

CROSTHWAITE & LYTH

Secondary Data Report 2020

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Summary of Key Findings

- Affordability
 - The Affordability ratio of the Parish is 10.8 (the mean house price is 10.8 times the mean annual household income)
 - The Affordability Ratio of the South Lakeland District is 7.4 (the mean house price is 7.4 times the mean annual household income)
 - The median property price within the Parish is £499,134
 - Approximately an income of £128,349 is required to purchase a property on the Open Market (i.e. not an affordable tenure and no local occupancy restriction) of median property value
 - 21% of Crosthwaite and Lyth's households have an annual income under £20,000
 - 33% of South Lakeland's households have an income under £20,000
 - There are currently 16no. Existing units of affordable housing within the Parish
 - Approximately 16.2% of households in the Ward that Crosthwaite and Lyth is located have savings less than £500

- Demographic
 - Over the next 25 years the proportion of retirement aged residents (65 years or above) in South Lakeland is set to increase by 32% and the working age population is set to decrease by 5%
 - The Census 2011 identified the majority of Crosthwaite and Lyth's residents fell within the 65+ and 45-59 age categories
 - The Census 2011 identified that 26% of Crosthwaite and Lyth's residents are of retirement age (65 years or above)
 - The Census 2011 identified that 24% of South Lakeland's residents are aged 65 years or above

- Existing Stock and Housing Market
 - 16no. Properties sold within Crosthwaite and Lyth in the last 2 years
 - 79% of Crosthwaite and Lyth's households are owner-occupiers
 - There are 33no. properties (9%) classed as a 'Second Home'

- There are 19no. properties classed as a 'Holiday Let' within the Parish
- The existing stock comprises;
 - 58% Detached
 - 24% Semi Detached
 - 11% Terraced
 - 6% Self- Contained Flats
 - 1% Classed as 'Other
- 21 residential dwellings have been completed within the Parish during the last 2 years (10no. of which were 'affordable tenure').
- Cumbria Choice Based Lettings (The Housing Register)
 - 4no. Active Applicants to South Lakeland's Housing Register have listed 'Crosthwaite' as their first choice preference to live
 - A total of 70no. Bids have been received on Register Provider (Housing Association) owned stock located within Crosthwaite and Lyth over the last 2 years

Introduction

Eden District Council (EDC) were commissioned to prepare this report by Crosthwaite and Lyth Parish Council. The study is to analyse the present housing market within the Parish and to identify any potential issues the residents of Crosthwaite and Lyth (or residents wishing to move in to/return to the Parish) may face when trying to satisfy their housing needs within the area.

If individuals living in the Parish are dissatisfied with their present housing situation and suitable alternative options are not available households may be forced to move out of the Parish and find homes elsewhere. This may then affect the financial and social infrastructure of the community. The findings obtained via this report will be used to inform any future Neighbourhood Plans and will also provide background evidence for any future/community led/affordable housing schemes within the Parish.

The project will be conducted in two stages;

- Stage 1: Secondary Data gathering and analysis of existing evidence
- Stage 2: Primary Evidence collection through a resident postal questionnaire (scheduled to commence October 2020)

This report details the findings of the secondary data analysis (Stage 1).

A map detailing the research area can be found on the following page.

Crosthwaite and Lyth Parish Boundary

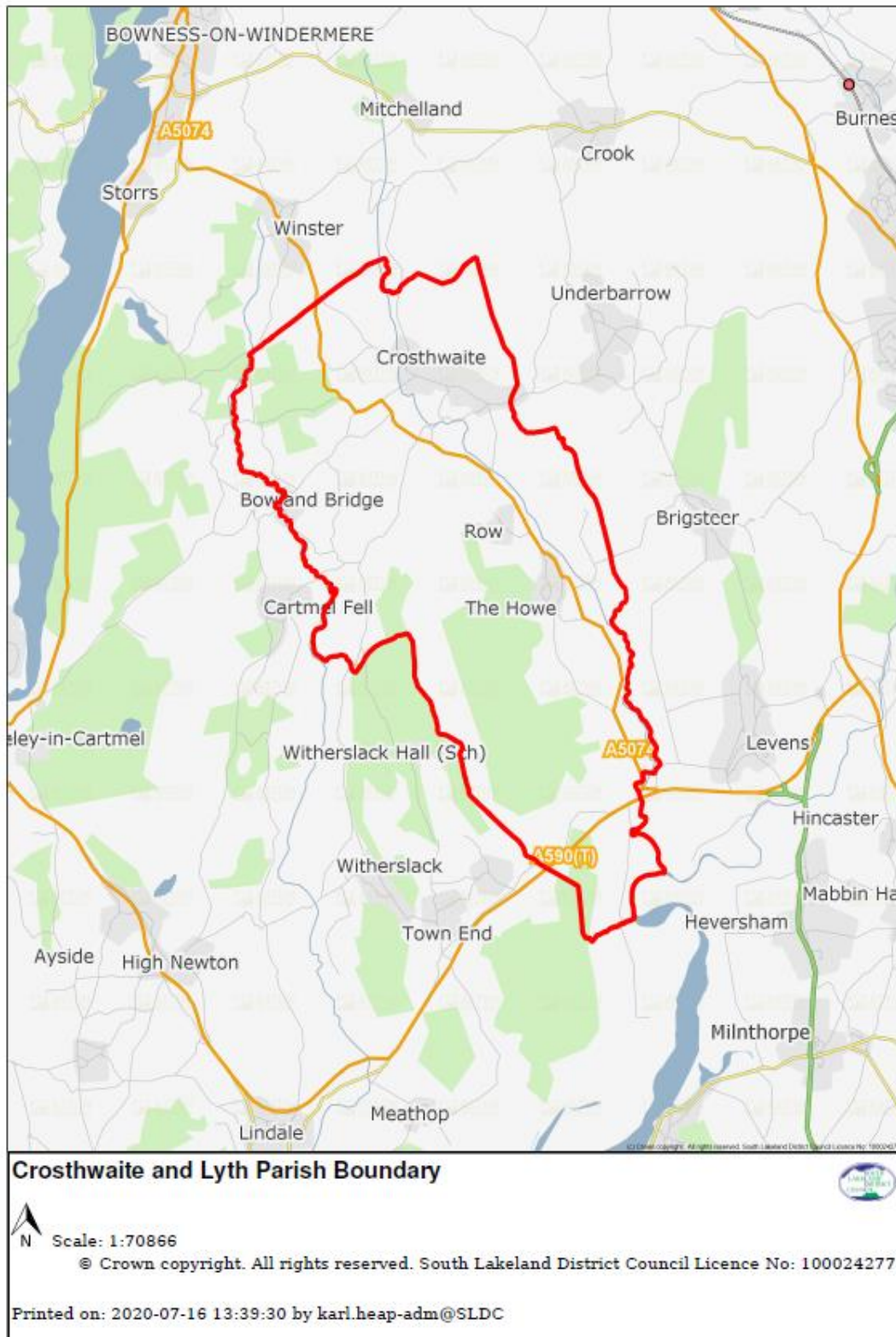


Figure 1: Crosthwaite and Lyth Parish Boundary

Methodology

Secondary Data Methodology

This report utilises a number of secondary data sources to gain a picture of the housing market within the Crosthwaite and Lyth Parish. A list of secondary data sources used for this project are as follows;

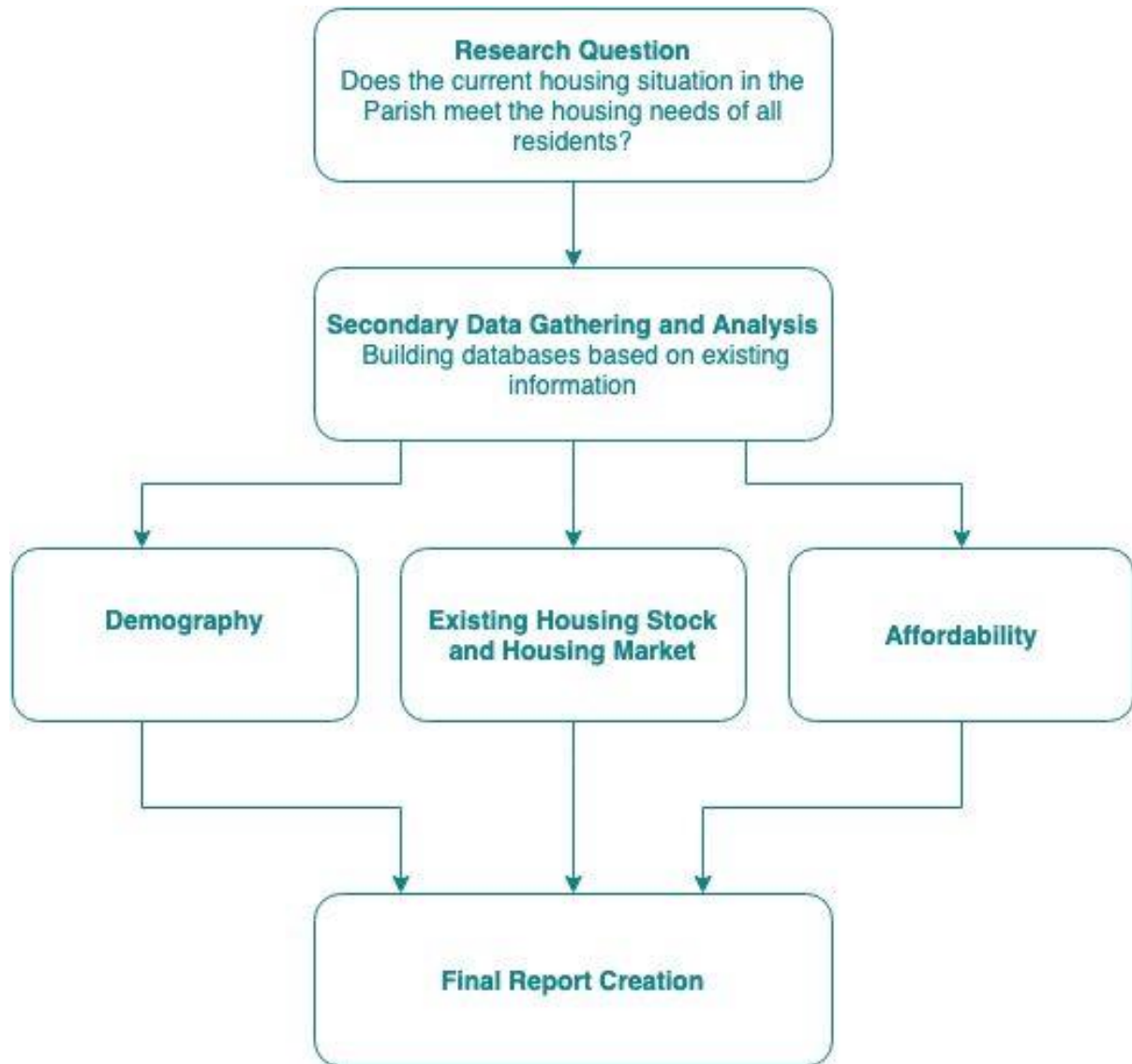
Data Sources	
SLDC's Strategic Housing Market Assessment (SHMA) 2017	The Census 2011
The Housing Register (Cumbria Choice Based Lettings)	CACI Paycheck 2019
Long Term Empty Property Records	CACI Streetvalue 2019
Second Home Records	CACI Acorn 2019
Council Tax Records 2019/ SLDC Gazetteer	The Land Registry 2019
Registered Provider Stocklists	Rightmove 2019

Table 1: Data Sources Used

By using the above sources assumptions can be made regarding the level of affordability within the Parish, the demographic and the fluidity of the Housing Market. Detailed explanations as to how each data source is utilised can be found in the Analysis section.



The Secondary Data Process



Analysis of Secondary Evidence

Demography

The Census 2011 showed that the demographic of Crosthwaite and Lyth Parish was distributed as follows;

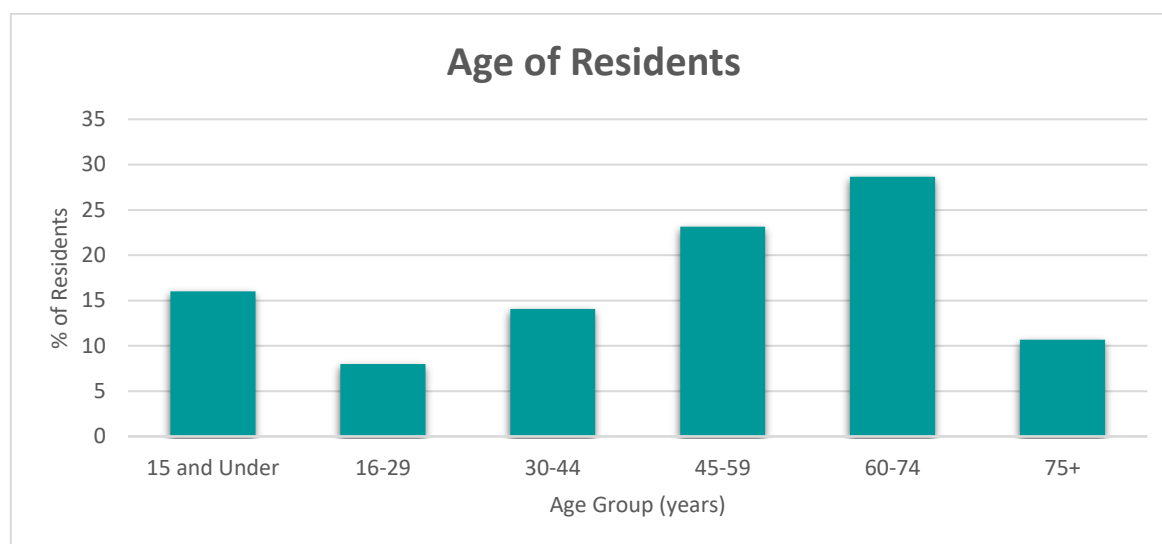


Figure 2: Age of Residents (Source: Census 2011)

As the above chart identifies at the time of the 2011 Census the majority of Crosthwaite and Lyth's residents fell within the 60-74 age range (29%) age range. The Census 2011 age structure information also showed that 58% of residents fell within the 16-64 age bracket (traditionally known as 'working age');

Age Group	Percentage of Crosthwaite & Lyth's Population
Population aged 16-64	58%
Population aged 65+	26%

Table 2: Working Age Population (Source: Census 2011)

The latest sub-regional population projections¹ for the South Lakeland District show that over the next 25 years the proportion of residents aged 65 and over is set to increase by 32% (29,329 in 2018 to 38,757 in 2043) and the working age population is set to decrease by 5% (60,877 in 2018 to 58,059 in 2043). The ageing population

¹<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationprojections/datasets/localauthoritiesinenglandtable2>

across the district will need to be considered in the future housing provision across the South Lakeland area.

As the sub-regional population projections show an increase in residents aged 65 and over for the South Lakeland area POPPI² (Projecting Older People Population Information) was referred to, to identify the projected population projections of residents aged 65+ with other, more specific characteristics. This is shown in the following table (for clarity the population changes have been shown at 5 year, 10 year and 20 year increments and data for England has also been included for comparison);

² www.poppi.org.uk - Prepared by Institute of Public Care (IPC). It is used by local authority planners and commissioners of social care provision in England, together with providers. It is a programme designed to help explore the possible impact that demography and certain conditions may have on populations aged 65 and over

Population Projections (Residents 65 and Over): South Lakeland							
Characteristic	2020	2025	% Change	2030	% Change	2040	% Change
Total Population aged 65 and over predicted to live alone	9,765	10,691	9.5	11,585	18.6	12,949	32.6
Total Population Living in a Care Home (with or without nursing)	947	1,080	14.0	1,203	27.0	1,480	56.3
Total Population aged 65 and over who need help with at least 1 domestic task	8,746	9,558	9.3	10,519	20.3	11,795	34.9
Total Population aged 65 and over who need help with at least 1 self-care activity	8,674	9,440	8.8	10,417	20.1	11,614	33.9
Total Population aged 65 and over unable to manage at least 1 mobility activity on their own	5,608	6,096	8.7	6,746	20.3	7,766	38.5
Population Projections (Residents 65 and Over): England							
Total Population aged 65 and over predicted to live alone	3,387,002	3,745,585	10.6	4,129,324	21.9	4,802,828	41.8
Total Population Living in a Care Home (with or without nursing)	328,750	370,467	12.7	415,056	26.3	523,561	59.3
Total Population aged 65 and over who need help with at least 1 domestic task	3,014,211	3,326,571	10.4	3,710,235	23.1	4,343,285	44.1
Total Population aged 65 and over who need help with at least 1 self-care activity	2,989,663	3,288,154	10.0	3,674,696	22.9	4,280,834	43.2
Total Population aged 65 and over unable to manage at least 1 mobility activity on their own	1,928,176	2,120,599	10.0	2,372,114	23.0	2,838,751	47.2

Table 3: Population Projections- Residents aged 65 and over (Source: POPPI 2020)

The decline of young people and families in rural areas can affect the character of the area and detrimentally change the provision of local services (such as local schools) due to a decline in demand. For this reason data relating to the rural/urban split of South Lakeland's residents broken down by age was referred to;

	Total (All Usual Residents)	Rural	Urban
16-64 years	60%	59%	63%
65+ years	24%	27%	21%

Table 4: Rural/Urban Population Split- South Lakeland (Source: Census 2011)

Based on the above information it suggests that there is not a decline of young people in rural areas of the South Lakeland District and the rural/urban split is relatively equal. The primary evidence stage of the research project will identify if the age structure of the Crosthwaite and Lyth Parish has changed since the 2011 Census (as information relating to age of respondents will be collected via the postal questionnaire).

Tenure Distribution

The below table highlights the tenure distribution at Parish, District and National level;

Tenure			
	Crosthwaite and Lyth (%)	South Lakeland (%)	England (%)
Owner Occupied	79	73	63
Privately Rented	14	14	17
Living Rent Free	2	2	1
Affordable*	5	11	18
Total	100	100	100

*Affordable Tenure includes social rented and intermediate housing (such as Shared Ownership) provided to eligible households whose needs are not met by the market

Table 5: Tenure Distribution (South Lakeland) (Source: Census 2011)

As the above shows the majority of properties within Crosthwaite and Lyth Parish are owner occupied and reflects the both the district and national trend. In comparison only a small proportion (approximately 5%) were occupying some form of affordable accommodation at the time of the last Census (please note affordable accommodation includes social rented and intermediate housing (such as Affordable Rent, Low Cost

Home Ownership) provided to eligible households whose needs are not met by the open market).

The 2011 Census showed that 55% of residents within Crosthwaite and Lyth Parish own their homes outright without a mortgage (23% with a mortgage);

Tenure			
	Crosthwaite and Lyth	South Lakeland	England (%)
Owned Outright	70	61	48
Owned with a mortgage or loan	30	39	52
Total	100	100	100

Table 6: Owner Occupied Tenure (Source: Census 2011)

Existing Housing Stock and Market

The residential housing stock within the Parish consists of;

Existing Residential Housing Stock		
Property Type	Count	%
Detached House*	204	58
Semi-Detached House*	83	24
Terraced House	39	11
Self-Contained Flat	22	6
Other (Incl. Caravans)	4	1
Total	352	100
*Bungalows are included in these numbers		

Table 7: Existing Housing Stock (Source: SLDC Gazetteer 2020)

To try to gauge the fluidity of the housing market within the parish, Rightmove³ was used to look at the availability of properties on the Open Market. At the time of preparing this background research (July 2020) there were 6 properties for sale within the Parish;

- 5no. Detached Houses
- 1no. Terraced House

³ www.rightmove.co.uk. Postcode search for properties for sale

The number of bedrooms of the properties advertised are as follows;

Size of Properties available to purchase on the Open Market*					
1 Bed	2 Bed	3 Bed	4 Bed	5 Bed	6 Bed
0	1	1	3	0	1
*Of the properties advertised for sale on Rightmove 0no. adverts stated they had any local occupancy restriction connected to them					

Table 8: Size of Properties Open Market (Source: Rightmove July 2020)

The limited numbers of properties for sale in conjunction with the level of properties owned 'outright' in the Parish (55% as identified by the 2011 Census) suggests the housing market of Crosthwaite and Lyth is fairly limited and residents trying to access it for the first time may struggle to satisfy their housing needs. As in addition to this there was only 1 property advertised for private rent⁴ at the time of collecting the secondary data evidence. This property also had a relatively high rental rate of £1,000 pcm which may be unaffordable for many of Crosthwaite and Lyth's residents (affordability is discussed in more detail in the 'Affordability section).

To be confident the lack of rental options wasn't due to the COVID-19 Pandemic, previous studies of the area were referenced. At the time of the 2016 Housing Need Study there were no properties available for private rent and only 6no. detached properties available for purchase. Additionally, the 2008 project made the following statement; '*Houses infrequently go on the market and are highly sought after when they do, ensuring competition helps to keep these house prices high.*' Based on these factors there can have assurance the current Pandemic has not affected the housing market data.

⁴ www.rightmove.co.uk. Postcode search for properties to rent privately

According to information available via the Land Registry 16 properties have sold within the Crosthwaite and Lyth Parish during the last 2 years (16/07/2018-16/07/2020);

Sold Properties (Last 2 years)	
Property Type	Number Sold
Detached	9
Semi-Detached	5
Terraced	2
Total	16

Table 9: Sold Properties (Source: Land Registry)

CACI Streetvalue information for 2018/2019 identified the mean house price in Crosthwaite and Lyth is £519,172 (the median house price identified as: £499,134 and the Lower Quartile⁵: £444,750). For comparison the house price information for South Lakeland is:

- Mean: £293,794
- Median: £261,261
- Lower Quartile: £192,052

The Rightmove and Land Registry information suggests that the housing market within the Crosthwaite and Lyth parish offers very limited choice for residents wishing to move within the Parish or those wishing to move into the area, particularly for the households not in a position to purchase a property on the open market, due to the very limited rental options.

Please note the information from this section needs to be used cautiously as the sale and leasing of properties will inevitably be affected by the current Covid-19 Pandemic. These figures will be revised again in the primary evidence report when the social distancing restrictions have been relaxed⁶.

Second Homes, Holiday Lets and Empty Properties

Information provided by South Lakeland District Council (September 2020) showed that approximately 9% (33no.) of residential properties within Crosthwaite and Lyth

⁵ The lower quartile is the middle number that falls between the smallest value of a dataset and the median (the lowest quarter) and is often referred to as 'entry level property price.'

⁶ Please note the Rightmove Analysis was conducted after the Government announcement on 13th May 2020 that England's Housing Market could resume, following the relaxation of some of the Lockdown measures

are classed as a 'Second Home.' Please note the definition of a Second Home used for this study is;

A second home is no one's sole or main residence, it is furnished, has no planning restriction preventing occupancy, isn't a caravan or boat mooring and isn't a job related dwelling.

It could be suggested that areas with high proportions of second homes puts a strain on the housing market by increasing property prices and making them unaffordable for local residents. High levels of second home ownership can push out first time buyers and lead to a shortage of available properties. Often second homes stand empty for a large proportion of time which can also affect community cohesion, affect the demographics of an area and distort local housing markets.

The Lake District National Park's current local plan highlights that over 80% of existing stock within the National Park has no permanent resident. The Local Plan also states that it is generally accepted that if the percentage of second homes is more than 20% then the sustainability of the settlement is affected, so it is reassuring that the levels are low within Crosthwaite and Lyth Parish⁷.

According to SLDC's 2020 Gazetteer information there are approximately 19 properties classed as a 'Holiday Let' within the Crosthwaite and Lyth Parish. As Holiday Lets are classed as 'commercial properties' they cannot be shown as a proportion of residential dwellings (and not included in the Residential Dwelling breakdown detailed in Table 7). However, based on the relatively small number of Holiday Lets located in the Parish it is likely they will have a minimal effect on its Housing Market.

Please note the system to register a dwelling as a Holiday Let is based on a self-referral system and are properties available to let for periods that total 140 days or more per year⁸.

According to Long Term Empty Property figures (also supplied by South Lakeland District Council, September 2020), there are 4no. empty properties within the Parish. 0no. of which have been empty for more than 2 years. Given the low numbers, it is

⁷ <https://www.lakedistrict.gov.uk/planning/local-plan-review>

⁸ <https://www.gov.uk/introduction-to-business-rates/self-catering-and-holiday-let-accommodation>

unlikely empty properties will be putting any strain on the Parish's Housing Market. However, bringing empty properties back in to use could help to increase the housing options within the Parish, without any new developments.

Please note an empty property premium of 50% is payable on dwellings that have been empty 2 or more years that are located within the South Lakeland District.

Affordable Housing- Existing Stock within the Parish

There are currently 16no. existing units of affordable accommodation within the Crosthwaite and Lyth Parish;

Existing Affordable Stock								
Tenure		Property Type			Number of Bedrooms			
	Total	House	Flat	Bungalow	1	2	3	4
Affordable Rent	2	2	0	0	0	2	0	0
Social Rent	6	0	6	0	0	6	0	0
Rent to Buy*	4	4	0	0	0	0	4	0
Shared Ownership (over 55's only)	4	0	0	4	0	4	0	0
Shared Ownership	0							
Shared Equity	0							
Discounted Sale	0							
Total	16	6	6	4	0	12	4	0

*Rent to Buy is where new properties are made available for first time buyers to rent at 80% of the market value for at least 7 years. The occupier then gets first refusal to purchase it. The view is that whilst paying 20% less in rent helps households build up a deposit to buy the property or alternative one after the 7 years expires.

Table 10: Existing Affordable Stock (Source: Castles and Coasts HA 2020)

In addition to the properties shown in the above table there are also 2no. additional affordable rental properties for ex- agricultural workers. These are not detailed in the above table as they are only available to families/individuals who have had to leave the farming industry through no fault of their own and as a result will lose their home.

As the above table shows there are very limited number of units for affordable home ownership tenure. The Shared Ownership units are only available to Households/individuals aged 55 or above and the 'Rent to Buy' option may not be an option for those who don't wish to rent first. In addition all the 'Rent to Buy' properties are 3 bedroom (as detailed in Table 10), which might be too big for younger households. This may particularly limit the choice of newly forming households. This is a similar case for the rental options due to the lack of a mix of property types on a social rental tenure. For example, flats may not be a suitable property type for families.

At the time of data collection for this report there were 8no. properties advertised on Cumbria Choice Based Lettings⁹ located within the South Lakeland District. However, 0no. of the properties available were located within the Crosthwaite and Lyth Parish.

Further discussion regarding Cumbria Choice Based Lettings can be found on page 20, in the *Cumbria Choice Based Lettings* section.

Completions and Planning Permissions

Details of the number of additional residential dwellings completed within the Parish over the last 2 years can be found in the following table;

Residential Completions				
Time Period	Total	Local Occupancy Restricted	Affordable	Unfettered*
2017-2018	17	7	10	0
2019-2020	4	2	0	2
2 Year Total	21	9	10	2
*Unfettered means that there are no restrictions on these units				

Table 11: Residential Completions (Source: Lake District National Park 2020)

21no. total residential dwellings were completed within the Parish over the last 2 years. 10no. of which were some form of affordable tenure, however no additional affordable units have been completed within the last year.

The information shown in Table 11, was also combined with Planning Permission data provided by the Crosthwaite and Lyth Neighbourhood Plan Steering Group and the Lake District National Park. This is summarised in the following table;

⁹ The advertisement and lettings of properties via Cumbria Choice was suspended during the Covid-19 Lockdown. This analysis was conducted after the 28th May 2020 when lettings via Cumbria Choice resumed

Approved Planning Applications						
Year	Planning Permissions Approved	Minus Completions	Conversions (i.e. existing barns, outbuildings to residential dwellings)		New dwellings	
			Total	Minus Completions	Total	Minus Completions
2016	18	3	2	2	16	0
2017	5	3	5	3	0	0
2018	13	12	7	6	6	6
2019	3	3	3	3	0	0
2020	1	1	0	0	1	1
Total	40	22	17	14	23	7

Table 12: Approved Planning Applications (Source: Crosthwaite & Lyth Neighbourhood Plan Steering Group & Lake District National Park 2020)

As table 12 details since 2016, 40 planning applications have been approved within the Parish, 22 of which have completed. Of these 40 applications 17no. (42.5%) were conversions of existing units and 23no. (57.5%) were permissions for new dwellings. A full breakdown of Planning Permissions approved since 2016 can be found in the Appendix.

In addition to the above the number of pending permissions or contemplated applications are shown in the following (4 applications);

Planning Permissions Pending/ Contemplated Applications	
No. of Units	
1	Conversion
2	New Dwellings
18	New Dwellings
2-4	New Dwellings

Table 13: Pending Permissions/ Contemplated Applications (Source: Crosthwaite & Lyth Neighbourhood Plan Steering Group)

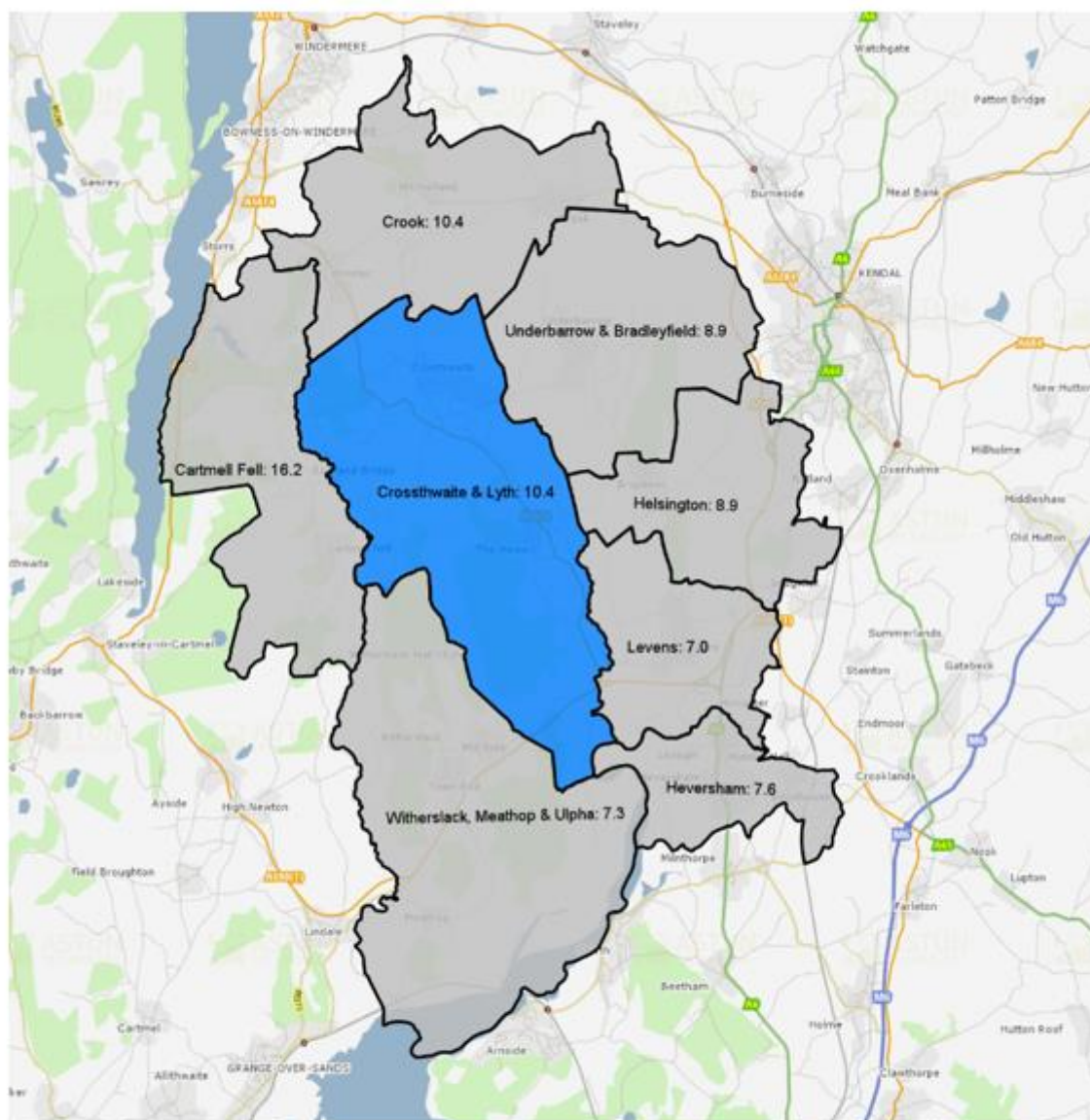
Affordability

The Lake District National Park's current Local Plan states that the greatest challenge to sustaining vibrant communities within the Lake District is the availability of housing that a large proportion of a balanced community should ordinarily be able to afford.

The CACI Streetvalue and Paycheck (2019) information identified that the affordability ratio in the Crosthwaite and Lyth Parish is;

- 10.8- i.e. the mean house price is 10.8 times the median annual household income (a slight increase from the affordability ratio identified by the last Crosthwaite and Lyth Housing Need Survey (2016) of 10.3)

For comparison the median affordability ratios of Crosthwaite and Lyth’s surrounding parishes are detailed in the following map;



Crosthwaite & Lyth and Surrounding Parishes- Affordability Ratios

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As the above map shows, Crosthwaite and Lyth, Crook and Cartmel Fell have the second highest affordability ratios of the 8 parishes detailed (Crosthwaite and Lyth and Crook having the same).

The South Lakeland District has the highest affordability ratio of all Cumbrian local authority districts, with a mean ratio of 6.9 (Allerdale 5.0, Barrow-in-Furness: 4.1 Carlisle 4.5, Copeland: 4.2 and Eden 6.2)

Whilst considering the affordability ratios, it is worth noting that Mortgage Lenders determine the amount an individual can borrow based on a multiple of their income (*Loan to Income Ratio*). It is now widely recognised that the majority of lenders cap the *Loan to Income Ratio* at 4.5 times a household's annual income¹⁰.

The following table has been devised that shows the approximate household incomes required to access various tenures within the Crosthwaite and Lyth Parish;

Approximate Income Required to Access Various Tenures within Parish	
Tenure	Approximate Income Required
Market Rent (Average)	£34,944
Market Rent (Median)	£31,200
Affordable Rent	£27,955
Social Rent	£19,419
Market Sale- Mean	£133,501
Market Sale- Median	£128,349
Market Sale- Lower Quartile	£114,364
Shared Ownership- 50%	£66,462
Discounted Sale-2 Bed House or Bungalow	£27,708
Discounted Sale-3 Bed House	£32,083
Discounted Sale-4 Bed House	£36,458

Table 14: Approximate Income Required for Various Tenures

¹⁰ The Money Advice Service: www.moneyadviceservice.org.uk/en/articles/how-much-can-you-afford-to-borrow

The assumptions made when determining the approximate incomes required can be found in Table 13. A breakdown of the calculations followed can be found in the Appendix.

Income Required to Access Various Tenures- Assumptions		
Tenure	Tenure Price Source/ Assumptions	Affordability Assumptions
Private Rent (Average)	www.home.co.uk (Rents for LA8)	Affordability 25% of income
Private Rent (Median)	www.home.co.uk (Rents for LA8)	Affordability 25% of income
Affordable Rent	80% of average market rent	Affordability 25% of income
Social Rent	Private Registered Providers Statistical Data Return	Affordability 25% of income
Market Sale-Average	CACI Streetvalue	90% LTV, 3.5x income
Market Sale-Median	CACI Streetvalue	90% LTV, 3.5x income
Market Sale- Lower Quartile	CACI Streetvalue	90% LTV, 3.5x income
Shared Ownership-50%	Total price based on median price and 50% ownership. Mortgage based on 40%. 10% deposit required, Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element
Discounted Sale	90% LTV, 3.5x income	Based on new build discounted sale prices as per SLDC's website https://www.southlakeland.gov.uk/using/affordable-housing/affordable-housing-building/
Please note a multiple of 3.5 has been used for all of the home ownership tenures. An income multiple of 3.5 is a standard approach for producing indicative lending. Households are able to borrow more than this, but it is now widely recognised that the majority of lenders cap borrowing at 4.5 a household's income. A multiple of 3.5 is also used in the Affordable Eligibility Calculations (please see Primary Evidence Report)		

Table 15: Income Required to Access Various Tenures- Assumptions

CACI Paycheck (2019) identified the approximate percentage of Crosthwaite and Lyth Households earning various income thresholds. This data is shown in the following table;

Income Distribution	
Income Threshold (Annual Household Income)	Approx. % of Households
Under £10k	2.7
Under £20k	20.6
£20k-£30k	14.5
£30k-£40K	15.1
£40k-£50k	13.5
£50k-£60k	11.5
£60-£70K	9.0
£70k-£80k	5.8
£80k-90k	5.3
£90k-£100k	1.0
£100k+	8.7

Table 16: Income Distribution (Source: CACI Paycheck 2019)

A summary of the data shown in Tables 12 and 14 is shown in the following diagram;



Figure 3: Crosthwaite & Lyth Housing Ladder (Sources: CACI Paycheck 2019 and Affordability Assumptions)

As can be seen from Figure 3 and Table 14, approximately 21% of households within the Parish have an income under £20k and would struggle to satisfy the income required to access the most affordable tenure type within the Parish (Social Rent). Additionally, an income in excess of £100,000 would be required to purchase a property of median property value within the Crosthwaite and Lyth Parish.

See if can provide income data broken down by age for Ward/SLDC- ONS work place earnings?

Cumbria Choice Based Lettings (The Housing Register)

As of July 2020 there were 4,091 active applicants to South Lakeland District Council's Housing Register. 4no. of which have listed 'Crosthwaite' as their first choice preference to live;

Minimum Sized Property Required	Property Type Preferred	Tenure Type Preferred	Household Type	Aged 60 years of above
1 Bedroom	First Floor Flat or Above	Rent- Housing Association	Couple	Yes
1 Bedroom	Ground Floor Flat	Rent- Housing Association	Single	No
2 Bedroom	Not Stated	Not Stated	Single, 1 Child	No
3 Bedroom	House	Rent- Housing Association or Low Cost Home Ownership	Couple, 2 Children	No

Table 17: Housing Register Applicants (Source: Cumbria Choice Based Lettings)

It needs to be highlighted that the information shown on Cumbria Choice Based Lettings may not be an accurate measure of housing need if used independently of other resources. Individuals who are in housing need may believe there is no point joining if they are unaware there is any social housing in their area or if they feel the wait is too long for social accommodation to become available.

As the numbers of applicants citing 'Crosthwaite' as their first choice preference to live were relatively limited the number of 'bids' properties located within Crosthwaite and Lyth have received were analysed. Applicants to CBL are matched to properties based on a bidding system. Registered households can 'bid' on a property up to 3 times and at the end of the advertising cycle (a 1 week period) shortlists are created for the properties advertised. To determine an applicant's position on the shortlist criteria such as their awarded band and local connection are reviewed. More information regarding how properties are let via Cumbria Choice can be found on the Cumbria Choice website¹¹.

The bidding information can be found in Table 16;

¹¹ www.cumbriachoice.org.uk

Time Period	Bid Type					Total	
	Auto Bid	Text Message	Call Centre	Mobile	Web		
1 Year (01.07.2019-01.07.2020)	0	0	0	0	0	0	
	Property Type Bids were received:						
	Bungalow		Flat	House	Total		
	1 Bedroom	0	0	0	0	0	
	2 Bedroom	0	0	0	0	0	
3 Bedroom	0	0	0	0	0		
2 Years (01.07.2018-01.07.2020)	5	0	4	14	47	70*	
	Property Type Bids were received:						
	Bungalow		Flat	House	Total		
	1 Bedroom	0	0	0	0	0	
	2 Bedroom	0	70	0	70	70	
	3 Bedroom	0	0	0	0	0	
	*70 bids received over 5 Properties						
5 Years (01.07.2015-01.07.2020)	26	1	7	23	111	168*	
	Property Type Bids were received:						
	Bungalow		Flat	House	Total		
	1 Bedroom	0	0	0	0	0	
	2 Bedroom	0	141	27	168	168	
	3 Bedroom	0	0	0	0	0	
	*168 bids received over 13 Properties						

Table 18: Bidding Report (Source: Cumbria Choice Based Lettings)

(Please note call centre bids are made by applicants who have called into an office or those who have had a bid added on their behalf. Mobile and web bids are online traffic)

As Table 15 shows 0no. bids were received on properties located within Crosthwaite over the last year, however a total of 168 bids were made over the last 5 years indicating there is some level of affordable demand within the area, despite the low number of applicants citing ‘Crosthwaite’ as their first choice preference to live.

The disparity between the number of bids across the 5 years is most likely due to the limited number of existing units (i.e. bids can only be made when one of the 16no. units is vacated and the property becomes available). The fact that no bids were received during the previous year (01/07/2019-01/07/2020) is likely due to lack of availability as opposed to lack of demand. A full transcript of the Bidding Report can be found in the Appendix, that details the bids received by Scheme, Property, Type and Date Bid made.

If any future affordable units to let are considered within the Parish it is recommended that consultation with the local Registered Providers (especially with those who currently own stock within the Parish) is adopted. This enables details of any void periods of the existing dwellings to be gathered and also allows the Registered Providers to share their views as to whether any additional social housing stock would be suitable within the area.

Concluding Comments

The affordability ratio of Crosthwaite and Lyth parish is 10.8 (i.e. the mean house price is 10.8 times the median annual household income), meaning affordability may be a significant barrier for those seeking to set up home for the first time. The lack of choice within the housing market for rental options (as evidenced by the data gathered via Rightmove) and the small number of existing affordable dwellings may compound this issue further. Particularly for those households with lower incomes given the limited mix of existing affordable property types within the Parish.

55% of existing residents own their home without a mortgage (Census 2011) suggesting a large proportion of households may be in a comfortable financial position. However, this may negatively impact first time buyers

The property type information identified that there is a varied mix of dwelling types within the Parish, but a relatively limited mix of properties available to purchase on the open market. The information from previous studies identified that historically the level of choice of properties available on the open market has been somewhat limited.

A range of existing data sources have been utilised for this preliminary stage of the project and provides an overview of the housing situation within the Crosthwaite and Lyth Parish. The evidence obtained via the Primary Data stage of the project is discussed in the corresponding Primary Data Report.

APPENDIX

Definitions/Glossary

Affordable Housing:	<p>Affordable housing includes social rented and intermediate housing, provided to eligible households whose needs are not met by the market. Affordable housing should:</p> <ul style="list-style-type: none"> ○ 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.
Affordable Rented Housing:	<p>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)</p>
Discounted Sale:	<p>A Discounted Sale Property is sold at a fixed percentage of open market value, enabling the purchaser to buy the whole property at a reduced rate. The percentage discount is then applied upon each successive re-sale. A Discounted Sale property can only be purchased by households meeting the criteria outlined in the S106 planning obligation</p>
Holiday Let:	<p>'Holiday letting' is defined in the Housing Act 1988 as 'a tenancy the purpose of which is to confer on the tenant the right to occupy the dwelling house for a holiday'.</p>
Intermediate affordable housing:	<p>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</p> <ul style="list-style-type: none"> ○ 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.
Long Term Empty:	<p>A residential property that has been unoccupied for a minimum of 2 years</p>
Market housing:	<p>Private housing for rent or for sale, where the price is set in the open market.</p>

Rent To Buy:	Where new properties are made available for first time buyers to rent at 80% of the market value for at least 7 years. The occupier then gets first refusal to purchase it. The view is that whilst paying 20% less in rent helps households build up a deposit to buy the property or alternative one after the 7 years expires.
Second Home:	A second home is no one's sole or main residence, it is furnished, has no planning restriction preventing occupancy, isn't a caravan or boat mooring and isn't a job related dwelling.
Shared Equity:	Part of the property is financed by a low cost equity mortgage by a housing associations
Shared Ownership:	Whereby the purchaser buys a percentage share of a property and pays rent on the share that they do not own, usually to a housing association. Normally Purchasers are able to buy more shares in the property over time, this is called 'Stair casing'
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.

Income Requirements- Calculations

Tenure	Value		Minus Deposit (10%)	Income Required	Affordability Assumptions	Data Source
Calculation		Value x 4		Monthly Value x 12		
Private Rent (Average)	£728	£2,912		£34,944	Affordability 25% of income	www.home.co.uk (Rents for LA8)
Private Rent (Median)	£650	£2,600		£31,200	Affordability 25% of income	www.home.co.uk (Rents for LA8)
Affordable Rent	£582	£2,330		£27,955	Affordability 25% of income	80% of average market rent
Social Rent	£405	£1,618		£19,419	Affordability 25% of income	Private Registered Providers Statistical Data Return
Calculation			Value x 0.9	(Value - Deposit) x 3.5 (borrowing potential)		
Market Sale-Mean	£519,172		£467,255	£133,501	90% LTV, 3.5x income	CACI Streetvalue
Market Sale-Median	£499,134		£449,221	£128,349	90% LTV, 3.5x income	CACI Streetvalue
Market Sale-Lower Quartile	£444,750		£400,275	£114,364	90% LTV, 3.5x income	CACI Streetvalue
Shared Ownership-50%	£249,567		£224,610	£64,174	90% LTV, 3.5x income for equity and 25% of income for rental element	Total price based on median price and 50% ownership. Mortgage based on 40%. 10% deposit required, annual service charge £395. Annual rent based on 2.75% of remaining equity
	£6,863	£572	£2,288	£66,462		
Discounted Sale- 2 Bed House or Bungalow	£107,755	£96,980		£27,708	90% LTV, 3.5x income	Based on new build discounted sale prices as per SLDC website https://www.southlakeland.gov.uk/housing/affordable-housing/affordable-housing-building/
Discounted Sale- 3 Bed House	£124,769	£112,292		£32,083	90% LTV, 3.5x income	
Discounted Sale- 4 Bed House	£141,782	£127,604		£36,458	90% LTV, 3.5x income	

‘Bids’ Transcript

Crosthwaite and Lyth Study Ref	Number of Bedrooms	Property Type	Scheme	Total no. of Bids (5 years)	Year Bids Made
Property 1	2 Bedroom	First Floor Flat or Above	Cross Howe	19	2015
Property 2	2 Bedroom	First Floor Flat or Above	Cross Howe	11	2015
Property 3	2 Bedroom	Ground Floor Flat	Cross Howe	18	2015
Property 4	2 Bedroom	Ground Floor Flat	Cross Howe	1	2016
Property 5	2 Bedroom	First Floor Flat or Above	Cross Howe	10	2016
Property 6	2 bedrooms	Flat first floor or above	Cross Howe	12	2016
Property 7	2 bedrooms	House	Oak Fold	8	2018
Property 8	2 bedrooms	House	Oak Fold	19	2018
Property 9	2 bedrooms	Flat first floor or above	Cross Howe	12	2018
Property 10	2 bedrooms	Flat first floor or above	Cross Howe	15	2018
Property 11	2 bedrooms	Flat	Cross Howe	13	2018
Property 12	2 bedrooms	Flat first floor or above	Cross Howe	14	2018
Property 13	2 bedrooms	Flat	Cross Howe	16	2018
Total				168	

Planning Permissions- Full Breakdown

Planning App Ref	Location	Works	Planning App	No. of Units	Decision Status	Date
7/2020/5615	Barkbooth Farm	Convert barn to 3 bed holiday let	Full Planning Application	1	Pending Decision	2020
7/2020/5093	Redwood House	Erection of new dwelling	Outline application	1	Outline permission granted 6 th August 2020	2020
7/2019/5588	Barn 1 & Barn 3, Broadoak Farm	Conversion of two barns into three dwellings	Full Planning Application	3	Approved with conditions 13 November 2019	2019
7/2018/5506	Land to rear of Cross Howe, Totter Bank	Erection of 5 no. two-storey detached dwellings, creation of new access and provision of new internal access road, turning head and landscaping works	Full Planning application	5	Approved with conditions 07 March 2019	2018
7/2018/5432	West View Farm, Crosthwaite	Demolition of outbuildings and erection of new dwelling	Full Planning application	1	Approved with conditions 04 October 2018	2018
7/2018/5295	Barn 2, Broad Oak Farm	Conversion of barn into two dwellings - resubmission of planning application ref 7/2018/5094	Full Planning application	2	Approved with conditions 20 July 2018	2018
7/2018/5210	Low Birks, Crosthwaite	Conversion of traditional stone barn to form 2 local occupancy dwellings	Full Planning application	2	Approved with conditions 29 May 2018	2018
7/2018/5080	Land at Wood Yeat	Detached dwelling	Full Planning Application	1	Approved with conditions 30 April 2018	2018
7/2018/5486	Rumsickle, Lyth	Change of use of detached traditional stone barn to 2 residential units with associated parking and amenity space		2	Approved with conditions on 5 th October 2018	2018

Planning App Ref	Location	Works	Planning App	No. of Units	Decision Status	Date
7/2017/5854	Tarnside Stables, Crosthwaite	Change of use of offices into two dwellings and associated alterations and extensions.	Full Planning application	2	Approved with Conditions 14 March 2018	2017
7/2017/5432	Ormandy House, Crosthwaite	Change of use to 3 bedroom dwelling, alterations to doors and interior alterations	Full Planning permission	1	Approved with conditions 10 November 2017	2017
7/2017/5096	Hardriggs Barn, Crosthwaite	Conversion of redundant building to dwelling with associated sewage disposal plant and car parking. Resubmission of 7/2016/5819	Full Planning application	1	Approved with conditions 05 April 2017	2017
7/2017/5013	High Yews, Crosthwaite	Conversion and extension of existing office building to create a new dwelling and demolition of building to create a garage	Full Planning application	1	Approved with conditions 06 March 2017	2017
7/2016/5639	Land adjacent to Westview, Crosthwaite	Construction of 3 new dwellings	Full planning application	3	Approved with Conditions	2016
7/2016/5496	Land to west of St Marys Green, Crosthwaite	Construction of 13 new dwellings comprising 10 affordable homes and 3 open market homes, new road access and associated site works	Major full application	13	Approved with Conditions 05 June 2017	2016
7/2016/5445	High Cartmell Fold, Crosthwaite	Barn conversion to create two dwellings	Full planning applications	2	Approved with conditions 22 August 2016	2016

Key

	Shown on list of Completions in Report
	Shown on list of Planning Permissions LDNP
	Shown on list of Planning Permissions LDNP, but not Steering Group's