provision - The location of such Affordable Housing Units - a timetable and programme for it's implementation <p>which shall include for a mix and type of Affordable Housing Units to the intent that 7 of the Affordable Housing Units shall be Rental Units and the remaining 3 Shared Ownership Dwellings and Shared Equity Dwellings and which complies with the requirements of Schedule 1 to this Agreement or such amended or replacement Affordable Housing Scheme as the Council approves in writing from time to time</p>
"Affordable Housing Units"	individual units of residential accommodation constructed or provided as part of the Development as Affordable

Housing

"Affordable Rental Units " Affordable Housing Units to be constructed or provided as part of the Development pursuant to the Affordable Housing Provision and the Affordable Housing Scheme and to be let by an AHP on a weekly or monthly tenancy basis at affordable rents (being not more than 80% of local open market rental prices inclusive of service charge) to be let by or on behalf of an AHP in accordance with the requirements of Schedule 1

"Application" the application for outline planning permission dated 20 August 2014 and bearing reference number 20141392 for the Mixed Use Development to include Employment (B1 & B2) and Residential (C3) Use Classes and associated infrastructure in accordance with the plans and details deposited with the Council

"Commencement of Development" the first date on which any material operation as defined in Section 56(4) of the Act forming part of the Development begins to be carried out other than operations consisting of site clearance demolition work archaeological investigations or investigations for the purpose of assessing ground conditions remedial work in respect of any contamination or other adverse ground conditions erection of any temporary means of enclosure the temporary display of site notices or advertisements and "Commence" and "Commencement" shall be construed accordingly

"Development" the development of the Site in accordance with the Planning Permission

"Director"	the Council's Chief Executive or other officer of the Council acting under his hand
"Dwelling"	any unit of residential occupation being a self-contained house maisonette bungalow or flat constructed as part of the Development and "Dwellings" shall be construed accordingly
"Green Infrastructure Contribution"	A sum to be used towards green infrastructure / informal open space to be provided in accordance with the Council's standard charges at the date of payment, as increased by the Inflation Provision
"HCA Standards"	the "Housing Quality Indicators" and "Design & Quality Standards" (as replaced or revised) specified by the Homes and Communities Agency or its successors or such other standards as the Council may agree with the Affordable Housing Provider
"Index Linked"	Means index linked from the date of this Agreement until such time that any sum specified in this Agreement becomes payable such index linking to be equivalent to any increase or decrease in such sums in proportion to the increase or decrease in the Retail Price Index (All Items) published by the Office for National Statistics (or if such index ceases to be published such other index as the Council shall reasonably determine)
"Occupation"	occupation of a building as a Dwelling (but not including occupation by contractors or for construction or fitting out purposes or as a showroom or sales office) and "Occupy" and "Occupied" shall be construed accordingly

"Open Market
Dwellings"

Dwellings other than Affordable Housing Units

"Open Market
Value"

the best price at which the sale of an interest in a Dwelling (other than an Affordable Housing Unit) would have been completed unconditionally for cash consideration on the date of valuation assuming (i) a willing buyer and a willing seller (ii) any restrictions imposed on a Dwelling by this Agreement are disregarded (iii) there has been a reasonable period within which to negotiate the sale (iv) the Dwelling has been freely exposed to the market (v) and both the buyer and seller acted knowledgeably prudently and without compulsion

"Plan"

the plan annexed to this Agreement

"Planning
Permission"

the outline planning permission to be granted pursuant to the Application

"Qualifying
Occupiers"

in relation to any person housed in an Affordable Housing Unit, any person who meets the qualifying criteria as having a total household income at a level which prevents them from obtaining on the open market housing accommodation locally which is reasonably adequate for their needs contained in the Council's policies relating to housing allocation (as amended from time to time and as formulated pursuant to the provisions of the Housing Acts 1985, 1996 and 2004 and the Homelessness Act 2002) and ranked in accordance with the Local Letting Policy Eligibility Cascade or where such persons have been exhausted any person as nominated by the Council on the Broadland Housing Register which the AHP owning or managing the Affordable Housing Units on the Site is entitled to house within its rules

NOTES

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architects and consulting engineers

dfal

Adrian House
 35 Whittier Road
 Northfleet, Kent
 ME13 2AW

01463 377778 01463 377796
 01463 377797 01463 377798

Project: Mixed Use Site at Hillside Farm, Reedham Road, Acle.

Client: John Wilson

Drawing: Site Survey Plan and Location Map

Drawn by: Checked by: DFL No. Rev:

Scale: 1:500 A1

Title: 5916 S 01

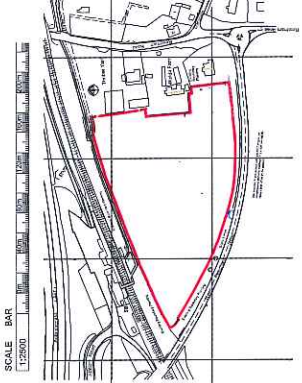
Date: 2011



Hillside Farm, Acle - Existing Ground Level Survey 2D
 All survey data to Ordnance Survey National Grid (OSTN02)
 (Surveyed by BB Surveys 25th April 2014 using Trimble S8 & Trimble R6 GPS with VRS)

SURVEY STATIONS			
Name	Easting	Northing	Height
STNBS1	640123.182	309882.710	4.602
STNBS2	640131.139	309850.004	5.553
STNBS3	640109.192	309873.435	4.793
STNBS4	640006.359	309863.772	7.656
STNBS5	639946.843	309878.287	9.292
STNBS6	639853.931	309906.169	12.828

Site entrance in accordance with the NCC Highways requirements and with minimum 2.4 x 160.0m Visibility plays both sides (to be agreed)



M. Mower
 Head of Democratic Services and Monitoring Officer

1:2500 Location Map

"Reserved Matters Application"	an application for the approval of reserved matters pursuant to the Planning Permission
"Shared Equity Dwellings"	Affordable Housing Units to be constructed or provided as part of and in accordance with the Affordable Housing Scheme and to be let or sold in accordance with the Shared Equity Arrangements
"Shared Equity Arrangements"	The arrangements to be put in place to ensure the Shared Equity Dwellings are provided by freehold disposal or lease at up to 75% (seventy five per cent) of Open Market Value which shall include arrangements enabling the lessee to staircase up to 100% of Open Market Value after five years and acquire the remaining legal and equitable interest providing any staircasing monies are paid to the Council and with such details to be approved in writing by the Council
"Shared Ownership Dwellings"	Affordable Housing Units to be constructed or provided as part of and in accordance with the Affordable Housing Scheme and to be let on a Shared Ownership Lease
"Shared Ownership Lease"	a lease or sublease of a Shared Ownership Dwelling granted at a premium whereby up to a maximum of 50% (fifty per cent) of the equity is granted on first purchase of the equitable interest in the Shared Ownership Dwelling and is paid by the tenant upon completion of such lease or raised by mortgage or charge from a bank or building society and which lease shall include arrangements enabling the lessee to purchase the freehold of a Shared Ownership Dwelling and acquire up to 100% of the legal and equitable interest by instalments at some future date

or dates and allows a rental premium to be charged on the remainder of the equitable interest not exceeding housing corporation target rents (being 2.75% of the value of the equity retained by the Affordable Housing Provider, such rent not to be increased by more than the percentage increase in the Retail Price Index (or such other index as the Council may determine) plus 0.5% of the current annual rent from time to time

"Site"

the land at Hillside Farm, Reedham Road, Acle, Norfolk which is shown for the purposes of identification only edged red on the Plan

2 In this Agreement unless the context otherwise requires:

- a) references to any party shall include the successors in title and assigns of that party
- b) covenants given or made by any party which includes more than one person (whether natural or artificial) shall be deemed to be given or made jointly and severally
- c) references to clauses and schedules are references to clauses in and schedules to this Agreement
- d) any mention herein of any Act or of any Section Regulation or Statutory Instrument shall be deemed to refer to the same source as at any time amended and where such Act Section Regulation or Statutory Instrument has been replaced consolidated or re-enacted with or without amendment such mention shall be deemed to refer to the relevant provision of the updating consolidating or re-enacting Act or Section or Regulation or Statutory Instrument

- e) headings in this Agreement shall not form part of or affect its construction

14 General Provisions Applicable to this Agreement

- 13.1 The covenants given by the Owner in this Agreement are given under Section 106 of the Act and where they do not fall within Section 106 of the Act they are given pursuant to Section 1 of the Localism Act 2011 and the covenants given by the Council in this Agreement are given pursuant to Section 1 of the Localism Act 2011 and all other enabling powers
- 13.1 The covenants, restrictions, requirements and obligations arising hereunder are planning obligations pursuant to Section 106 of the Act and are enforceable by the Council against the Owner and its respective successors in title and assigns
- 13.1 The provisions of this Agreement are conditional upon the grant of the Planning Permission and the Commencement of Development save as otherwise indicated in this Agreement in which case those provisions shall come into effect immediately upon completion of this Agreement
- 13.1 This Agreement shall cease to have effect if the Planning Permission shall be quashed revoked or otherwise withdrawn before Commencement
- 13.1 This Agreement shall be registered as a charge in the Council's Register of Local Land Charges
- 13.1 In the event that this Agreement or any provision of it comes to an end the Council if so requested by the Owner will procure that a note thereof shall be registered on the Council's Register of Local Land Charges

14 AGREEMENTS AND DECLARATIONS

IT IS HEREBY AGREED AND DECLARED as follows:

- 13.1 No Fetter of Discretion

Save insofar as legally or equitably permitted nothing contained or implied in this Agreement shall prejudice or affect the rights powers duties and obligations of the Council in the exercise of their functions as Local Planning Authority and Highway Authority and the rights powers duties and obligations under all public and private bylaws and regulations may be as fully and effectively exercised as if the Council were not a party to this Agreement

13.1 Invalidity or Unenforceability of any of the Terms of this Agreement

If any provision in this Agreement shall be held to be invalid illegal or unenforceable the validity legality and enforceability of the remaining provisions hereof shall not in any way be deemed thereby to be affected or impaired

13.1 No Waiver

No waiver (whether express or implied) by the Council of any breach or default by the Owner in performing or observing any of the covenants in this Agreement shall constitute a continuing waiver and no such waiver shall prevent the Council from enforcing any of the covenants or from acting upon any subsequent breach or default in respect thereof

13.1 Liability for Breach

No party shall be liable under this Agreement for any breach of the covenants restrictions or obligations contained in this Agreement after that party has parted with its interest in the Site or the part of the Site in respect of which such breach occurs provided that liability will still remain for any subsisting breach occurring prior to the parting with such person's interest in the Site or any part thereof in respect of which any such breach has taken place

14 Notices

13.1 Any notice document or other correspondence required to be served or given under the provisions of this Agreement shall be in writing and delivered personally or sent by pre-paid letter or facsimile

13.1 The address for any notice or other written communication in the case of each party to this Agreement shall be as follows:-

The Council

The Director, Broadland District Council, Thorpe
Lodge, 1 Yarmouth Road, Thorpe St Andrew,
Norwich, Norfolk, NR7 0DU

The Owner

Mr J Wilson
Hillside Farm
Reedham Road
Acle
NR13 3DF

13.1 Any notice or other written communication to be given by the Council shall be deemed to be valid and effective if on its face it is signed on behalf of the Council by a duly authorised officer

14 Third parties

13.1 The Contracts (Rights of Third Parties) Act 1999 shall not apply to this Agreement and no person who is not a party to this Agreement (other than a successor in title to one of the original parties) shall be entitled in that person's own right to enforce any provisions of this Agreement pursuant to the provisions of the said Act

14 Costs

13.1 The Owner shall on completion of this Agreement pay the Council's reasonable legal and administrative costs incurred in the preparation negotiation and completion of this Agreement

14 Payment of Interest

13.1 The Owner shall pay interest at the rate of 4% above HSBC Bank base rate for the time being in force on any monies due under the provisions of this Agreement in the event of late payment for the period from the date the monies should have been paid to the date the money is received

14 VAT

13.1 All consideration given in accordance with the terms of this Agreement shall be exclusive of any VAT properly payable

13.1 If at any time VAT is or becomes chargeable in respect of any supply made in accordance with the terms of this Agreement, then to the extent that VAT has not previously been charged in respect of that supply the person making the supply shall have the right to issue a VAT invoice to the person to whom the supply was made and the VAT shall be paid accordingly

14 Jurisdiction

13.1 This Agreement is to be governed by and interpreted in accordance with the law of England and Wales

14 Title Warranty

13.1 The Owner hereby warrants to the Council that they are the freehold owner of the Site and have full power to enter in to this Agreement and that the Site is free from all mortgages charges or other encumbrances and that there is no person having any interest in the Site other than as notified in writing to the Council's Head of Law prior to the date hereof

14 Disputes

13.1 The parties will attempt in good faith to resolve any dispute or claim arising out of or relating to this Agreement promptly through negotiations between the respective senior executives of the parties who have authority to settle the same

13.1 If the matter is not resolved through negotiation the parties will attempt in good faith to resolve the dispute or claim through an Alternative Dispute Resolution ("ADR") procedure as recommended to the parties by the Centre for Dispute Resolution

13.1 If the matter has not been resolved by an ADR procedure within 28 days of the initiation of such procedure or if either party will not participate in an ADR Procedure the dispute may be referred by either party to arbitration for decision by a person appointed by agreement between the parties or in default of agreement by the President for the time being of the Institute of Civil Engineers who shall act as an expert and not as an arbitrator and whose decision shall be final and binding upon the parties.

13.1 Nothing in Clauses 11.1 11.2 and 11.3 shall apply to the recovery of liquidated sums or prevent the parties from commencing or continuing court proceedings

14 Covenants

13.1 The Owner hereby covenants with the Council to carry out and comply with the obligations and restrictions on its part set out in Schedules 1, and 2 of this Agreement

13.1 The Council covenants with the Owner to comply with the provisions of Schedule 4 of this Agreement

13. Compensation

13.1 The Owner agrees that any rights to claim compensation arising from any limitations or restrictions on the planning use of the Site under the terms of this Agreement are hereby waived

14 Issue of Approvals

14.1 Where any approval, consent, agreement, expression of satisfaction or the like is required to be given by the Council pursuant to the terms of this Agreement it shall be in writing and shall not be unreasonably withheld or delayed

15. Limitation of Liability

15.1 Save for the obligations contained in Schedule 1 which shall continue to be binding and enforceable against individual purchasers owners occupiers lessees or their mortgagees of Affordable Housing Units subject to the provisions contained therein the covenants, restrictions and requirements contained in this Agreement shall not be enforceable against any statutory undertaker or other person who acquires any part of the Site or an interest in it for the purposes of the supply of electricity gas water telecommunications or highways in connection with the Development of the Site.

16. Notification

16.1 The Owner agrees to notify the Council of the reaching of any of the occupation or completion thresholds relating to obligations contained in this Agreement such notification to be given within 14 days of reaching such threshold

First Schedule

Affordable Housing

The Owner covenants with the Council:

- 1.1 Not to Commence or allow Commencement of Development unless and until the Affordable Housing Scheme has been submitted to the Council and approved by the Director ("the Approved Affordable Housing Scheme")
- 1.2 If the Affordable Housing Scheme is to include Shared Equity Dwellings, not to Commence or allow Commencement of Development unless and until the Shared Equity Arrangements have been submitted to and approved by the Director and thereafter they shall be complied with
- 1.3 Not to construct or procure the construction of the Affordable Housing Units otherwise than in accordance with the Planning Permission and the Affordable Housing Scheme and the timescales therein and to current HCA Standards as at the time of construction
- 1.4 Save as otherwise provided in this Agreement not to use or allow or permit the Affordable Housing Units to be occupied for any purpose other than as a Rental Unit, Shared Ownership Dwelling, Shared Equity Dwelling (as the case may be) or such other form of tenure as may be agreed between the Owner and the Council
- 1.5 Save as otherwise provided in this Agreement not to use or allow or permit the Affordable Housing Units to be Occupied other than by Qualifying Occupiers in accordance with the Affordable Housing Scheme.
- 1.6 The Affordable Rental Units will be occupied by persons nominated by the Council from its general needs housing list
- 1.7 Up to one third of the Affordable Rental Units (as chosen by the District Council) will be let on first occupation in accordance with the local lettings policy set out in the Second Schedule
- 1.8 Save as otherwise provided in this Agreement the Owner shall not dispose of its freehold interest in the Affordable Housing Units (with the exception of the Shared Ownership Dwellings and Shared Equity Dwellings) other than to an AHP
- 1.9 Paragraphs 1.4 and 1.5 and 1.6 above shall not be binding upon:
 - 1.9.1 subject to paragraph 1.8 any mortgagee in possession of the Affordable Housing Units or part thereof or successors in title to the mortgagee in possession; nor
 - 1.9.2 subject to paragraph 1.8 any receiver or manager (including an administrative receiver) for such mortgagee; nor

- 1.9.3 any individual owner occupier of the Affordable Housing Units (or their mortgagee or chargee) who has purchased the Affordable Housing Unit pursuant to a statutory right to buy or acquire; nor
- 1.9.4 successors in title to all of the above
- 1.9.5 by a person who has staircased under a Shared Ownership Lease to acquire 100% of the leasehold or freehold of the Shared Ownership Dwelling or Shared Equity Dwelling
- 1.10 Any mortgagee (or any administrator or receiver) in possession of the Affordable Housing Units shall benefit from paragraph 1.7 above PROVIDED THAT it has first complied with the following:
 - 1.10.1 the restrictions and obligations contained in Sections 144 to 159 of the Housing and Regeneration Act 2008 and provided copies of all notices served and any proposals received together with updates as to progress
 - 1.10.2 given the Council the option to purchase the relevant Affordable Housing Units or nominate another AHP to purchase the relevant Affordable Housing Units for a period commencing on the date that the affordable housing mortgagee gives the Council notice ("the Mortgagee Notice") and ending on the later of two calendar months after the date of the mortgagee notice or the end of the moratorium period (as defined and arising under either Section 145 or 147 of the Housing and Regeneration Act 2008) and the Council (or its nominated AHP) shall be entitled to complete the purchase of the Affordable Housing Units at any time up to one calendar month after expiry of the moratorium period.
 - 1.10.3 or, in the event of any statutory amendment resulting in the removal or lapse of the relevant provisions of the Housing and Regeneration Act 2008 referred to at paragraph 1.8(b) of this Schedule and without alternative provision to instead comply with the reasonable directions of the Council in relation to the disposal by giving not less than three months prior notice to the Council of any intention to dispose of any of the Affordable Housing Units and if the Council responds by written notice within three months from receipt of the Affordable Housing Mortgagees notice setting out arrangements for the transfer of the Affordable Housing Units so as to maintain them as Affordable Housing then the Affordable Housing Mortgagee shall co-operate with such arrangements and use its best endeavours to secure such transfer but if the Council does not serve its response notice within the said three months or if having used its best endeavours the affordable housing mortgagee shall not have effected the transfer envisaged in the Council's response notice within 12 months of that notice then the Affordable Housing Mortgagee shall be entitled to dispose of the Affordable Housing Units free of the restrictions set out in this Agreement
- 1.11 Not to Occupy or allow Occupation of more than 70% of the Open Market Dwellings unless and until all of the Affordable Housing Units to be provided

under the approved Affordable Housing Scheme are practically complete and have been transferred to the approved AHP in accordance with and subject to the provisions in clauses 1.11.1 to 1.11.3 below

- 1.11.1 any transfer shall be for a consideration at a level which ensures that no public subsidy is required to enable the transaction to be completed and to enable the Affordable Housing Units to be let or sold as the case may be at a cost low enough for eligible persons to afford
- 1.11.2 the transfer shall contain terms to secure any conditions and requirements of the approved Affordable Housing Scheme;
- 1.11.3 a requirement that any proceeds from the disposal of subsequent equity in Shared Ownership Dwellings must be used for the provision or improvement of Affordable Housing within the administrative area of the Council where reasonably practicable.
- 1.11.4 Within ten working days of the expiry of the period for the parties to make representations the Independent Chartered Surveyor shall give notice to both parties of his/her decision as to the Open Market Value of the Shared Equity Dwelling which shall be binding upon the parties save in the case of manifest error.
- 1.11.5 The costs of the Independent Chartered Surveyor shall be borne as follows:
 - 1.11.5.1 if the Independent Chartered Surveyor finds for the Owner then his costs shall be met by the District Council.
 - 1.11.5.2 if the Independent Chartered Surveyor finds for the District Council then his costs shall be met by the Owner.
 - 1.11.5.3 in any other circumstances the Independent Chartered Surveyor shall order that his costs be borne by either party or between the parties whether in equal proportions or otherwise as he shall think reasonable in the circumstances of the particular case and that party or the parties (as the case may be) must bear such ordered costs.
- 1.11.6 If either party shall object to the Independent Chartered Surveyor appointed or the Independent Chartered Surveyor shall be unwilling or unable to complete the determination of the Open Market Value of the Shared Equity Dwelling within twenty working days of appointment then either party shall be entitled to apply to the President for the time being of the Royal Institution of Chartered Surveyors for the appointment of a replacement and on his/her appointment the provisions of this paragraph 1.11 shall apply to the Independent Chartered Surveyor so appointed.

Second Schedule

AFFORDABLE HOUSING

LOCAL LETTING POLICY: LOCAL CONNECTION ELIGIBILITY CRITERIA

Up to one third (or such other amount as the Council shall reasonably require) of the Affordable Rental Units (as chosen by the Council) shall be let on first occupation in accordance with the local lettings policy set out below:

- (i) first allocations shall be made to people living in the Parish of Acle;
- (ii) if there is no suitable person in paragraph (i) allocations will be made to people who work in the Parish of Acle;
- (iii) if there are no suitable persons in paragraphs (i) and (ii) allocations will be made to people who need to move to the Parish of Acle to give/receive support to/from close family.

Administrative Procedure for Nominations

- To grant to the Council nomination rights to 100% of the Affordable Housing Units.
- The administrative procedure for nominations shall be in accordance with the Council's housing (options) allocations policy, as amended from time to time, or in accordance with alternative procedures as the Council and the Owner shall agree between them.

Note: If there are no suitable persons in paragraph (i) and/or (ii) and/or (iii) above, allocations will be made to households living in the Broadland district in accordance with the Council's policies relating to housing allocation

Third Schedule

The Owner's Covenants with the Council

1. Not to Occupy or allow Occupation of any of the Dwellings unless and until the Green Infrastructure Contribution has been paid to the Council

Fourth Schedule

The Council's Covenants

1. To use the proceeds of any payment made to the Council under the Shared Equity Arrangements for the provision or improvement of Affordable Housing within the administrative area of the Council.

GREEN INFRASTRUCTURE CONTRIBUTION

1. To hold the Green Infrastructure Contribution when paid in an interest bearing account and apply it and any interest received towards the provision of Green Infrastructure within the locality.

EXECUTED by the parties hereto as a deed on the date written above

THE COMMON SEAL of)
BROADLAND DISTRICT COUNCIL)
was hereunto affixed)
in the presence of)



M. Mue
DEMOCRATIC
Head of ~~Corporate~~ Services
and Monitoring Officer

Signed as a Deed by)
MR J WILSON)
in the presence of:)

Witness)

[Signature]
[Signature]

DAPHNE NEWTON
MARSH HOUSE
CHURCH LAKE
RUDHAM
GR. YARMOUTH
NR29 3EL.

HEALTH VISITOR
(retired).

