

Affordable Housing

This fact sheet can be made available in other languages or formats by contacting 0161 770 6666. For further information please see our detailed fact sheet Information for all.

We aim to improve parts of Oldham, making it a better place for everyone to live, work and visit.

House prices are currently high. As a result of this, many people find it difficult to buy a home. This factsheet highlights several schemes, all classed as 'affordable housing' to help people with this. Most of the information is aimed at people who are struggling to afford a home. However, please note that the information regarding the 'Home Plus Plan' is only for people who are affected by the Housing Market Renewal demolition plans.

1. Discounted Housing

Discounted House prices have to be offered on some properties on new larger housing developments. This discount is usually 25-35% of the full sale price.

These houses are offered to anybody struggling to buy a new home at the full market price. However, they will be offered first to residents affected by the demolition plans in the Housing Market Renewal Areas for approximately four weeks. If some of the houses are not sold in this time, they will then be offered to anybody who can prove that they can afford the reduced price, but cannot afford the full price.

You can ask to be added to our database to receive details of new developments as they arise.

If you buy a discounted home, and you decided to sell it in the future, you would still have to sell it at the same percentage discount of it's new open market value. For further details, please refer to our separate fact sheet 'Discounted housing'.

2. Shared ownership

You would take out a mortgage for part of the value of the house, and would pay a rent on the other share. This is usually marketed as 'Homebuy', and is run by Plumlife, part of the Great Places Housing Group. For further details, please contact their sales team on 0161-447 5050 or go to www.plumlife.co.uk.

3. Renting

Another option is rental, either from First Choice Homes, or from some of the Housing Associations that work for the residents of Oldham. Renting from either of these is generally cheaper than renting from a private landlord.

For information on how to register with First Choice Homes, please contact their Housing Options Centre on (freephone) 0800 328 7788.

For information in relation to Housing Associations, please contact them directly:

- West Pennine Housing Association (who are part of the Regenda organisation)
- Manchester Methodist (who are part of the Great Places organisation)
- Contour
- Places for People (previously North British Housing Association)
- AKSA
- Northern Counties
- Limehurst Village Trust
- Villages
- Anchor
- Hanover
- English Churches
- Housing 21
- Yorkshire Metropolitan

You can get their contact details through the Oldham Housing Options Centre on 0800 328 7788.

4. The Home Plus Plan

This scheme is only available to residents living in the Housing Market Renewal areas, whose homes are faced with demolition. This allows people to borrow up to £35,000 from the Council to help bridge the financial gap to buy an alternative home. The money does not have to be paid back until the house is resold – there are no monthly repayments. Please refer to our separate fact sheet 'Home Plus Plan' for further details.

Who do I contact for further information?

For general advice in relation to affordable housing:

Tel: 0161-770 4232/4136

Fax: 0161-770 4410

Email: housing.implementation@oldham.gov.uk

If you are affected by the demolition proposals in either of the Housing Market Renewal areas, please contact your local Community Housing Office

Derker Team

Flint Street, Derker, Oldham OL1 4EX

Tel: 0161-652 8873

Fax: 0161-620 3751

Werneth/Freehold Team

80 Tamworth Street, Werneth, Oldham OL9 7QY

Tel: 0161-770 4246

Fax: 0161-627 3345

Please forward all letters to:

Housing Implementation

Regeneration Directorate

PO Box 452

Oldham Business Centre

Cromwell Street

Oldham

OL1 1WR

Email: housing.implementation@oldham.gov.uk

Comments/complaints

We want to provide good quality service for people in Oldham and as we are a public service you have a say in what we do. We want you to be completely satisfied with our services but to ensure this we need to know what you think. What do we do best? Where could we improve things? Do you have any ideas or suggestions? Only by listening to you can we give you the service you deserve.

If you wish to make a comment about our services you can email

us on customer.feedback@oldham.gov.uk

or you can phone us on 0161 770 4191

or you can write to us:

Complaints Officer,
Chief Executives Department,
PO Box 160,
Civic Centre,
Oldham,
OL1 1UG

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