

## APPENDIX A

### Definitions

- **Affordable housing:** Affordable housing includes social rented and intermediate housing, provided to eligible households whose needs are not met by the market. Affordable housing should:
  - Meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices.
  - Include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative affordable housing provision.
  
- **Social rented housing:** Rented housing owned and managed by local authorities and registered social landlords, for which guideline target rents are determined through the national rent regime.
  
- **Affordable rented housing:** Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80 per cent of the local market rent (including service charges, where applicable)
  
- **Intermediate affordable housing:** Housing at prices and rents above those of social rent, but below market price or rents, and which meet the criteria set out above. These can include shared equity products, other low cost homes for sale and intermediate rent but does not include affordable rented housing
  - The definition does not exclude homes provided by private sector bodies or provided without grant funding. Where such homes meet the definition above, they may be considered, for planning purposes, as affordable housing. Whereas, those homes that do not meet the definition, for example, 'low cost market' housing, may not be considered, for planning purposes, as affordable housing.
  - The terms 'affordability' and 'affordable housing' have different meanings. 'Affordability' is a measure of whether housing may be afforded by certain groups of households. 'Affordable housing' refers to particular products outside the main housing market.
  
- **Market housing:** Private housing for rent or for sale, where the price is set in the open market.
  
- **Housing need:** Households who do not have available to them and could not afford to acquire or rent a home suitable to their needs at normal market prices or rents prevailing in the locality, and
  - Needs to move from accommodation which is unfit/in disrepair, shared, temporary or overcrowded, or
  - Needs to be housed as a result of leaving tied accommodation, or
  - Is an older person or disabled and need to move to more suitable accommodation due to medical conditions

Your Reference: Penrith HNS 2018  
Our Reference:  
Enquiries to: Megan Henderson  
Direct Dial: 01768 212379  
Email: [megan.henderson@eden.gov.uk](mailto:megan.henderson@eden.gov.uk)  
Date: 18<sup>th</sup> May 2018

The logo for Eden District Council features the word "Eden" in a large, elegant, serif font. A stylized, wavy line passes behind the letter "E".

**District Council**

Mansion House, Penrith, Cumbria CA11 7YG  
Tel: 01768 817817

The Occupier  
Address Line 1  
Address Line 2  
Address Line 3  
Postcode

Dear Occupier,

### **HELP US GET HOUSING RIGHT IN PENRITH**

Please find enclosed a housing needs questionnaire that has been produced by Eden District Council (EDC) on behalf of Penrith Town Council (PTC).

The aim of this survey is to see how the housing needs of Penrith residents are being met. Your views are extremely important in ensuring the mix of housing options available meet the requirements of both current residents and future generations (particularly with regard to affordable housing options). **However, please note this survey does not relate to a specific development and does not guarantee provision of any new housing.**

We would appreciate if you could spend approximately 5-10 minutes completing the questionnaire so your views can be incorporated in the study. The questionnaire has been split into 2 sections;

- Section 1- To be completed by all households
- Section 2- To only be completed by those households needing or wanting to move within Penrith in the next 5 years

Please return the completed form using the pre-paid envelope provided. If you have any queries, require additional questionnaires or need any help completing the form please contact Megan Henderson (EDC) on 01768 212379 or email [megan.henderson@eden.gov.uk](mailto:megan.henderson@eden.gov.uk). Alternatively you can contact Penrith Town Council on: 01768 899 773 or on [deputytownclerk@penrithtowncouncil.co.uk](mailto:deputytownclerk@penrithtowncouncil.co.uk).

**All of your answers will remain confidential and will be used only for the analysis of housing in your area. Comments you make may be used in the final report, but will be kept anonymous. It will not be possible to trace your answers back to you. All analysis and report creation will be carried out by Eden District Council.**

You are under no obligation to complete the survey, but any information you are able to provide would be beneficial.

We would like to thank you for your cooperation.

**[www.eden.gov.uk](http://www.eden.gov.uk)**



Yours sincerely,

*M Henderson*

Megan Henderson  
Housing Research Officer





PENRITH HOUSING NEED SURVEY 2018

The aim of this survey is to see how the housing needs of Penrith residents are being met. Responses are confidential and protected under the Data Protection Act 1998. We seek to encourage every household to complete **SECTION 1**, so a full parish level assessment of housing needs can be established.

**Please only complete SECTION 2 if you need/want to find another home within the Parish within the next 5 years. If anyone living in your household needs/wants to set up home independently they will need to complete their own form and complete both sections** (For extra forms please use the contact details at the end of the survey).

**SECTION 1 – Your home and household**

Please can all households complete this section even if you do not have a need to move within the next 5 years.

**Current Living Arrangements**

Q1. Which of the following best describes your household? Please tick one of the following.	<input type="checkbox"/> Single	<input type="checkbox"/> Couple
	<input type="checkbox"/> Family- Young Children	<input type="checkbox"/> Family- Adult Children
Q2. Which of the following best describes your housing situation? Please tick one of the following  *Shared Ownership means: You own the property jointly with a housing association paying a mortgage on the part you own and rent the rest **Shared Equity means: Part of the property is financed by a low cost equity mortgage by a housing association	<input type="checkbox"/> Own Home- No Mortgage	<input type="checkbox"/> Own Home- With Mortgage
	<input type="checkbox"/> Rent, Council or Housing Association	<input type="checkbox"/> Rent- Private Landlord
	<input type="checkbox"/> Shared Ownership/Shared Equity with housing association*	<input type="checkbox"/> Live with parents/relatives/friends
	<input type="checkbox"/> Tied Accommodation (to job)	
	Other (Please State)	
Q3. Is your current home a: Please tick the applicable from the following	<input type="checkbox"/> House	<input type="checkbox"/> Flat
	<input type="checkbox"/> Bungalow	
	Other (please state):	
Q4. How many bedrooms does your current property have?	<input type="checkbox"/> One	<input type="checkbox"/> Two
	<input type="checkbox"/> Three	<input type="checkbox"/> Four
	<input type="checkbox"/> Five or more	<input type="checkbox"/> Bedsit/Studio
Q5. This home is : Please tick the applicable from the following	<input type="checkbox"/> Permanent Residence	<input type="checkbox"/> Second Home
	Other (please state):	
Q6. Please tell us the number of people living in your home in each of the following age groups:	0-10 yrs	11-15 yrs
	16-19 yrs	20-29 yrs
	30-39 yrs	40-49 yrs
	50-59 yrs	60-69 yrs
	70-79 yrs	80+ yrs
Q7. How long have you lived in the Penrith Parish? Please tick one of the following	<input type="checkbox"/> Less than one year	<input type="checkbox"/> Between 1-5 years
	<input type="checkbox"/> Between 5-10 years	<input type="checkbox"/> Between 10-15 years
	<input type="checkbox"/> Between 15-20 years	<input type="checkbox"/> 20 years or more
Q8. Do you believe your home is: Please tick one of the following:	<input type="checkbox"/> A suitable size	<input type="checkbox"/> Too big
	<input type="checkbox"/> Too small	



**Employment Information**

Q9. For each person 16 or over in your household please tick the following option that best describes their employment status.

Employment Status	1	2	3	4
Working full time (30 or more hours each week)				
Working part time (between 16-30 hrs each week)				
Working part time (under 16 hrs each week)				
Self Employed (full or part time)				
In full time education				
Unemployed and available to work				
Permanently sick/disabled				
Wholly retired from work				
Looking after the home				
Full time carer				
Q10. How much do you pay for your rent/mortgage out of your own pocket (excluding any housing benefit) per month?	<input type="checkbox"/> Under £100 <input type="checkbox"/> £201-£300 <input type="checkbox"/> £401-£500 <input type="checkbox"/> £601-£700 <input type="checkbox"/> £800+		<input type="checkbox"/> £101-£200 <input type="checkbox"/> £301-£400 <input type="checkbox"/> £501-£600 <input type="checkbox"/> £701-£800 <input type="checkbox"/> Not Applicable	
Q11. How concerned are you about the ability to pay your rent or mortgage?	<input type="checkbox"/> Very concerned <input type="checkbox"/> Not really concerned <input type="checkbox"/> Not applicable		<input type="checkbox"/> Fairly concerned <input type="checkbox"/> Not concerned at all	

**Future Housing Needs and Aspirations**

Q12. Do you need or want to move to another home in Penrith within the next 5 years?

Yes  No

Q12a. If yes, why do you feel you need or want to move?

Please tick one of the following

<input type="checkbox"/> Current home too expensive <input type="checkbox"/> Need to downsize <input type="checkbox"/> Marriage/relationship break up	<input type="checkbox"/> Require a different accommodation type (such as bungalow) <input type="checkbox"/> Need to move to a bigger home <input type="checkbox"/> Not applicable
Other (Please state):	



PENRITH HOUSING NEED SURVEY 2018

Q13. Do you need or want to move to another home <b>outside</b> of the Parish within the next 5 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Q13a. If yes, why do you feel you need or want to move <b>outside</b> of the Parish?  Please tick one of the following	<input type="checkbox"/> Lack of affordable housing <input type="checkbox"/> Need to downsize <input type="checkbox"/> Marriage/relationship breakup <input type="checkbox"/> Setting up home for the first time <input type="checkbox"/> Other (please state)	<input type="checkbox"/> Job elsewhere <input type="checkbox"/> Lack of public transport <input type="checkbox"/> Need to move to a bigger home <input type="checkbox"/> Not Applicable
Q13b. If you would like to move <b>outside</b> of the Parish where would you like to move too?		
Q14. Will anyone currently living with you need or want to set up home in the Parish within the next five years? (E.g. Adult Children) If answered 'yes' to this question please ask the individuals needing to move to complete their own form	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Q15. If any past household members have left the parish, why was this?  Please tick one of the following	<input type="checkbox"/> Lack of affordable housing <input type="checkbox"/> Further education <input type="checkbox"/> Lack of public transport <input type="checkbox"/> Not Applicable	<input type="checkbox"/> Job elsewhere <input type="checkbox"/> Marriage <input type="checkbox"/> Prefer to live elsewhere
Q16. What types of homes do you feel are needed in Penrith? Please tick all that you feel apply.	<input type="checkbox"/> Homes for young people <input type="checkbox"/> Homes for large families <input type="checkbox"/> Homes for people with disabilities <input type="checkbox"/> No further homes are needed	<input type="checkbox"/> Homes for small families <input type="checkbox"/> Homes for single people <input type="checkbox"/> Homes for elderly people
Q17. Do you feel you are aware of different housing options available in Penrith?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**Thank you for completing SECTION 1**

If you need or want another home **within** Penrith in the next five years please continue on to **SECTION 2**.

If you know anyone who is currently living with another household, but need to set up home separately (e.g. adult children) or anyone wishing to return to the area please ask them to complete their own form (if extra surveys are required please contact Megan Henderson- Eden District Council email: [megan.henderson@eden.gov.uk](mailto:megan.henderson@eden.gov.uk) tel: 01768 212379).

**If you do not need to move please return your completed questionnaire using the pre-paid envelope provided. If you would like to leave any additional comments please do so on page 7.**



**SECTION 2 – Please only complete this section if you need to move to another home in the parish **within** the next five years.**

<p>Q18. When are you in need of / or would like another home in the parish? Please tick one of the following</p>	<input type="checkbox"/> Now  <input type="checkbox"/> Within three years	<input type="checkbox"/> Within 12 months  <input type="checkbox"/> Within five years			
<p>Q19. Why do you need or would like to move?  Please tick all that apply</p>	<input type="checkbox"/> Setting up home for the first time  <input type="checkbox"/> Present home too small  <input type="checkbox"/> Present home too large  <input type="checkbox"/> Present home too expensive  <input type="checkbox"/> Private tenancy ending shortly  <input type="checkbox"/> Family break up  <input type="checkbox"/> Not applicable	<input type="checkbox"/> Disabled and need specially adapted home  <input type="checkbox"/> Cannot manage stairs  <input type="checkbox"/> Renting, but would like to buy  <input type="checkbox"/> To give/receive family support  <input type="checkbox"/> To be closer to employment  <input type="checkbox"/> Present home in poor condition			
<p>Q20. What are your reasons for wishing to remain in Penrith? Please tick all that apply</p>	<input type="checkbox"/> Born/grew up in the Parish  <input type="checkbox"/> I am currently employed in the Parish  <input type="checkbox"/> I live in the Parish now	<input type="checkbox"/> Have close family ties in the Parish  <input type="checkbox"/> To care for/or need to be cared for by relative who lives in the Parish			
<p>Q21. What type of home do you need or would like? Please tick <b>one</b> of the following <b>Please note:</b> if you require accommodation with additional support please leave this question blank and move on to Q21a</p>					
	1 bed	2 bed	3 bed	4 bed	5 bed
House					
Bungalow					
Flats/apartments					



PENRITH HOUSING NEED SURVEY 2018

<p><b>Q21a. Do you require accommodation with additional support to meet your needs?</b></p> <p>If so, please tick only one of the following.</p> <p><b>*Supported accommodation</b> is where housing, support and sometimes care services are provided as an integrated package  <b>*Extra care housing</b> are developments that comprise of self-contained homes, with design features and support services to enable self-care and independent living  <b>*Sheltered housing</b> is accommodation for elderly or disabled people consisting of private independent units with some shared facilities and a warden</p>	<table style="width:100%; border: none;"> <tr> <td style="width:50%; border: none;"><input type="checkbox"/> Sheltered housing *</td> <td style="width:50%; border: none;"><input type="checkbox"/> Extra care housing*</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> Other specialist or supported accommodation*</td> <td style="border: none;"><input type="checkbox"/> Do not require any sort of supported accommodation*</td> </tr> </table>	<input type="checkbox"/> Sheltered housing *	<input type="checkbox"/> Extra care housing*	<input type="checkbox"/> Other specialist or supported accommodation*	<input type="checkbox"/> Do not require any sort of supported accommodation*																								
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<p><b>Q22. Realistically, which of the following would you like (bearing in mind your financial resources)?</b></p> <p>Please tick one of the following.</p> <p><b>*Shared Ownership</b> means: You own the property jointly with a Housing Association paying a mortgage on the part you own and rent the rest  <b>*Shared Equity</b> means: Part of the property is financed by a low cost equity mortgage by a Housing Association  <b>*Self -Build/Custom Build</b> means: Where individuals or groups are involved in creating their own home. If you are interested in this option please visit <a href="http://www.eden.gov.uk">www.eden.gov.uk</a> (Self-build housing in Eden)  <b>*Discounted Sale</b> means: the purchaser buys a property at a discount below market value (e.g. Below market value). If they property is sold on the discount still applies. Buyers have to be registered on the Council's Homeseekers' Register and eligibility checks are carried out. If you are interested in this option please visit: <a href="http://www.eden.gov.uk">www.eden.gov.uk</a> (Homeseekers' Register)</p>	<table style="width:100%; border: none;"> <tr> <td style="width:50%; border: none;"><input type="checkbox"/> Own home- no mortgage</td> <td style="width:50%; border: none;"><input type="checkbox"/> Own home-with mortgage</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> Discounted Sale*</td> <td style="border: none;"><input type="checkbox"/> Shared ownership/shared equity with housing association*</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> Self-build/custom build*</td> <td style="border: none;"><input type="checkbox"/> Rent-private landlord</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> Live with parents/relatives</td> <td style="border: none;"><input type="checkbox"/> Rent council or housing association</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> Tied accommodation (to job)</td> <td style="border: none;"></td> </tr> </table>	<input type="checkbox"/> Own home- no mortgage	<input type="checkbox"/> Own home-with mortgage	<input type="checkbox"/> Discounted Sale*	<input type="checkbox"/> Shared ownership/shared equity with housing association*	<input type="checkbox"/> Self-build/custom build*	<input type="checkbox"/> Rent-private landlord	<input type="checkbox"/> Live with parents/relatives	<input type="checkbox"/> Rent council or housing association	<input type="checkbox"/> Tied accommodation (to job)																			
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<input type="checkbox"/> Live with parents/relatives	<input type="checkbox"/> Rent council or housing association																												
<input type="checkbox"/> Tied accommodation (to job)																													
<p><b>Q23. If you are planning to buy a property how much deposit could you provide? E.g. including existing property equity, parental help and savings, but excluding a mortgage.</b></p> <table border="1" style="width:100%; border-collapse: collapse; text-align: center;"> <tr> <td style="width:25%;">Less than £5,000</td> <td style="width:25%;">£60,000 to under £70k</td> <td style="width:25%;">£160,000 to under £180k</td> <td style="width:25%;"></td> </tr> <tr> <td>£5,000 to under £10k</td> <td>£70,000 to under £80k</td> <td>£180,000 to under £200k</td> <td></td> </tr> <tr> <td>£10,000 to under £20k</td> <td>£80,000 to under £90k</td> <td>£200k to under £300k</td> <td></td> </tr> <tr> <td>£20,000 to under £30k</td> <td>£90,000 to under £100k</td> <td>£300k+</td> <td></td> </tr> <tr> <td>£30,000 to under £40k</td> <td>£100,000 to under £120k</td> <td>No plans to buy</td> <td></td> </tr> <tr> <td>£40,000 to under £50k</td> <td>£120,000 to under £140k</td> <td></td> <td></td> </tr> <tr> <td>£50,000 to under £60k</td> <td>£140,000 to under £160k</td> <td></td> <td></td> </tr> </table>		Less than £5,000	£60,000 to under £70k	£160,000 to under £180k		£5,000 to under £10k	£70,000 to under £80k	£180,000 to under £200k		£10,000 to under £20k	£80,000 to under £90k	£200k to under £300k		£20,000 to under £30k	£90,000 to under £100k	£300k+		£30,000 to under £40k	£100,000 to under £120k	No plans to buy		£40,000 to under £50k	£120,000 to under £140k			£50,000 to under £60k	£140,000 to under £160k		
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<p><b>Q24. Which of the following best describes the household wishing to move?</b></p> <p>Please tick one of the following. If the same as Q2. Please tick here <input type="checkbox"/></p>	<table style="width:100%; border: none;"> <tr> <td style="width:50%; border: none;"><input type="checkbox"/> Single</td> <td style="width:50%; border: none;"><input type="checkbox"/> Couple</td> </tr> <tr> <td style="border: none;"><input type="checkbox"/> Family- Young Children</td> <td style="border: none;"><input type="checkbox"/> Family- Adult Children</td> </tr> </table>	<input type="checkbox"/> Single	<input type="checkbox"/> Couple	<input type="checkbox"/> Family- Young Children	<input type="checkbox"/> Family- Adult Children																								
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<input type="checkbox"/> Family- Young Children	<input type="checkbox"/> Family- Adult Children																												





PENRITH HOUSING NEED SURVEY 2018

Q25. Please tell us the number of people living in your home in each of the following age groups, who need/want to move:  If the same as Q7, please tick here <input type="checkbox"/>	0-10 yrs	11-15 yrs	16-19 yrs	20-29 yrs	30-39 yrs	40-49 yrs	50-59 yrs	60-69 yrs	70-79 yrs	80+ yrs
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Q26. What is your households' annual income? Gross income of the head of household and partner if applicable. This income is before tax and national insurance										
Weekly	Annually		Weekly	Annually						
Up to £100	Up to £5,200		£550 to under £600	£28,600 to under £31,200						
£100 to under £150	£5,200 to under £7,800		£600 to under £650	£31,200 to under £33,800						
£150 to under £200	£7,800 to under £10,400		£650 to under £700	£33,800 to under £36,400						
£200 to under £250	£10,400 to under £13,000		£700 to under £750	£36,400 to under £39,000						
£250 to under £300	£13,000 to under £15,600		£750 to under £800	£39,000 to under £41,600						
£300 to under £350	£15,600 to under £18,200		£800 to under £850	£41,600 to under £44,200						
£350 to under £400	£18,200 to under £20,800		£850 to under £900	£44,200 to under £46,800						
£400 to under £450	£20,800 to under £23,400		£900 to under £950	£46,800 to under £49,400						
£450 to under £500	£23,400 to under £26,000		£950 to under £1,000	£49,400 to under £52,000						
£500 to under £550	£26,000 to under £28,600		£1,000 or more	£52,000 or more						
Q27. Do you receive housing benefit? Please note this question only applies to those in rented accommodation						<input type="checkbox"/> Yes		<input type="checkbox"/> No		
Q28. Are you registered with Cumbria Choice (the county system for allocated social housing to rent)?						<input type="checkbox"/> Yes		<input type="checkbox"/> No		
Q29. Realistically do you feel you would be able to afford the property type you need or would like in the parish on the open market (either renting or purchasing)?						<input type="checkbox"/> Yes		<input type="checkbox"/> No		
Q30. Do you feel there is a lack of suitable housing to meet your needs or aspirations If yes, please explain in the comments box below.						<input type="checkbox"/> Yes		<input type="checkbox"/> No		



PENRITH HOUSING NEED SURVEY 2018

Q31. If you would like to make any additional comments regarding the housing options available in Penrith please leave them here:

**Thank you very much for taking the time to complete this questionnaire.**

Your answers are extremely important in ensuring your Parish is meeting the housing needs of all residents. **Your responses are confidential and are protected under the Data Protection Act (1998). It is not possible for the Council to link responses to individual addresses.**

Please use the pre-paid envelope to return your completed questionnaire before the following closing date;

**Closing Date: Friday 15<sup>th</sup> June 2018**

If you have any queries or require any further forms please contact:

**Megan Henderson, Eden District Council / Email: [megan.henderson@eden.gov.uk](mailto:megan.henderson@eden.gov.uk)**

**Tel: 01768212379**



## **Extracts taken from Eden's Housing Supplementary Planning Document**

### **Affordability in Eden**

3.1.5 Where developments are provided through public subsidy under the Homes and Communities Agency (HCA) these will be deemed affordable. For all other developments the following criteria will be applied in order to determine affordability:

- Rented housing (non HCA subsidy) is considered affordable if it does not exceed 25% of the gross household income.
- Affordable home ownership units (non HCA subsidy) are considered affordable if they cost no more than 3.5 x the gross average household income for single earner households in the District; or 2.9 x the gross average household income for dual-income households in the District.

3.1.6 The definition of affordability must relate to the local housing market within Eden and make a direct reference to local income levels of the target need group in the area of the proposed development in as much detail as possible. Gross household income includes income from all sources such as earnings, pensions, interest on savings, rent from property and state benefits, but does not include housing benefit. Indicative information at Housing Market Area level is available from Eden District Council's Housing Team.

(Pg 10)

### **Housing Need and Local Connection**

4.2.3 Applicants will need to demonstrate that they are unable to afford a suitable home currently available in the locality. Housing need is demonstrated if the household unit has no home of its own, or is renting from a housing association but would like to become an owner-occupier, or is in unsuitable accommodation. For example, the current housing may be too large or too small for the household; be in a poor state of repair; be too costly for the household to maintain or sustain.

4.2.4 A local connection with the settlement in question will need to be demonstrated by the household and these are based upon the definition of Local Connection set out within the Core Strategy. These include working locally, residing locally, or having family members who need support in the local area. Please refer to Appendix E for further detail relating to the definition of local connection.

4.2.5 Assessments of whether a household is in housing need, has strong local connections and is unable to afford a suitable home in the locality will be made by the Council's Housing Services Team, following completion of a standard form and submission of supporting documentation.

4.2.6 The applicant will be required to enter into a S106 agreement so that the property cannot change hands without the written consent of Eden District Council. This will only be forthcoming if the Council is satisfied that the new purchaser has a strong local connection as defined in the S106 legal agreement.

(Pgs 29-30)

## **Appendix E: Local Connection Criteria - as defined in Core Strategy Policy CS7 Principles for Housing**

1. A person or household who currently lives in the relevant locality and has done so for a continuous period of at least three years; and/or
2. A person or household who works in the relevant locality and has done so for a continuous period of at least three years; and/or
3. Who has moved away but has strong established and continuous links with the relevant locality by reason of birth or long term immediate family connections; and/or
4. Who has an essential need through age or disability to live close to those who have lived in the relevant locality for at least three years
5. For market led housing a local connection to the area will also apply to a person or household who has secured work in the relevant locality.

The definition of “locality” refers to the parish and surrounding parishes in the first instance, and if after a reasonable period of active marketing a purchaser cannot be found the definition would cascade out to include the county. Following a further reasonable period of marketing still no purchaser has been found the property may be sold on the open market.

(Appendix E)

## **Extract taken from Eden District Council's Homeseekers' Policy**

### **1.2 Percentage Discount**

The policy seeks to ensure low cost home ownership properties remain within reach of people on local incomes in line with Planning Policy Statement 3: Housing (PPS3), but without making schemes economically unviable. The *Homeseekers' Register* seeks to achieve this through a **percentage discount**.

Properties sold through the *Homeseekers' Register* will be discounted by between **33.33 - 40%** of open market value depending on the value of the property. To ensure prices remain affordable to people in Eden, and within the Government's definition of affordable housing, any properties sold via this method will be capped at 60% of the mean property price in Eden, which in 2009/10 equates to £136,276 (based on CACI *Paycheck* data) –this figure will be reviewed on an annual Review letter.

The level of discount has been set taking into account property price to income ratios for Eden District, and intelligence from other local authorities in Cumbria on typical incomes for people on their low cost home ownership schemes, as well as information provided by local lenders.

Government recommendations on responsible borrowing are set at 3.5x single income and 2.9x joint income. These are the standard multipliers that would be applied. Occasionally, however, the Council may allow someone to borrow slightly more where they are able to produce a Mortgage Affordability Statement from a reputable lender confirming the higher figure, if they are able to take out a mortgage over a longer period than the standard 25 years, reducing their payments to a manageable level (around 30% of their income per Communities and Local Government (CLG) guidance).