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Lower Allithwaite Parish

**Housing Needs Survey Report
December 2008**



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Housing Needs Survey December 2008

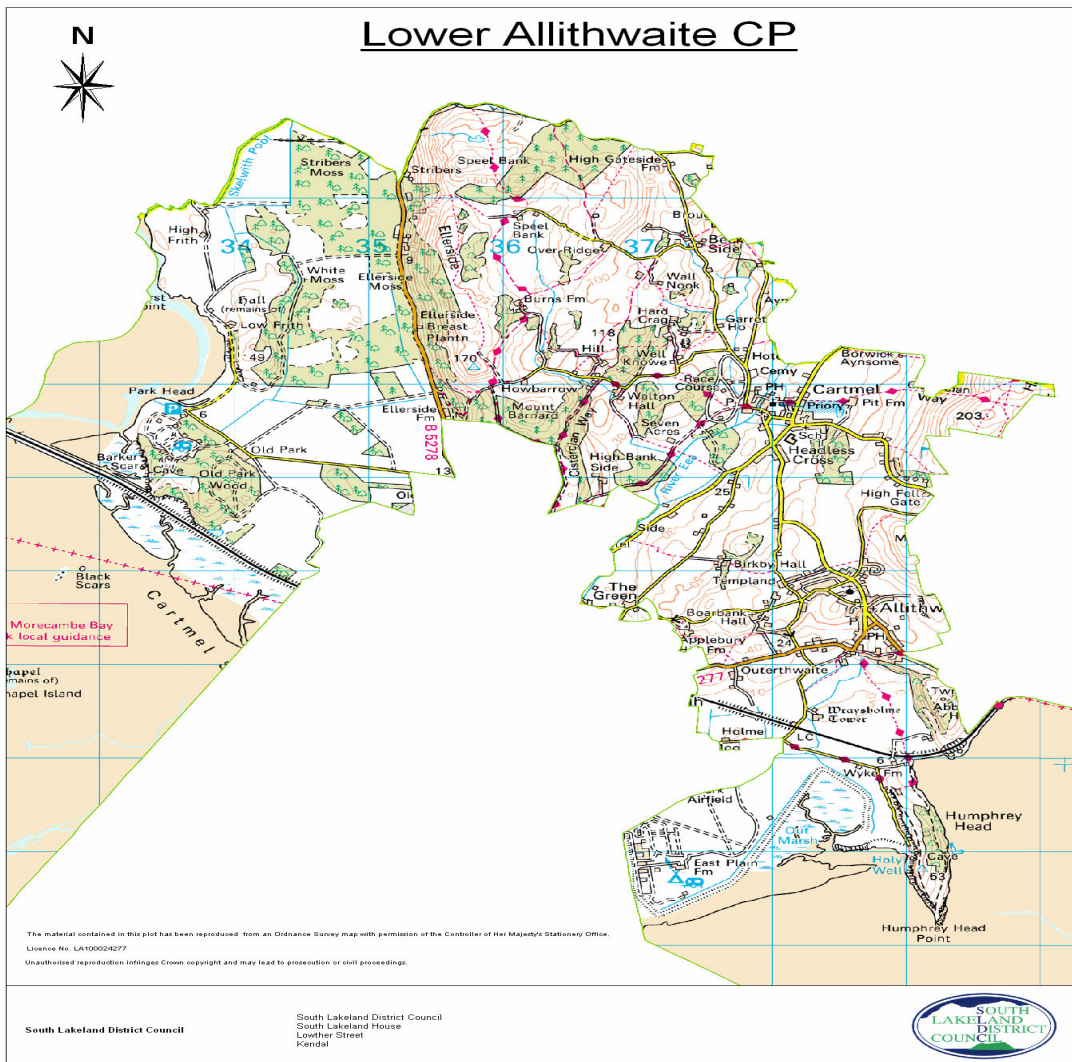
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Lower Allithwaite Housing Needs Survey 2008

1. Return Rate and Map of Survey Area

Requested Return Date	Parish Surveyed	No. of survey forms issued	No. of survey forms returned	Return Rate (%)
20 th December 2008	Lower Allithwaite	988	307	31.07



Lower Allithwaite Parish Housing Needs Survey December 2008

2. Key Findings

The Survey

988 survey forms were delivered by post to the households and businesses of the parish of Lower Allithwaite (100%), with a return date of 20th December 2008. 307 households returned their completed forms. This is a return rate of 30.07% which is below the average of 36.64% return rate for this type of survey in Cumbria since the beginning of 2006, and below the national average of 35%. The 2001 Census information for Lower Allithwaite shows a high percentage of second homes or holiday homes in the area at 9.92%. The Cartmel area is now said to have a much higher % of second homes and holiday lets, possibly as high as 40%. So the overall % for the parish is likely to have increased over the last few years, and these households are unlikely to respond to the survey. Therefore the response rate of 30.07% is good.

Of the returned forms, there were 42 (13.68%), responses, saying that either the whole household or someone living within the household needed to move, within the parish, in the next 5 years. According to surveys completed by Cumbria Rural Housing Trust since 2003, an average of 18.44% of completed forms identified a local housing need.

See section 9 of this report for the criteria used to determine whether a household was in need.

This report details the information derived from these 42 survey responses who expressed a need. Nine households stated that they were registered on the Local Authority and/or a Housing Association or other waiting list.

Housing Need

1. Of the 42 survey responses, we consider that twenty one households would be in need of affordable housing within the area of the parish of Lower Allithwaite. A breakdown of these is as follows.

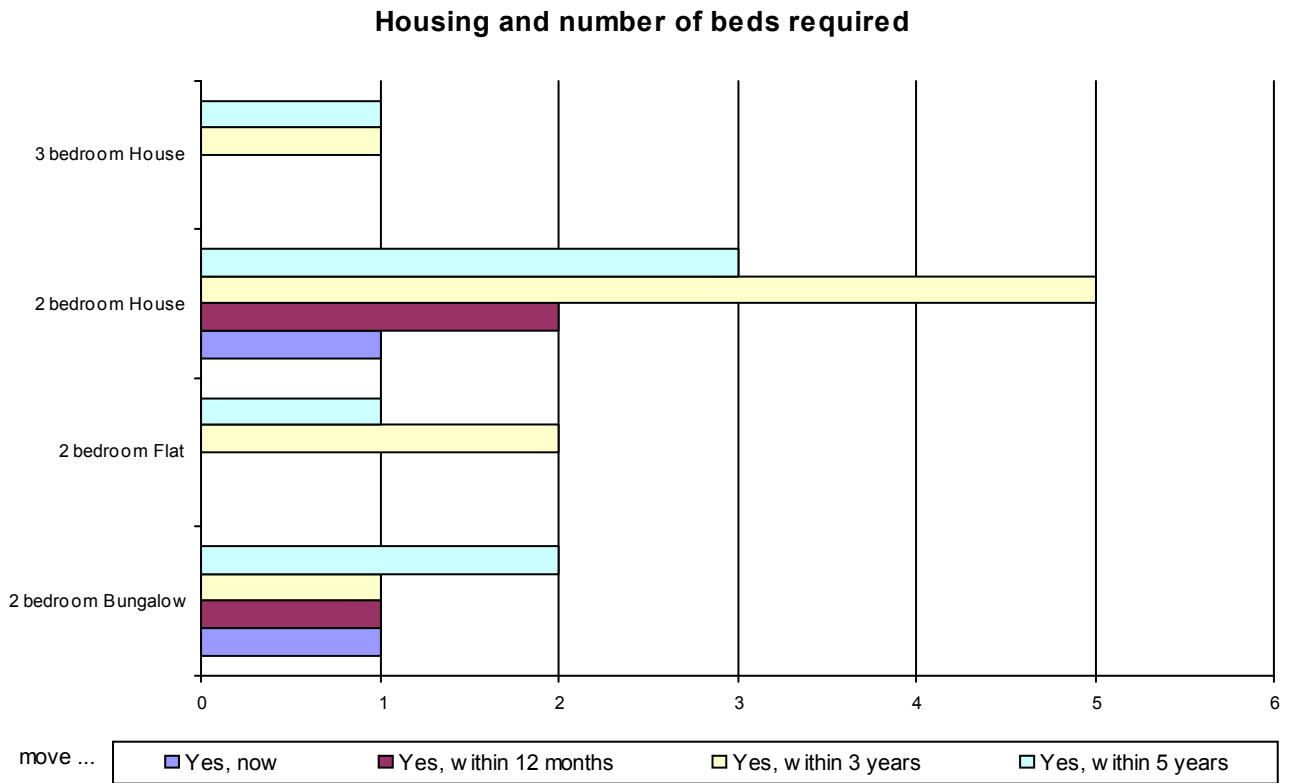
- 2 Now
- 3 Within 12 months
- 9 Within 3 years
- 7 Within 5 years

We consider that the remaining twenty-one do not fit the criteria of being in need of affordable housing in the parish.

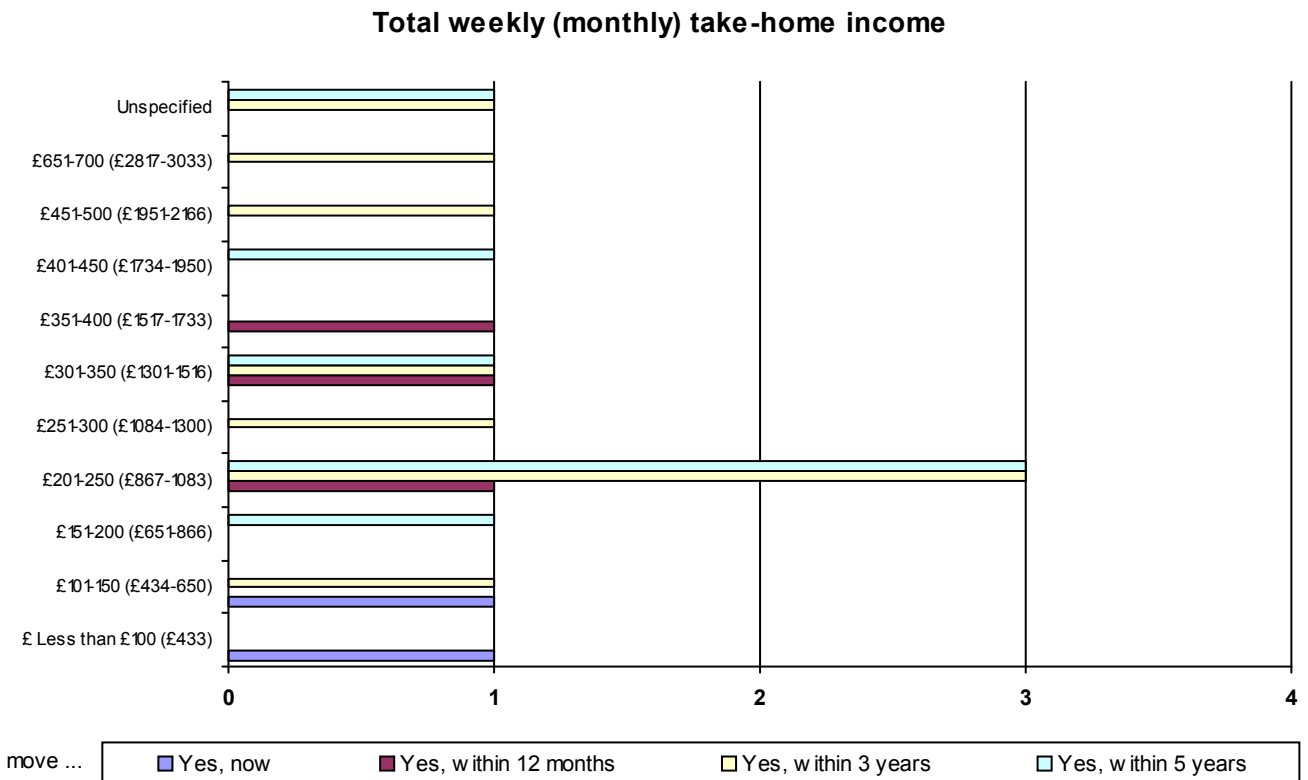
2. The current household types of these twenty-one in housing need are:

<u>Household</u>	<u>Now</u>	<u><12 mths</u>	<u><3 years</u>	<u><5 years</u>
Adult children family	1		3	1
Couple		1	1	1
Single		2	3	4
Young children family	1		1	1
Other			1	

4. The needed property types indicated by responses from these 21 are:



5. The total weekly (monthly) take-home income of the 21 households with a housing need are:



Lower Allithwaite Housing Needs Survey 2008

3. Methodology, Analysis and Recommendations

Lower Allithwaite Housing Needs Survey was commissioned by South Lakeland District Council, and undertaken with support from Lower Allithwaite Parish Council. The Manager of Cumbria Rural Housing Trust attended a meeting of the Parish Council and explained the purpose of the survey and what might happen once the survey was complete. The Parish Council agreed to participate and worked promote the importance of the survey to the local community, and distributed posters about the parish. A Press Release was sent to the Westmorland Gazette and also to Lakeland Radio and BBC Radio Cumbria.

A survey form was then delivered by post to every house in the villages of Lower Allithwaite Parish, including second homes, holiday homes and businesses (100% distribution), with a return date of 20th December 2008. These households are in the post code sectors LA11 6 and LA11 7. A letter from the Parish Council was included with the form, explaining the importance of the survey, encouraging people to return the completed form to Cumbria Rural Housing Trust, and explaining that further copies of the form were available for households with people with separate housing needs or for businesses with employees who needed to live locally. A pre-paid return envelope was also provided.

See Appendix 1 for a copy of the PC letter and the CRHT survey form, and Appendix 2 for the assumptions and criteria used to assess the housing needs.

House Prices

House prices of house sales between March 2007 and March 2008, for the relevant Postcode sector, were obtained and can be found at the end of the report.

Details from www.rightmove.co.uk (sourced originally from the Land Registry).

Open Market Prices

House Prices for houses for sale on the open market were obtained for the post code areas LA11 6 and LA11 7 area from the *House Prices* section of 'Right Move' and can be found at the end of the report.

Details from www.rightmove.co.uk

Affordability Calculations

To determine whether households could afford to buy a house on the open market in Lower Allithwaite Parish, the above information was used along with information on household income, as per the following table. In addition to income, we also considered savings to reach a total for each householder's Affordability Potential. We have also taken a householder's equity into account when calculating the Affordability Potential, that is, the value of their house minus the amount of mortgage left to pay (in addition to income and savings where stated). Given the current housing climate, it is possible this equity may become negligible in future years, or for some, negative. As always, this housing needs survey offers a snapshot view of the housing climate in the parish.

Household Income	Annual Income (x 52)	Mortgage (x 2.9)	Mortgage (x 3.5)
		Dual Income	Single Income
Less than £100 / week	£5,252	£15,230	£18,383
£101 - £150 / week	£5,252 - £7,800	£15,230 - £22,620	£18,383 - £27,300
£151 - £200 / week	£7,801 - £10,400	£22,621 - £30,160	£27,301 - £36,400
£201 - £250 / week	£10,401 - £13,000	£30,161 - £37,700	£36,401 - £45,500
£251 - £300 / week	£13,001 - £15,600	£37,701 - £45,240	£45,501 - £54,600
£301 - £350 / week	£15,601 - £18,200	£45,241 - £52,780	£54,601 - £63,700
£351 - £400 / week	£18,201 - £20,800	£52,781 - £60,320	£63,701 - £72,800
£401 - £450 / week	£20,801 - £23,400	£60,321 - £67,860	£72,801 - £81,900
£451 - £500 / week	£22,401 - £26,000	£67,861 - £75,400	£81,901 - £91,000
£501 - £550 / week	£26,001 - £28,600	£75,401 - £82,940	£91,001 - £100,100
£551 - £600 / week	£28,601 - £31,200	£82,941 - £90,480	£100,101 - £109,200
£601 - £650 / week	£31,201 - £33,800	£90,481 - £98,020	£109,201 - £118,300
£651 - £700 / week	£33,801 - £36,400	£98,021 - £105,560	£118,301 - £127,400
£701 - £750 / week	£36,401 - £39,052	£105,561 - £113,250	£127,401 - £136,682
£751 - £800 / week	£39,053 - £41,600	£113,250 - £120,640	£136,683 - £145,600
£800 + / week	£41,601 +	£120,640+	£145,601+

The parish of Lower Allithwaite is not within the boundaries of the Lake District National Park, yet its close proximity ensures that average house prices are relatively high. Houses infrequently go on the market and are highly sought after when they do, and the ensuing competition helps to keep house prices high.

In the current housing climate, many home-owners are finding that the value of their house has dropped. During the research for this report, we found that many householders had over-valued their home when completing the housing needs form. In a random selection of householders providing estimates of their home's value, it was evident that some people were over-estimating the value of their home by as much as £30,000 (source for postcode-specific valuations: www.zoopla.com). If people are ignorant of the fallen value of their home they may not have realistic expectations about moving house in the future.

Average sales from March 2007-March 2008 (see section 7), for the Lower Allithwaite area, amount to 43 at an average of £280,071. Closer inspection at individual sales (at the time of the writing of the report) shows that some houses are pushing this average up by a considerable amount: two at the £1 million mark and five more at more than £500,000. Looking within the area, we can find family homes and smaller homes - with much more achievable sale prices, for example £85,000 for a one bedroom terraced house, and £155,000 or £177,950 for a two bedroom terraced house.

It is evident that the more affordable end of the market for a larger, family home starts around the £180,000 mark. This amount to buy a 2-3 bedroom house on the market is within the means of some of our Part Two respondents, so we have used this as a cut off point. If a suitable site were identified in the parish of Lower Allithwaite, and if the value of the potential homes did not exceed £180,000, this would be a feasible option for a potential household which could afford 50% Shared Ownership at £90,000.

Please note that mortgage lenders now require on average a minimum of 25% deposit on the amount of mortgage a household would require. Thus on a house worth £180,000, the applicant would need a minimum of £45,000 deposit or equity to secure the loan. We have only indicated that a household could meet their own needs on the open market if they show they have sufficient equity or savings for a deposit of this amount.

A householder going down the Shared Ownership/Shared Equity route would also require a deposit to secure their share of the loan. For the sake of simplicity, a house worth £180,000 at 50% Shared Ownership would need a deposit of £22,500 in addition to the income required to pay off the loan, and in addition to the rental money required to pay the Housing Association for the remainder.

We have only recommended the Shared Ownership/Shared Equity option for householders who, according to their Affordability Potential, can afford the deposit as well as the mortgage repayments and rental difference. Some of those with high Affordability Potential but low savings so that they can't afford a deposit may be suitable for Intermediate Rent.

(Shared Ownership/Shared Equity (SO/SE) means that the households have been judged able to buy a share of the property as shared ownership or shared equity. These households may also be able to self build.)

Recommendations

Of the forty two households completing Part 2 forms, twenty one households were identified in housing need in the Lower Allithwaite area. The remaining twenty one were deemed not to be in need of affordable housing in the parish. In summary:

<i>SO/SE levels set at 50% of house price</i>	2 bed flat Rent	2 bed bung * Rent	2 bed House Rent	3 bed House Rent	3 bed House SO/SE	<i>Total</i>
Now		1	1			2
12 months		1	2			3
3 years	2	1	5		1	9
5 years	1	2	3	1		7

Housing Type	Number Required
2 bed flat Rent	3
2 bed bung Rent	5
2 bed House Rent	11
3 bed House Rent	1
3 bed House SO/SE	1
TOTAL	21

*Some of those recommended for bungalows could suitable be housed in ground floor flats with level accommodation.

Lower Allithwaite Parish:

Recommendations for Shared Ownership/Shared Equity or renting, showing tenure required.

Column A Assumes Shared Ownership/Equity possible only at or above 75% share of a house
- i.e. they can afford over £135,000 for a 75%+ share of a house valued at £180,000. Requires up front deposit of £33,750 in savings/current equity and mortgage repayments on the remaining £101,250.

Column B Assumes Shared Ownership/Equity possible only at or above 50% share of a house
- i.e. they can afford over £90,000 for a 50%+ share of a house valued at £180,000. Requires up front deposit of £22,500 in savings/current equity and mortgage repayments on the remaining £67,500.

Column C Assumes Shared Ownership/Equity possible over 25% share of a house –
i.e. they can afford over £45,000 for a 25% share of a house valued at £180,000. Requires up front deposit of £11,250 in savings/current equity and mortgage repayments on the remaining £33,750.

Column A

Column B

Column C

Yes	Recommendation – assuming SO/SE above 75% (£135k; requires £33,750 deposit and mortgage on remaining £101,250)		Recommendation – assuming SO/SE above 50% (£90k; requires £22,500 deposit and mortgage on remaining £67,500)		Recommendation – assuming SO/SE above 25% (£45k; requires £11,250 deposit and mortgage on remaining £33,750)	
	Rent	SO/SE	Rent	SO/SE	Rent	SO/SE
2 bed flat	3	-	3	-	3	-
2 bed bungalow	5	-	5	-	3	2
2 bed House	11	-	11	-	8	3
3 bed House	1	1	1	1	-	2
Totals	20	1	20	1	14	7

Total Households = 21

Existing tenure of households deemed to be in need					
	Move now	Move within 12 Months	Move within 3 years	Move within 5 years	Total
Own Home, no mortgage	-	-	-	-	0
Rent from council or Housing Association	1	-	-	2	3
Rent from private Landlord	1	3	5	1	10
Own home with mortgage	-	-	1	1	2
Tied accommodation to job	-	-	-	-	0
Live with parents or relatives	-	-	3	3	6
Other	-	-	-	-	0
Total					21

Householders deemed not to be in need of affordable housing in the parish

Not in need of affordable housing in the parish	Number
Insufficient information to make a judgment	8
Can satisfy needs on open market	12
Present accommodation suitable	1
Total 'No's	21

Current Supply of Affordable Housing and Turnover

At present, South Lakes Housing manages six 3 bedroom houses in Allithwaite, and three 2 bedroom bungalows and eight 3 bedroom houses in Flookburgh, and one 2 bedroom house in Cark, both in Lower Holker to the south. To the north, in Haverthwaite, there are four 2 bedroom bungalows, one 2 bedroom house, eight 3 bedroom houses and one 4 bedroom house. To the east in Grange-over-Sands, South Lakes manages ten 1 bedroom bungalows, three 2 bedroom bungalows, fifty-four 1 bedroom flats, twenty-nine 2 bedroom flats, four 2 bedroom houses, seventeen 3 bedroom houses and eight "other" types of accommodation.

Two Castles Housing Association completed 9 houses for rent and 9 houses for Shared Ownership in Flookburgh early in 2009, a mix of 2 and 3 bedroom houses. The properties for rent have been allocated, but some of the Shared Ownership properties are still available.

Beyond Cartmel Sands, Lower Allithwaite Parish's geographical neighbours to the west include Urswick and Ulverston, the latter a large town with more substantial provision for affordable housing. South Lakes Housing manages 81 one bedroom bungalows, 21 two bedroom bungalows, 81 one bedroom flats, 42 two bedroom flats, 127 two bedroom houses, 182 three bedroom houses, 11 four bedroom houses, 3 bedsits, and 13 'other' types of housing in Ulverston. In addition, the current housing stock managed by Two Castles Housing Association in Ulverston is as follows: Byron Street, 5 three Bedroom Houses; Daltongate, 8 one and two Bedroom Flats; Larch Court, 6 one and two Bedroom Flats; Larch Grove, 30 two and three Bedroom Houses and one and two Bedroom Flats and two Disabled Flats; Neville Court, 4 two Bedroom Flats; Neville Terrace, 9 two and three Bedroom Houses; North Lonsdale Terrace, 2 one Bedroom Flats and 1 one Bedroom House. All of these properties except for those in Daltongate are subject to a Section 106 Agreement.

However, it should be noted that only one household completing a form expressed a wish to move to Ulverston. Most preferences included Allithwaite, Cartmel, Grange-over-Sands, Flookburgh, Cark-in-Cartmel and Lindale.

Despite some of the seemingly higher numbers of affordable housing in nearby Grange-over-Sands, turnover remains low in the more rural parishes, and is unlikely to satisfy existing or upcoming need. There are generally very few people on the waiting list - although this may be to do with people neglecting to register, perhaps because of a perception that their circumstances would not merit a place on the waiting lists. Young single people, male and female, for example, are as entitled to a place on a waiting list, with respect to the long term if they are keen to remain in the parish, work in the parish and perhaps in the future bring up families in the parish. Yet some households filling in the form seem to be under the impression that they will remain low on the waiting lists because they do not have a family; and therefore neglect to sign up in the first place.

Households in Need

Six of the households in need are newly forming households of young people living in the parish with their parents, wanting to remain in the parish. Therefore their present need is for 2 bed accommodation. Due to the demographic trends, these households are likely to expand if they have families, so the long term need is probably going to be for 3 bed accommodation, so consideration should be given to creating a mix of 2 and 3 bedroom properties to satisfy this future need, and to allow families to remain in the parish in the long term, thus creating a more stable and sustainable community. There is also the likelihood that some of these young people will move away to find employment, therefore the level of need for 2 bed accommodation for this age group may be lower in 5 years time.

From the survey results, six of the twenty-one households who fitted the criteria of being in need of affordable housing in Lower Allithwaite appeared to be registered with South Lakes Housing or other housing associations. It may be a role for the Parish Council to work with local groups to encourage more households to join the Housing Registers so that when affordable housing becomes available, they are on the registers, and will have gained points for the time they have been on the registers.

The table on the following pages expands on the information about the households in need of affordable housing.

No. & No. of type of need for AH	Reasons given by respondent for being in need of alternative housing.	Reason for needing to be in the Locality	Housing Aspiration/ Need (What the respondent would prefer)	In Housing need - as assessed against criteria, including assessment how need should be met, plus Affordability Potential (AP)	Needs	On waiting lists (HA/LA or X if not)	Recommend	Bed rooms
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Households deemed to be in need of affordable housing within Lower Allithwaite

1	1	Single parent with teenager Move with 3 yrs Income will reduce	Live in parish now (0-3 years) Employed in parish <i>Close family ties</i>	2 bed house Rent Allithwaite	Yes, in need 2 bed house Rent AP:Low	Y	X	R	2
2	2	Single Move within 12m's Present home too expensive	Live in parish now (0-3 years) <i>Close family ties</i> Other – close to facilities	2 bed house Rent Grange over Sands	Yes, in need 2 bed house Rent AP: £40,950	Y	X	R	2
3	3	Family young child Move now Present home too expensive Tenancy ending soon Need more security Present home in poor condition	Live in parish now (over 10 years) <i>Born/Grew up in parish</i> <i>Close family ties</i> <i>Other – local school</i>	3 bed House/bungalow Rent Allithwaite	Yes, in need 2 bed house Rent AP: £22,841	Y	LA HA	R	2
4	4	Single Move within 12 months Tenancy ending soon	Live in this parish now (0-3 years) Employed in parish	2 bed house Rent or buy on open market Cartmel	Yes, in need 2 bed house Rent AP£59,150	Y	LA	R	2
5	5	Family adult child Move within 5yrs Present home too large	Live in parish now (over 10 years) Employed in this parish <i>Born/grew up in this parish</i>	2 bed house Rent Cartmel	Yes, in need 2 bed house Rent AP £77,350	Y	X	R	2

No. & No. of type of need for AH	Reasons given by respondent for being in need of alternative housing.	Reason for needing to be in the Locality	Housing Aspiration/ Need (What the respondent would prefer)	In Housing need - as assessed against criteria, including assessment how need should be met, plus Affordability Potential (AP)	Needs	On waiting lists (H/A/LA or X if not)	Recommend	Bed rooms	
6	6	Adult child Move within 5 yrs Living with parents/relatives First independent home	Live in parish now (5-10 years)	2 bed house Buy on open market Allithwaite	Yes, in need 2 bed house Rent AP£43,450	Y	X	R	2
7	7	Single Move within 3 yrs Present home too expensive	Live in parish now (5-10 years) Employed in parish	2 bed house Rent Cartmel	Yes, in need 2 bed house Rent AP£86,450	Y	LA	R	2
8	8	Couple Move within three years Family break up. Present home too large Living with parents/relatives	Live in parish now (over 10 years) Born/grew up in parish <i>Close family ties</i>	2 bed house Buy on open market Grange	Yes, in need 2 bed house Rent AP £65,950	Y	X	R	2
9	9	Adult child Move within three years First independent home Living with parent/relatives	Live in parish now (over 10 years) Born/grew up in parish <i>Close family ties</i>	2 bed house Buy on open market Allithwaite	Yes, in need 2 bed house Rent AP £40,950	Y	X	R	2
10	10	Adult child Move with 3 yrs First independent home Living with parent/relatives	Live in parish now (3-5 years) <i>Close family ties</i>	2 Bed house Buy on open market 5 mile radius of Cartmel	Yes, in need 2 bed house Rent AP £75,050	Y	X	R	2

No. & No. of type of need for AH	Reasons given by respondent for being in need of alternative housing.	Reason for needing to be in the Locality	Housing Aspiration/ Need (What the respondent would prefer)	In Housing need - as assessed against criteria, including assessment how need should be met, plus Affordability Potential (AP)	Needs	On waiting lists (HA/LA or X if not)	Recommend	Bed rooms	
11	11	Adult child Move within 5 yrs First independent home Living with parent/relatives	Live in parish now (3-5 years) Employed in parish <i>Close family ties</i>	2 bed house Buy on open market Cartmel	Yes, in need 2 bed house Rent AP £55,950	Y	X	R	2
12	1	Family young children Move within 5 yrs Present home too small	Live in Parish now (0-3 years)	3 bed house Buy on open market Allithwaite	Yes, in need 3 bed house Rent AP £68,650	Y	X	R	3
13	1	Single Move within 3yrs Present home too expensive	Live in parish now (0-3 years) <i>Close family ties</i>	Any Buy on open market Rural area only with amenities close by	Yes, in need 2 bed flat Rent AP: £22,841	Y	X	R	2
14	2	Single Move within 5 yrs First independent home Couple setting up together Living with parents/relatives	Live in this parish now (over 10 years) <i>Born/grew up in this parish</i> <i>Close family ties in this parish</i>	1 bed flat Rent Allithwaite Grange	Yes, in need 2 bed flat Rent AP:£40,950	Y	X	R	2
15	3	Single Move within 3 yrs First independent home Wishes to return to parish	Born/grew up in parish <i>Close family ties</i>	2 bed flat Buy on open market Grange/Cartmel district	Yes, in need 2 bed flat Rent AP£43,450	Y	LA	R	2

No. & No. of type of need for AH	Reasons given by respondent for being in need of alternative housing.	Reason for needing to be in the Locality	Housing Aspiration/ Need (What the respondent would prefer)	In Housing need - as assessed against criteria, including assessment how need should be met, plus Affordability Potential (AP)	Needs	On waiting lists (HA/LA or X if not)	Recommend	Bed rooms	
16	1	Single Move within 5 yrs Cannot manage stairs Disability	Live in parish (over 10 years) <i>Close family ties</i>	1 bed house Rent Cartmel	Yes, in need 2 bed bungalow May need warden assisted accommodation in future AP:Low	Y	X	R	2
17	2	Couple, Move within 12 months First independent home. Present home too small Need more security, Present home in poor condition	Live in parish now (over 10 years) <i>Close family ties in this parish</i>	3 bed bungalow Buy on open market Allithwaite	Yes, in need 2 bed bungalow Rent AP£86,550	Y	X	R	2
18	3	Couple adult child, Move within 3 years Present home too expensive Need more security Cannot manage stairs. Present home in poor condition Renting, would like to buy	Live in parish now (over 10 years) Employed in parish <i>Close family ties</i>	2 bed bungalow Buy on open market Cartmel	Yes, in need 2 bed bungalow Rent AP£64,010	Y	LA HA	R	2
19	4	Couple Move within 5 years Cannot manage stairs Disabled need special adaptations	Live in parish now (over 10 years)	2 bed bungalow Rent Cartmel Grange	Yes, in need 2 bed bungalow Rent AP:£26,390	Y	X	R	2
20	5	Adult Move now Cannot manage stairs Disabled – need adaptations	Live in parish now (0-3 years)	1 bed bungalow Rent Grange	Yes, in need 2 bed bungalow Rent AP:£18,383	Y	LA HA	R	2

No. & No. of type of need for AH	Reasons given by respondent for being in need of alternative housing.	Reason for needing to be in the Locality	Housing Aspiration/ Need (What the respondent would prefer)	In Housing need - as assessed against criteria, including assessment how need should be met, plus Affordability Potential (AP)	Needs	On waiting lists (H/LA or X if not)	Recommend	Bed rooms
21 1	Family young child Move within 3 yrs Present home too small	Live in parish now (0-3 years)	3 bed House Buy on open market Allithwaite	Yes, in need 3 bed house Shared ownership AP:£135,350	Y	X	SO/SE	3

Households deemed not to be in need of affordable housing within Lower Allithwaite

1	Couple Move now Present home too large	Live in parish now (over 10 years)	3 bed bungalow Buy on open market Cartmel	Not in need Able to satisfy needs on open market AP:£300,000+	N	X		
2	Couple Move within 3 yrs	Live in parish now (over 10 years) Employed in parish <i>Born/Grew up in parish</i>	Already own 4 bed property	Not in need Able to satisfy needs on open market AP£289,130	N			
3	Couple Move within 3 yrs Present home too large	Live in parish now (5-10 years) Employed in this parish	3 bed bungalow Buy on open market Cartmel	Not in need Able to satisfy needs on open market AP:£305,000	N			
4	Family adult children Move within 12 months Present home too expensive	Live in parish now (over 10 years)	2 bed house Buy on open market Allithwaite	Not in need Able to satisfy needs on open market AP:£265,750	N			

No. & No. of type of need for AH	Reasons given by respondent for being in need of alternative housing.	Reason for needing to be in the Locality	Housing Aspiration/ Need (What the respondent would prefer)	In Housing need - as assessed against criteria, including assessment how need should be met, plus Affordability Potential (AP)	Needs	On waiting lists (HA/LA or X if not)	Recommend	Bed rooms
5	Family adult child Move within 12 months Present home too small	Live in this parish now (over 10 years) <i>Close family ties</i>	2 bed – Terraced Shared ownership Flookburgh	Not in need Able to satisfy needs on open market AP:£101,450	N	HA		
6	Single Move within 3 yrs	Live in parish now (over 10 years) <i>Close family ties in this parish</i>	Flookburgh	Not in need, Insufficient evidence	N			
7	Couple Move within 5 yrs Home too large Home too expensive	Live in this parish now (3-5 years)	Cartmel	Not in need Able to satisfy needs on open market AP: £300,000	N			
8	Single Move within 5 years Present home too expensive	Live in parish now (over 10 years)	2 bed flat Buy on open market Allithwaite	Not in need Able to satisfy needs on open market AP:£217,500	N			
9	Couple Move within three years Home without mortgage Present home too small	Live in parish now (5-10 years)	2 bed house Buy on open market Grange Allithwaite	Not in need Able to satisfy needs on open market AP £229, 850	N			

No. & No. of type of need for AH	Reasons given by respondent for being in need of alternative housing.	Reason for needing to be in the Locality	Housing Aspiration/ Need (What the respondent would prefer)	In Housing need - as assessed against criteria, including assessment how need should be met, plus Affordability Potential (AP)	Needs	On waiting lists (H/A/LA or X if not)	Recommend	Bed rooms
10	Single Move within 5 yrs Present home too large	Live in parish now (over 10 years) <i>Close family ties</i>	4 bed house Buy on open market Cartmel	Not in need Able to satisfy needs on open market AP:£300,000+	N			
11	Family, Young Children Move within 3 yrs Present home too large Present home too expensive	Live in parish now (Over 10 years) Employed in Parish <i>Close family ties</i>	3 bed house Buy on open Market Allithwaite	Not in need Able to satisfy needs on open market AP:£197,750	N			
12	Couple Present home too large Present home too expensive	Live in parish now (over 10 years) Born/grew up in parish	2 bed bungalow Buy on open market Allithwaite	Not in need Able to satisfy needs on open market AP:£388,750	N			
13	Couple Move with in 5yrs Present home too large	Live in this parish now (over 10 years)	2 bed bungalow Buy on open market Allithwaite	Not in need Able to satisfy needs on open market AP £275,000	N			
14	Might downsize in future, may stay put			Not in need Able to satisfy needs on open market No AP	N			
15	Need shown for someone else in the next 5 yrs. No further info			Insufficient evidence	N			
16	Need shown for someone else in the next 5 yrs. No further info			Insufficient evidence	N			
17	Need shown for to move in next 5 yrs			Insufficient evidence	N			

No. & No. of type of need for AH	Reasons given by respondent for being in need of alternative housing.	Reason for needing to be in the Locality	Housing Aspiration/ Need (What the respondent would prefer)	In Housing need - as assessed against criteria, including assessment how need should be met, plus Affordability Potential (AP)	Needs	On waiting lists (H/A/LA or X if not)	Recommend	Bed rooms
18	Need shown possibly for mother to go in care home			Insufficient evidence	N			
19	Need shown for someone else in the next 5 yrs. No further info			Insufficient evidence	N			
20	Possibly needs to downsize in years to come. No further info			No AP Able to satisfy needs in future if decides to move	N			
21	Need shown for someone else in the next 5 yrs. No further info			Insufficient evidence	N			



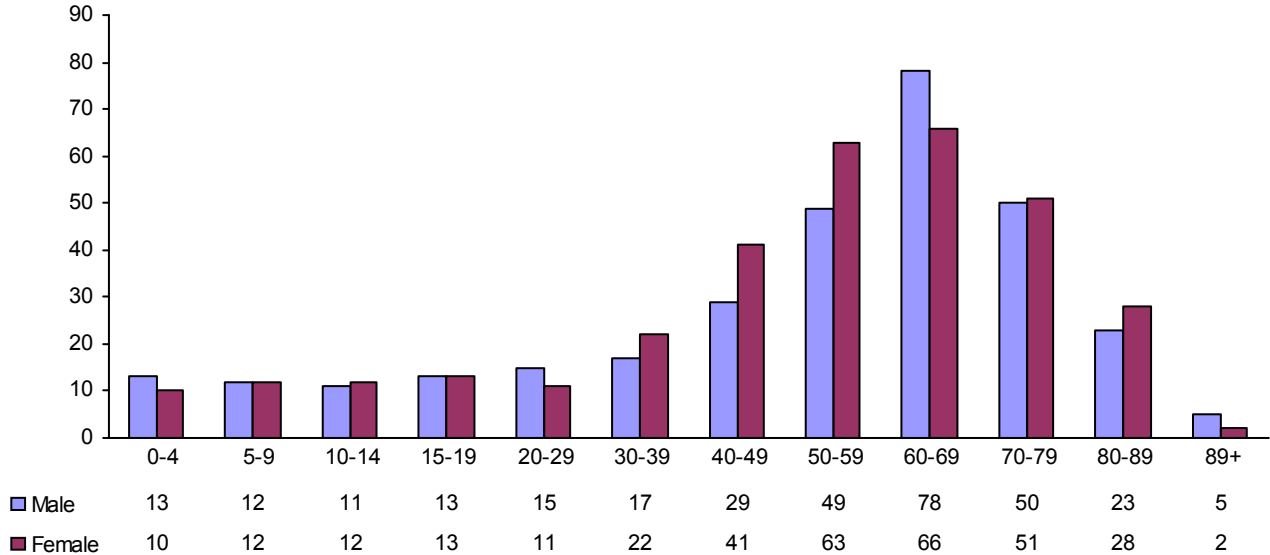
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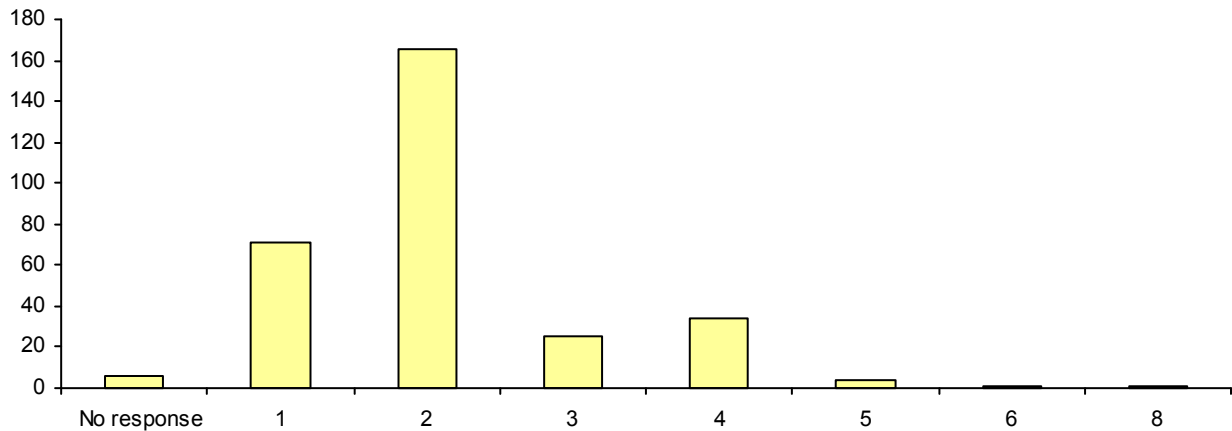
1. YOUR HOUSEHOLD

How many people living in your home are in each of these age groups?



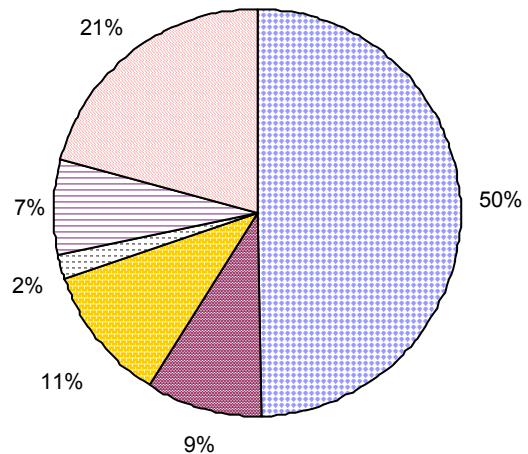
301 survey forms completed this question

Number of people living in your home ...



Which best describes your household?

- Couple
- Family, adult children
- Family, young children
- No response
- Other
- Single



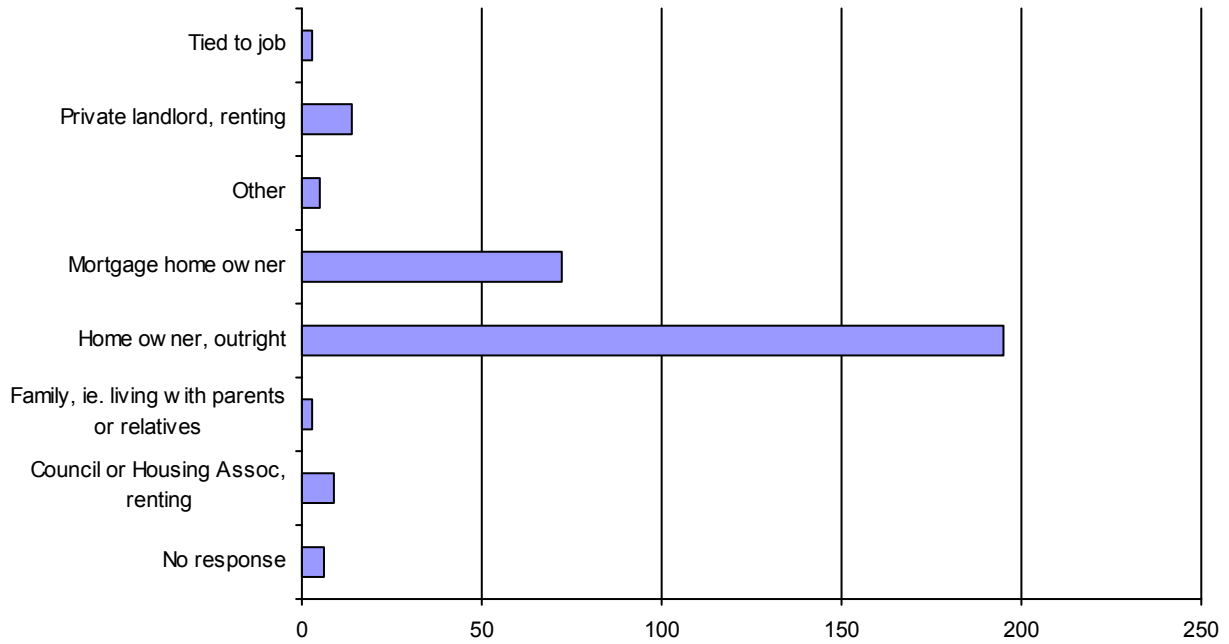


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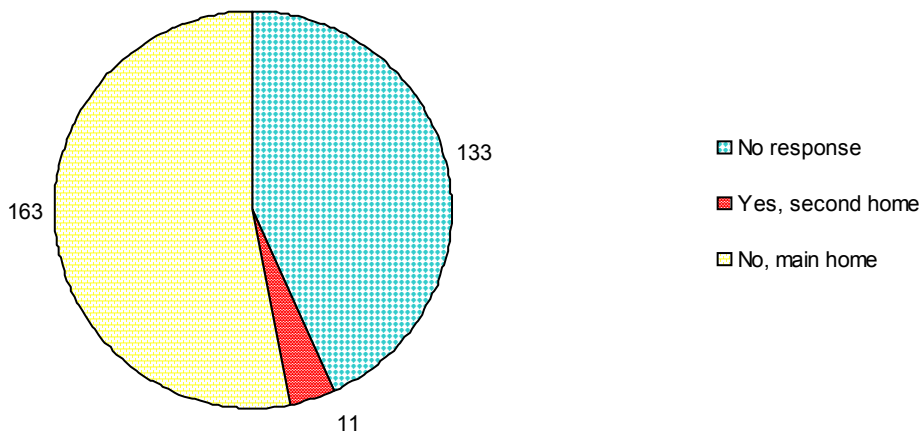
2. WHAT IS THE TENURE OF YOUR HOME?



Other ...

- 1 Equity release
- 1 Guest House
- 1 Holiday home for family only - not let.
- 1 Renting from relatives
- 1 Single father & 16yr son

Is this your second home?





Lower Allithwaite 2008

Cumbria Rural Housing Trust - Housing Needs Survey -
Responses to Part 1 (Questions 1 to 8) - completed by everyone

988 survey forms issued

307 survey forms returned

3. YOUR HOUSEHOLD'S EMPLOYMENT

Jobs ...

1	Accountant	1	Admin Support	3	Administration
3	Administrator	1	Antique Dealer	1	Arboricultural trainer
1	Armed Forces	1	Auditor	1	B & B Proprietor
1	Bakery shop manager	1	Bank Clerk	1	Bar manager
1	Bar Staff	1	Boat crew - p/t	4	Builder
1	Business Advisor	1	Business Co-ordinator	1	Butcher
1	Café & bakery owner	1	Care Assistant	1	Carer
1	Caretaker	1	Careworker	2	Carpet Sales
2	Catering	1	Catering Assistant	3	Chartered Surveyor
2	Chef	2	Childminder	1	Chiropodist
1	Clerical	1	Co Director	1	Coach driver
1	Communications expert	1	Company Director	1	Complimentary Therapist
1	Computer artist	2	Consultant	1	Cook
1	Dentist	1	Director	2	Driver
1	Education	1	Electrical maintenance	2	Electrician
3	Engineer	1	Engineer manager	1	Engineering
1	Environmental coordinator	1	Estate Agent	1	Examiner
1	Factory worker	1	Financial	1	Fire Brigade
1	Fork lift driver	1	G P	4	Gardener
1	GP	1	H R Co-ordinator	1	Headteacher
1	health and Nutrition	1	HGV Driver	1	Home carer
1	Homecarer	1	Hospitality	1	Hotel Manager
1	Hotel Owner	1	Hotel staff	1	Hotelier
6	Housewife	1	I T Systems	1	Illustrator
1	Immigration Officer	1	Insurance Broker	1	Insurance underwriter
1	IT Tech	1	Joiner	1	L G V Driver
1	Landscape Gardener	2	Library Assistant	1	Local Government
1	Local Government Officer	1	Magistrate	2	Maintenance
1	Management Trainer	7	Manager	1	Market manager
1	Marketing manager	1	Mature Student	2	Mechanic
1	Media	1	Media & management development	1	Medically retired
1	Midwife	1	NHS	1	None - Disabled
5	Nurse	1	Outdoor instructor	1	Painter/decorator
1	Parish Clerk	1	Part time work	1	Partner
1	Personal manager	1	Pharmacist	1	Pharmacy Dispenser
1	Pharmacy Tech	1	Physician	1	Physiotherapist
1	Plasterer/tiler	1	Post mistress	1	Postman
1	Private domestic assistant	1	Process Technician	1	Programme Manager
1	Project Manager	1	Property Maintenance	3	Publican
1	Quality control officer	1	Quantity surveyor	2	Receptionist
1	Regional manager	1	Regional secretary	1	Research scientist
1	Resucition Officer	1	Retird	236	Retired
3	Sales	1	Sales assistant	1	Sales Negotiator
1	Sales/driver	1	Scientific editor	2	Secretary
5	Self Employed	1	Senior Lecturer	1	Sheltered scheme manager
2	Shop Assistant	1	Shop Attendant	1	Shop Owner
1	Shop Worker	1	Shopkeeper	1	SLDC
1	Social worker	1	Sturdent	1	Taxi proprietor
16	Teacher	2	Teaching assistant	1	Technician
1	Therapist/business consultant	1	Tradesman	2	Unemployed
1	Vetinary surgeon	1	Video Editor	2	Waitress
1	Warehouse worker	1	Youth worker		

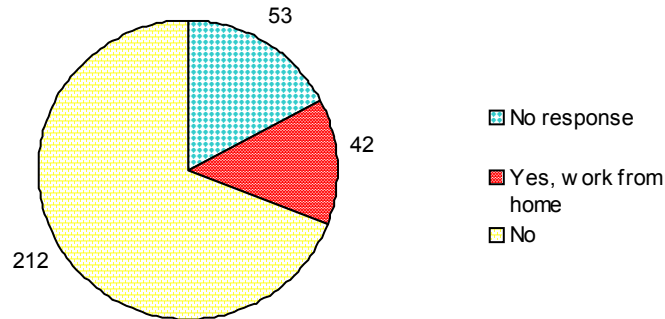


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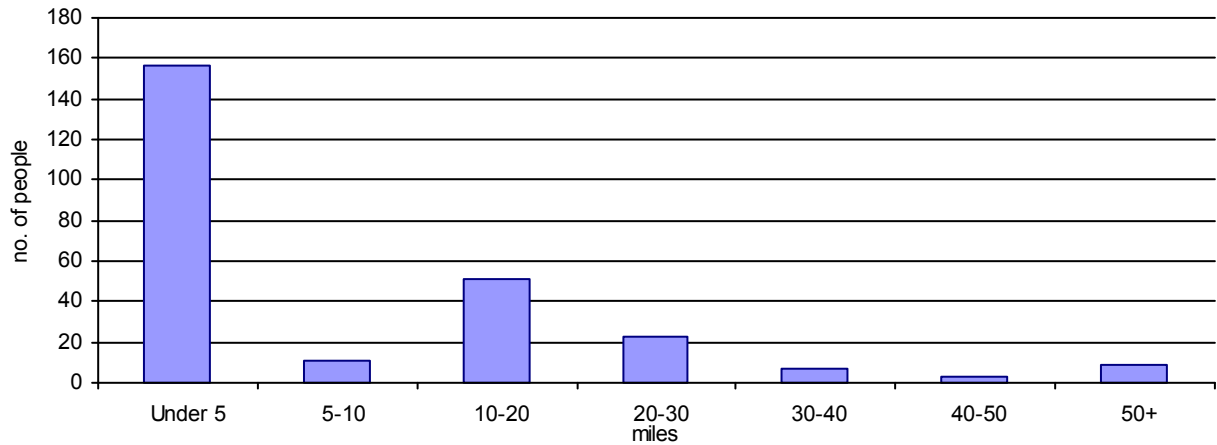
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Does any of your household work from home?



How far does your household travel to work?



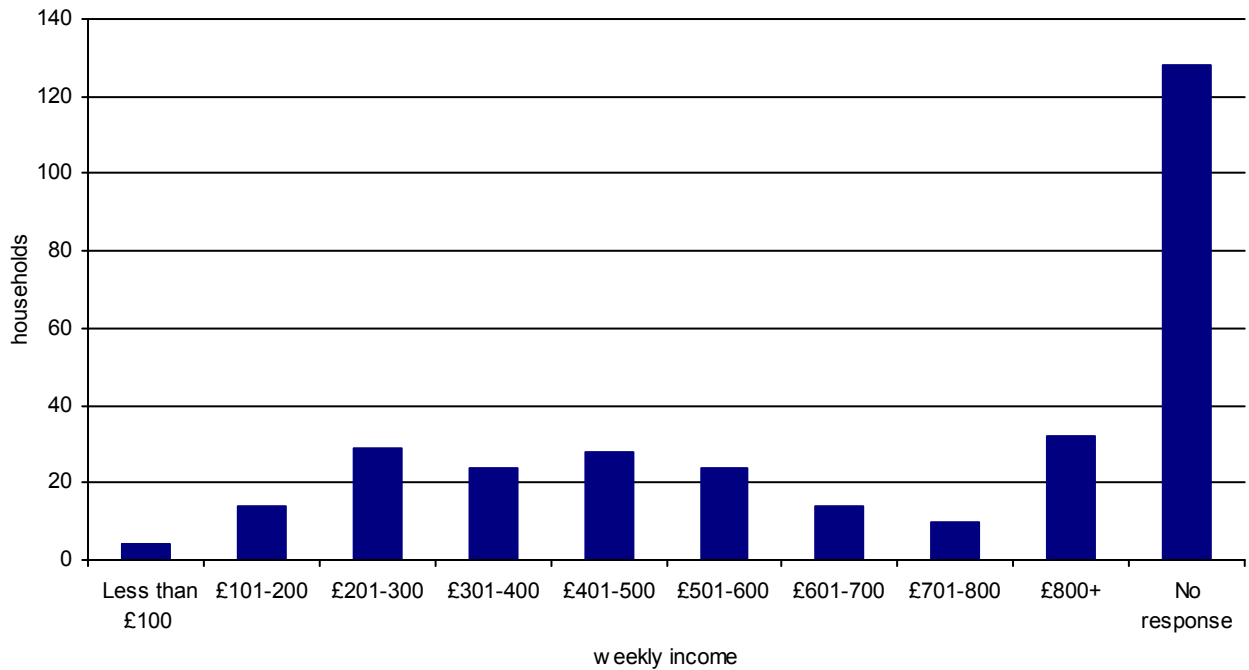


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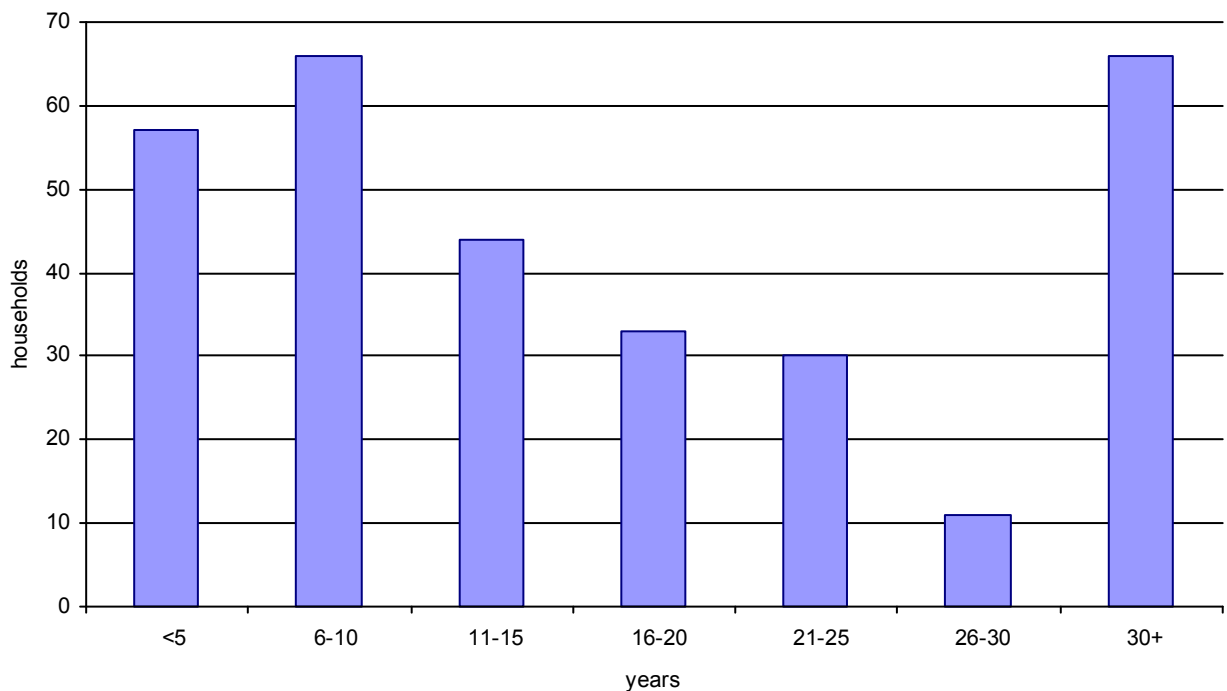
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What is your household's weekly take-home income?



4. HOW LONG HAVE YOU LIVED IN THIS PARISH?



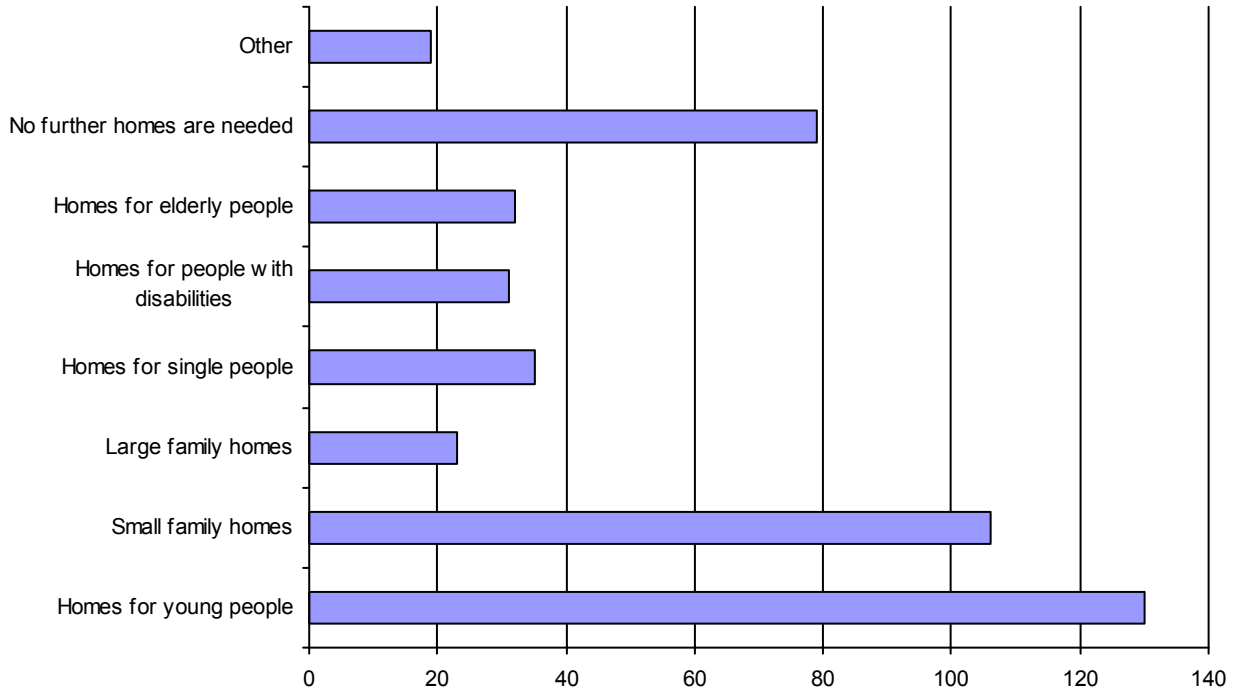


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5. HOUSING REQUIRED IN THIS PARISH



Other:

- | | |
|--|--|
| 1 A good selection for sale in area | 1 A mix of housing |
| 1 Affordable for local people only | 1 Affordable houses for young marrieds |
| 1 Affordable housing | 1 Affordable/local occupancy- Sth Lakeland |
| 1 All need to be affordable | 1 Employment for young people |
| 1 Enough standing for sale | 1 Homes for permanent residents not wkndrs |
| 1 Homes for professional couples | 1 Local homes only |
| 1 Low Cost - Affordable | 1 Low Cost Housing |
| 1 Maisonettes for young single people | 1 Many houses for sale |
| 1 Mixture of all types | 1 Need to reduce no. of 2nd homes |
| 1 Plenty of homes for sale - varying sizes | 1 Rented accomodation needed |
| 1 There is a good mix already | 1 These should be for local people only |
| 1 Too many 2nd/hol homes | 1 Too many holiday cottages standing empty |
| 1 Variety for families and workers | 1 Would depend a type of dwelling & where |



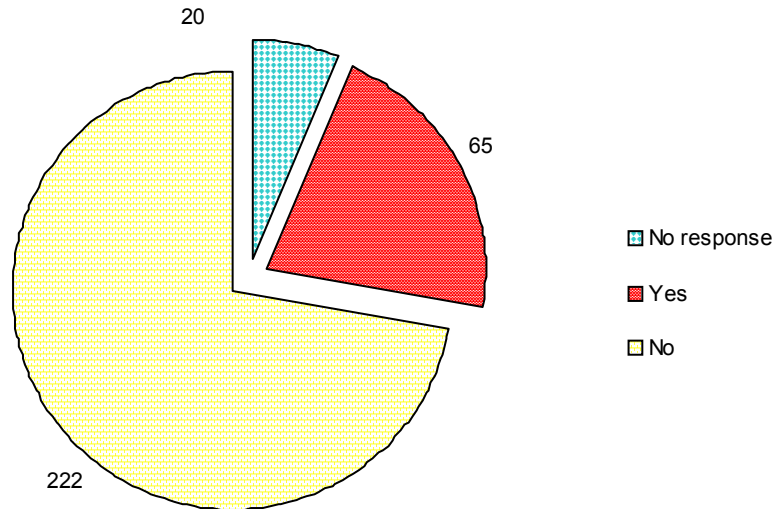
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6. OBJECTIONS

Would you object to a small number of new homes in the parish which would help to meet the needs of local people?



If Yes, briefly explain your concerns ...

A lot of houses on market for long time
 Already new homes are being built - slow
 Already too many homes for sale
 BUT must be a small number
 BUT must be small number
 Can't fill the houses we have
 Conservation Area
 Depending on small number and where
 Depends where
 Depends where and what
 Empty houses and land should be used
 Enough housing - many for sale
 Houses for sale could be utilised
 How small is small?
 If they are for local people
 Lack of infrastructure - Drs, jobs etc
 Local people already have homes
 Lots of new builds locally
 No need for extra housing
 Not short of houses here
 Only a small number
 Only if a SMALL number
 Over-development of village
 Plenty of homes-But too many holiday lets
 Previous Lowcost not given to Locals
 Provided - no more Greendales
 Road & services can't support same
 Small
 Small number
 Small number
 Small number
 The crucial word is SMALL
 They would become holiday houses
 Too many 2nd homes/holiday lets
 Too many houses already

Affordable homes are available in area
 Already too many cars village gridlocked
 As long as we are not directly affected
 BUT must be small and for local
 But sensitive to infrastructure
 Cartmel would be spoiled
 Define "small" and "local people"
 Depends on location and size
 Depends where - not on green land
 Disappearing green fields
 Empty houses locally inc L Occ
 Extra traffic and parking problems
 How many more to be specific?
 If on greenfield.
 It's essential it's a small no.
 Local employment is out of the area
 Loss of village, area character
 Need for new homes not proven
 No work in village
 Not suitable in this area
 Only controlled rentable housing
 Only if Low Cost - Affordable
 Plenty of homes available in this parish
 Prefer not to lose areas of Green belt
 Problems arise from building -eg flooding
 Provided are discreetly interspersed
 Small
 Small number
 Small number
 Small number only
 There are plenty of disused plots to use
 Too many 2nd homes/holiday lets
 Too many cars now
 Too many properties for sale already.



Lower Allithwaite 2008

Cumbria Rural Housing Trust - Housing Needs Survey -
Responses to Part 1 (Questions 1 to 8) - completed by everyone

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Too much traffic-change village character
Various
What is a small number?
Where are these local people then?

Traffic
We need to protect existing landscape
What is small number?



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Cumbria Rural Housing Trust - Housing Needs Survey -
Responses to Part 1 (Questions 1 to 8) - completed by everyone

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7. POTENTIAL SITES

Sites thought to be suitable for development ...

Number of responses			
5	None	3	Flookburgh
3	Templand	3	Wartbarrow Lane
2	Allithwaite Road	2	Behind Templand Park
2	Lindale	2	Vicarage Lane
1	Allithwaite Farm	1	Allithwaite Lodge Field
1	Area behind Church possible	1	Back of Clogger Beck
1	Back of Orchard Close	1	Behind Allithwaite school/church
1	Behind Cornbrook House	1	Behind Friends' Meeting House, Haggs La.
1	Behind Holke Ln to Fernside pre1974plans	1	Behind Orchard Close
1	Between Friars Garth & Hesketh Wood	1	Between Stribers and Baine's Paddock
1	Between Templand & Allithwaite	1	Beyond Headlers Cross
1	Blenkett Wood Lodge Park	1	Blenvett close
1	Blenvett Glose area - Allithwaite	1	Bottom of Pit Farm Cartmel
1	Brownfield sites Long Mile at Flookburgh	1	Brownfield sites near Cark Station
1	Brownfield sites near Grange Station	1	Careful infilling only
1	Cartmel	1	Cartmel- Allithwaite Road
1	Cartmel NE	1	Cartmel Road area?
1	Cartmel SE Behind Heckless Close	1	Causeway to link village of Cartmel
1	Combined with car and coach park	1	Corner of Green Ln - Boarbank Lane
1	Corner of Locker Lane/Boarbank Lane	1	Derelict bldg on corne of Church Rd
1	Develop brown field site on Knots Bnk Rd	1	Disused market grdn by vicarage
1	Disused plot nr Hillberry, Naggy Lane	1	Edge of Cartmel village towards Cark
1	End of Ridgeway & top of home lane	1	Extension of Greendales development adj
1	Extension of Orchard Cl, Carthel	1	Field = Green Lane
1	Field adj to Vicarage Rd & Green Lane	1	Field behind Allithwaite Church
1	Field behind Church	1	Field behind Holme Lane
1	Field between GOS Pub & Jack Hill	1	Field betwn Templand Pk/Ln & church
1	Field near Pit Farm	1	Field no 03 377
1	Field on Green Lane	1	Field opp old Vicarage-facing SW
1	Field opposite Guide over Sands	1	Field site on Allithwaite Rd
1	Field southside of Green Lane	1	Fields opposite Cartmel school
1	Flookburgh - Mile End Road	1	Flookburgh airfield
1	Flookburgh Road area ?	1	French Gardens, Barn Hey
1	Grange	1	Grange over Sands
1	Green Lane	1	Green Lane/Vicarage Lane
1	Guide over Sands	1	Holme Lane
1	Holme Ln to top of Risedale	1	Infill opposite 'Old Vicarage'
1	Infill outside of conservation area	1	Infill sites
1	infilling in existing villages	1	Infrastrcture in place-min disturbance
1	Instead of chalets by Pleasant Inn	1	Jack Hil area
1	Kirkland Road	1	Land adj church, Tempeland
1	Land adj Dale Heald, Wartbarrow Lane	1	Land adjacent to Green Lane
1	Land between current buildings	1	Land opp fellside, Allithwaite
1	Mile Road Flookburgh	1	Next to Greendsles
1	No large developments	1	NOT beyond Orchard Close
1	NOT Templand Park area	1	Nr Pheasant
1	Nth of Stack Yard off Holme Lane	1	Off Green Lane - Allithwaite near home
1	Off Wart Barrow Lane	1	Old "Guide over sands" site & adj field
1	Old Quarry	1	Oldhall site on Church Road
1	Opp comprehensive school	1	Opp front entrance of Secondary School
1	Opposite PO two sites	1	Outskirts
1	Parish field adj to Church Rd & Vicarage	1	Partners Templand Lane
1	Renovate old barns and buildings	1	Right side of Haggs Lane to Grange
1	Sml settlement such as Gateside	1	Templands Farm Area



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- 1 Top of Kirkhead Road
- 1 Use existing buildings which are vacant
- 1 Vicarage Lane Allithwaite
- 1 Wartbarrow area

- 1 Unused sml plots
- 1 Use Timber Lodge site for permanent acco
- 1 Vicarage Rd/Green Lane, Allithwaite
- 1 Waste ground east of Grange Station



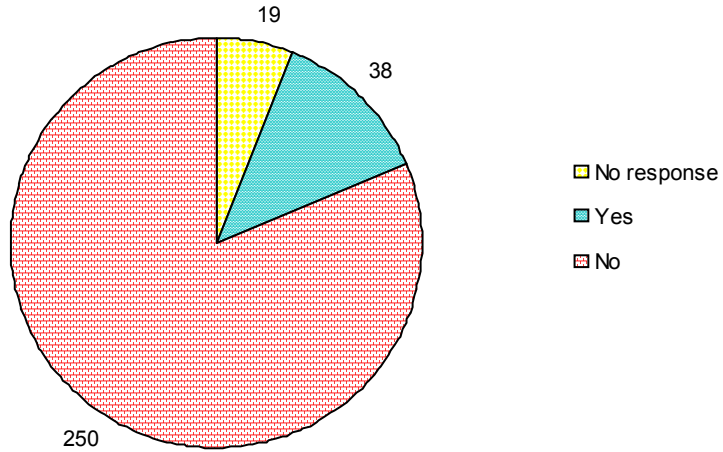
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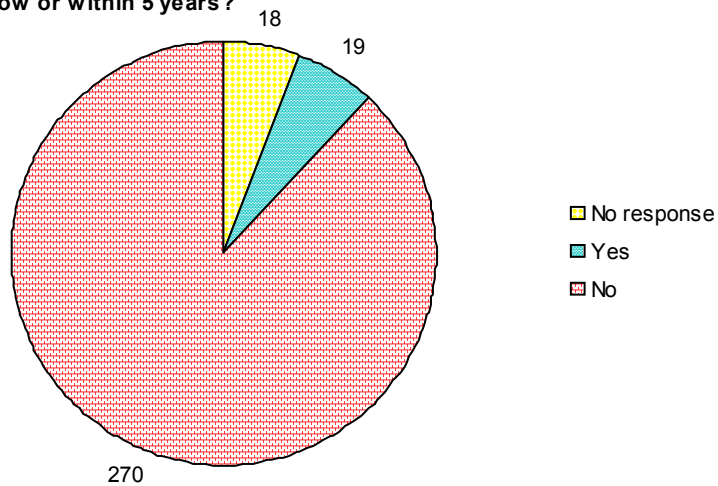
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8. YOUR FUTURE HOUSING INTENTIONS

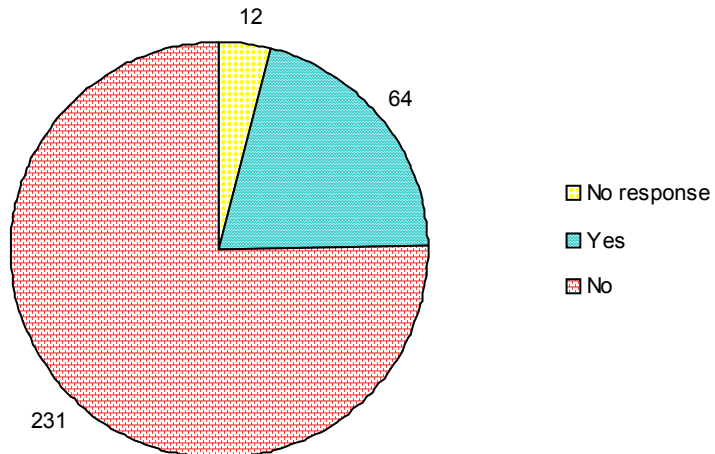
Do you need to move to another home in this parish now or within 5 years?



Does anyone living with you at present need to set up home separately from you in this parish now or within 5 years?



Have any former members of your household left this village/parish in the last few years?



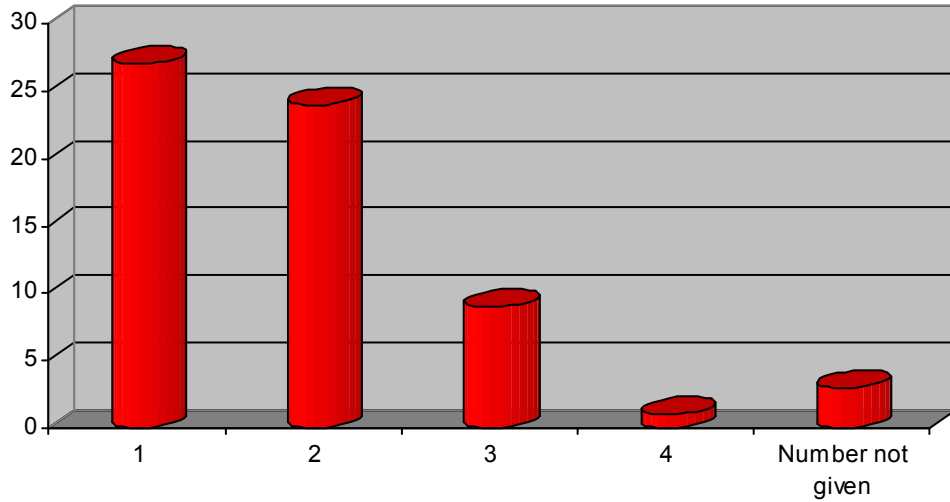


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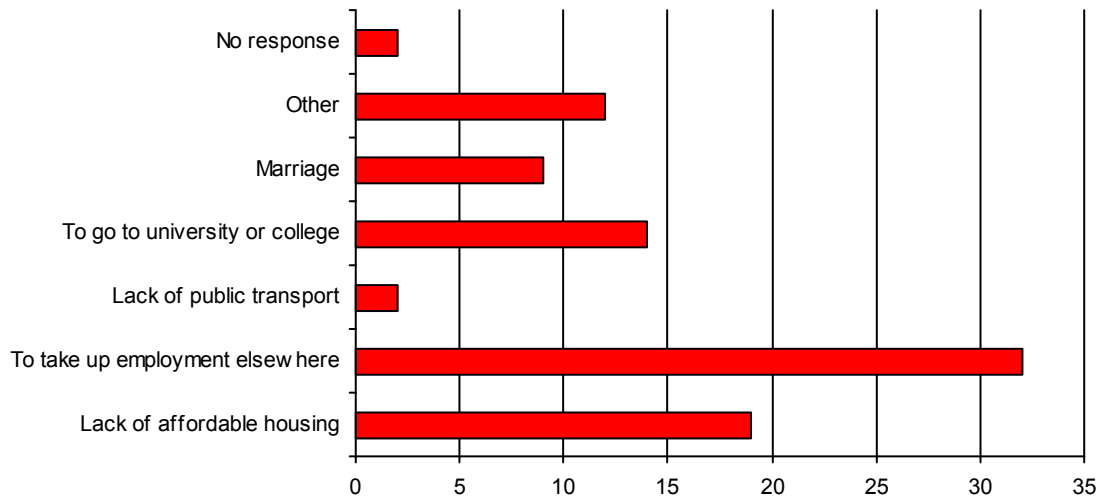
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..... If Yes, former members of your household have left this village/parish in the last few years, how many?



..... If Yes, was it because of:



Other:

- | | |
|---|---|
| 1 Back to parents | 1 Desire to move away |
| 2 Divorce | 1 family - left and have since returned |
| 1 lack of cheap rental accommodation | 1 Lack of employment opportunities |
| 1 Our son needed house - couldn't get one | 1 To move into a care home |

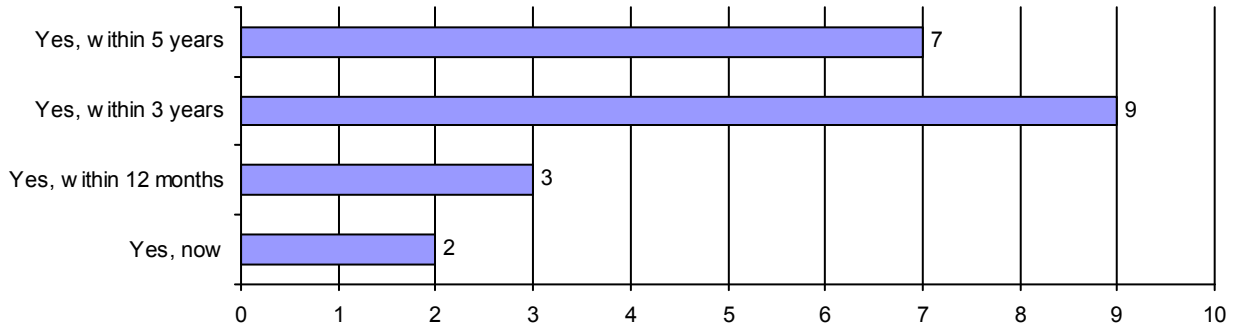


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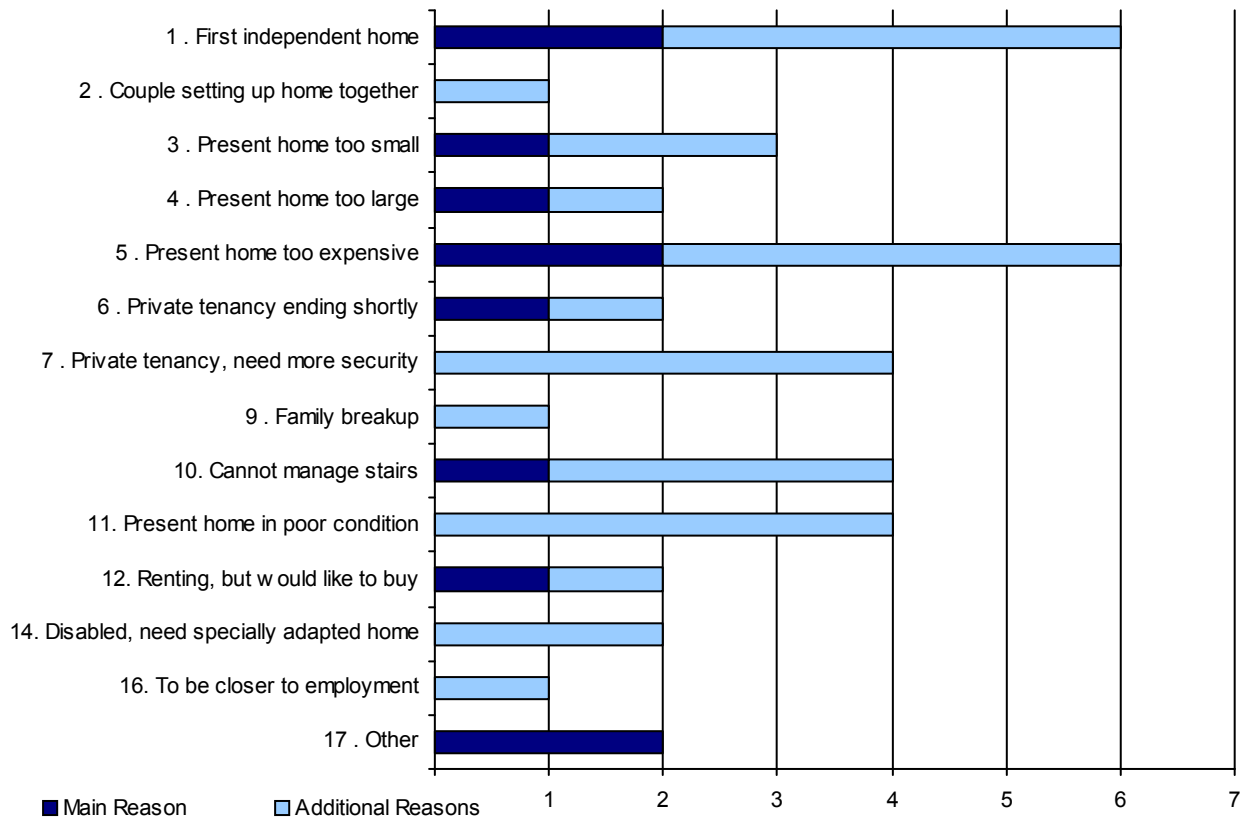
Cumbria Rural Housing Trust - Housing Needs Survey Part 2a - Responses from those assessed to be in need of affordable housing

21 in need

9. WHEN DOES THE HOUSEHOLD NEED TO MOVE FROM THIS HOME?



10. WHY DOES THE HOUSEHOLD NEED TO MOVE?





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21 in need

Other:

Income will reduce

Want my own home

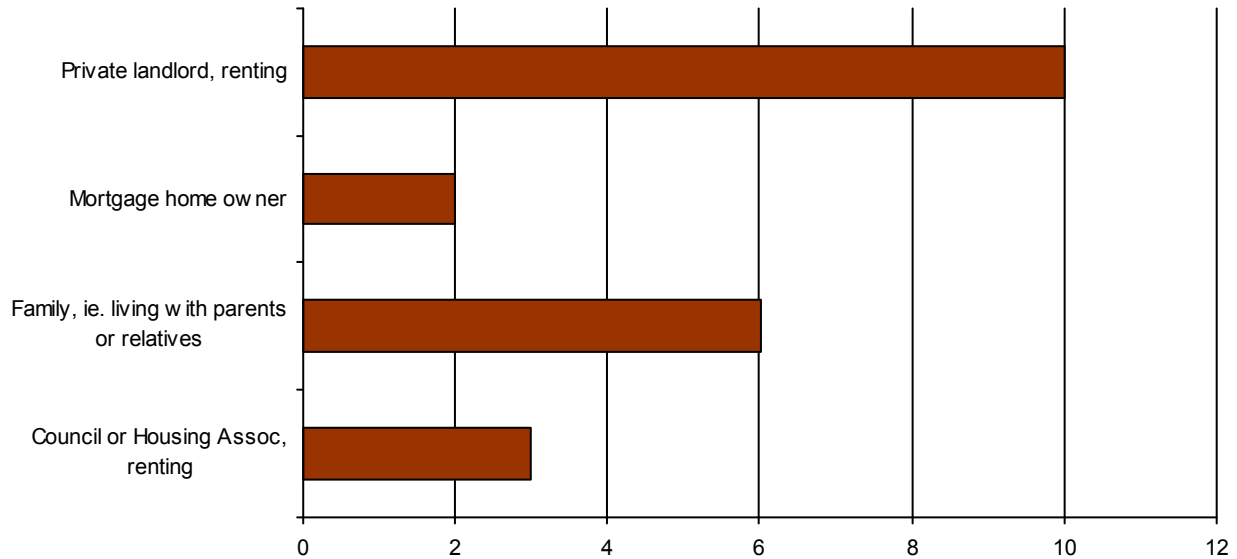


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21 in need

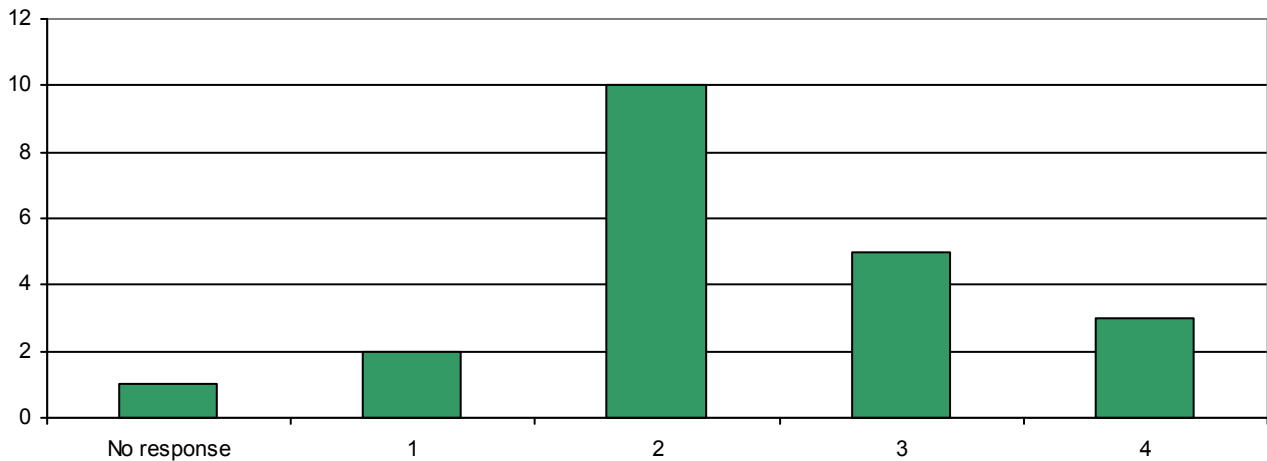
11. WHAT IS THE HOUSEHOLD'S CURRENT CIRCUMSTANCE?



In what type of home does the household currently live?

- 1 Bungalow
- 2 Detached
- 3 Flat
- 4 Terraced
- 1 Cottage
- 1 Farm conversion
- 5 Semi Detached

How many bedrooms does the household currently have?





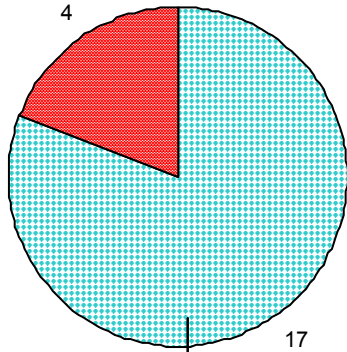
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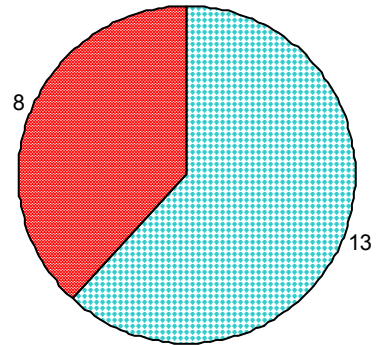
21 in need

11. THE HOUSEHOLD'S CURRENT CIRCUMSTANCES (continued)

Do you have central heating?

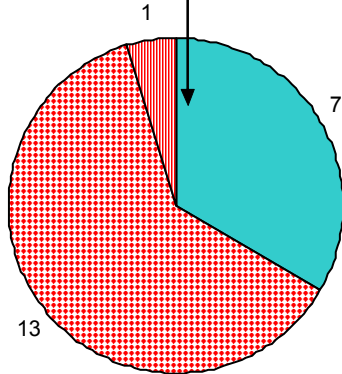


Do you have double glazing?



Yes No

If Yes, is it?

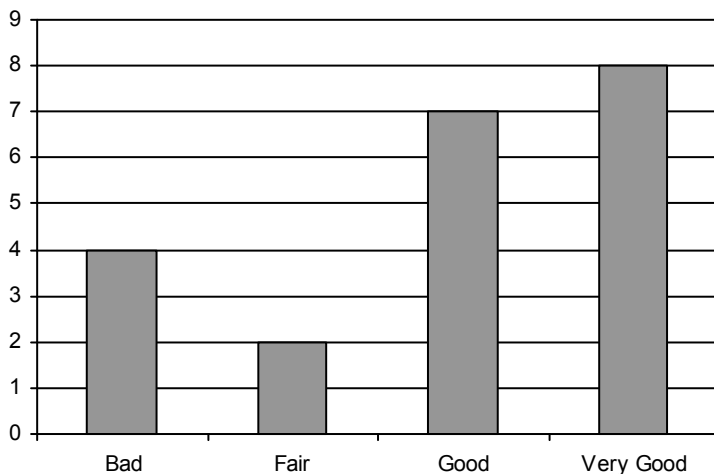


No response Gas Oil

If "no central heating", how is your home heated

- Coal fire and storage heaters
- Gas fire
- Openfire & storage heaters
- Storage heaters/gas fire

In what condition is the household's home?



If 'bad' or 'very bad', why?

- Cold, flooding, mold, poor repair
- Damp affecting sons health
- Damp, roof leaks, poor conversion spec
- Damp, cold, draughty. Floors uneven



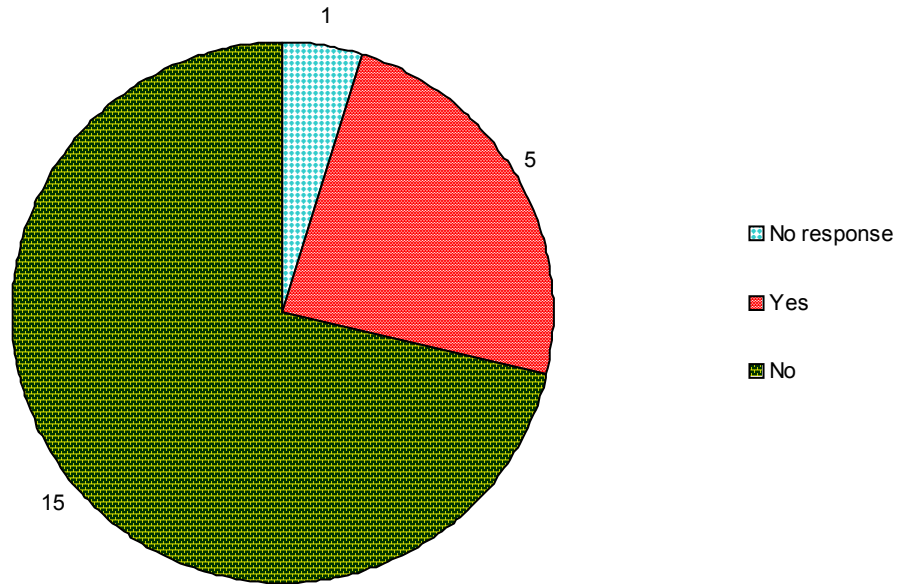
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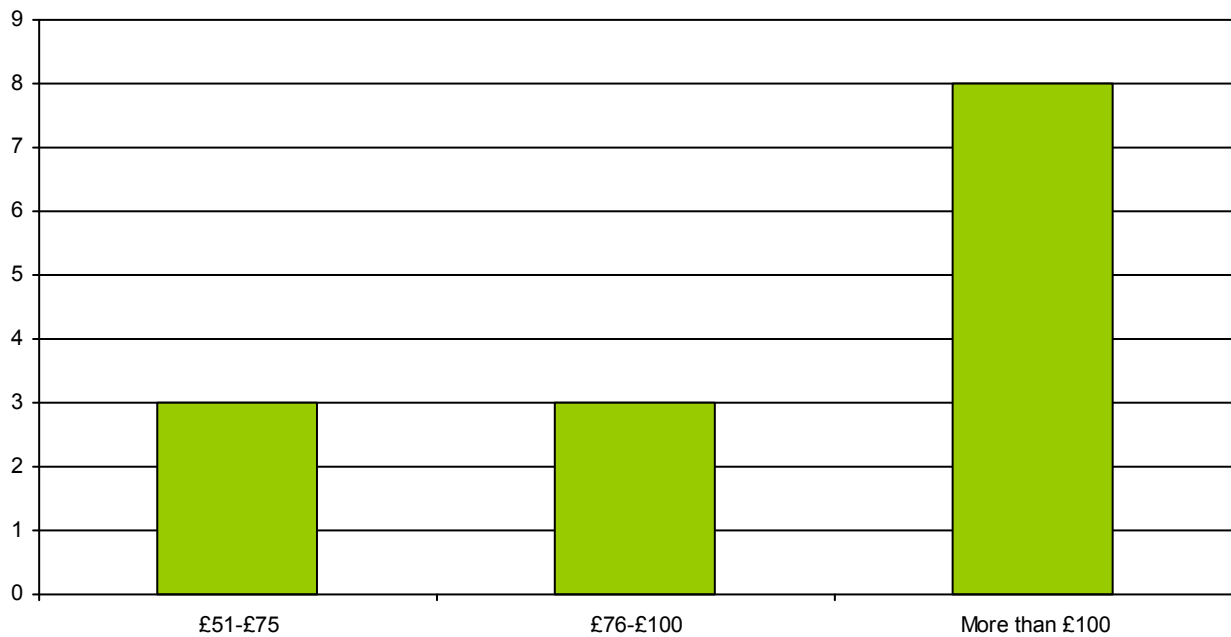
21 in need

12. RENTING

Do you receive Housing Benefit?



How much rent do you pay per week?





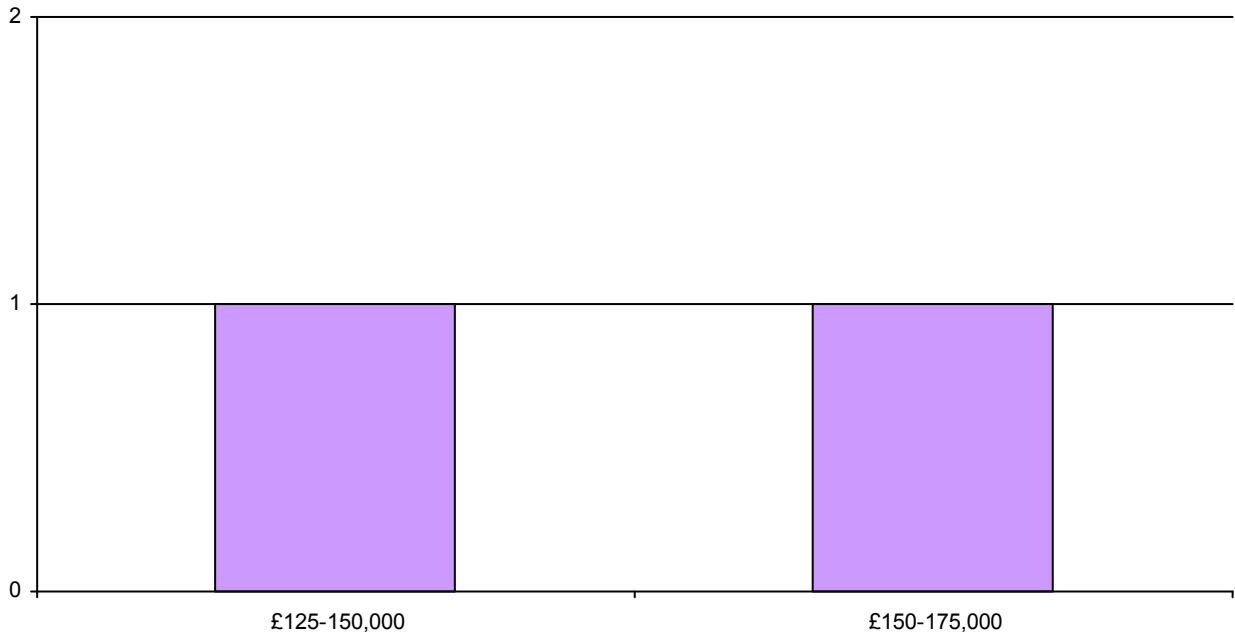
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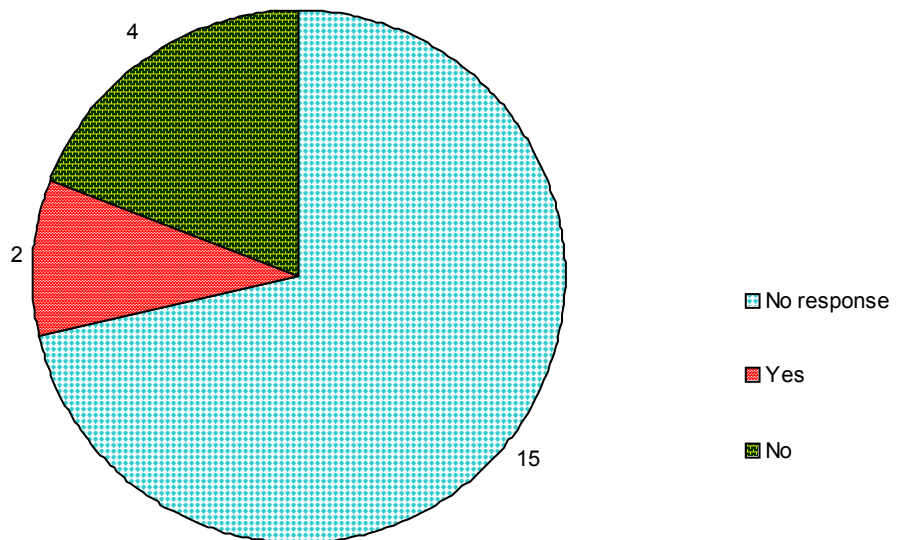
21 in need

13. HOME OWNERS

If you own your current home, how much do you think it is worth?



Do you have a mortgage on your current home?





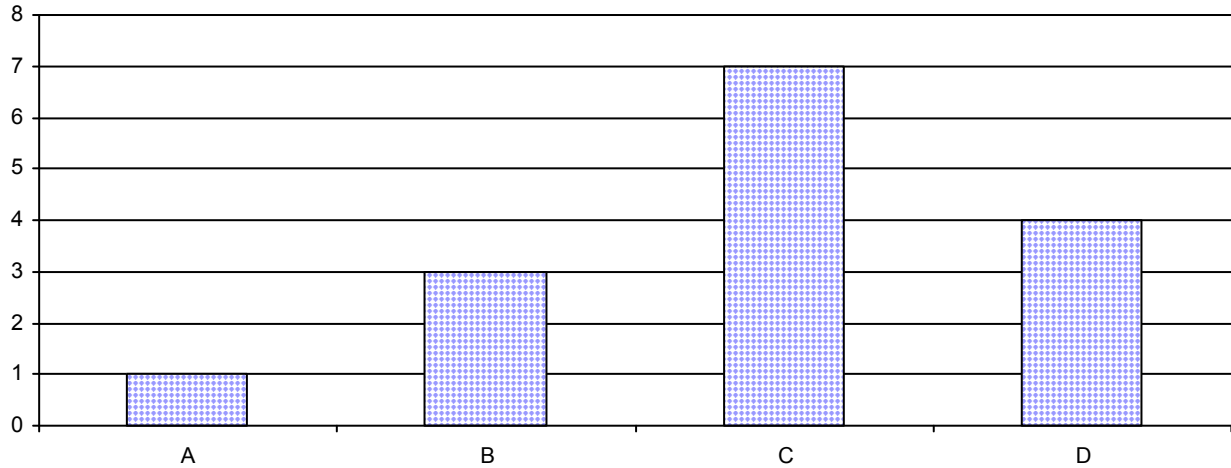
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21 in need

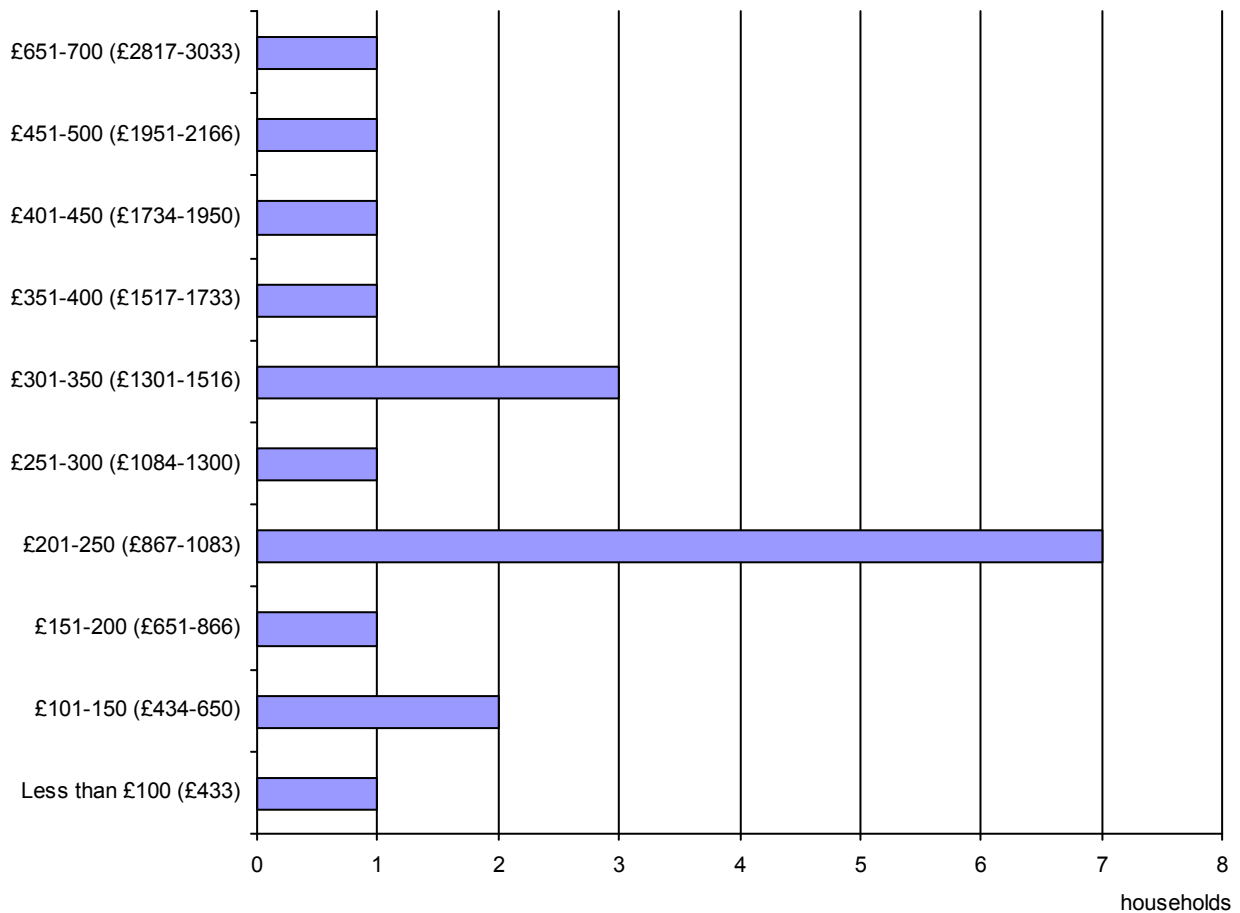
14. COUNCIL TAX BAND

What is your Council Tax band?



15. YOUR HOUSEHOLD'S INCOME

The total weekly (monthly) take-home income of the households



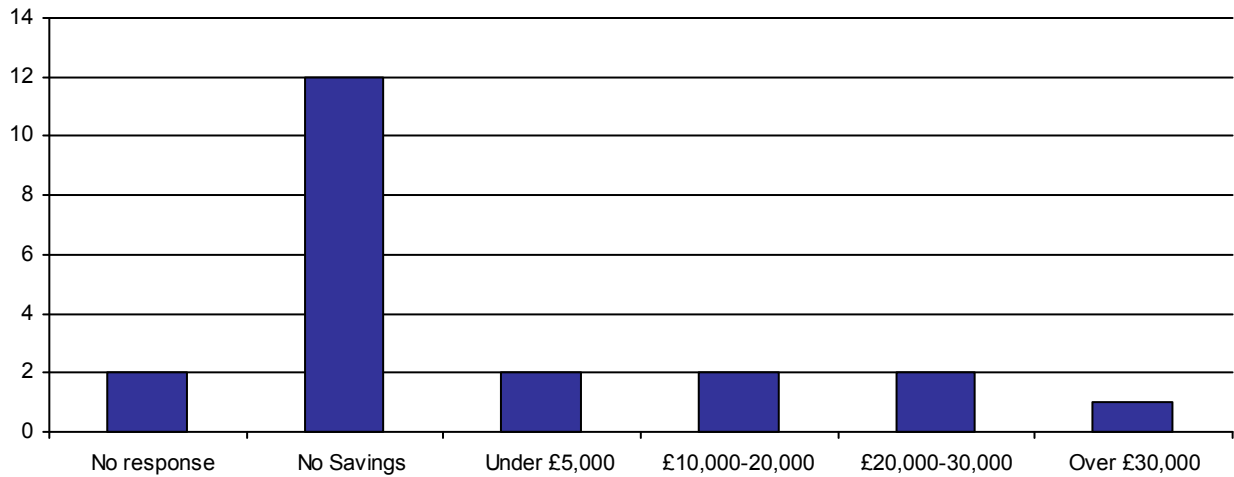


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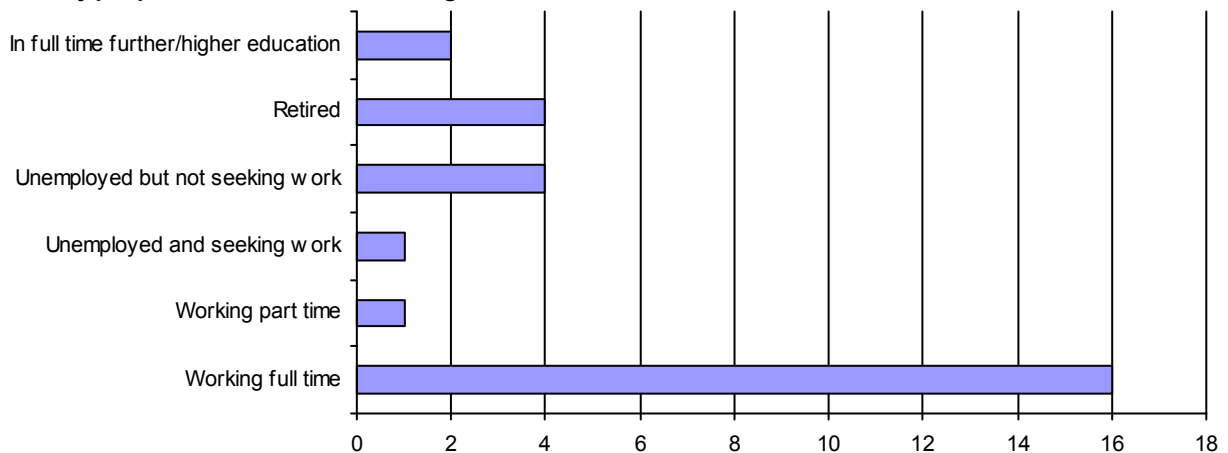
21 in need

16. YOUR HOUSEHOLD'S SAVINGS



17. YOUR HOUSEHOLD'S EMPLOYMENT

How many people in the household wishing to move are:-



Other:

Foster care



Lower Allithwaite 2008

Cumbria Rural Housing Trust - Housing Needs Survey Part 2a - Responses from those assessed to be in need of affordable housing

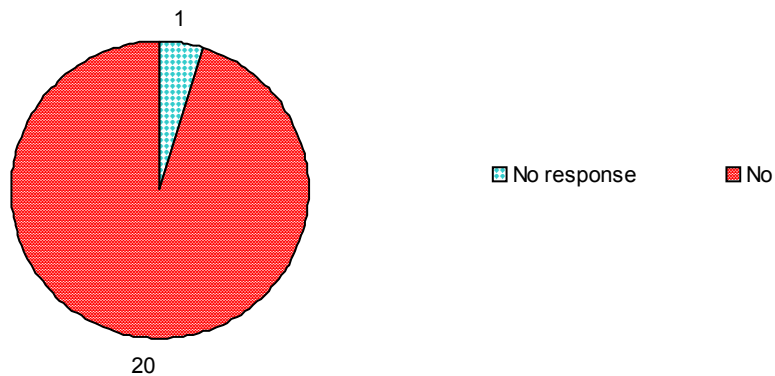
21 in need

17. YOUR HOUSEHOLD'S EMPLOYMENT (Continued)

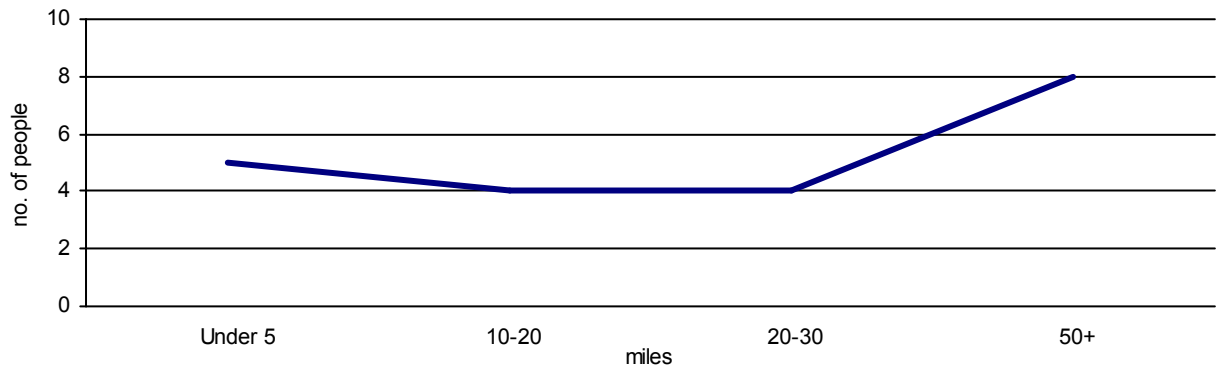
Jobs ...

1 Accountant	1 Administration	1 Builder
1 Building	2 Catering	1 Communication
1 Conservation Training	1 Countryside	1 Health
1 IT	1 Maintenance	1 Manager
2 Mechanic	1 Private domestic assitant	3 Retired
1 Sales Negotiator	1 Transport	

Does any of your household work from home?



How far does your household travel to work?



In which villages / towns does your household work?

1 Ambleside	1 Carnforth	2 Cartmel
1 Cartmel and Grange	1 Grange over Sands	1 Greenodd
1 Greenodd, Grange & Cartmel	1 Hawkshead	1 Kendal
1 Manchester		

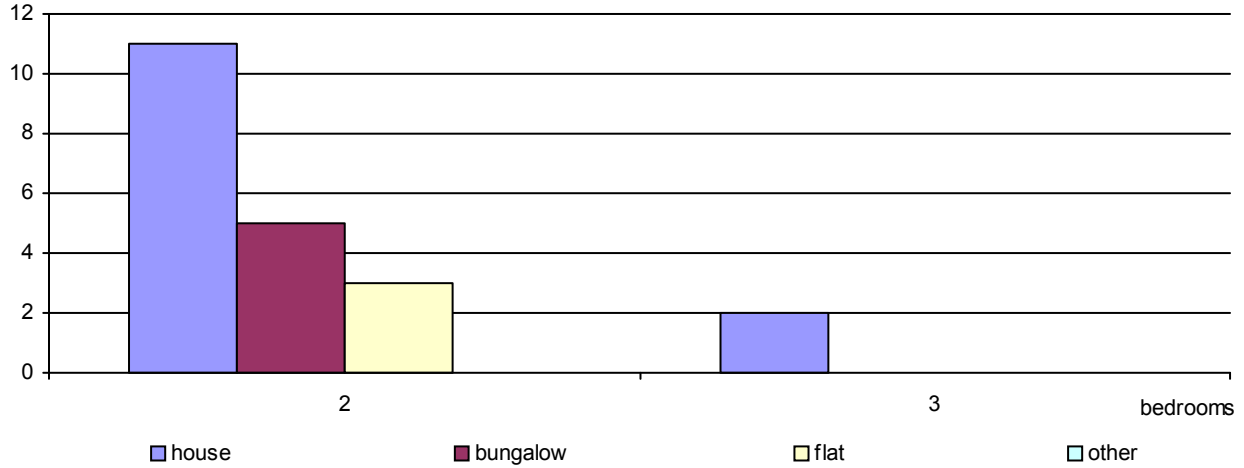


Lower Allithwaite 2008

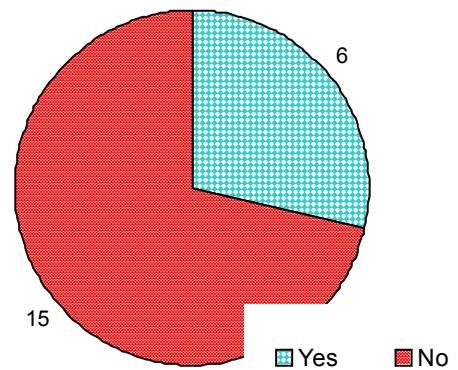
Cumbria Rural Housing Trust - Housing Needs Survey Part 2a - Responses from those assessed to be in need of affordable housing

21 in need

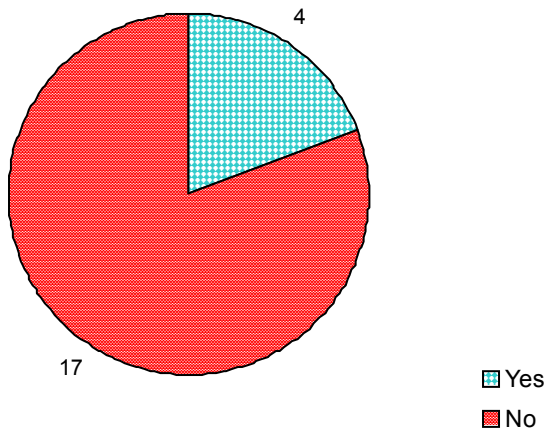
18. TYPE OF HOUSING NEEDED



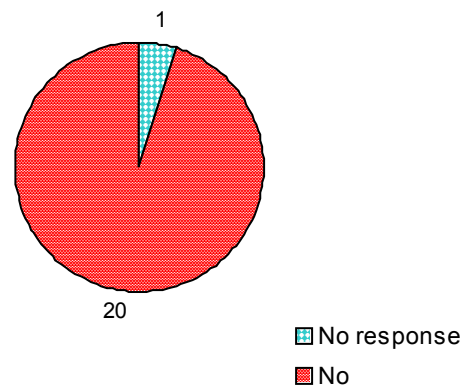
Is your household registered on the Local Authority housing register/waiting list?



Is your household registered on any local Housing Association waiting list?



Is your household registered with any other Private Landlord waiting list?





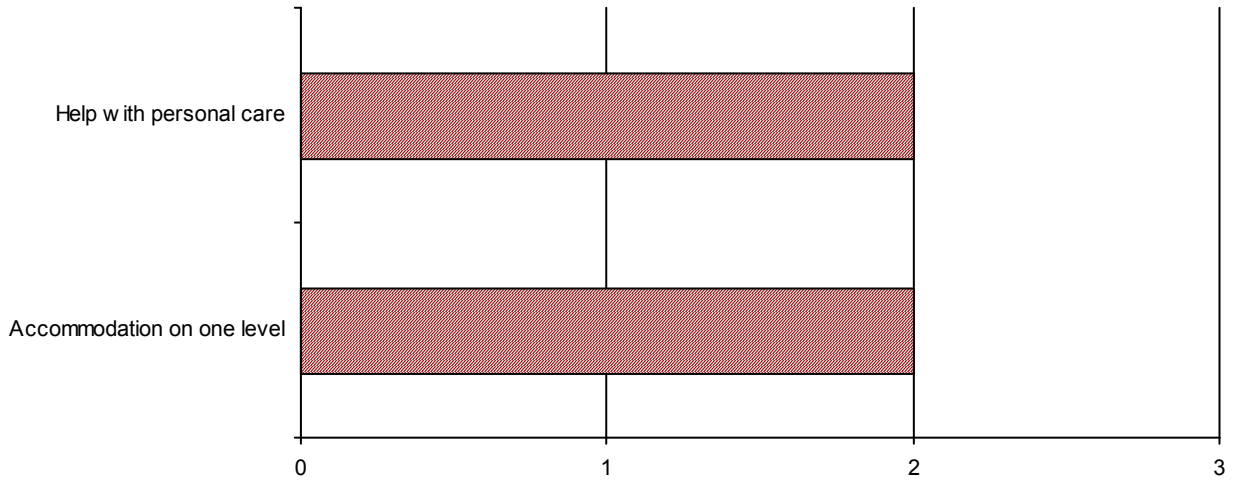
Lower Allithwaite 2008

Cumbria Rural Housing Trust - Housing Needs Survey Part 2a - Responses from those assessed to be in need of affordable housing

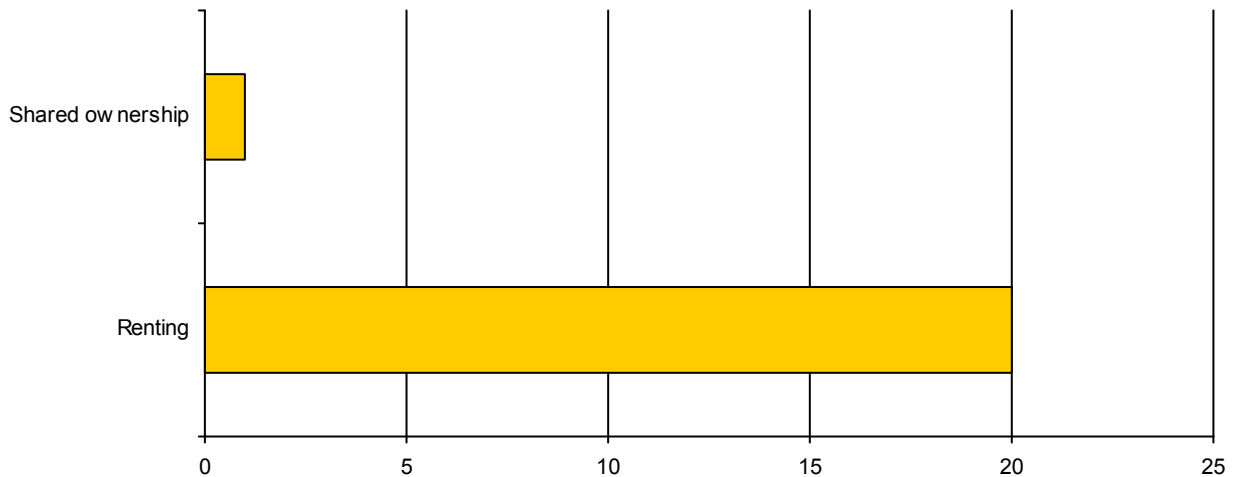
21 in need

18. TYPE OF HOUSING NEEDED (continued)

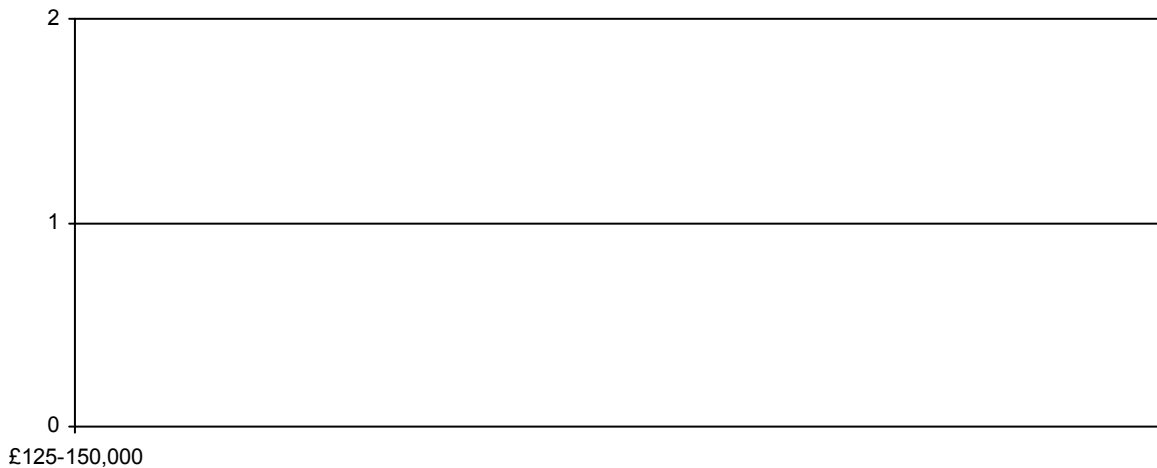
Does anyone in your household wishing to move need:



Which would best suit your household's housing need?



If you wish to buy your own home, what price range could your household afford?



£125-150,000



Lower Allithwaite 2008

Cumbria Rural Housing Trust - Housing Needs Survey Part 2a - Responses from those assessed to be in need of affordable housing

21 in need

19. WHERE WOULD YOUR HOUSEHOLD LIKE TO LIVE?

Numer of responses

1st Preference

1	5 mile radius of Cartmel	8	Allithwaite
7	Cartmel	1	Grange
2	Grange over Sands	1	Grange/Cartmel district
1	Rural area		

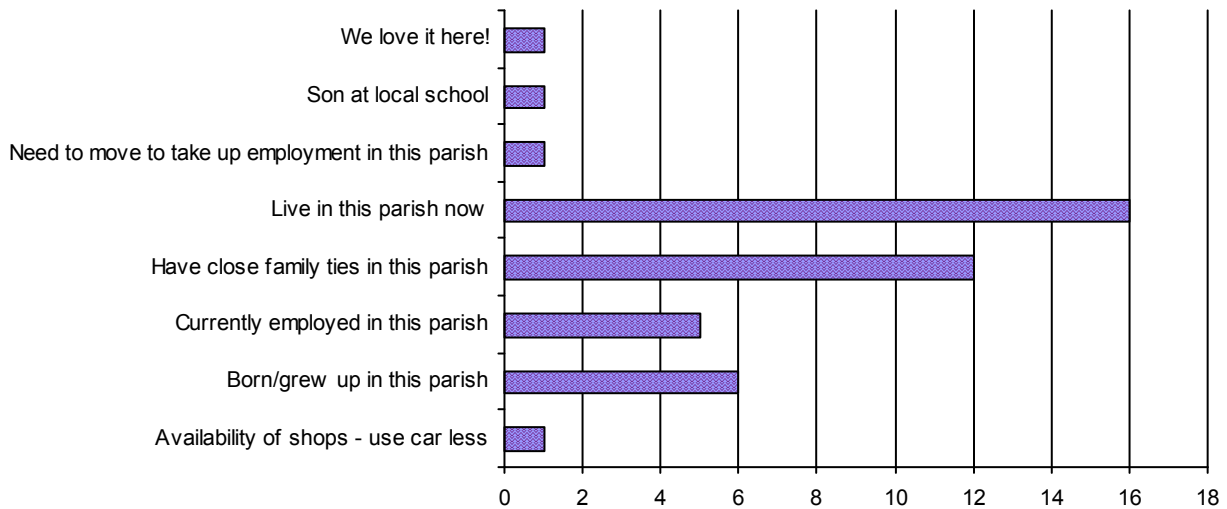
2nd Preference

4	Allithwaite	1	Any small village/hamlet
1	Barrow	2	Cartmel
2	Grange	3	Grange over Sands
1	Ulverston		

3rd Preference

1	Cark in Cartmel	2	Cartmel
2	Grange	1	Grange over Sands
1	Kents Bank	1	Lindale
1	Within 10-20 mile ratio		

Reason for your household's first choice





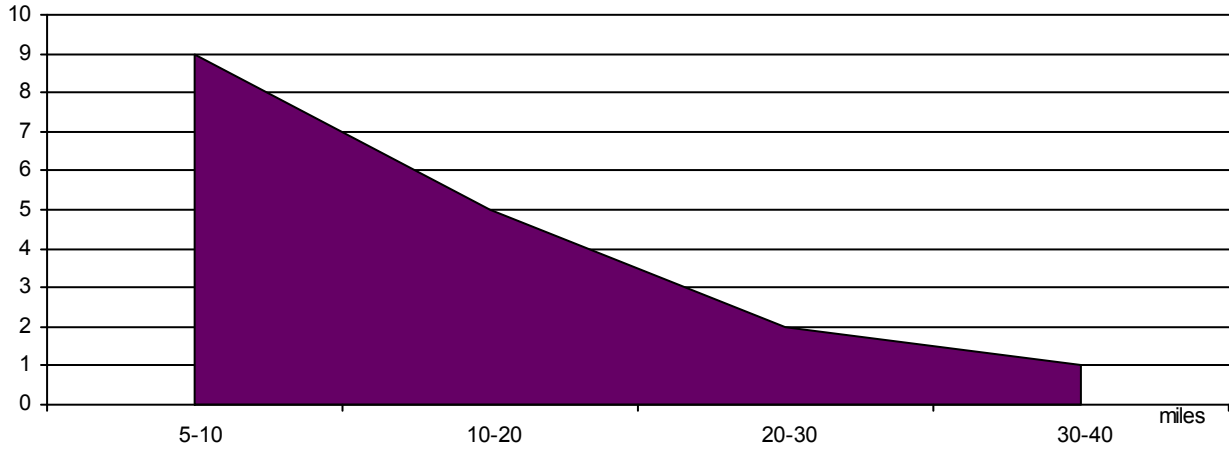
Lower Allithwaite 2008

Cumbria Rural Housing Trust - Housing Needs Survey Part 2a - Responses from those assessed to be in need of affordable housing

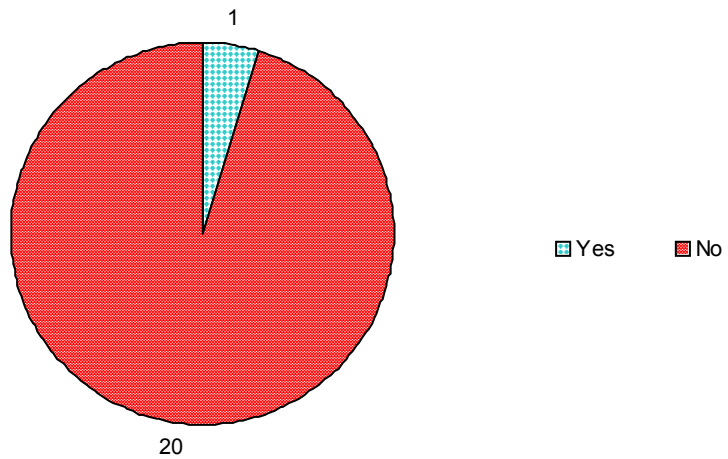
21 in need

19. WHERE WOULD YOUR HOUSEHOLD LIKE TO LIVE? (Continued)

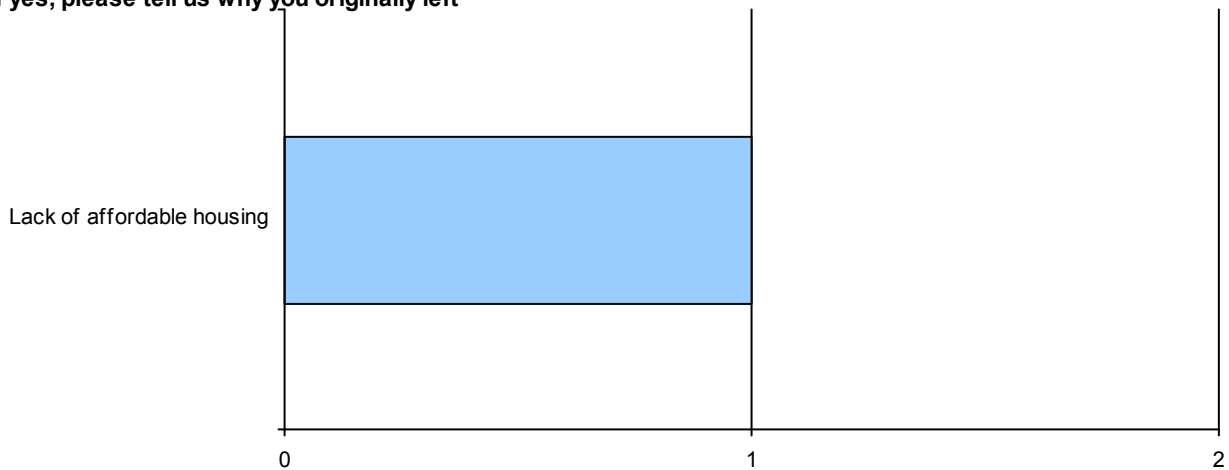
How far away is your household willing to move?



Are you a former resident of this parish who wishes to return?



If yes, please tell us why you originally left



Lower Allithwaite Housing Needs Survey December 2008

6. Comments, Objections and Suggestions for Potential Sites

Please note suggestions for potential sites are those of householders filling in the housing needs survey form, and not those of SLDC, Lower Allithwaite Parish Council or any other official source.

Comments:

- We trust the Parish Council to make considered and sensible recommendations without destroying greenfield sites and woodland.
- Too many holiday cottages - half the houses empty most of the year.
- At most, there may be a need for 5 homes or so for local people - These should come from converting existing buildings.
- Note: My children would like to return and left due to lack of affordable housing - too expensive
- Housing required: "Don't know houses don't sell quickly: how great is the need?"
- Objections: I would only welcome a small number of truly affordable homes - probably for rent so that they would remain as affordable.
- No objections except to say "provided they were placed in the most suitable area after considering ALL factors and not simply imposing on the village by SLDC".
- But development should be designed in keeping with rural surroundings. Ie no town houses
- Grown up son and daughter now housed in elsewhere in North West after much struggle to find affordable housing.
- No objections - as long as these homes don't inconvenience current residents.
- Housing Required: Clearly affordable local occupancy housing is needed in the district. However, the amount of such housing Cartmel could offer, once occupied, would not be recycled often enough to fulfill any longer term need, and in any case, the idea that 'local' realistically means both living and working in the same community, however worthwhile the idea, is not in the real world.
- Too many 2nd homes/holiday homes in the area squeezing the young and locals out!
- Homes for permanent residents - not for weekenders
- But priority should be given for locals to occupy
- Housing Required: Employment for young people needed, then more homes.
- There are many homes for sale & have been for a long time.
- When Orchard Close (housing association) was built people were brought in from far and wide to occupy them as there was no local demand
- This is a holiday cottage. The owner doesn't live in village but was born here. Barn converted to house to keep in family. Brings income into village, especially the pub. The owner originally left to take up employment elsewhere.

Objections:

- Too many properties for sale already - why build more?
- Local people already have homes. Any shortage is due to outsiders moving in.
- So long as proven that employment access is available rather than home and state funded.
- Loss of village and areas character due to development
- There is no need for extra housing. Cartmel will always be more expensive than other areas about.
- Impact on village variety of homes in large no's currently on market and or empty
- Already sufficient development to the existing village resources and it wouldn't be possible just to build houses for local people
- Recent developments in both Cartmel and Allithwaite have provided housing for people

outside the area and increases their influx into the area. They have done little, if nothing, to provide housing for the children of those of us born in the Village of Cartmel would be spoiled by building new houses.

- Because there are already a lot of houses which have been on the market for a long time.
- No point in building houses when no requirement. Not short of houses here, but cost too high.
- Conservation Area. Poor road access and lack of infrastructure.
- Allithwaite will begin to lose its "Village" feel, also school.
- The infrastructure of Cartmel can't support any more.
- This is going to become a retirement village if young people have to move away to find affordable homes.
- No more developments such as Greendales
- I retain my right to object on a case by case basis
- Not aware of any available land without spoiling the countryside feel to the village
- We do not trust SLDC after the Greendales development in Allithwaite This was meant to be low cost housing for local people!
- The open spaces in the village should not be built upon
- Stress on "small number", and not small number per annum.
- Already a mix of housing including new and limited building plots available in green field ??
- Not another "alien" development like Greendales please!
- Too many 2nd homes/holiday lets empty most of the year
- Homes that are needed due to the progression of existing residents
- I think that you make a very exaggerated assumption if you believe that more than a handful of residents could identify the area covered by the parish.
- More homes, more cars. Walking in Cartmel is dangerous now. Plenty 2nd homes unoccupied.
- "They would become second homes and be the thin end of SLDC's wedge. Services already inadequate".
- I do not like the idea of a lot of "affordable" houses in one place. It could stigmatise the inhabitants. I do not like the idea of higher rise housing to lower the cost. It is not appropriate here. There are a large number of houses for sale which could be bought by a Housing Association and part sold/part let to younger people.
- Small every year is big in the years to come
- 'Small' not defined, 'Local' not defined, 'Needs' not established.
- None in principle, but what constitutes a "small" number? Need to preserve the character and qualities of Cartmel and environs.
- Local must mean local to Allithwaite, and Small Number needs to be less than 10.
- Too many houses already and the last houses built do not suit the area and look bad (Greendales). Also local roads couldn't cope with traffic as they are already in a poor condition and there is a MAJOR lack of relevant services for the area eg bus service.
- The only building space is green field
- Previous low cost developments (Orchard Close and Headless Close) were not filled by local people although the original intention was to do this.
- What is a small number? There seem to be sufficient houses, but we lack imaginative schemes to help low paid workers get into them.
- They would become yet more holiday homes - Young people leave the area through lack of jobs, not houses
- Yes if on Greenfield or No if on Brownfield sites. Yes, if this means building on greenfields. Housing should be on BROWNFIELD sites.

Potential sites:

- Waste Ground east of Grange Station GR 414 783, between B5277 and railway line. Ideal for public transport and without upsetting local residents.

- Grange and Cark are very convenient for anyone who may be working in the Parish.
- Opposite the front entrance of the secondary school in the field that used to have houses on it.
- A plot of land at the corner of Locker Lane/Boarbank Lane is available.
- Various infill outside Conservation Area. Small developments (20 or less) on outskirts. Use of existing buildings vacant for most of time.
- Continuation along Allithwaite towards Grange over Sands.
- Along the edge of Green Lane opposite existing house - but not further into the field.
- Opposite "The old Vicarage" between 2 existing properties - again not across the field
- Don't know of any potential sites but feel any new building should be as individual/semi/terrace homes with the present confines of building not as a "new estate".
- Back of Clogger Beck near (or instead of) caravan park.
- Not on meadows by Priory, no more loss to w/end homes and holiday homes in or near village.
- Small 3-4 houses at Headless Cross on Northside Road to Cark
- Extension of Greendales development - adjacent field (infill site)
- Top of Holme Lane on left before bend to Granery
- Overgrown land just past Court House Flookburgh Road
- Near main roads and transport - good access
- Infill opposite 'Old Vicarage'. Derelict building on corner of Church Rd/Vicarage Lane. Top of Kirkhead Rd, Jack Hill, Holme Lane, Churchfield.

LOWER ALLITHWAITE HOUSE PRICES

House prices taken for the post code area LA11 6 and LA11 7, which includes the parish of Lower Allithwaite.

House Prices Houses sold prior to time of survey from Land Registry (Mar 07-Mar 08)	Properties in the Parish of Allithwaite Upper									
	Detached		Semi- detached		Terraced		Flat/Maisonette		Overall	
	Av Price	Sales	Av Price	Sales	Av Price	Sales	Av Price	Sales	Av Price	Sales
	£319,519	26	£232,455	11	£221,600	5	£110,000	1	£280,071	43

	Property Type	Number of Bedrooms	Open Market Price
House prices for LowerAllithwaite from rightmove.co.uk (Houses for sale at the time of the survey)	Detached	4	£1,100,000
	Detached	5	£999,000
	Detached	3	£265,000
	Detached	5	£595,000
	Detached	3	£565,000
	Terrace Barn conversion	4	£550,000
	Terrace barn conversion	4	£550,000
	Semi detached	5	£525,000
	Attached	4	£475,000
	Detached	4	£465,000
	Semi detached barn conversion	3	£379,950
	Detached bungalow	4	£375,000
	Semi detached	4	£365,000
	Attached	3	£365,000
	Detached	3	£350,000
	Detached	4	£330,000
	Detached bungalow	3	£290,000
	Detached	4	£285,000
Detached bungalow	4	£285,000	

<p>House prices for LowerAllithwaite from rightmove.co.uk (Houses for sale at the time of the survey)</p>	Semi Detached	3	£280,000
	Detached	3	£279,950
	Detached	3	£275,000
	Detached bungalow	3	£275,000
	Semi detached	4	£270,000
	Bungalow	2	£259,950
	Detached	3	£259,950
	Detached bungalow	3	£255,000
	Detached	3	£255,000
	Bungalow	4	£249,950
	Detached bungalow	3	£240,000
	Detached bungalow	3	£240,000
	Detached bungalow	3	£229,950
	Detached bungalow	2	£225,000
	Terrace	2	£220,000
	Detached	2	£219,000
	Detached bungalow	2	£210,000
	Terraced	3	£200,000
	Semi detached	3	£191,950
	Semi detached bungalow	2	£189,950
	Terrace	2	£189,950
	Semi detached bungalow	2	£189,950
	Flat	2	£185,000
Terraced	2	£177,950	
Terraced	2	£155,000	
Terraced	1	£85,000	

LOWER ALLITHWAITE PARISH COUNCIL

Chairman: Councillor David Huggett, Greenfield House, Aynsome Road, Cartmel

Clerk: Mrs Rosemary Ballance, The Coach House, Flookburgh Road, Allithwaite

HOUSING NEEDS SURVEY BY CUMBRIA RURAL HOUSING TRUST

Dear Parishioner

Cumbria Rural Housing Trust is working with Lower Allithwaite Parish Council to carry out a housing needs survey for the parish, funded by South Lakeland District Council. Your help in completing the enclosed survey would be greatly appreciated. Planners need to have an accurate measurement of local need and justification for housing developments. A poor response rate could damage the chances of those who are in need of affordable housing to rent or buy. The Parish Council believe that **this survey is important for the future of the Parish – your input does count**. CRHT is an independent charity, which promotes the housing needs of rural communities and encourages the provision of affordable housing. If the survey discovers a need for affordable housing they will help in trying to find a solution. It cannot be guaranteed that new homes will be provided as a result of the survey, but we would have an accurate picture of the housing needs of all Parishioners.

HOMES FOR LOCAL PEOPLE

The survey is designed to help identify the housing needs of local people living and working in Lower Allithwaite Parish. It is important for **all households and businesses** to complete **Part 1** of the survey, **even if you are not in housing need yourself**. **If anyone in your household is in need of a house to purchase or rent** (or may be in need of one in the next five years) please complete and return **both Part 1 and Part 2**. This includes anyone local who has moved away and has a need to return. We also want to reach people who work in the parish and have a need to live here, so please can businesses and employers pass copies of the survey forms on to their employees. Please ask them to complete Parts 1 and 2. If you require extra forms, please ring Cumbria Rural Housing Trust on 01768 210264.

MY HOUSE IS A SECOND HOME

Please complete **Part 1**. It will be helpful to give an overall picture of homes in the Parish.

PERSONAL DETAILS ON THE FORM

These personal questions are needed for the results of the data to be valid. Details are confidential and will be analysed by staff at Cumbria Rural Housing Trust only. The results published will reflect the area as a whole. **You can be assured that no personal details or information used will be identifiable to an individual**. You do not have to give your name and address, but it may be useful if we need to check some details with you. Your name and address will not be used in any other way.

WHAT DO I DO WITH THE COMPLETED SURVEY?

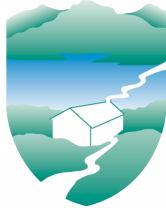
Please return the survey in the envelope provided by **20 December 2008**. Cumbria Rural Housing Trust will analyse the results. A copy of the report will be available for inspection. The Trust will liaise with South Lakeland District Council on the need identified.

Please make sure you post your completed survey form, in the envelope provided by 20 December 2008. Thank you in advance for your help with carrying out this survey.

Mrs Rosemary Ballance

Clerk

Lower Allithwaite Parish Council



Cumbria Rural Housing Trust
Redhills House, Redhills Business Park, Penrith, Cumbria, CA11 0DT
T: 01768 210264 E: email@crht.org.uk W: www.crht.org.uk

Dear Employer,

We are conducting a Housing Needs Survey on behalf of Lower Allithwaite Parish Council. If you have any work colleagues who live outside Lower Allithwaite Parish, but who may have a need to live in the Parish, could you please ask them to contact us on 01768 210264 before **20 December 2008** so that we can send them a housing needs questionnaire of their own.

Those people who work in the Parish, but who cannot afford to live there, may meet the criteria for being in need of affordable housing in the Parish. We therefore need to reach these people, and we hope that employers in the parish will be able to help.

We would be grateful if you could ask them to mark clearly on the form that they work in the Parish of Lower Allithwaite and also where they live now.

Thank you for your assistance in this matter.

Yours faithfully,

Vicky Thirlwell

Administrator

19. WHERE WOULD YOU LIKE TO LIVE?

Please state Village/Town in order of preference

1.
2.
3.

Please give the reasons for your first choice
(tick as many boxes as apply)

- I was born/grew up in this parish
- I live in this parish now
- I am currently employed in this parish
- I have close family ties in this parish
- I need to move to take up employment in this parish
- Other (please explain)

If you could not live in your first choice, how far away would you be willing to move?

- 5-10 miles 10-20 miles 20-30 miles
- 30-40 miles 40-50 miles 50+ miles

Are you a former resident of this parish who wishes to return?
 Yes No

If Yes, please tell us why you originally left.

- Lack of affordable housing
- Lack of employment opportunities
- Lack of effective public transport system
- To take up further/higher education

Other (please explain)

We may need to contact you for more detailed information about your needs. It would be very helpful if you could provide your name, address, and day-time phone numbers in the space below. It will of course be kept strictly confidential.

Name:

Address:

Postcode: Tel. Number.....

If you are concerned about your current housing situation and would like us to pass your details on to your local authority's housing department, please tick

Cumbria Rural Housing Trust will analyse the results of this survey. Any information you give or comments you make may be passed on in our report but your identity will not be revealed and care will be taken to ensure that readers of the report will not be able to identify you.

**We cannot guarantee that new homes will be provided as a result of this survey.
Any new homes will be for local people and those with a local connection.**

**Thank you for your time and for completing this questionnaire
Please return it in the pre-paid envelope provided
CLOSING DATE: THREE WEEKS FROM DATE POSTED**

Cumbria Rural Housing Trust

Redhills House, Redhills Business Park, Penrith CA11 0DT
T: 01768 210264 E: email@crht.org.uk W: www.crht.org.uk
Charity No: 1064136 Company No: 2920997



Cumbria Rural Housing Trust

Housing Needs Survey

Lower Allithwaite

This survey collects basic information about you and the people who live with you and comes in two parts. We would like everyone in the parish to complete Part One. Only complete Part Two (over the page) if you need to find another home in the parish now or in the next few years. If anyone living with you needs to set up home independently, they will need their own copy of the form. Please contact us on 01768 210264 for more copies.

Part One - this section is for everyone to complete

1. YOUR HOUSEHOLD

Please tell us the number of people living in your home in each of the following age groups:

Age	0-4	5-9	10-14	15-19	20-29	30-39
Male						
Female						
Age	40-49	50-59	60-69	70-79	80-89	89+
Male						
Female						

Which best describes your household? (Please tick)

- Single Family, young children
- Couple Family, adult children
- Other (please explain)

2. WHAT IS THE TENURE OF YOUR HOME

- Own your home outright?
- Own your home with a mortgage?
- Renting from the Council or a Housing Association?
- In shared ownership with a Housing Association?
- Renting from a private landlord?
- In housing tied to your job?
- Living with parents or relatives?
- Lodging with another household?
- Other (please explain)

Is this your second home? Yes No

3. YOUR HOUSEHOLDS EMPLOYMENT

Please list all the occupations in your household and state the average miles travelled to work.

Occupation?	Miles travelled to work?
.....
.....
.....

Does any of your household work from home? Yes No

Total weekly take-home household income?

- Less than £100 £101 - £200 £201 - £300
- £301 - £400 £401 - £500 £501 - £600
- £601 - £700 £701 - £800 £800+

4. LENGTH OF RESIDENCE

How long have you lived in this parish?

5. HOUSING REQUIRED

Please tell us what type of housing you think is needed in this parish:

- Homes for young people Small family homes
- Large family homes Homes for single people
- Homes for people with disabilities Homes for elderly people
- No further homes are needed

Other (please explain)

6. OBJECTIONS

Would you object to a small number of new homes in this parish which would help to meet the needs of the local people?

- Yes No

If Yes, please briefly explain your concerns

7. POTENTIAL SITES

Please list any sites that you think would be suitable for development.

1.
2.
3.

8. YOUR FUTURE HOUSING INTENTIONS

Do you need to move to another home in this parish now or within 5 years?

- Yes No

Does anyone living with you at present need to set up home separately from you in this parish now or within 5 years?

- Yes No

Have any former members of your household left this village/parish in the last few years?

- Yes No

If Yes, how many?

If yes, was this because of:

- Lack of affordable housing
- To take up employment elsewhere
- Lack of public transport
- To go to university or college
- Marriage

Other (please explain)

If you don't need another home in this parish, you need only complete part one of the survey. Please return in the provided pre-paid envelope.

Part Two - only complete this section if you need to move within the parish in the next few years

This includes anyone who lives with their family, or with another household, but needs to set up home separately. Do you know of anyone who needs to live in the parish for work or family support? This could include members of your family who have left because they could not afford local prices. They should fill in their own copy of the form. Extra copies are available from Cumbria Rural Housing Trust on telephone number: 01768 210264

9. HOUSING NEED

Are you in need of another home in this parish?

- Yes, now Yes, within 12 months
- Yes, within 3 years Yes, within 5 years
- No (if NO, you need not complete the rest of this form)

10. REASON FOR HOUSING NEED

Why do you need to move (you can give more than one reason)?

- 1. First independent home
- 2. Couple setting up home together
- 3. Present home too small
- 4. Present home too large
- 5. Present home too expensive
- 6. Private tenancy ending shortly.
- 7. Private tenancy, need more security
- 8. In tied housing, need more security
- 9. Family break up
- 10. Cannot manage stairs
- 11. Present home in poor condition
- 12. Renting, but would like to buy
- 13. Moved away and wish to return
- 14. Disabled, need specially adapted home
- 15. To be closer to a parent or dependent
- 16. To be closer to employment
- 17. Other (please explain)

Which of these is the main reason for moving? Number

11. YOUR PRESENT HOUSING CIRCUMSTANCES:

- Own your home outright?
- Own your home with a mortgage?
- Renting from the Council or a Housing Association?
- Renting from a private landlord?
- In housing tied to your job?
- Living with parents or relatives?
- Lodging with another household?
- Other (please explain)

In what type of home do you currently live (e.g flat, semi-detached, terraced etc)?

How many bedrooms does your present home have?

Do you have central heating?

- Yes No
- if Yes, is it? Gas Electricity
- Oil Solid fuel

If No, please explain how your home is heated:

Do you have double glazing? Yes No

In what condition is your home?

- Very good Good Fair
- Bad Very Bad

If 'Bad' or 'Very Bad', please explain why (ie damp, cold, draughty)

The answers you give to the following sections will help us to assess how much you could afford to pay for any new housing. **Any information you give will be kept strictly confidential.**

12. RENTING

Do you receive Housing Benefit?

- Yes No

If you rent your current home please tell us how much rent you pay each week

- Less than £50 per week £51-£75 per week
- £76-£100 per week More than £100 per week

If over £100 per week please state amount £

13. HOME OWNERS

If you own your current home, please indicate how much you think your property is worth

- Less than £75,000 £75,000-£100,000
- £100,000-£125,000 £125,000-£150,000
- £150,000-£175,000 £175,000-£200,000
- £200,000-£250,000 £250,000-£300,000
- Over £300,000

Do you have a mortgage on your current home?

- Yes No

If Yes, how much do you still owe? £

And how long does it still have to run?years

14. COUNCIL TAX BAND

What is your Council Tax band?

- A B C D E F G H

15. INCOME

Please indicate the total weekly/monthly take-home income of the household wishing to move. Include all sources of income including wages, pension, Child Benefit, Working Families' Tax Credit, Jobseekers' Allowance, etc., but do not include housing benefit or council tax benefit. (Please tick one box only).

Total weekly household income?

- Less than £100 £101-£150 £151-£200
- £201-£250 £251-£300 £301-£350
- £351-£400 £401-£450 £451-£500
- £501-£550 £551-£600 £601-£650
- £651-£700 £701-£750 £751-£800
- £800+

or Total monthly take-home income?

- Less than £433 £434-£650 £651-£866
- £867-£1083 £1084-£1300 £1301-£1516
- £1517-£1733 £1734-£1950 £1951-£2166
- £2167-£2383 £2384-£2600 £2601-£2816
- £2817-£3033 £3034-£3254 £3255-£3466
- £3467+

16. YOUR SAVINGS

Do you have any savings or equity which could be used towards the purchase of a home?

- No Savings Under £5,000 £5,000 - £10,000
- £10,000 - £20,000 £20,000 - £30,000 Over £30,000

If over £30,000 please state amount

17. YOUR EMPLOYMENT

How many people in the household wishing to move are: (Please enter the number of people in each category in the appropriate box)

- Working full time
- Working part time
- Unemployed and seeking work
- Unemployed but not seeking work
- Retired
- In full time further/higher education

Other (please explain)

Please list all the occupations in your household and state the average miles travelled to work.

Occupation? Miles travelled to work?

.....

Does any of your family work from home?

- Yes No

In which villages/towns does your household work?

.....

18. TYPE OF HOUSING NEEDED

What type of home do you need? (Please tick one box only)

	1 bed	2 bed	3 bed	4 bed	5 bed+
House	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bungalow	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flat	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other (please explain)

Are you registered on the Local Authority housing register/waiting list?

- Yes No

Are you registered on any local Housing Association waiting list?

- Yes No

Are you registered with any other Private Landlord waiting list?

- Yes No

Does anyone in the household wishing to move need:

- Access for wheelchair Accommodation on one level
- Sheltered housing Help with personal care with warden

Please tell us more about any health or mobility problems which could affect your housing needs:

.....

Which would best suit your housing need? (please tick one box only)

- Renting Buying on the open market
- Residential care Shared ownership
- Warden assisted
- Other (please explain)

If you wish to buy your own home, what price range do you think you could afford?

- Under £75,000 £75,000 - £100,000
- £100,000 - £125,000 £125,000 - £150,000
- £150,000 - £175,000 £175,000 - £200,000
- £200,000 - £250,000 Over £250,000

If over £250,000 please state amount £

Lower Allithwaite Parish Housing Needs Survey December 2008

9. Appendix 2: Assumptions

The following criteria were used to assess if people were in housing need for the area surveyed:

1) Is the person inappropriately housed?

The person is living in sub-standard accommodation, or
Is living in accommodation shared with parents, or
The person is homeless, or
The person's current house is too big or too small for the needs of the person and members of his family living with him, or
The mortgage or rent is too expensive, or
The tenure of the property is insecure, or
The person's current house is in the wrong location because (for example) the person has to commute to work in the Immediate Locality from a long distance.

2) Is the person unable to afford to rent or buy on the open market?

There is a demonstrable disparity between the person's family income and/or assets and local house prices or rents

3) Does the person need to live in the Immediate Locality?

Has the person been a resident of the Immediate Locality for more than three years, or
Does the person work (or is coming to work/last worked) in the Immediate Locality?

We have used the total weekly income and the affordability calculations table to estimate the possible mortgage available (taking into some consideration the length of mortgage that could be obtained; often related to the person's age) and adding it to any savings or equity to calculate the price of a house they could afford. Looking at the house prices in the parish of Lower Allithwaite, we have used £180,000 for a two bed property as the level of affordability potential at which it would be possible to get on the 'housing ladder'.

If it were a couple who have indicated that they are both working, we have used the Dual Income multiplier of 2.9. Otherwise for single people or couples who appear to have only one income, we have used the Single Income multiplier of 3.5. This gives a range of the mortgage that would be available to them, which, added to any savings, gives the range of their affordability potential. We have then used the average of this range as the figure to assess if they would be recommended for rented accommodation or for Shared Ownership/Shared Equity (SO/SE).

In the current housing climate, mortgage lenders are requesting on average a minimum of 25% deposit to secure a loan. We have considered each householder's deposit potential (through savings or current equity). So for a mortgage of £180,000 the potential mortgagee would require a minimum of £45,000 deposit, up front, to secure the loan.

We used the estimate of £90,000 as the funds needed to be recommended for SO/SE, with below this recommended as rented. To calculate the level formally would need the house location/size/details, so we have used the figure of £180,000 for a house with 2 bedrooms in the parish, with full section 106 and Affordable Rural Housing conditions (i.e. as the lower quartile value). This price of £180,000 then gives at 50% shared ownership = £90,000 as the limit.

If a householder required a mortgage for the £90,000 share of a house, the amount of deposit required would be £22,500. They would also require sufficient income to cover the cost of the remaining mortgage repayments, as well as the rental on the Housing Association's share.

For comparison, Two Castles Housing Association has recently completed an extra 13 properties at its Caldrigg Fold development in Staveley in Cartmel, taking the total number of affordable

homes there to 23 (21 two and three bedroom homes for rent or shared ownership and two bungalows for rent). The new properties are valued at £120,000. Potential residents wishing to purchase a 25% share would pay a purchase price of £30,000, a weekly rent of £47.60 and a weekly service charge of £5.18. The maximum equity ownership will be 80% and the properties will be subject to a Section 106 Agreement. Sources: www.twocastles.org.uk and www.affordable-homes.co.uk.

Impact Housing Association has developed a selection of two and tree bedroom houses in Boon Town, Burton in Kendal. Five newly constructed houses will sell on a New Build Homebuy basis. All will have a garden and allocated parking. The minimum share for properties in this scheme is 54% (set by South Lakeland District Council). Residents may staircase to a maximum of 80%. The following table illustrates examples of purchase prices and rents:

Plot	House Type	Market Value	Purchase Price	Percentage Share	Monthly Rent
3	2 bed link house	£160,000	£87,285	54.6 %	£60.53
4	2 bed end link house	£160,000	£87,285	54.6%	£60.53
5	3 bed end link house	£172,500	£102,185	59.2%	£58.65
6	3 bed mid link house	£172,500	£108,180	62.7%	£53.62
7	3 bed end link house	£172,500	£128,305	74.4%	£36.80

The above properties were due for completion in June 2008 and will be subject to a Section 106 Agreement. Source: www.affordable-homes.co.uk

The Housing Corporation's rules allow for a lower level of shared ownership (as low as 25%) but in practice the shared ownership usually starts at 40-50%, with the Housing Associations finding it difficult to get the finances to fit for taking the housing building forward with less than 50%, and the mortgage companies are reluctant to give mortgages on less than 40-50%.

In case the acceptable level for SO/SE is lowered to 25%, we have also shown the people who we calculate could afford between 25 – 50% SO/SE if this was thought suitable. Likewise, we have shown figures to indicate SO/SE levels for 75% for households in housing need in the parish.

Also -

- Generally if a 1 bed accommodation is requested for rent, we have put a 2 bed accommodation, as this choice gives more options for future tenants.
- If it is a family, we have generally put a house as the recommended accommodation.
- If it is a single person or a couple, who have expressed for a house or a flat, we have put their preference as the recommended option if we can see some justification for this option. If a preference was not given, then we have put 'flat/house' as this gives more options for developers.