

# **Housing Needs Survey Report April 2012**

## **Colton Parish**



### **Cumbria Rural Housing Trust**

**Redhills House, Redhills Business Park, Penrith, Cumbria, CA11 0DT**

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*Data Protection Registration Number Z810236X Company Registration Number 292 0997 Registered Charity Number: 1064136*



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## **Colton Parish**

## **Housing Needs Survey April 2012**

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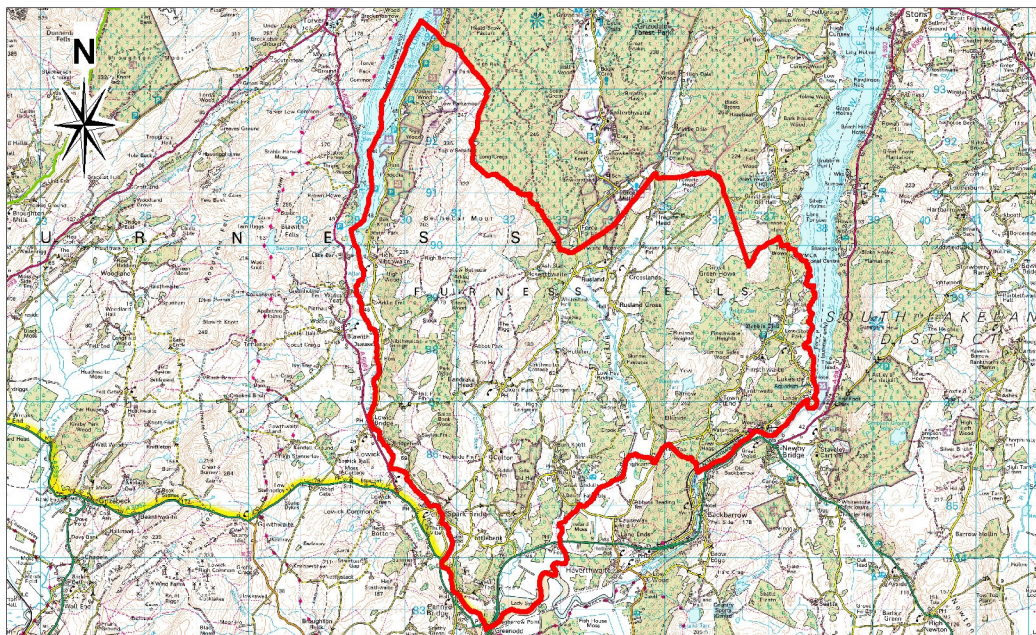
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# Colton Parish Housing Needs Survey 2012

## 1. Return Rate and Map of Survey Area

Requested Return Date	Parish/Ward Surveyed	No. of survey forms issued	No. of survey forms returned	Return Rate (%)
16 April 2012	Colton Parish	458	116	25.3%



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### South Lakeland District Council

South Lakeland District Council  
South Lakeland House  
Lower Street  
Kendal



# Colton Parish - Housing Needs Survey

## April 2012

### 2. Introduction & Key Findings

Between 2010 - 2012, Cumbria Rural Housing Trust, commissioned by the Lake District National Park and South Lakeland District Council, conducted Housing Needs Survey across many of the parishes of the National Park with the purpose of identifying the need for affordable housing. This report details the information derived from the survey responses from Colton Parish.

The survey work undertaken at local level provides information for communities and Parish Councils regarding their housing needs. It provides essential evidence for the Lake District National Park as the Planning Authority, South Lakeland District Council as the Housing Authority, Registered Social Landlords and developers to establish if there is a need for affordable and local housing, and to help identify suitable solutions. Copies of the findings of the survey are distributed to the Parish Council, Lake District National Park, South Lakeland District Council, and are placed on the Cumbria Rural Housing Trust web site.

#### The Survey

458 survey forms were delivered by post to all the dwellings (including second homes and holiday lets) and businesses within the Colton parish (100%), with a return date of 16<sup>th</sup> April 2012.

116 households returned their completed forms. This is a return rate of 25.3% which is below the average of 30% return rate for this type of survey in Cumbria since 2006, which is likely to have been influenced by the high level of non-main residences in Colton Parish (assessed by the South Lakeland Council Tax records as around 32%). 6 of the responses were from second homes or holiday lets. Cumbria Rural Housing Trust expresses its thanks to Colton Parish Council and others in the community for their work to promote the survey.

Of the returned forms there were 9 responses, saying that either the whole household or someone living within the household, wished to move within the parish in the next 5 years. Some of these responses had multiple needs, so the overall number of households assessed was 12. See Appendix 1 for the criteria used to determine whether a household is in need.

#### Housing Need

Of the 12 existing or future households indicating a housing need, **7 households were identified as in need of affordable housing in Colton Parish within next 5 years.**

Housing Need	Now	Within 12 months	Within 3 years	Within 5 years	Total
Adult Child- First independent home	1			4	5
Family with adult children (over 18)				1	1
Couple					
Single				1	1
Family with young children (under 18)					
Total	1			6	7

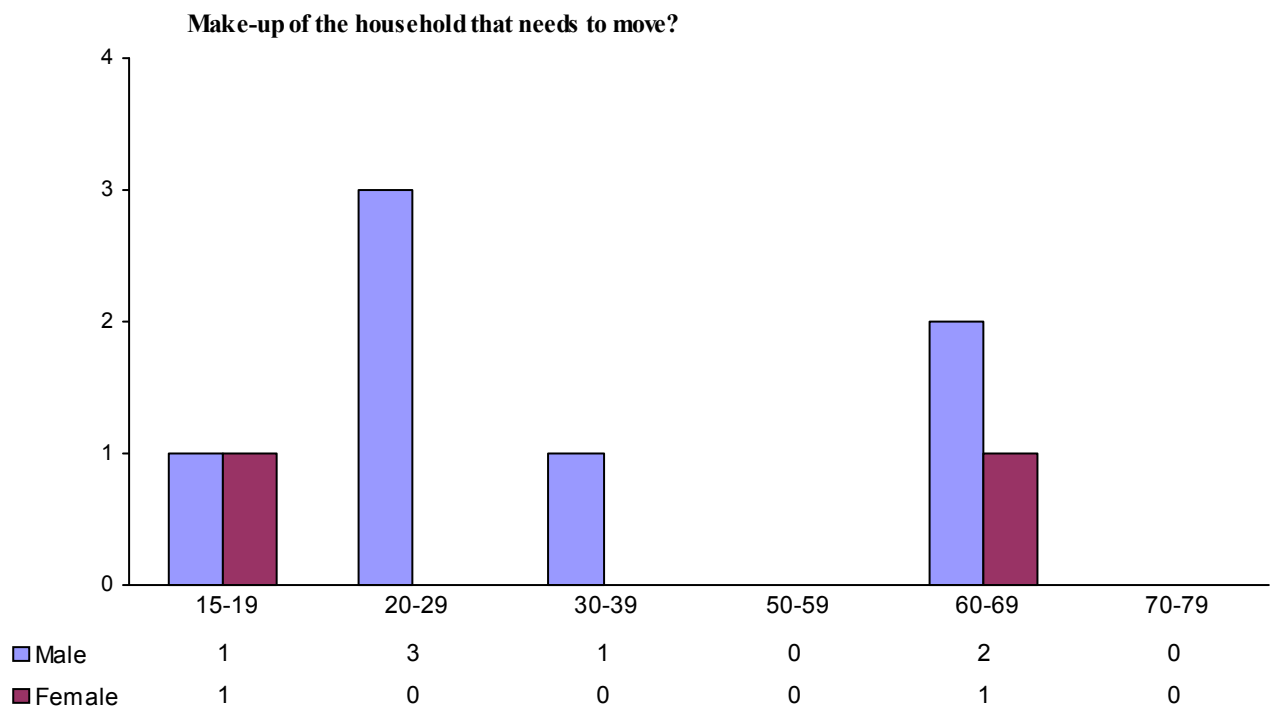
It is considered that the remaining 5 responses did not fit the Lake District National Park's criteria for being in need of affordable within the ward in the next 5 years.

2 of these households were in need of 2-bedroom bungalows as they need to downsize into small properties. They did not require affordable housing due to their large assets in their present properties, but they may be in need of local housing.

2 households wanting to satisfy their need by conversion of buildings which they appeared to have access to, so they may be eligible for local housing – 2-bedroom properties.

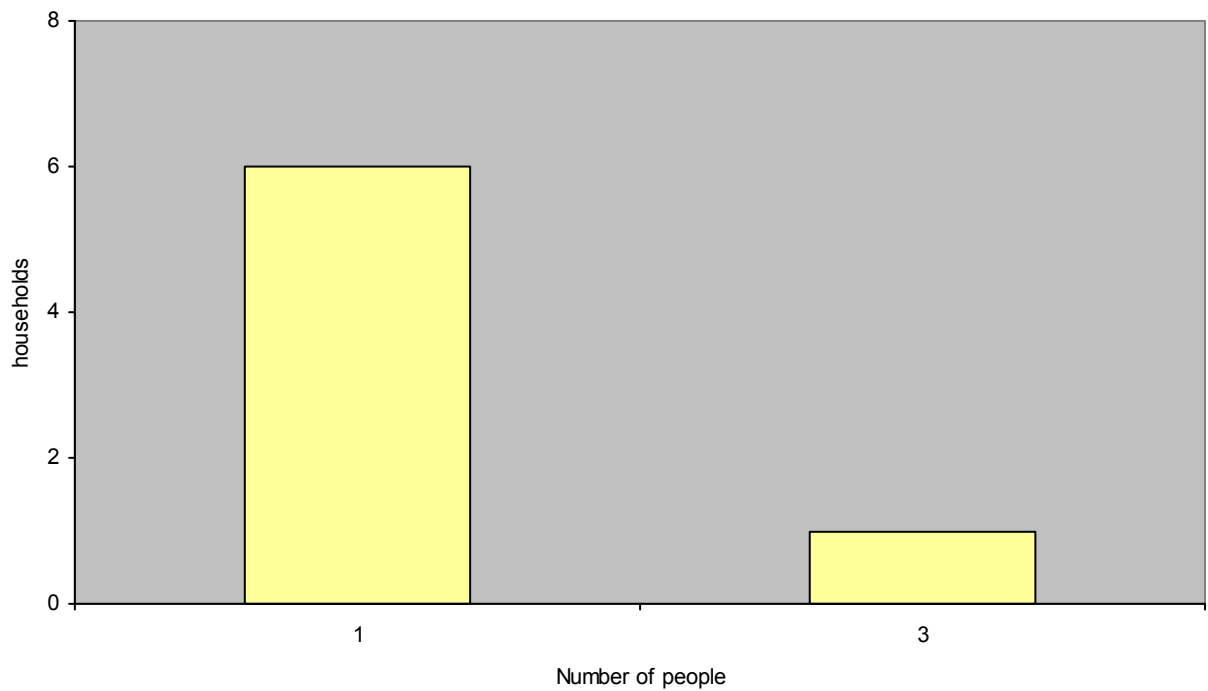
There were 2 possible emergent households from 1 response who may be in need of affordable housing in the next 5 years, but insufficient information had been given in the response to be able to assess their need.

Housing need.

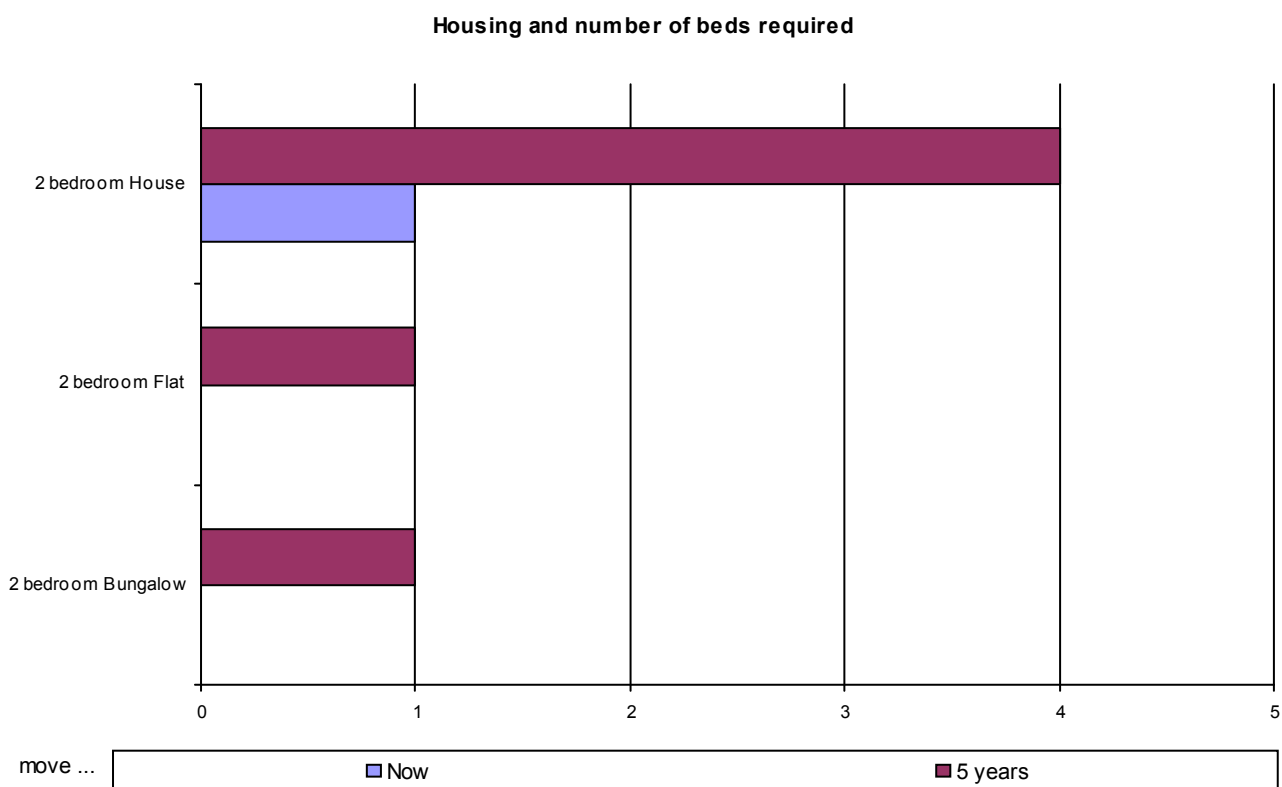


7 survey forms completed this question

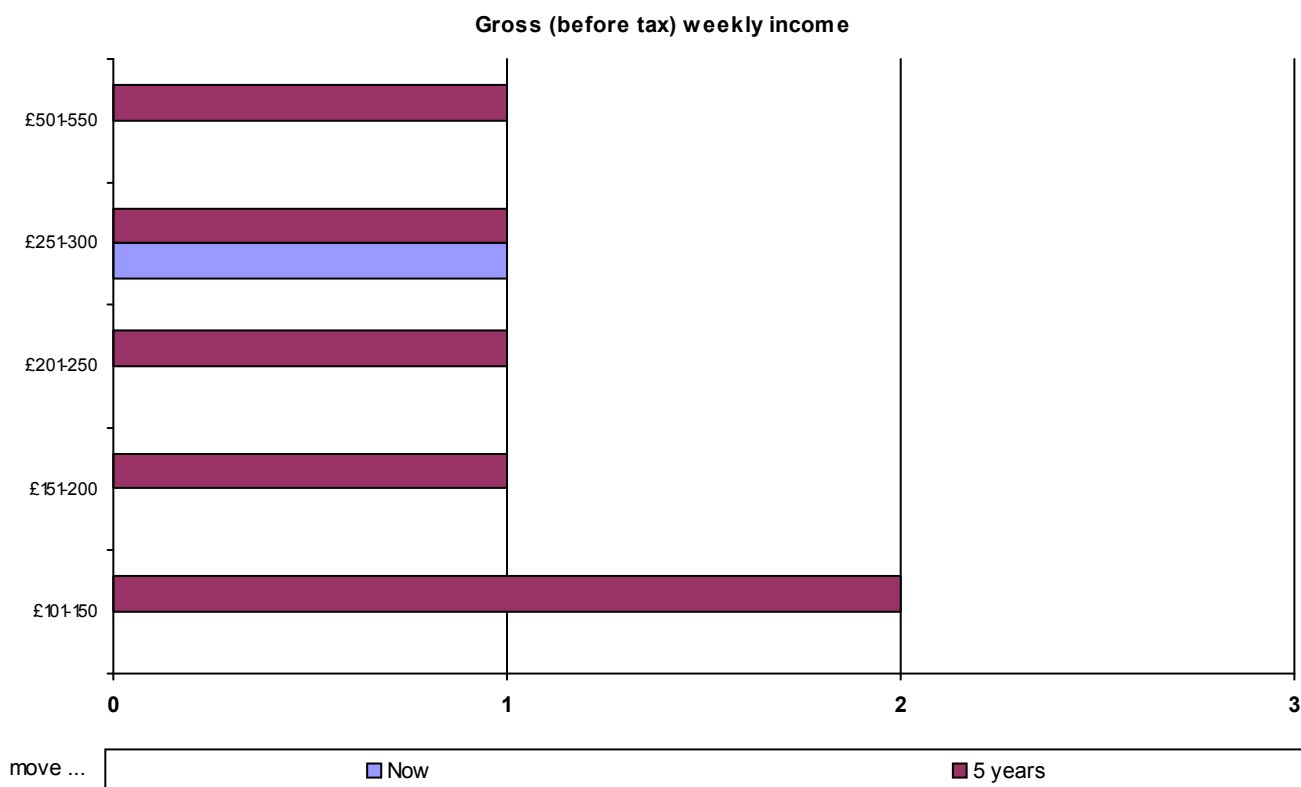
Number of people living in the household that needs to move ...



The type of housing need assessed by CRHT from responses from these 7 are:



The gross (before tax) weekly income for the whole household of the 7 households with a housing need are:



# Colton Parish - Housing Needs Survey 2012

## 3. Recommendations & Observations

### Recommendations

It is important to note that a Housing Needs Survey offers only a picture of the housing situation in the Parish at the time of the survey, and this will alter with increasing/decreasing values of housing, policies of lenders, the economic climate, demographics changes in the community, as government policies change, and as individuals situations change.

12 households were assessed to see if they were in need of affordable housing. Of the survey responses indicating a housing need, **7 households were identified as in need of affordable housing in Colton Parish in the next 5 years.**

The following tables show Cumbria Rural Housing Trust's assessment of the affordable housing needs, when required, and the existing tenure of the households.

Recommended affordable housing needs & when needed	2-bedroom Bungalow Rent	2-bedroom Flat Rent	2-bedroom House Rent	2-bedroom House Shared Ownership	Total
Now			1		1
12 months					
3 years					
5 years	1	1	3	1	6
Total	1	1	4	1	7

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					
Rent from council or Housing Association					
Rent from private Landlord				1	1
Own home with mortgage					
Tied accommodation to job				1	1
Live with parents or relatives	1			4	5
Other					
Total	1			6	7

### Households in need of affordable housing

- The need is for 2-bedroom properties – a mix of houses (5), a flat (1) and a bungalow. One of the household is in need for now, the rest in 5 years time.
- One of the households has put 1-bedroom properties as their choice but many of these households are young adults, whose housing need is likely to expand in the near future, so they have been put as in need of 2-bedroom properties. This is generally better for community stability, but may not fit with government guidance on housing benefit which may favour 1-bedroom properties or even rooms in shared housing for young adults or single people.
- In the past, the CRHT assessment may have stated that present need is for 2-bedroom as it is for young couples or young adults, but the future need may be for more 3-bedroom properties once they have families. As this would then allow families to stay within the area in the long term and gives a more stable community. However, with the 'Bedroom Tax' proposals (see Appendix 1) the demand for 3-bedroom properties may be less in future.

- The need is mainly for rented properties, with 6 households needing housing at a low level of rent, approximately the level of the existing social rented properties (below £100/week). One household can afford a Shared Ownership property.
- Most of the households do not have enough deposit available to access mortgages at present, and generally their level of income is too low to service a high mortgage.
- All of those households in need are living in the Parish at present, and most are working within 5 miles. One household is still in full-time education, but states they will be working in the area.

### Those households in need of rented accommodation – what rent can they afford?

Household Income	Annual Income (x 52)	Level of weekly rent affordable based on 25% of weekly income	Rent Band	2-bedroom Bungalow	2-bedroom Flat	2-bedroom House	Total by rent level
Less than £100 / week - £250 /week	£5,252 - £13,000	£62.50 or less per week *	A	1	1	2	4
£251 – £300 / week	£13,001 - £15,600	£62.75 - £75.00	B			2	2
£301 - £350 / week	£15,601 - £18,200	£75.25 - £87.50	C				
<b>Total by accommodation type</b>				<b>1</b>	<b>1</b>	<b>4</b>	<b>6</b>

\* This is approximately the lowest level of rent for any social housing in South Lakeland at present.

### Householders deemed not to be in need of affordable housing in the Parish

The other 5 households were deemed not to fit the Lake District National Park's criteria of being in need of affordable housing -

- 2 households were in need of 2-bedroom bungalows which are unlikely to be available on the open market in the parish, so they would be eligible for local occupancy bungalows in the area.
- 2 households want to convert buildings they have access to, to satisfy their own need for housing. These would be local occupancy properties, likely to be 2-bedroom houses. If they were unable to obtain planning permission for their sites, they would be in need of 2-bedroom rented houses.
- There were 2 possible emergent households from 1 response who may be in need in the next 5 years, but insufficient information had been given in the response to formally assess in need of affordable housing.

Not in need of affordable housing in the Parish	Number
Insufficient evidence to assess – possible emergent household (2 in one response)	2
In need of local occupancy house – 2-bedroom bungalow	2
In need of local occupancy house – 2-bedroom house – conversion of existing buildings	2
<b>Total</b>	<b>6</b>

### Observations

The Cumbria Rural Housing Trust surveys at present are designed to identify the households that fit the Lake District National Park's current planning criteria for households being in need of affordable housing. In addition the surveys often identify areas of 'local' need, where for example older households may need to downsize to a bungalow but there no suitable properties available in the area, and the household with a large asset in their present home are not in need of affordable housing. The surveys also raise general housing concerns or ideas from the residents (see Section 6 – Comments).



The following have been observed:

### **Second Homes, Holiday Lets and Empty Properties**

There are concerns within some Lake District National Park communities regarding the number of second homes, holiday lets and empty properties. Information from South Lakeland District Council Tax in March 2012 gives the number of second homes as 105, holiday lets as 36, and 14 vacant properties giving a total of 155 non-main residences out of 485 houses (including domestic properties used for business) in Colton Parish, so around 32% of the housing stock are non main residences.

This is one of the higher levels of non-main residences in the Lake District National Park. Many parishes assess their level of non-main residences is higher than that identified by the Council Tax information. It would be useful to have more information to inform discussions about the level of non-main residences in other Parishes and to continue to assess the impact this has on rural communities.

As the Parish is concerned about the level of empty homes, it would be useful to liaise with the Empty Homes Officer at South Lakeland District Council (01539 733333) who works with communities to get houses back into use. There is some funding available for communities and others to bring back empty houses into use.

### **Returnees and Employees**

There is often frustration regarding the lack of options for people who have left the Parish and wish to return, many to provide family support stating there is a lack of housing, affordable or market led. The Lake District National Park Authority is looking at the issue of returnees within their Housing policies. Similarly, if there are individuals are employed in the Parish but cannot afford to live in the area, then they may be eligible for affordable housing within the area.

All of those in need of affordable housing in Colton are resident in the Parish at present. One emergent household is still in full time education, and all the rest are working full-time, most within 5 miles.

### **Ageing Population**

Demographic changes in the Lake District National Park have implications for the area's economy, communities and housing issues. In many areas of Cumbria, the population aged over 60 will rise from around 30% to 50%. The number in the 60+ age range is forecast to have risen by 95% by 2031 (PopGroup, Cumbria County Council).

Housing demand for smaller properties, bungalows or adapted properties is increasing, in part due to the growing ageing population. Many older people consider their home to be unsuitable for their needs and indeed are unsuitably housed, and are in need of alternative accommodation, but often as their home is a large asset they are not deemed in need of affordable housing, but may be in need of 'local' housing if no suitable housing is available on the open market.

If anyone in the Parish is having difficulties in their homes and needs aids or adaptations, they can contact Customer Services at Cumbria County Councils Occupational Therapist Department 01539 773377. For further information on Disabled Facilities Grants, available to those who meet the requirements of the Chronically Sick and Disabled Persons Act, who require aids and adaptations to their property please visit [www.southlakeland.gov.uk/services/housing/grants-for-private-properties/grants-for-disabled-facilities.aspx](http://www.southlakeland.gov.uk/services/housing/grants-for-private-properties/grants-for-disabled-facilities.aspx)

### **Young People and Families**

Rural house prices tend to be well above the average, while local rural incomes are below. This affordability gap continues to grow and adds to the increasing loss of younger adults and families who often support and contribute to local rural communities; shops, schools and transport services can be affected as young people and families are forced to look for more affordable places to live.

Information from the 2011 Census for South Lakeland District highlighted the 25% reduction in people aged between 30 – 39 years, and this loss of young people is generally accepted to be higher in the rural parishes where house prices are higher and less affordable housing available.

Within Colton Parish it is noticeable that there are a number of adult children who are unable to get on the housing ladder and therefore continue to live with parents or relatives. Some, who wish to remain in the Parish, are being priced out of the market or forced to leave the Parish due to a lack of affordable housing & well-paid jobs, a situation arguably heightened by an influx of retirees moving to the area and the high level of second home and holiday lets.

Cutbacks in housing benefit for young single people (below 35 years old) may mean that young people will not be able to find suitable affordable accommodation, as housing benefit may only cover the cost of a room in a shared house. With some young people working locally but unable to leave home, some families will find themselves overcrowded with siblings having to share bedrooms at ages above that which is recommended. With the 'Bedroom Tax', cuts in housing benefits and increases in rents through 'Affordable Rent' and general increase of private rents, young families may struggle to find affordable suitable housing. For those in private rented accommodation, there is the issue that the Local Housing Allowance for private rented properties is calculated over a wide housing market area and private rents may be a lot higher in Colton Parish than in Kendal, those making local households struggle to afford the high rents.

### **Self Build option**

There is an issue generally within some Cumbrian communities, that there is a desire for local people to meet their own housing needs through self build on their own land or by converting existing buildings they have access to. A few households have shown this desire in Colton Parish.

It may be that some other households may not see this as an option due to previous planning policies of the LDNPA and the rural nature of parts of the Parish. It is sensible to continue to encourage any households seeking to do self-build to discuss their ideas with the LDNPA planners afresh as policies have changed, and there may be more opportunities for individual builds, but mainly within existing settlements or groups of houses.

Some possible sites for individual dwellings well away from settlements in open countryside may not be given permission even with the Lake District National Park's policy change to encourage more self build or the conversion of existing buildings by local people. So for some households wanting to stay in the area, the only available option may be affordable housing via a Housing Association or through a Community Land Trust or a private landlord in a suitable settlement.

In Colton Parish, there is an identified need to allow more 'local' housing to solve some housing issues, including elderly households needing more suitable housing such as bungalows that may not be available in the area. This need can sometimes be met by self-build if the household has access to suitable land or building.

### **Current Housing Trend**

The drop in the housing market values over the past few years appears not to have had a great impact on the house prices in the Lake District National Park, and certainly has not brought prices down in the Lakes Parish or in the surrounding area to be affordable on local incomes.

The national housing market has very variable at present, with some increases in prices and some falls. It is unclear whether house prices will rise or fall in the medium term. See Appendix 2 for

further details on house prices.

### **Rented Accommodation**

National asking rents have increased to a high level as demand increases. There appears to be few houses for private permanent rent in the area.

### **Current Supply of Affordable Housing and Turnover**

There is rented housing provided by South Lakes Housing in the Parish. These are available as rented housing. The demand for these affordable properties is generally medium with little turnover, so is unlikely to meet the housing need in Colton Parish.

From the survey responses, only one of the households assessed in need of affordable housing indicated that they were on the local housing registers. In early 2011 the Cumbria Regional Choice Based Lettings scheme – Cumbria Choice - started, replacing the housing registers. The Parish Council should continue to educate local households who may be in need of affordable housing in the area, about the Cumbria Choice scheme and how to get registered. It is important that people are registered, so that when affordable housing becomes available, they are able to apply quickly within the short time period for bidding. See Appendix 3 for further information.

### **Community Land Trusts**

Some communities are already looking to find other solutions through Community Land Trusts (CLTs) - social enterprises with a very local focus that can develop assets such as shops, affordable housing or workspaces. Two CLTs already are working in the Lakes Parish – Skelwith & Colton CLT and Ambleside Community Enterprise. For information, contact the Lakes Parish Council who can provide you with the contact details for the organisations.

If you are want more general information about CLTs, contact: Andy Lloyd - Tel: 01768 210265. Mobile: 07525688662. Email: [andy@crht.org.uk](mailto:andy@crht.org.uk) or look on [www.crht.org.uk](http://www.crht.org.uk)

### **Localism Act 2012**

The government has created the Localism Act to shift power from central government to councils and neighbourhoods, and to give more rights to communities. The Act makes changes to the planning system and gives communities control over housing decisions. It introduced "neighbourhood plans", which the Coniston, Torver, Hincaster & Heversham Parishes are already developing.

The intention is that Parish councils and "neighbourhood forums" come together to decide where new shops, offices or homes should go and what green spaces to protect - which is then voted on by local people in local referenda. They will be able to define developments which should have automatic planning permission through Community Right to Build.

The following tables provide further information on the returned responses from the Parish :-

	Type of Family/age/gender When need to move Reasons given by respondent for being in need of alternative housing.	Reason for needing to be in the Locality	Fit all 3 criteria? - Unsuitably housed at present -Unable to afford on Open Market - Fits local definition	Housing Aspiration/Need (What the respondent would prefer)	In need of Affordable Housing, as assessed against criteria & assessment how need to be met, plus Affordability Potential (AP)	Number	Recommended type of tenure – Rent, Intermediate Rent, Shared ownership,	Recommended Bedrooms	CRHT Recommend standard	Minimum bedroom standard
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Those households in need of affordable housing in Colton Parish in the next 5 years									
1	Single Move within 5 yrs Present home too expensive Private tenancy – need more security	Live in this Parish now (over 10 yrs)	Unsuitable ✓  Unable to afford ✓  Local ✓	2 bed bungalow  Oxen Park  Rent	Yes in need of affordable housing 2-bedroom bungalow Rent  AP:£25, 341 but P  Rent: States could afford £75.25- £87.50	1	R  A	2	1
2	Adult child Move within 5 yrs Setting up home for the first time	Live in this Parish now (over 10 yrs)  Have close family ties in this Parish	Unsuitable ✓  Unable to afford ✓  Local ✓	1 bed Flat  Rusland  Rent or Self build/conversion	Yes in need of affordable housing 2-bedroom flat Rent  AP:Low	1	R  A	2	1
3	Adult Child Move now Setting up home for the first time	Born/grew up in this Parish  Live in this Parish now (over 10 yrs)  Have close family ties in this Parish	Unsuitable ✓  Unable to afford ✓  Local ✓	2 bed house or flat  “Anywhere” in parish  Shared ownership	Yes in need of affordable housing 2-bedroom house Rent  AP:£57,550	1	R  B	2	1
4	Adult child Move within 5 yrs Setting up home for the first time	Born/grew up in this Parish  Live in this Parish now (over 10 yrs)  Have close family ties in this Parish	Unsuitable ✓  Unable to afford ✓  Local ✓	2 bed House  Spark Bridge  Buy on open market	In need of affordable housing 2-bedroom house Rent  AP:£50,050	2	R  B	2	1
5	Adult child Move within 5 yrs Setting up home for the first time	Born/grew up in this Parish  Live in this Parish now (over 10 yrs)  Have close family ties in this Parish	Unsuitable ✓  Unable to afford ✓  Local ✓	2 bed House  Spark Bridge  Buy on open market	In need of affordable housing 2-bedroom house Rent  AP:£31,850	3	R  A	2	1
6	Adult child Move within 5 yrs Setting up home for the first time	Born/grew up in this Parish  Live in this Parish now (over 10 yrs)  Have close family ties in this Parish	Unsuitable ✓  Unable to afford ✓  Local ✓	2 bed House  Nibthwaite  Buy on open market	Yes in need of affordable housing 2-bedroom house Rent  AP:£48,450	4	R  A	2	1

	Type of Family/age/gender When need to move Reasons given by respondent for being in need of alternative housing.	Reason for needing to be in the Locality	Fit all 3 criteria? - Unsuitably housed at present -Unable to afford on Open Market - Fits local definition	Housing Aspiration/Need (What the respondent would prefer)	In need of Affordable Housing, as assessed against criteria & assessment how need to be met, plus Affordability Potential (AP)	Number	Recommended type of tenure – Rent, Intermediate Rent, Shared ownership,	Recommended Bedrooms	CRHT standard	Minimum bedroom standard
7	Family, adult child Move within 5 yrs Private tenancy, need more security Present home in poor condition Other – retirement from farm	Born/grew up in this Parish  Live in this Parish now (over 10 yrs)  Currently employed in this Parish (over 5 yrs)	Unsuitable ✓  Unable to afford ✓  Local ✓	3 bed House  Rusland  Buy on open market	Yes in need of affordable housing 2-bedroom house Shared Ownership  AP:£98,050 + other assets	1	SO	2		2
<b>Those assessed not to be in need of affordable housing in Colton Parish in the next 5 years – identifying those who may be in need of local housing, and possible emergent households.</b>										
N1	Adult child x 2 Move within 5 yrs Setting up home for the first time	Live in this Parish now (over 10 yrs)  Have close family ties in this Parish	Unsuitable ✓  Unable to afford?  Local ✓	1 bed Flat  No preference given  Rent/Shared ownership/Self Build	Insufficient evidence to assess 2 potential emergent households  AP:?	N  2E?				
N2	Couple Move within 3 yrs Disabled, need specially adapted home Other – access problems in bad weather/snow	Born/grew up in this Parish  Live in this Parish now (over 10 yrs)  Currently employed in this Parish (over 5 yrs)	Unsuitable ✓  Unable to afford X  Local ✓	1 (or 2) bed bungalow  Bouth  Buy on open market	In need of local housing 2-bedroom bungalow Adapted for disabled access  AP:£310,000	N	L	2		
N3	Adult child Move within 3 yrs Setting up home for the first time	Born/grew up in this Parish  Live in this Parish now (over 10 yrs)  Have close family ties in this Parish	Unsuitable ✓  Unable to afford ✓  Local ✓	2 bed House  Colton Parish  Self build/conversion	Yes in need of local housing 2-bedroom house Self Build/conversion (if not able to get planning permission, would be in need of rented 2 bedroom house)  AP:£61,650	N	L	2		
N4	Couple Move within 3 yrs Present home too large Present home too expensive	Live in this Parish now (over 10 yrs)  Have close family ties in this Parish	Unsuitable ✓  Unable to afford X  Local ✓	2 bed Bungalow  Somewhere in area  Buy on open market	In need of local housing 2-bedroom bungalow  AP:£277,500 (savings & equity only)	N	L	2		
N5	Adult child Move within 3 yrs Setting up home for the first time	Born/grew up in this Parish  Live in this Parish now (over 10 yrs)  Have close family ties in this Parish	Unsuitable ✓  Unable to afford ✓  Local ✓	2 bed House  Colton Parish  Self build/conversion	Yes in need of local housing 2-bedroom house Self Build/conversion (if not able to get planning permission, would be in need of rented 2 bedroom house)  AP:£61,650	N	L	2		



# Colton 2012

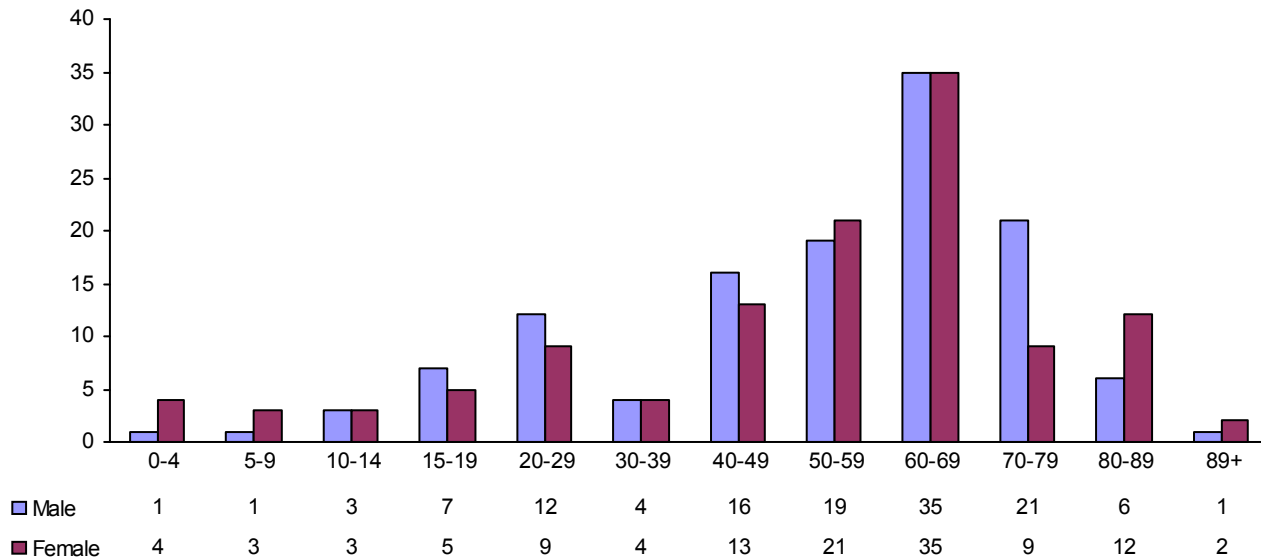
## Responses to Part 1 (Questions 1 to 8) - completed by everyone

458 survey forms issued

116 survey forms returned

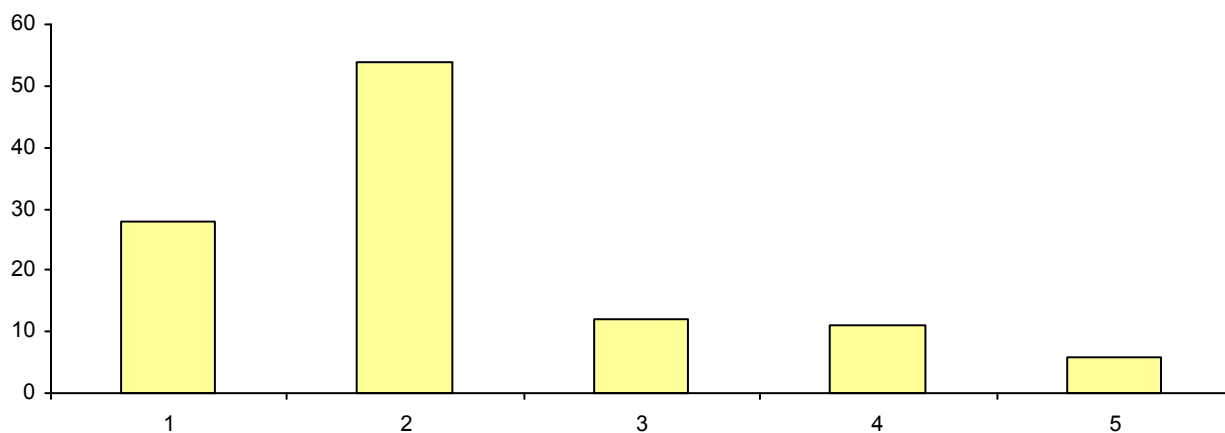
### 1. YOUR HOUSEHOLD

Number of people living in your home in each of the following age groups?



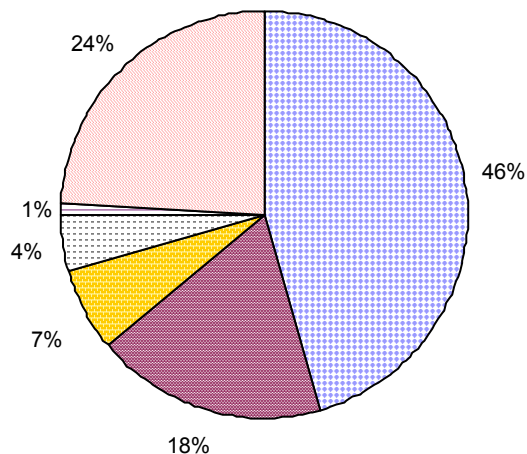
111 survey forms completed this question

Number of people living in your home ...



Which best describes your household?

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





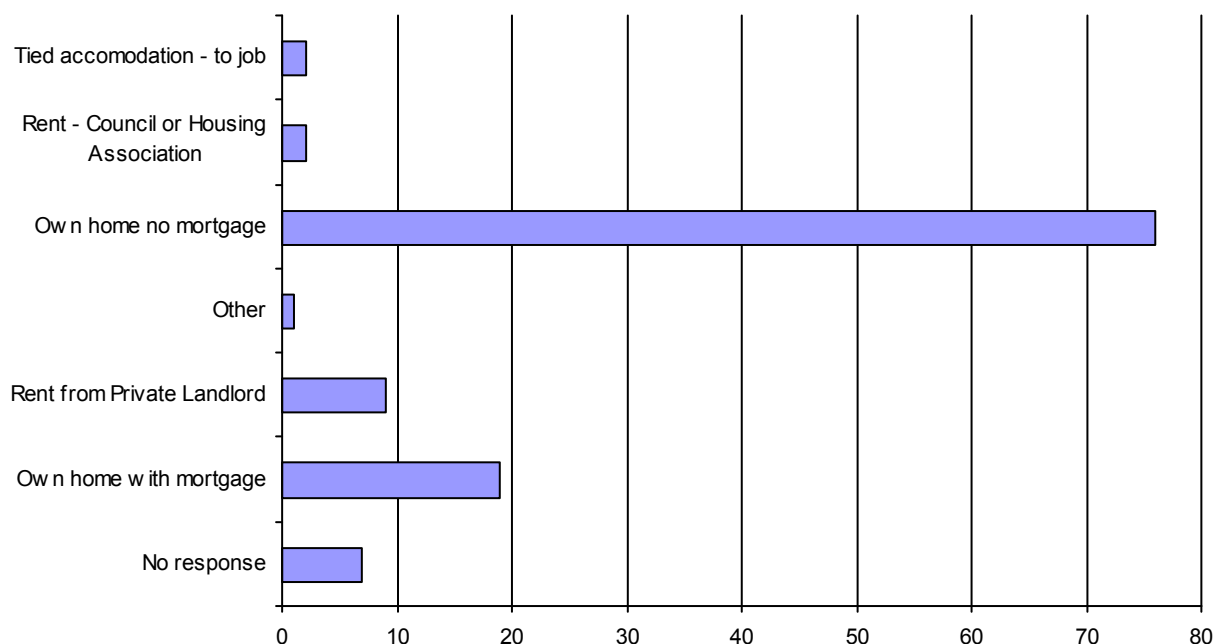
# Colton 2012

## Responses to Part 1 (Questions 1 to 8) - completed by everyone

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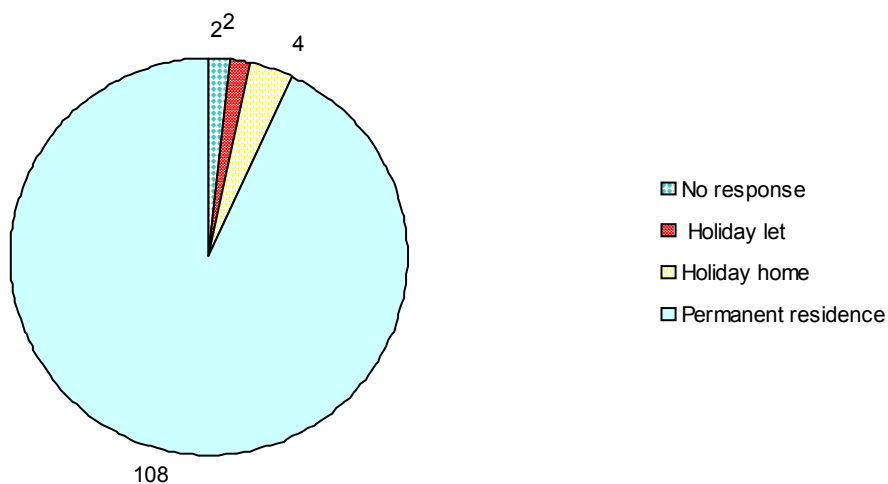
### 2. WHAT IS THE TENURE OF YOUR HOME?



#### Other ...

- 1 Parents living with adult child

### Is this home ... ?





## Colton 2012

### Responses to Part 1 (Questions 1 to 8) - completed by everyone

458 survey forms issued

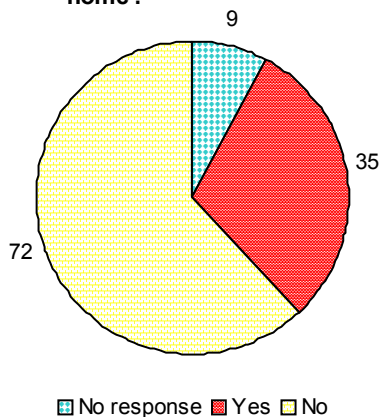
116 survey forms returned

### 3. YOUR HOUSEHOLD'S OCCUPATION

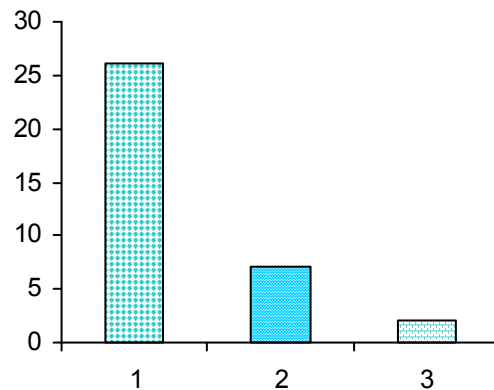
#### All occupations in your household .

1 Accountant	1 Accounts Clerk	1 Agricultural Worker
1 Art Therapist	1 Basket/Coppice worker	1 Bookkeeper
3 Builder	2 Business Consultant	1 Café Manager
1 Cameraman/video editor	1 Childcare temp	1 Cleric
1 Clerical Officer	1 Co. Director	1 Coach Operator
1 Commissioning Engineer	3 Company Director	3 Consultant
1 Consultancy	1 Contractor	1 Customer Service
1 Decorator	2 Director	2 Doctor
1 Electrician	3 Engineer	1 Environment Officer
1 Family Support visitor	12 Farmer	1 Fork lift driver
1 Fund Manager	1 General Assistant	1 General Education Advise
1 Guest House proprietor	1 Hairdresser	1 Housewife
1 Housewife	1 IT Consultant	1 Joiner
1 Lecturer	3 Management Consultant	2 Office Manager
1 Offshore Engineer	1 Outdoor Instructor	1 Police Officer
1 Post Office assistant	1 Project Director	1 Project Manager
1 Property Landlord	1 Public Relations	1 Radiographer
1 Retail	1 Retail Support Manager	1 Retiered
89 Retired	5 Self employed	1 Shipping Internet
1 Slaughterman	1 SMG M.D	7 Student
1 Surgeon	1 Teacher	1 Teaching Assistant
3 Unemployed	1 Visitor Services Assistant	1 Volunteer
1 Woodworker		

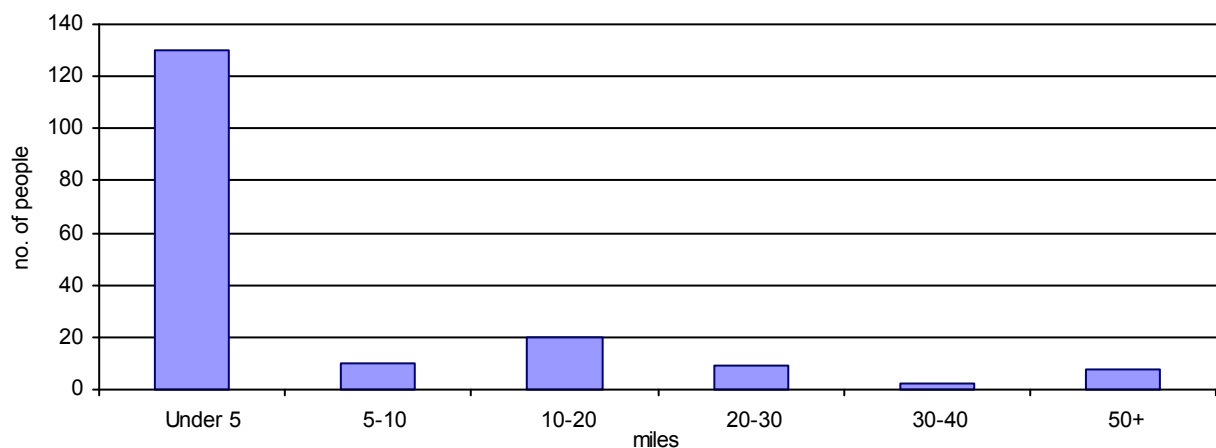
#### Does any of your household work from home?



#### No. of people working from home



#### Average miles travelled to get to work?







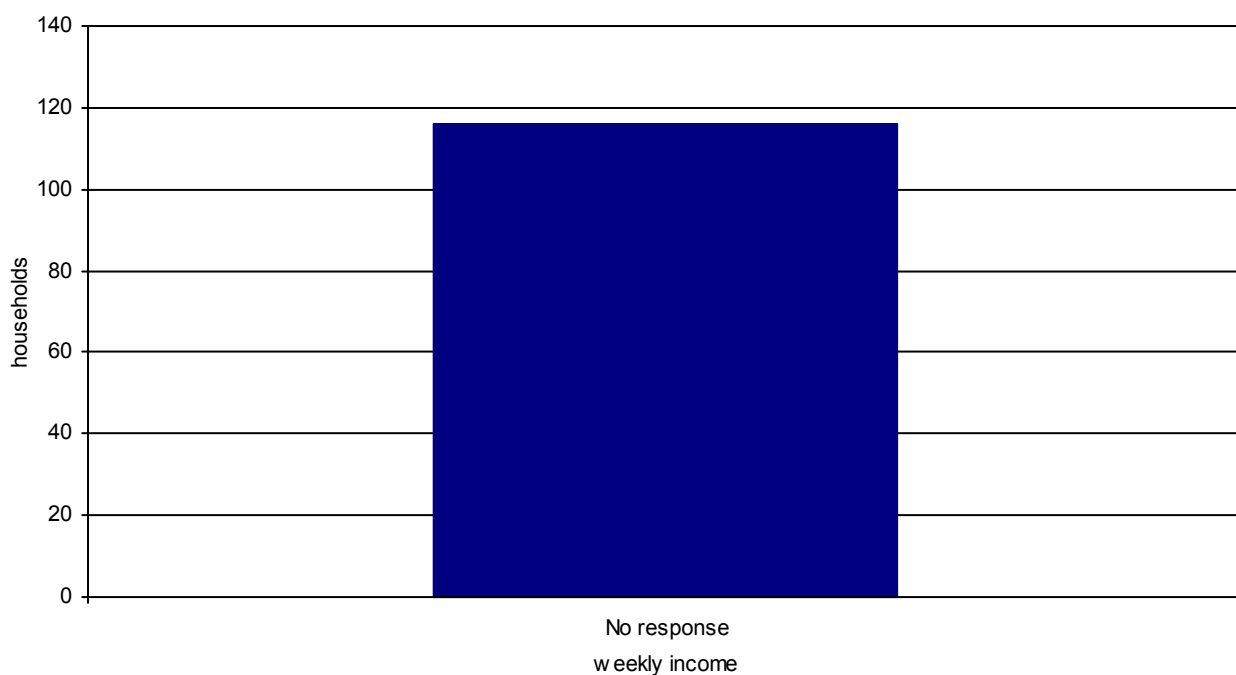
## Colton 2012

### Responses to Part 1 (Questions 1 to 8) - completed by everyone

458 survey forms issued

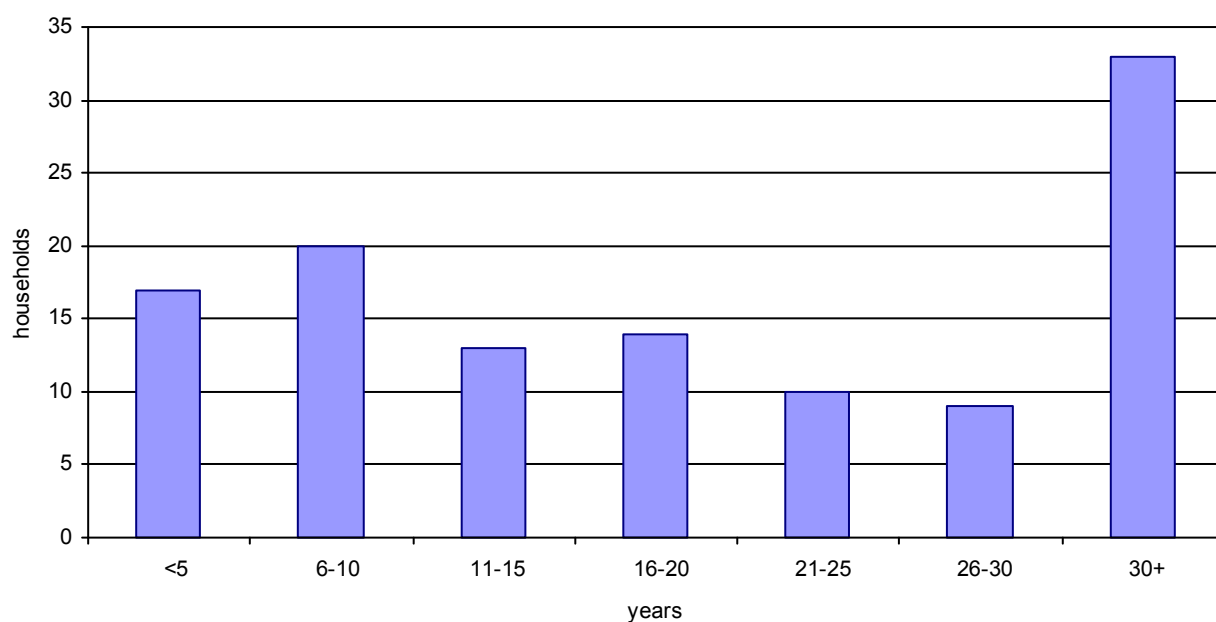
116 survey forms returned

What is your household's total weekly income?



#### 4. LENGTH OF RESIDENCE IN THIS PARISH?

How long have you lived in the parish?





## Colton 2012

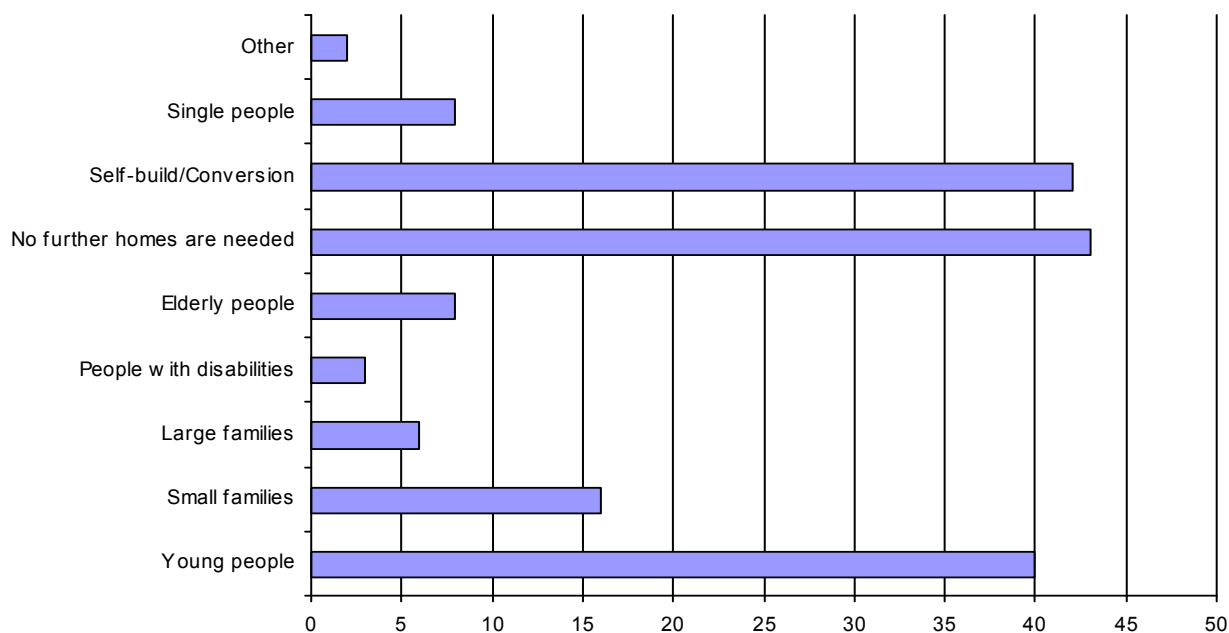
### Responses to Part 1 (Questions 1 to 8) - completed by everyone

458 survey forms issued

116 survey forms returned

#### 5. HOUSING REQUIRED

What type of homes are needed in this Parish?



**Other:**

- 1 Born here but who have had to move away.
- 1 Sheltered housing

- 1 Redundant buildings only



## Colton 2012

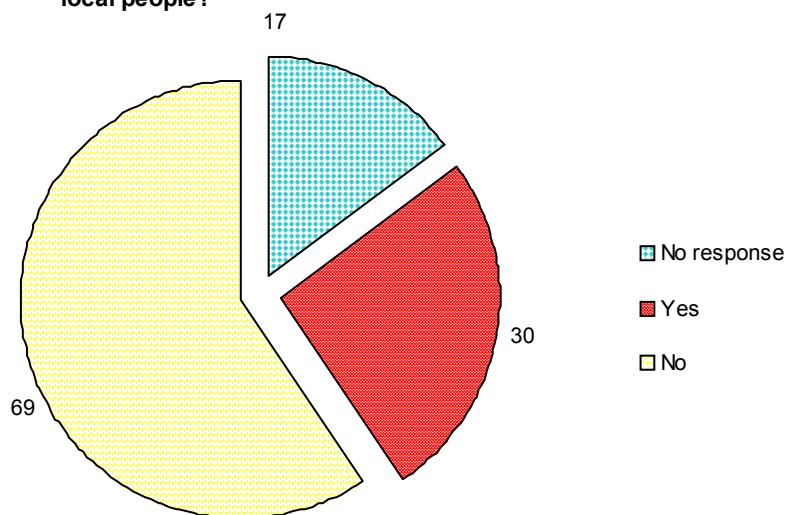
### Responses to Part 1 (Questions 1 to 8) - completed by everyone

458 survey forms issued

116 survey forms returned

#### 6. OBJECTIONS

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



#### If Yes, briefly explain your concerns ...

Can't see where they would go.  
Cheap housing available in towns  
Depending on site  
Depends on site  
If sympathetic design/low cost  
Loss of green space  
More traffic. Lack of facilities  
No need, already empty houses.  
No site options in NP. Depends on where.  
OK in villages, not in hamlets.  
Overdevelopment  
Plenty of new properties in Backbarrow  
Small hamlet  
Spoil the character of Hamlet  
Too many holiday homes  
With discretion in single location

Change the character of old hamlet  
Cottages on sale = 2nd homes  
Depending on site & number  
Depends on where  
Increased traffic  
Many new buildings would spoil the area  
No amenities  
No parking due to holiday cottages.  
No space and no need  
Only 6 homes in hamlet, use 2nd homes.  
Plenty of choice available  
Plenty to rent & buy currently  
Spoil area & become busier  
Spoil the look of the hamlet  
Village too small  
Wrong type of land



## Colton 2012

### Responses to Part 1 (Questions 1 to 8) - completed by everyone

458 survey forms issued    116 survey forms returned

#### 7. POTENTIAL SITES/BUILDINGS

##### Sites thought to be suitable for development ...

Number of  
responses

3	Bouth	2	Colton Parish Hall
1	Abandoned building project, Backbarrow	1	Abbots Reading - Conversion
1	Backbarrow	1	Bouth - infill sites only
1	Force Forge - Redundant farm	1	Greenhead Farm, Colton
1	Greenod	1	Kettlebank Farm/Church
1	Lakeside	1	Lone Mire Farm redundant buildings
1	Next to playing Park	1	Nr. Pub, Oxen Park
1	Old Hall Farm, Bouth	1	Oxen Park - infill sites only
1	Oxen Park - Redundant farm buildings	1	Oxen Park farm
1	Penny Bridge	1	Plot next to new house
1	Rear Manor House Hotel	1	Redundant barns
1	Spark Bridge		



## Colton 2012

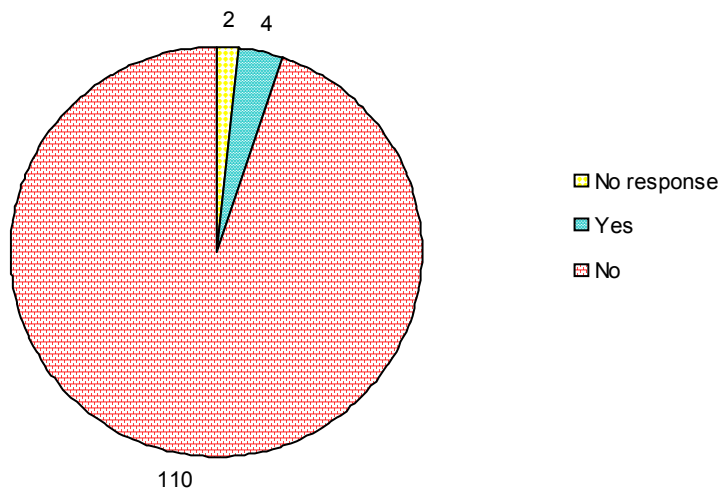
### Responses to Part 1 (Questions 1 to 8) - completed by everyone

458 survey forms issued

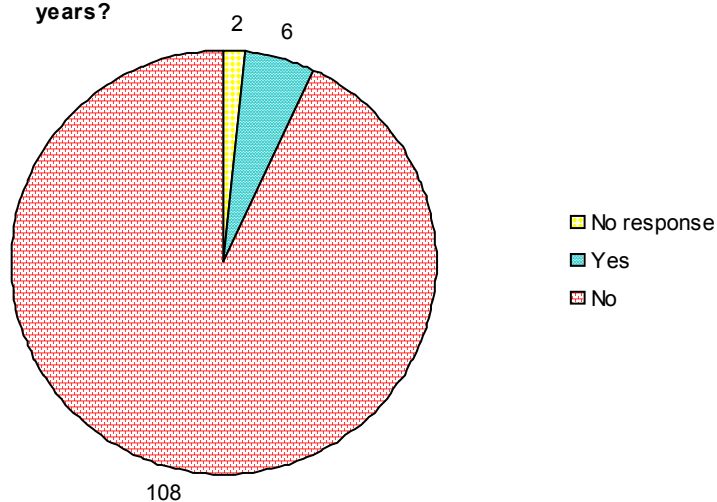
116 survey forms returned

#### 8. YOUR FUTURE HOUSING INTENTIONS

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



Does anyone currently living with you need to set up home separately now or within 5 years?





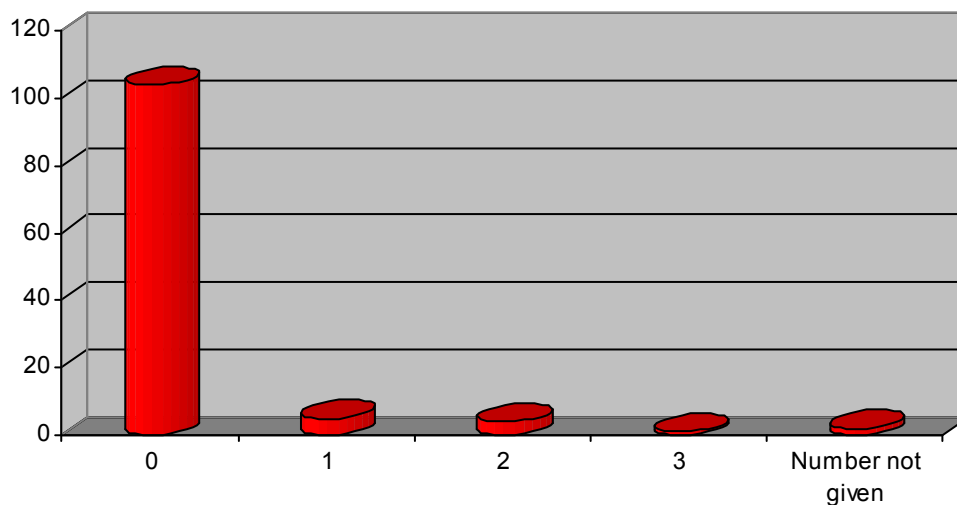
## Colton 2012

### Responses to Part 1 (Questions 1 to 8) - completed by everyone

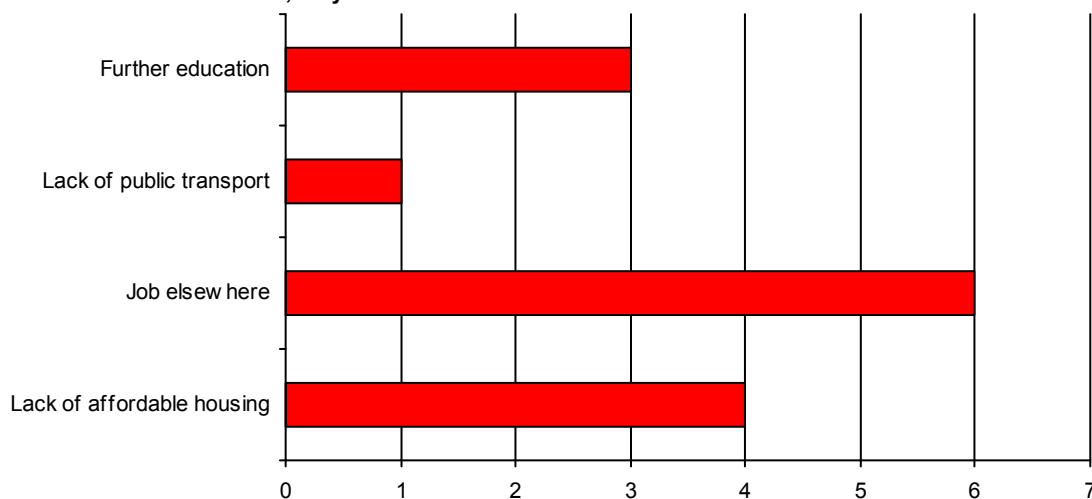
458 survey forms issued

116 survey forms returned

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



If household members left, why was this?





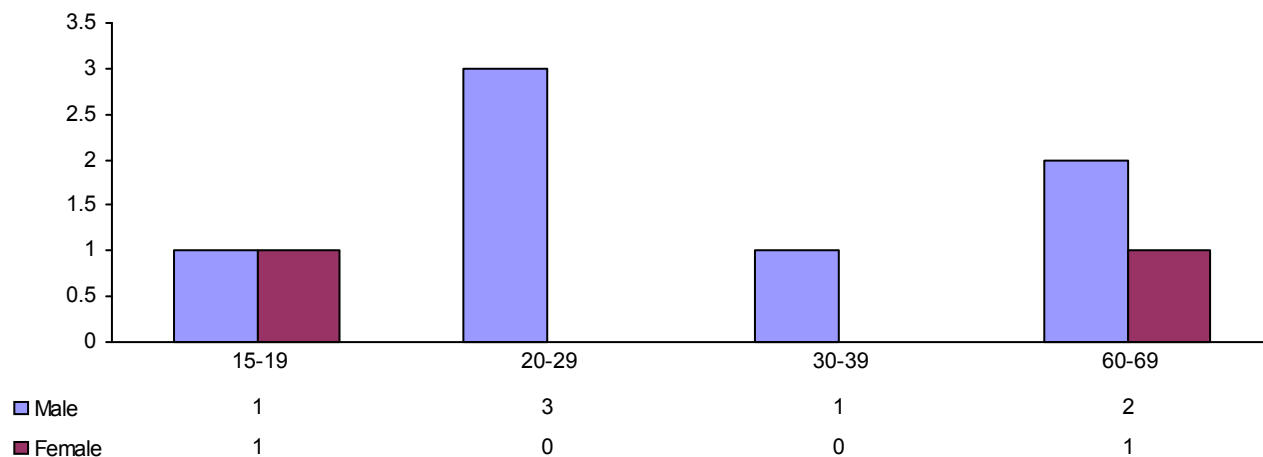
## Colton 2012

### Part 2a - Responses from those assessed to be in need of affordable housing

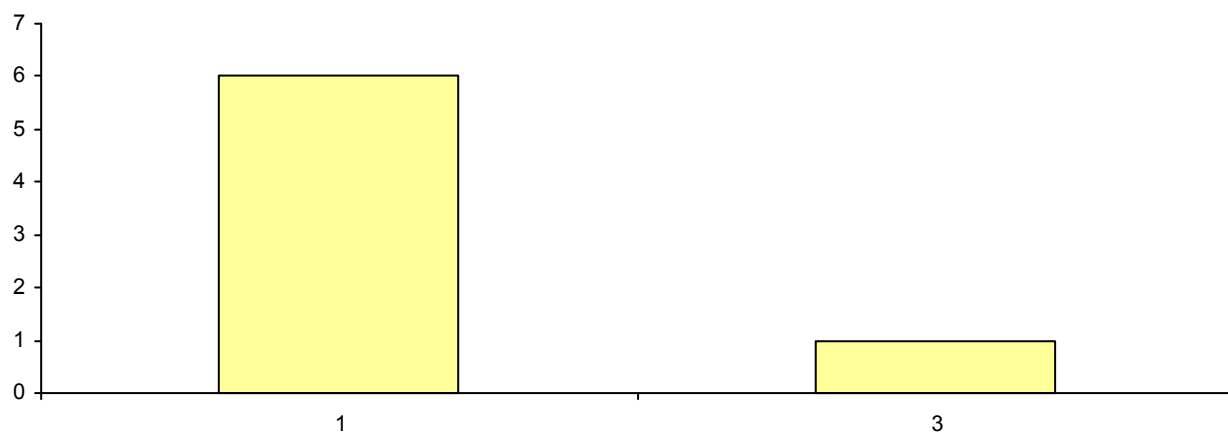
7 new/existing households in need

#### 9. HOUSING NEED

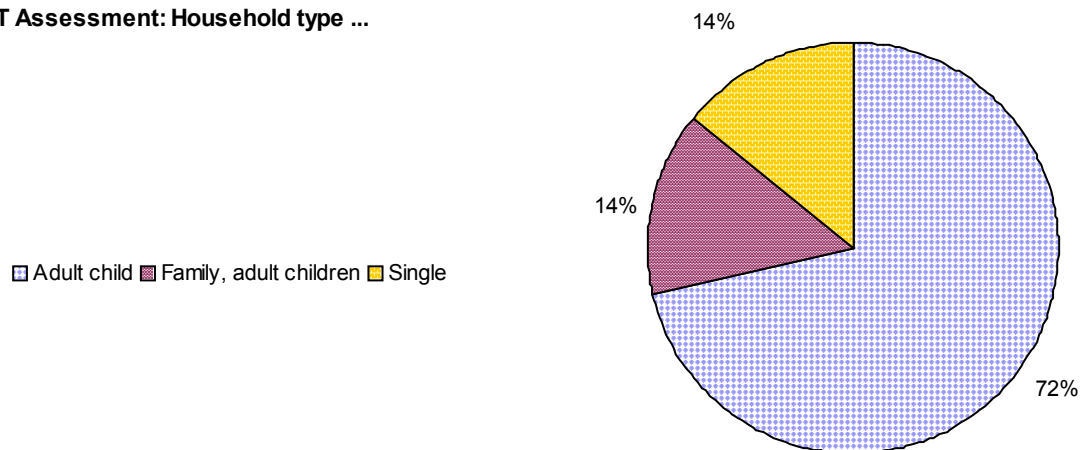
Make-up of the household that needs to move ...



Number of people in the household that needs to move ...



CRHT Assessment: Household type ...



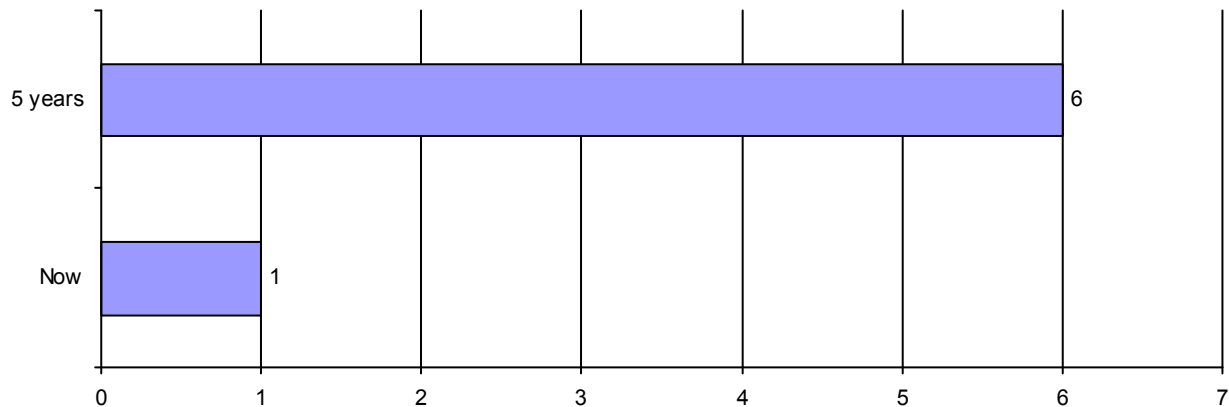


## Colton 2012

### Part 2a - Responses from those assessed to be in need of affordable housing

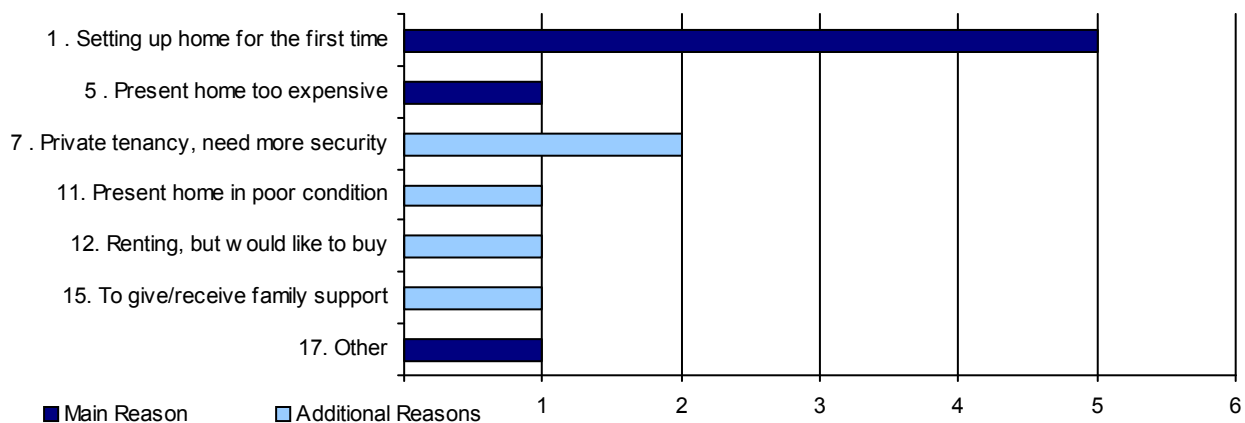
7 new/existing households in need

When are you in need of another home in this Parish?



#### 10. REASONS FOR HOUSING NEED

Why do you need to move?



Other:

Retirement from rented farm



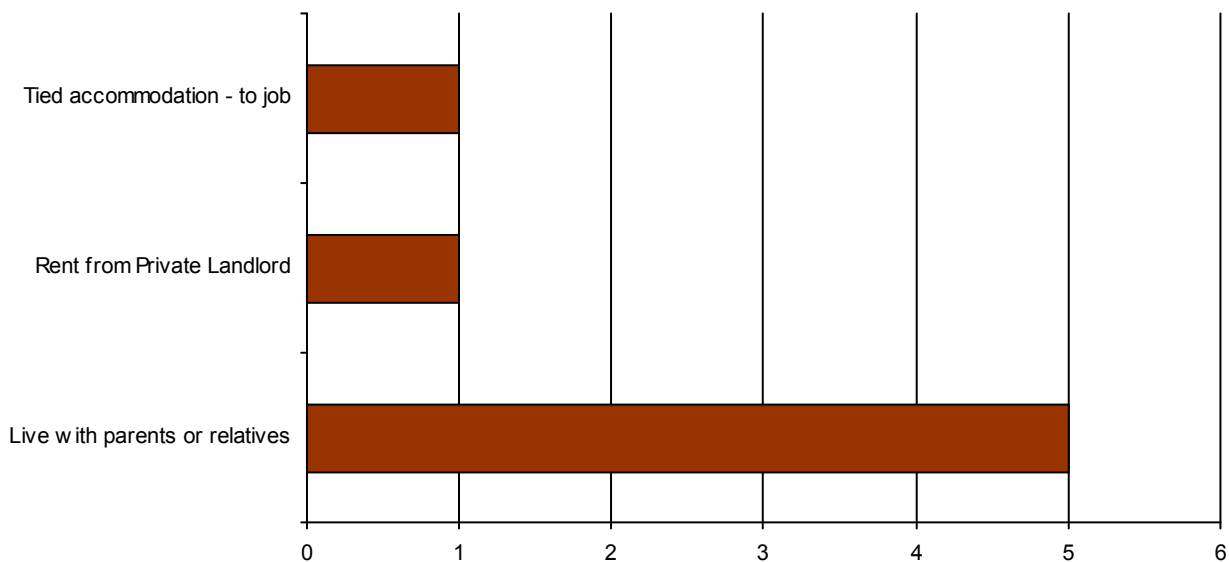


## Colton 2012

### Part 2a - Responses from those assessed to be in need of affordable housing

7 new/existing households in need

#### 11. YOUR PRESENT HOUSING CIRCUMSTANCES

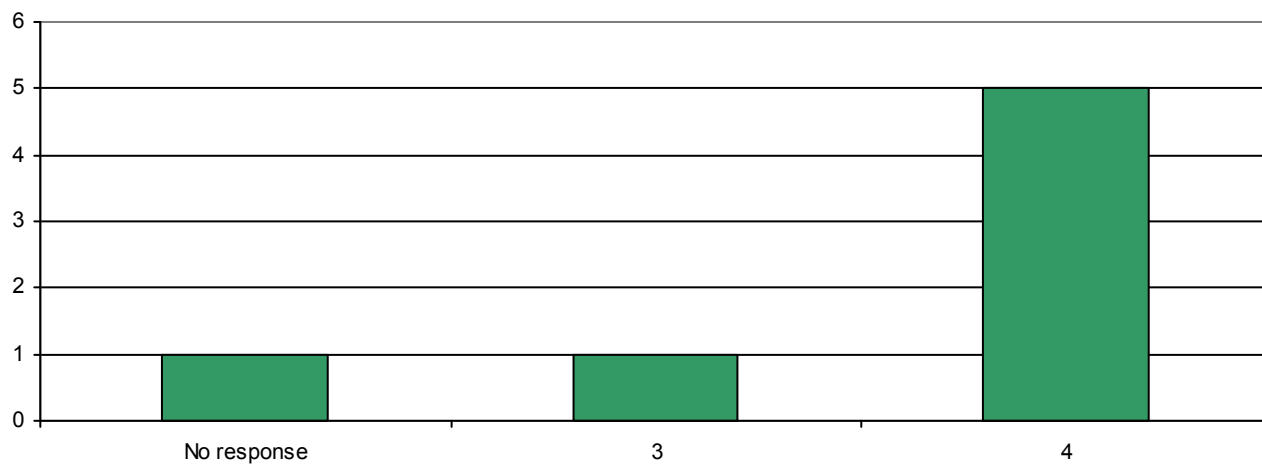


#### What type of house do you live in?

3 Detached

3 Semi detached

#### How many bedrooms does your home have?





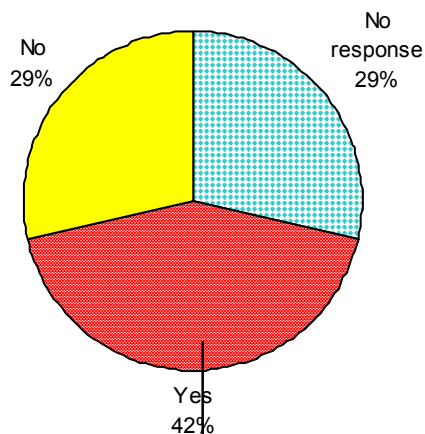
## Colton 2012

### Part 2a - Responses from those assessed to be in need of affordable housing

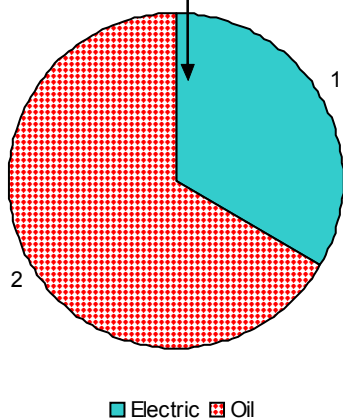
7 new/existing households in need

#### 11. YOUR PRESENT HOUSING CIRCUMSTANCES (continued)

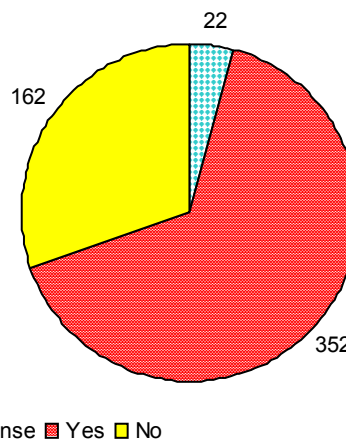
Do you have central heating?



If Yes, is it?



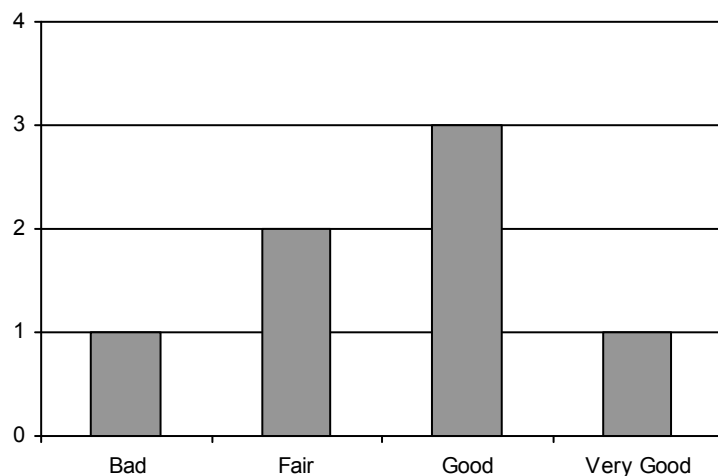
Do you have double glazing?



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

Air source heat pump/underfloor heating

What condition is your home in?



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

Dmep, draughty, old electrics



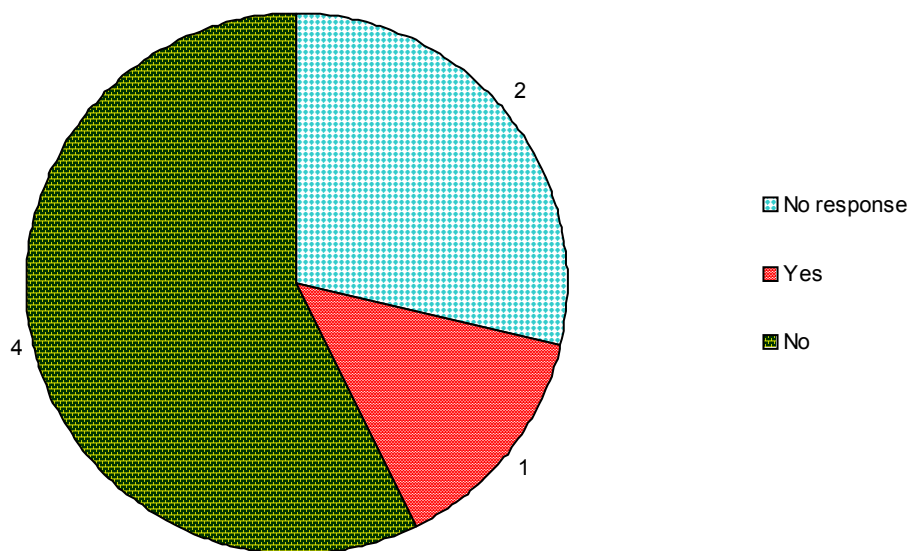
## Colton 2012

### Part 2a - Responses from those assessed to be in need of affordable housing

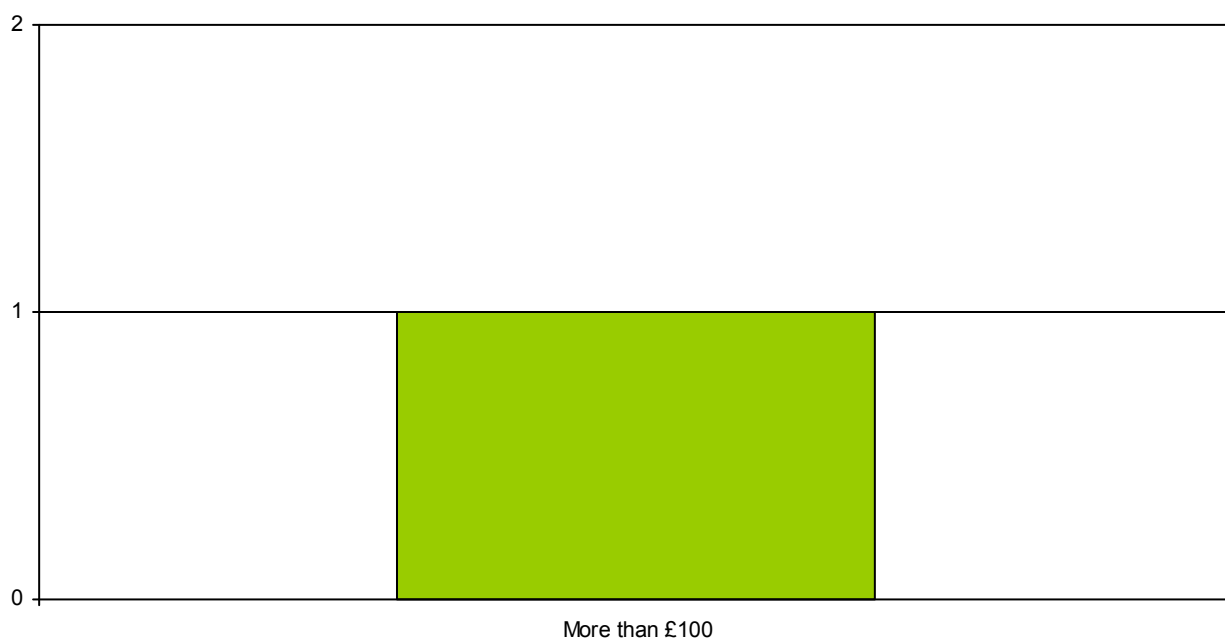
7 new/existing households in need

#### 12. RENTING

Do you receive Housing Benefit?



If you rent your current home, how much rent do you pay each week?





## Colton 2012

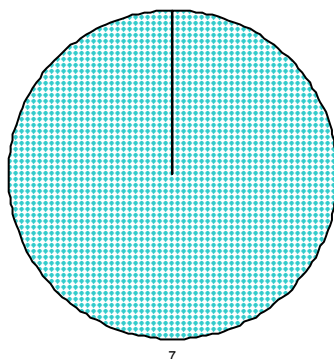
### Part 2a - Responses from those assessed to be in need of affordable housing

7 new/existing households in need

#### 13. HOME OWNERS

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

Do you have a mortgage on your current home?



☒ No response



## Colton 2012

### Part 2a - Responses from those assessed to be in need of affordable housing

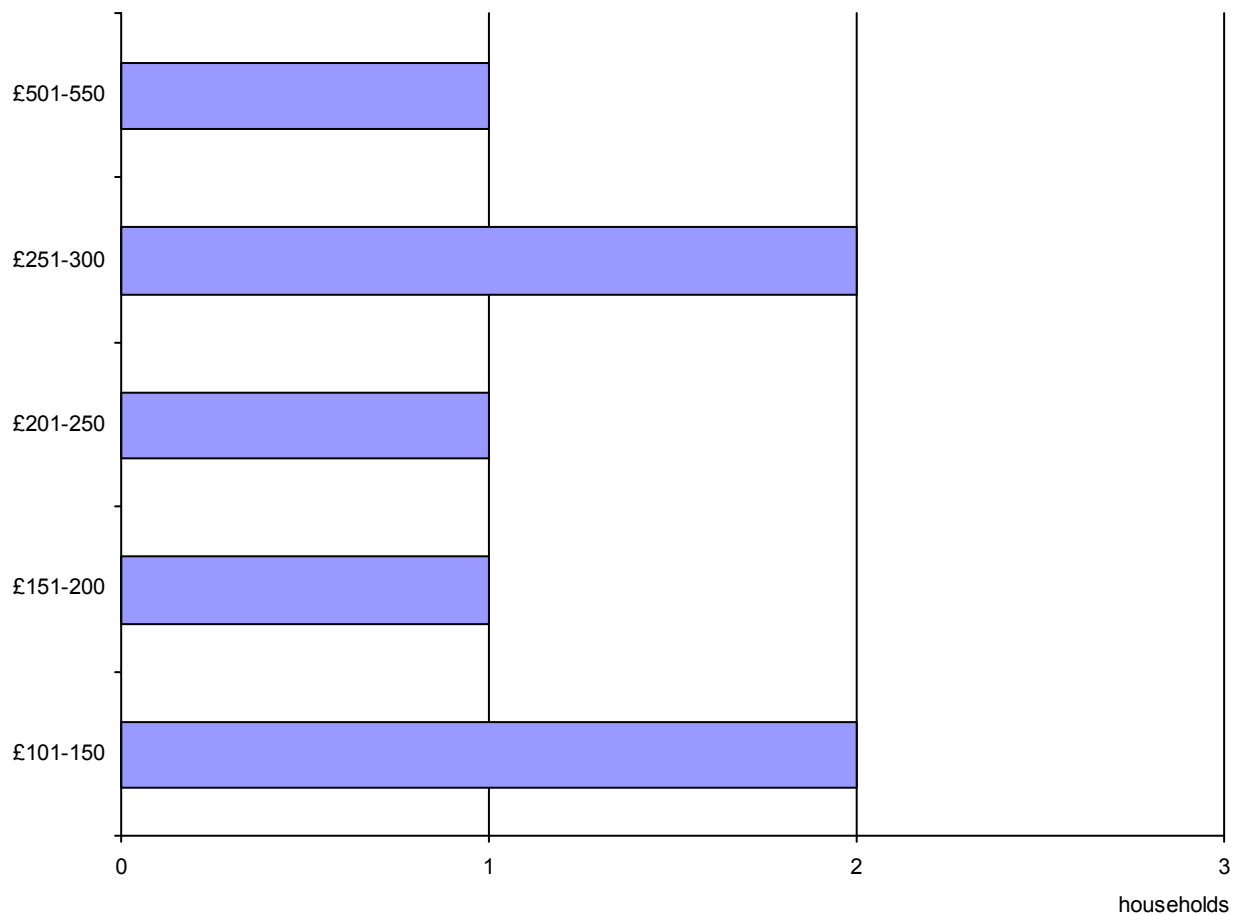
7 new/existing households in need

#### 14. COUNCIL TAX BAND

What is your Council Tax band?

#### 15. INCOME

Gross (before tax) weekly income for the whole household that needs to move.





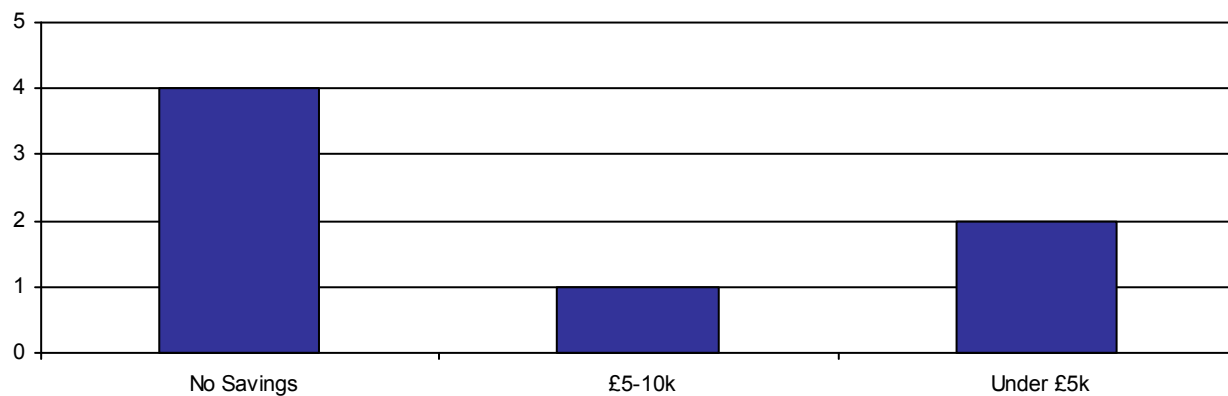
## Colton 2012

### Part 2a - Responses from those assessed to be in need of affordable housing

7 new/existing households in need

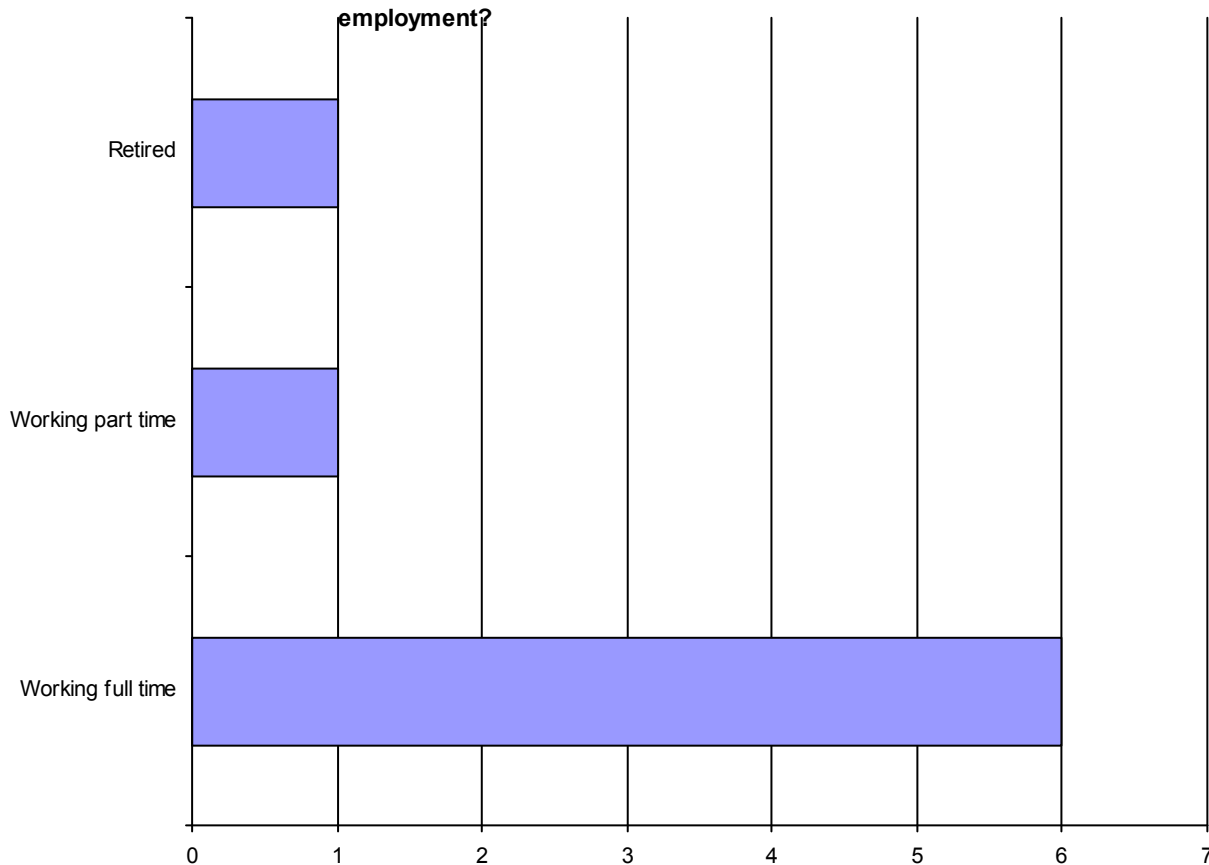
#### 16. YOUR SAVINGS

Savings or funds that could be used towards the purchase of a home.



#### 17. YOUR OCCUPATION

How many people in the household wishing to move are in the following types of employment?





## Colton 2012

### Part 2a - Responses from those assessed to be in need of affordable housing

7 new/existing households in need

#### 17. YOUR OCCUPATION (Continued)

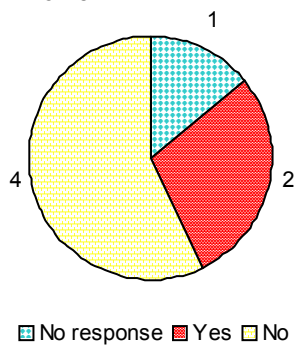
##### Jobs ...

1 Agricultural Worker  
3 Farmer

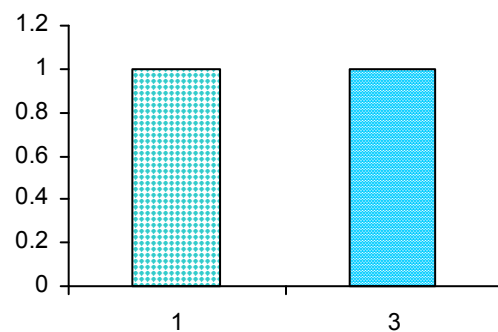
1 Decorator  
1 Retail

1 Electrician  
1 Retired

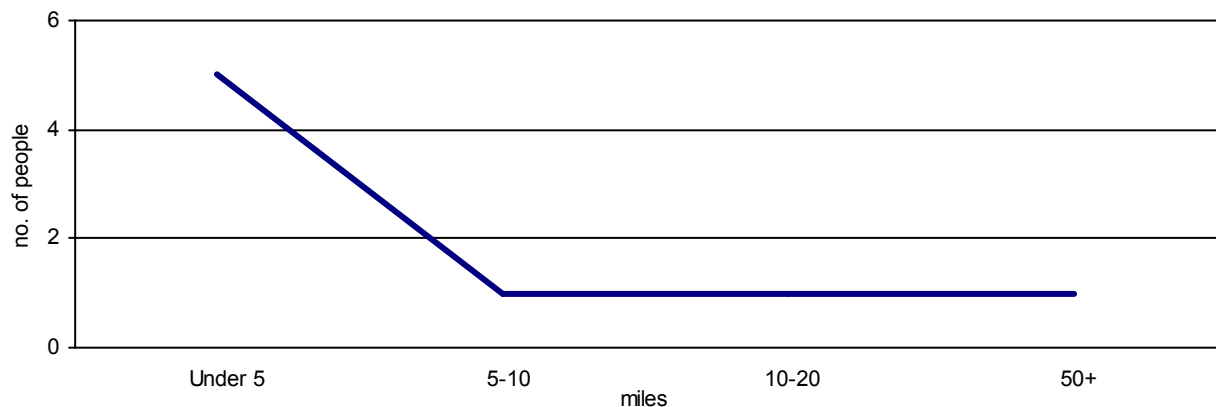
#### Does any of your household work from home?



#### No. of people working from home



#### How far does your household travel to work?



#### In which villages/towns do your household work and how long have you worked there?

Location	Less 1 yr	1-3 yrs	3-5 yrs	5+ yrs
Rusland	0	0	1	2

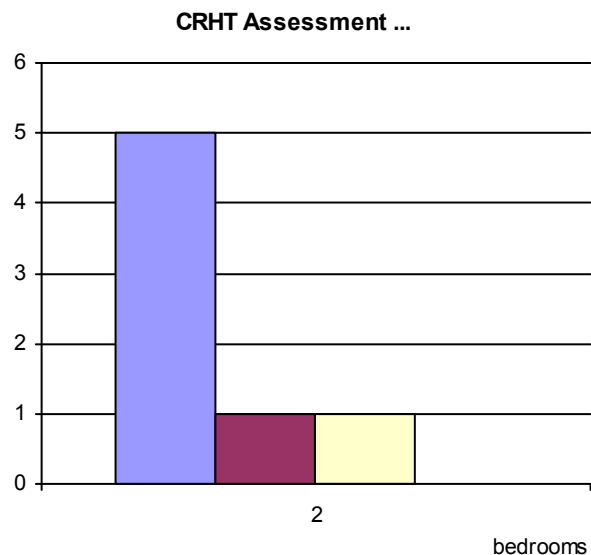
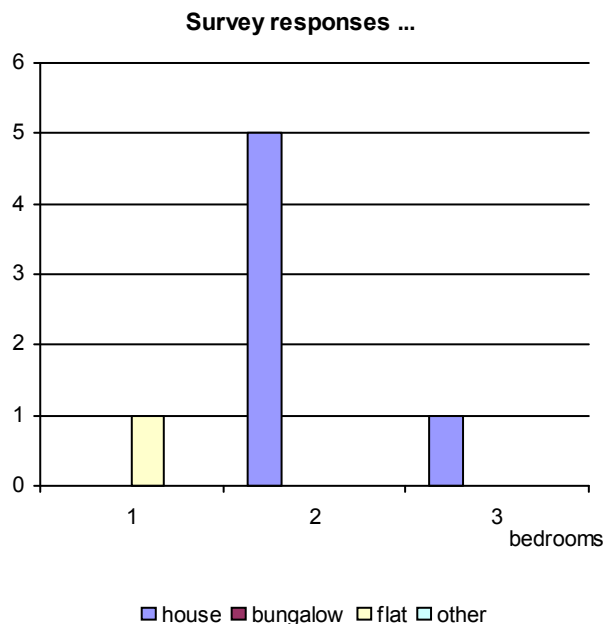


## Colton 2012

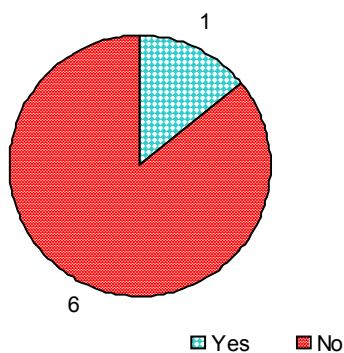
### Part 2a - Responses from those assessed to be in need of affordable housing

7 new/existing households in need

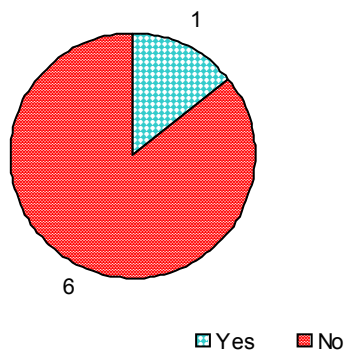
#### 18. TYPE OF HOUSING NEED



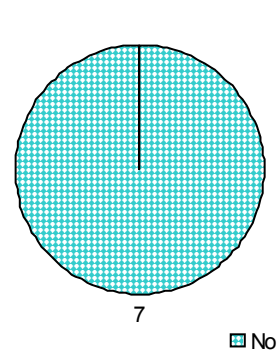
Are you registered on the Local Authority housing register/waiting list?



Are you registered on any local Housing Association waiting list?



Are you registered on any local Private Landlord waiting list?







## Colton 2012

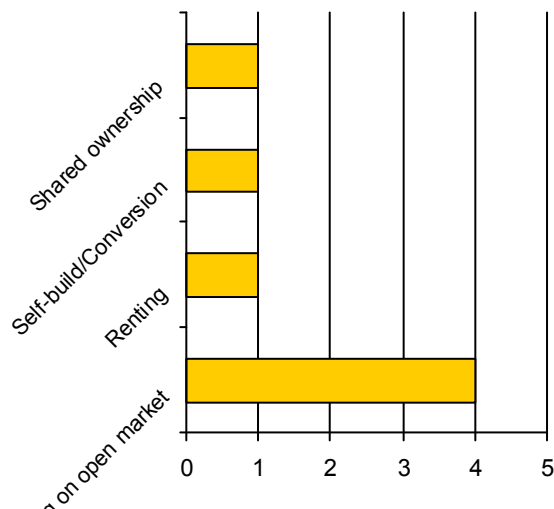
### Part 2a - Responses from those assessed to be in need of affordable housing

7 new/existing households in need

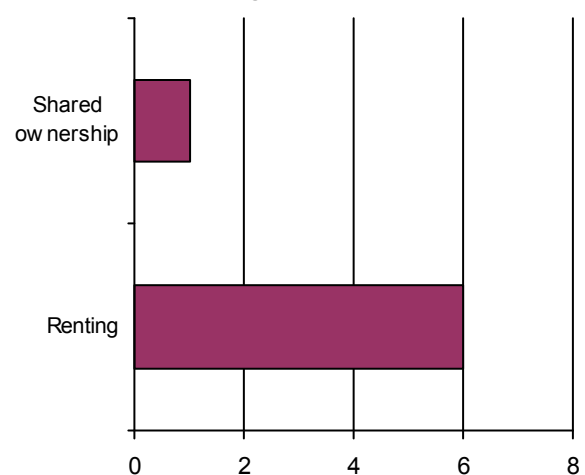
#### 18. TYPE OF HOUSING NEED (continued)

Does anyone in the household wishing to move need ...

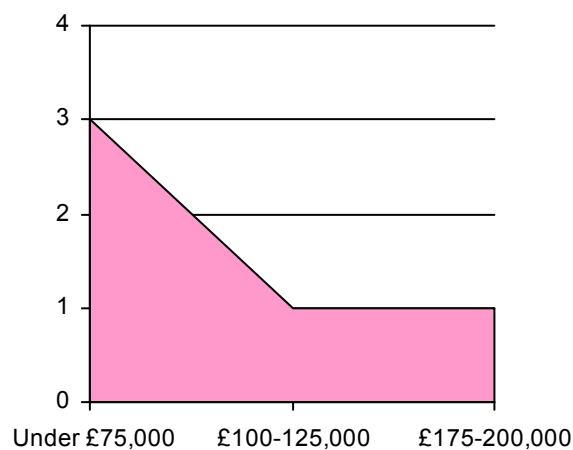
Which would best suit your housing need?



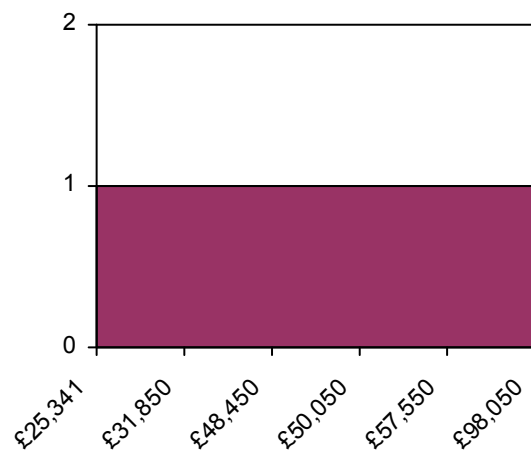
CRHT Assessed "Housing Need"



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



CRHT Assessed "Affordability Potential"





## Colton 2012

### Part 2a - Responses from those assessed to be in need of affordable housing

7 new/existing households in need

<b>18. TYPE OF HOUSING NEED (continued)</b>
---

CRHT Assessment:



## Colton 2012

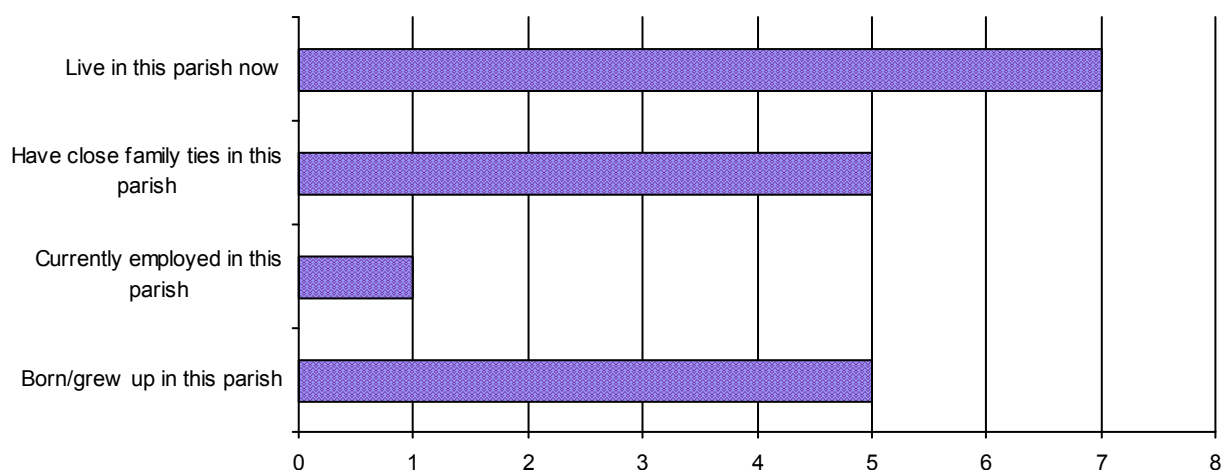
### Part 2a - Responses from those assessed to be in need of affordable housing

7 new/existing households in need

#### 19. WHERE WOULD YOU LIKE TO LIVE?

Nuner of responses			
<b>1st Preference</b>	1	Anywhere	1 Nibthwaite
	1	Oxen Park	1 Rusland
	1	Rusland/Ickenthwaite	2 Spark Bridge
<b>2nd Preference</b>	1	Bouth	1 Lowick
	2	Nibthwaite	2 Oxen Park
<b>3rd Preference</b>	2	Bouth	1 Colton

#### Reason for your first choice





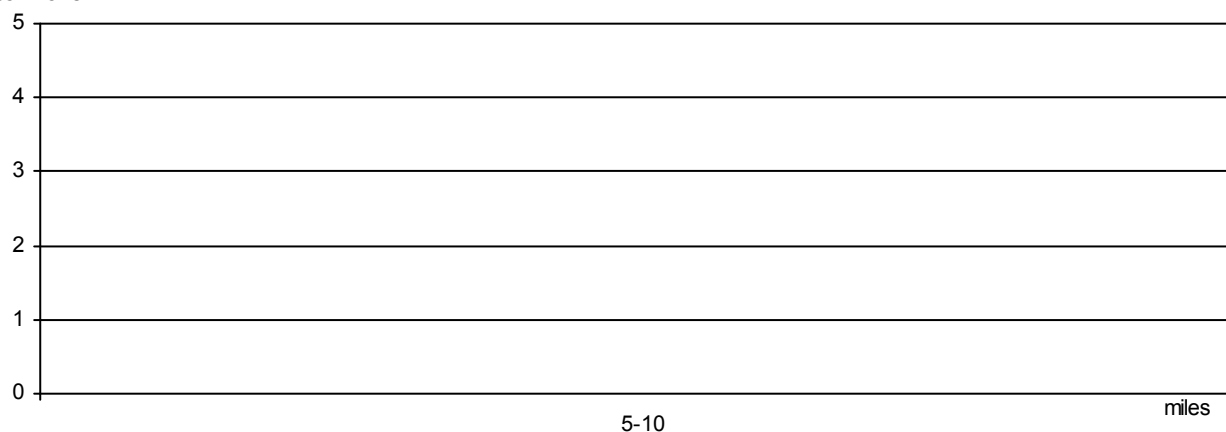
## Colton 2012

### Part 2a - Responses from those assessed to be in need of affordable housing

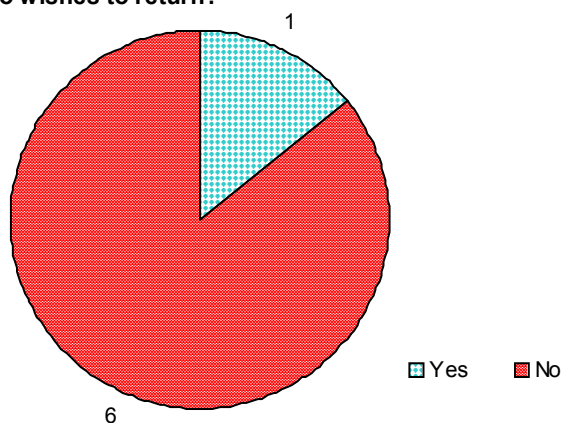
7 new/existing households in need

#### 19. WHERE WOULD YOU LIKE TO LIVE? (Continued)

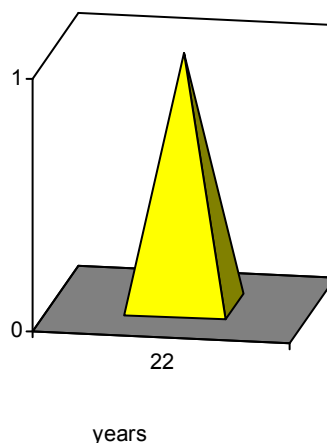
If you could not live in your first choice, what is the furthest away you would be willing to move?



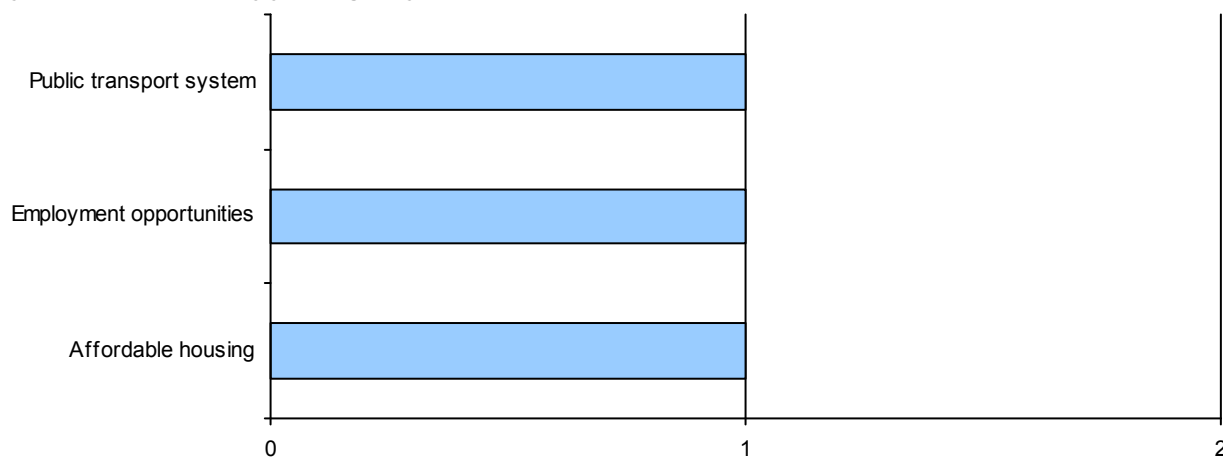
Are you a former resident of this Parish who wishes to return?



Former residents: how long did you live in the Parish?



If yes, please tell us why you originally left



## Section 6 – Colton Parish – Housing Needs Survey 2012

### Comments -

- Not enough parking due to all the holiday cottages!!!
- Our adult child and family are moving to the area and find no shortage of rental properties or places to buy. So we need to fully use the current housing stock, better for the environment.
- Should build small numbers of houses in small villages - like ones on Hawkshead. So don't change the character of village but add to the population base and age range.
- This form only covers the construction of new homes. What about all the second homes that are not lived in!! All these houses would make great homes and there would be no need to build more. It has taken my family ten years to afford to move back because of second home owners. It's disgusting as now the local school has gone because of them!
- New Homes - Objections would depend on where - nobody wants new builds in their view!
- Relaxation of stringent planning restrictions is essential.
- We would like to convert our existing farm buildings for our adult children.
- Empty holiday homes - no need to build new!
- The parish was 6 villages/hamlets, all with small populations. There are no shops, little employment and no public transport. People of working age tend to commute by car out of the parish. If affordable homes were provided (unless retired) the people would need to commute by car for work, which defeats the object of affordable homes.
- Reduce holiday lets and allow families to live in decent rental homes or even buy.
- Few couples with young children want to live here. There are already cottages for sale which will become second homes. Villages like Bouth need laws like those in the Dales to limit buyers to those who will live and work in the village. We are fast becoming a village of second homes, partly because people with children prefer towns with facilities.
- Would object as one in two homes are second homes, village community life is none existent.
- The abandoned building project in Backbarrow would provide many affordable homes.
- I sympathise with the survey objectives but any new build/conversion has to be a site specific issue. The principles of "yes" are often meaningless if the location/site does not make local sense.
- Use of redundant buildings okay, many new buildings would spoil the area. Are there jobs for these people?
- What are needed are new jobs not new homes. More facilities for allowing and encouraging work based in rural areas. There are plenty of large houses up for sale which are transferred from one second home owner to another.
- There is plenty of cheap housing available in towns.
- May spoil the area and become busier.
- Efforts need to be made to reduce the number of holiday homes.
- We may object, depending on site. One of our reasons for moving here was that there are no neighbours, as neighbours in our previous location complained about children playing outside. We need affordable housing so that our children can stay in this area if they wish.
- Rental accommodation and to buy seems plentiful in the area.

## **Colton Housing Needs Survey 2012**

### **Methodology, Assumptions and Criteria**

#### **Methodology**

The Colton Parish Housing Needs Survey was commissioned by the Lake District National Park Authority and South Lakeland District Council, and undertaken with the support of the Parish Council. The Cumbria Rural Housing Trust Manager attended a meeting of the Parish Council's housing group. The Parish Council agreed to participate and worked to promote the importance of the survey to the local community, and distributed posters around the parish.

The survey forms were delivered by post to all households in Colton Parish, including second homes, holiday homes and businesses, using addresses were supplied by South Lakeland District Council and a return date of 16<sup>th</sup> April 2012 was given. A letter from Colton Parish Council was included with the forms, explaining the importance of the surveys, encouraging people to return the completed form to Cumbria Rural Housing Trust, and explaining that further copies of the forms were available for households with separate housing needs or for businesses with employees who needed to live locally. A pre-paid return envelope was also provided.

See Appendix 4 for a copy of the survey letter and the Cumbria Rural Housing Trust survey form

#### **Sold House Prices**

17 houses have been sold in Colton Parish in 2010 - 2012 (see Appendix 2), with prices averaging over £328,375. The lowest price was £190,000 in Spark Bridge & Low Stott Park.

#### **Open Market House Prices**

House Prices for properties for sale on the open market in June 2012 were obtained from the *House Prices* section of 'Right Move' and can be found in Appendix 2. The lowest of the prices was £159,500 for a 2-bedroom semi-detached property (with a local occupancy clause) and the highest was £2,250,000 for a 6-bedroom detached property. There appeared to be many properties for sale at present in the parish and surrounding area, and often at high prices. Details from [www.rightmove.co.uk](http://www.rightmove.co.uk)

Houses in the parish are often sought after as holiday cottages, second homes or retirement homes, thus maintaining high house prices which are often unaffordable on local incomes.

Sold house prices and open market prices are used as markers to assess those who can afford open market houses and those in need of affordable housing.

## **Affordability Calculations**

To determine whether households could afford to buy a house on the open market in Colton Parish, information on weekly household income was used, as per the following table. In addition to income, savings are considered to reach a total for each householder's Affordability Potential. If appropriate a householder's equity is also taken into account.

<b>Household Income</b>	<b>Annual Income (x 52)</b>	<b>Mortgage (x 2.9)</b>	<b>Mortgage (x 3.5)</b>
		<b>Dual Income</b>	<b>Single Income</b>
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 Affordability Potential figure of £250,000 has been used to assess if a household could afford to buy a 2-bedroom house, and £300,000 has been used for a 3-bedroom property. As there are few bungalows for sale in the area and they tend to be sort after, the level of £300,000 has been used for a 2-bedroom bungalow. Properties with local occupancy clauses occasionally come on the market, and their price tends to be lower.

At present mortgage lenders may require up to a 25% deposit on the mortgage needed. Thus on a house worth £200,000, the applicant would need a minimum of £50,000 deposit or equity to secure a loan. Many of the households in need of housing do not have this level of savings.

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. SO/SE options are only recommended for householders who, according to their Affordability Potential, can afford the deposit as well as the mortgage repayments and rental difference to the Housing Association. The estimate of £90,000 has been used as the Affordability Potential required for Shared Ownership schemes at 50% of the price of the house (- full price £180,000), if a suitable site were identified in the Colton Parish.

For those not able to afford open market or shared ownership, rented accommodation is recommended. Some of those with high Affordability Potential but low savings which would mean that they may not be able to afford a deposit, may be suitable for Intermediate Rent as distinct from the lower level social rent

Some households may also be able to self build, especially if they have land or buildings available, and can get planning permission from the Lake District National Park Authority.

\*This figure is generated from information from the Eden Housing Associations scheme at Glenridding in 2008. 50% shared ownership of a property valued at £180,000 gives £90,000 as the required Affordability Potential.

## **Assumptions**

Generally if a 1 bed accommodation is requested for rent, Cumbria Rural Housing Trust have recommended 2 bedroom accommodation, as this provides a more flexible and sustainable option for future tenants in rural areas, and allows growing families with young children to remain in the house and in the community. However the situation regarding size of property is changing at present with the Coalition proposing that some households in social housing who are on certain types of benefit, will be penalised for under-occupation of their home (see below for further explanation of under-occupation). So there may be more pressure in future years to provide 1 bedroom units to fit the resulting need for smaller properties. It has been found that in the long-term these 1 bedroom properties are not flexible enough in their use for deeper rural areas, but may be more suitable in larger settlements such as Ambleside. If however through a conversion of a property or other windfall opportunity, only a 1 bedroom property can be created, this is generally acceptable if there are couples or single people in need in the locality.

If a single person or a couple have expressed a need for a house or a flat, Cumbria Rural Housing Trust has put their preference as the recommended option if we can see some justification for this option. If a preference was not given, then a house is given as the preferred recommended option if the property is likely to be used for families in the future. If it is a family, a house has been recommended. For young adults moving out from home, the suitable housing may be a 2-bedroom flat, but in the long-term, a 2-bedroom house may be better.

Bungalows have been recommended for older households, over 60-69 or for those who state they have mobility concerns. If a bungalow has been requested without justification, a house has been recommended.

If a household member is an adult child aged between 20-29, living with parents or relatives, they have been identified as unsuitably housed and as a possible emergent independent household. If a household member is a teenage child aged 15-19 they are highlighted as suitably housed and a possible emerging independent household, however, depending on the information supplied i.e. if they are currently working in the parish they may be highlighted as an emerging independent household or they are planning to set up house as a couple. If children in a household are aged 10-14, it is taken, unless otherwise stated, that they will not be in housing need within the next 5 years.

If a household has indicated a need to move but has not stated when, they have been categorised as in need “within 5 years”.

Staff accommodation – if staff are single and the accommodation is suitable for their needs, then some may not be assessed in need unless they are giving up their jobs and need to move out from the accommodation. Some may be eligible for alternative accommodation. Couples who are in shared staff accommodation may be assessed as in need of affordable housing, if the accommodation seems unsuited for their needs.

Tied accommodation – if households are living in tied accommodation which is suitable for their needs, they generally will not be regarded as in housing need until they leave their job.

### **Changes to the housing benefit rules which will impact on housing choices (or the Bedroom tax as it is commonly known) –**

Under changes coming into place in April 2013, housing benefit will be reduced to some households if they are under-occupying the property they rent.

Households will be allocated one bedroom for:

- each adult couple
- any other person aged 16 or over
- two children of the same sex under the age of 16
- two children under the age of 10 regardless of their sex



- any other child
- a carer (who does not normally live there) if someone needs overnight care.

Any spare bedrooms will mean that Housing Benefit will be reduced to the households, with a reduction in the housing benefit of 14% of the rent/week for 1 spare bedroom, or 25% if there are 2 or more spare bedrooms. This will apply to anyone 16 to 61 years old (- pensioners are excluded), who is claiming housing benefit (working & non-working households), and even if you are sick or disabled.

Other changes are also planned, with the overall amount of benefit being capped, which will affect some households, and possibly affecting their ability to pay rent. So households are being encouraged to look at their options and talk to their landlord and others to get advice.

Some single people under 35 will only receive Housing Benefit at a level relating to the rent of a room in a shared house, and may not be able to cover the cost of a 1- or 2-bedroom flat.

#### **Other factors that may affect what housing is needed in an area in the future –**

- The government has introduced 'Affordable Rent' (= up to 80% of the Open Market Rent for an area) which is being applied to some new build Housing Association properties and possibly to some existing HA properties on re-letting. As the Open Market rents may be much higher than the social rents in an area, these new 'Affordable Rents' (if near 80%) may not be affordable to many people on local wages. As the level of Low Housing Allowance is calculated over a wide area, villages where the Open Market rents are high may find that the Housing Benefit available may not be enough to allow people to afford the increased level of rent. Combined with the 'Bedroom Tax' outlined above, this may mean that only families on higher incomes will be able to afford some HA properties and to have a spare bedroom available for future need.
- What local policies there are in place for allocating properties to local people can affect demand in some areas. Newer HA properties with strong local occupancy clauses can restrict lettings initially to local people. Older properties may have no local occupancy conditions, but local authorities or local HAs may negotiate local lettings agreements to give preference to local people initially. However, this may be wider than the parish, but to a group of parishes, so someone with a higher need or whose needs better fits the size of property may then be allocated a home. And in some neighbouring parishes, it may be difficult to build new homes as it is deeply rural, so any need may have to be met in local villages. So in some areas, the level of need has to be looked at on a wider basis.

#### **Extract from the LDNPA - Supplementary Planning Document Housing Provision**

How to ensure all new housing development in the National Park contributes towards meeting the needs of the locality, both now and for future generations.

Adopted October 2010    Amended August 2011

#### **Lake District National Park – criteria for being in need of affordable housing**

##### **Definition of Local Need housing**

This is housing where the needs of a person with a local connection are met and are subject to occupancy restrictions and housing is of a size and type required in the locality. No price control mechanism is applied so these homes are not classed as 'affordable'. But the local occupancy clauses do in effect make the units slightly cheaper.

##### **Definition of Affordable Housing**

(taken from Planning Policy Statement 3: Housing)

Affordable housing includes social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. Affordable housing should:

- Meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices.

- Include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative affordable housing provision.

Social rented housing is:

- Rented housing owned and managed by local authorities and registered social landlords, for which guideline target rents are determined through the national rent regime. The proposals set out in the Three Year Review of Rent Restructuring (July 2004) were implemented as policy in April 2006. It may also include rented housing owned or managed by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency as a condition of grant.

Affordable rented housing is:

- 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.

Intermediate affordable housing is:

- 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 (for example Homebuy), other low cost homes for sale and intermediate rent but does not include affordable rented housing.

### **Definition of Local Connection**

To be eligible to occupy a house provided for either local need or local affordable need, the future occupant must satisfy one of the following criterions:

- The person is continuously resident in the Locality defined for three years immediately prior to occupation; or
- The person has been in continuous employment in the Locality defined for at least the last 6 months and for a minimum of 16 hours per week immediately prior to occupation; or
- The person is a former resident who wishes to return to the Locality defined having completed a post-secondary (tertiary) education course within 12 months prior to occupation and who immediately prior to attending the course lived in the locality defined for at least three years; or
- The person is currently in the Armed Forces, in prison, in hospital or similar accommodation whose location is beyond their control, and immediately before moving to this type of accommodation lived in the Locality defined for at least three years; or
- The person needs to live in the Locality defined because they need substantial care from a relative who lives in the Locality defined, or because they need to provide substantial care to a relative who lives in the Locality defined. Substantial care means that identified as required by a medical doctor or relevant statutory support agency; or
- The person is a former resident who lived in the Locality defined for three years and then lived outside the Locality defined for social and/or economic reasons and is returning to live in the Locality defined within three years of the date of their departure.

### **Definition of Affordable Housing Need**

Housing for local affordable need is restricted to those who do not have available to them and could not afford to acquire or rent a home suitable to their needs at normal market prices or rents prevailing in the locality, and

- Needs to move from accommodation which is shared, temporary, overcrowded or has significant hazards, as defined by the Housing Act 2004 (Housing Health and Safety rating System), or
- Needs to be housed as a result of leaving tied accommodation, or
- Is an older person or disabled and need to move to more suitable accommodation due to medical conditions

<b>Locality</b>	<b>Rural Service Centres/villages</b>	<b>Distinctive Area</b>	<b>Other associations</b>
Blawith & Subberthwaite Broughton West Claife Colton Coniston Dunnerdale with Seathwaite Egton with Newland (area within the National Park) Hawkshead Kirkby Ireleth (area within the National Park) Lowick Satterthwaite Torver	Broughton in Furness Coniston Hawkshead	South	Part High Furness Local Area Partnership

## APPENDIX 2

### COLTON PARISH - HOUSE PRICES June 12

From House Prices (Houses sold in the last year (from Land Registry))		Properties in Parish of Colton									
		Detached		Semi- detached		Terraced		Flat/Maisonette		Overall	
		Av Price	Sales	Av Price	Sales	Av Price	Sales	Av Price	Sales	Av Price	Sales
Colton	2010 to date	£430,000	1		0		0		0	£430,000	1
Lakeside	2010 to date	£422,500	2	£360,000	1		0	£415,000	1		4
Bouth	2010 to date		0	£272,000	2		0		0	£272,000	2
Oxen Park	2010 to date	£288,283	2		0		0		0	£288,283	2
High Nibthwaite	2010 to date	£460,000	1		0		0		0	£460,000	1
Spark Bridge	2011		0	£252,500	2		0		0	£252,500	2
	2010	£310,000	2		0	£190,000	1		0	£270,000	3
Finsthwaite	2010 to date		0	£365,000	1		0		0	£365,000	1
Low Stott Park	2010 to date		0	£190,000	1		0		0	£190,000	1
<b>Average over parish 2010 to 2012</b>		<b>£392,500</b>	<b>8</b>	<b>£286,750</b>	<b>7</b>	<b>£190,000</b>	<b>1</b>		<b>0</b>	<b>£328,375</b>	<b>17</b>

## APPENDIX 2

	Property Type	Number of Bedrooms	Open Market Price
House prices for Colton from Rightmove.co.uk	Detached	6	£2,250,000
26 June 12	Detached	6	£1,325,000
(Houses for sale at the current time)	Detached + holiday cottage	7 + 2	£1,175,000
Some houses in neighbouring parishes but on the boundary of Colton parish may have been included as the boundaries go through a settlement (Spark Bridge) or very near.	Detached Farmhouse + Holiday cottage	6 + 2	£850,000
	Detached	4	£725,000
	Detached (split into 2 apartments)	5	£695,000
	Detached	12	£695,000
	Detached	4	£685,000
	Detached	4	£365,000
	Detached	4	£625,000
	Detached	3	£625,000
	Detached	4	£959,000
	Detached Bungalow	3	£550,000
	Semi	3	£545,000
	Detached	5	£530,000
	Detached bungalow	3	£480,000
	Detached	4	£470,000
	Detached	3	£450,000
	Detached	3	£425,000
	Semi	3	£400,000
	Detached	3	£395,000
	Detached	3	£375,000
	Semi	5	£369,500
	Detached	4	£350,000
	Detached bungalow	4	£350,000
	Semi	3	£330,000

Colton Property prices

## APPENDIX 2

	Detached bungalow	3	£318,000
	Semi	3	£310,000
	Terraced	2	£295,000
	Terraced	2	£285,000
	Terraced	2	£285,000
	Detached Bungalow	3	£280,000
	Mobile Home (lodge, no occupancy restrictions)	3	£279,000
	Semi	4	£259,000
	Terraced	4	£249,950
	Terraced	3	£235,000
	Terraced	£	£205,000
	Terraced	3	£199,950
	Semi	3	£196,000
	Semi	3	£189,950
	Terraced	3	£165,000
	Terraced	2	£164,500
	Semi	2	£159,500
	Semi barn for conversion	?	£120,000
<b>Houses to Rent</b>	Apartment	3	£795 pcm
	Semi detached barn conversion	3	£700 pcm

### Current Supply of Affordable Housing and Turnover in Colton Parish

The following affordable housing is available in Colton Parish or in neighbouring parishes as rented through Housing Associations or other providers of accommodation.

#### Colton Parish

South Lakes Housing has 5 properties -

4 x 2-bedroom bungalows at Finsthwaite (for older households)

4 x 2-bedroom houses & 3 3-bedroom houses at Spark Bridge

(may be in neighbouring parish as the parish boundary runs through the village)

1 x 2-bedroom bungalow at Bouth

Generally turnover is low in these properties and there is medium demand for this affordable housing.

#### Satterthwaite Parish

Eden Housing Association has 6 houses completed in 2011 in the old school.

2 x 4-bedroom houses

2 x 3-bedroom houses

2 x 2-bedroom houses

All were let originally to households who fit the local occupancy condition. One has been re-let in 2012, and it went to a family living in Satterthwaite Parish. There were 13 bids for the property on Cumbria Choice, but of those only a few fitted the local occupancy criteria.

South Lakes Housing has 3 2-bedroom bungalows in Satterthwaite.

**Wider Area** – There is some affordable housing in surrounding parishes, Hawkshead, Coniston, Torver, Haverthwaite, & Lowick, but generally the turnover of the affordable housing in these areas is low, with demand from those communities.

#### Choice Based Lettings (CBL) – Cumbria Choice

A new way of letting social rented housing has been developed in Cumbria. The scheme covers the whole of the County and involves the 6 local district councils as well as 8 major social housing providers: Carlisle City Council, Copeland Borough Council, Eden District Council, South Lakeland District Council, Barrow Borough Council, Allerdale Borough Council, Derwent & Solway Housing Association, Home Group, Two Castles Housing Association, Impact Housing Association, Riverside, South Lakes Housing, Eden Housing Association, Mitre Housing Association and Accent Housing Association.

The government has supported and funded schemes to develop choice based lettings for a number of reasons:

- To make the process of applying for social rented housing, fairer, easier and more transparent.
- To enable people to have more choice in where they live.
- To improve mobility across Local Authority boundaries to enable people to move for work etc.

It has been shown in areas where choice based lettings are already operating that:

- People are more satisfied with their properties
- Communities are more stable as new tenants are committed to the area.

Under Choice Based Letting, housing is offered to those with a housing need and how quickly someone is offered a property will depend on how urgently they need housing. People will be

placed in 'Bands' to reflect their need for housing, for example in Cumbria it is proposed that people with an urgent need for housing will be placed in Band A; the top Band.

In the Cumbria scheme there is now one Housing Register – Cumbria Choice, which means that there will only be one form to complete. It does not matter where the person lives or which housing organisation owns the property. Once a person is accepted onto the Register they can start looking at advertised properties. Some of the smaller Housing Associations have not joined the Cumbria Choice system, and neither have private landlords, but they may do in the future.

Each week housing organisations are advertising their properties and customers can register an interest in a property. Properties are advertised in a Newsletter which customers will be able to view in all the organisations' offices as well as other sites around the County. Properties can also be viewed on the internet.

At the end of the advertising week the property will be offered to the person at the top of the short list. When putting people in order on the short list the following things will be considered:

- What band is the person in.
- How long have they waited on the Register.
- Do they have a local connection to the area.
- Is the property suitable for their needs.

The scheme went live in May 2011. Please look on [www.cumbriachoice.org.uk](http://www.cumbriachoice.org.uk) for more information, or contact your local housing organisation.





**Cumbria Rural Housing Trust**  
Redhills House, Redhills Business Park, Penrith, Cumbria, CA11 0DT  
T: 01768 210264 E: [email@crht.org.uk](mailto:email@crht.org.uk) W: [www.crht.org.uk](http://www.crht.org.uk)

## **Homes for local People – Colton Parish Housing Needs Survey**

**.....We need your help! Please don't throw this letter away.**

**This survey is designed to assess the need for local homes for local people in the civil parish of Colton.**

A Housing Needs Survey was carried out in Colton Parish 5 years ago which revealed 17 households in need of affordable housing. Although some local affordable housing has been taken up by Colton residents since then, it is suspected that with high house prices and low local wages, more affordable housing may be needed in the next 5 years. The Lake District National Park and South Lakeland District Council have asked Cumbria Rural Housing Trust to work with the community to re-assess housing needs for Colton Parish.

**If anyone in your household is in need of a house to buy, rent or build, now or in the next five years, please complete both Part 1 and Part 2.**

It is important that responses are realistic so please complete Part 2 if you or a member of your household has a housing need, or will have in the next five years. We want to reach all people who have any connection with the Parish and have a housing need here. If you need extra copies of the form for future separate households, please contact Cumbria Rural Housing Trust on 01768 210264

**Even if no-one in your household is in need of housing, please fill in Part 1.**

It will be helpful to give an overall picture of homes in Colton Parish. Planners need an overview of the housing situation; we welcome your views on housing, possible sites and other parish issues. Second home and holiday cottage owners are asked to complete the form too.

Please return your completed forms in the envelope provided by **16 April 2012**.

Thank you for your help.

*Judith Derbyshire*

Manager, Cumbria Rural Housing Trust

**See overleaf for FAQs**



# Cumbria Rural Housing Trust

Redhills House, Redhills Business Park, Penrith, Cumbria, CA11 0DT

T: 01768 210264 E: [email@crht.org.uk](mailto:email@crht.org.uk) W: [www.crht.org.uk](http://www.crht.org.uk)

## **Housing Needs Survey – Frequently asked questions**

### ***Why is this survey needed?***

A Housing Needs Survey was carried out in Colton Parish 5 years ago which revealed 17 households in need of affordable housing. Although some local affordable housing has been taken up by Colton residents since then, it is suspected that with high house prices and low local wages, more affordable housing may be needed in the next 5 years. The Lake District National Park and South Lakeland District Council have asked Cumbria Rural Housing Trust to work with the community to re-assess housing needs for Colton Parish. The results of the survey will give an independent snapshot of what housing needs to be built in the area, giving details of what size and type of tenure and what is needed for families, young people and for the elderly.

### ***What is Cumbria Rural Housing Trust?***

Cumbria Rural Housing Trust is an independent charity that researches housing needs in rural Cumbria and works to ensure homes are available and affordable for local people.

### ***What should I do if someone in my household needs housing in the parish?***

If anyone in your household is in need of a house to buy/rent/build now or in the next five years, please complete **both Part 1 and Part 2**. We also want to reach anyone else who lives outside of the area, who has a connection to the parish, including employees who work here, but live elsewhere. Also, people who have had to leave the area and have a need/want to move back.

### ***What if no-one in my household needs alternative housing?***

Even if no-one in your household is in need of housing, please fill in **Part 1**.

### ***Why do I need to give personal information?***

The personal information is needed so that Cumbria Rural Housing Trust can compare Colton Parish with other communities in Cumbria. Without this information, it will be difficult to decide whether to give priority to funding for affordable or local housing here rather than elsewhere. If you do not wish to answer some of the questions, leave them blank. However, to assess if a household is in need of affordable or local housing and cannot afford to buy on the open market, it is important that **all** the questions are completed in Part 1 and Part 2.

### ***What will happen to the information?***

Your information will be kept strictly confidential by Cumbria Rural Housing Trust. No details in the report will be identifiable to an individual and if you give your name and address it will not be passed on to anyone else without your permission. Only Cumbria Rural Housing Trust will see the forms.

### ***What do I do with my completed form?***

Please return your completed Housing Need survey form in the envelope provided by **16 April 1012**.

Extra forms and alternative formats are available from Cumbria Rural Housing Trust.

If you require help completing the housing needs survey form or have any queries please contact Cumbria Rural Housing Trust on 01768 210264.



## Cumbria Rural Housing Trust

Redhills House, Redhills Business Park, Penrith, Cumbria, CA11 0DT

T: 01768 210264 E: [email@crht.org.uk](mailto:email@crht.org.uk) W: [www.crht.org.uk](http://www.crht.org.uk)

Dear Employer,

A Housing Needs Survey was carried out in Colton Parish 5 years ago. The Lake District National Park and South Lakeland District Council have asked Cumbria Rural Housing Trust to work with the community to re-assess housing needs for Colton Parish. If you have any work colleagues who live outside Colton Parish, but who may have a need to live in the Parish, could you please ask them to contact us on 01768 210264 before **16 April 2012** 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.

Thank you for your assistance in this matter.

Yours faithfully,

Vicky Thirlwell

Administrator



Please can every household complete **Part 1**.

Complete **Part 2** if you need another home in the parish now or in the next five years

Alternative formats are available upon request.

**Part 1: Every household should complete this section**

**1. Please fill in the number of people living in your home**

Age	0-4	5-9	10-14	15-19	20-24	25-29	30-39
Male							
Female							
Age	40-49	50-59	60-69	70-79	80-89	89+	
Male							
Female							

• Which of the following describes your household?

- ☐ Single
 ☐ Couple
 ☐ Family - young children
 ☐ Family – Teenage children
 ☐ Family - adult children
 ☐ Other (please explain)
- .....

**2. What is the tenure of your home?**

- ☐ Own home no mortgage  
☐ Rent - Council or Housing Association  
☐ Rent from Private Landlord  
☐ Own home with mortgage  
☐ Shared ownership with Housing Association  
☐ Tied accommodation – to job  
☐ Live with parents or relatives  
☐ Other (please explain)

• Is this home...?

- ☐ Permanent residence
 ☐ Holiday let  
☐ Holiday home
 ☐ Second Home

**3. List the occupations of your household and the average miles travelled to work?**

Occupation	Distance (one way)

• Does any of your household work from home?

- ☐ Yes How Many? \_\_\_\_\_ No ☐

**4. How long have you lived in the parish?**  
..... years.

**5. Are additional homes required in the parish?**

- ☐ Yes
 ☐ No

If "Yes", then homes for whom? Tick all that apply.

- ☐ Young people
 ☐ Small families  
☐ Large families
 ☐ Single people  
☐ People with disabilities
 ☐ Elderly people  
☐ Other (please explain)
- .....

- ☐ Should the Parish use land or redundant buildings for Self-build or Conversion

**6. Would anyone in your household object to the construction of a small number of new homes in your village/hamlet to meet local need?**

- ☐ Yes
 ☐ No

• If yes, then explain your concerns:

.....

**7. Potential sites**

• Please list any sites in the parish that you think would be suitable for development.

1. ....

2. ....

3. ....

**8. Future housing need**

- Do you need to move to another home in this parish now or within 5 years?
 Yes ☐ No ☐

If YES please complete part 2 →

- Does anyone living with you need a separate home now or within 5 years?
 Yes ☐ No ☐

If YES please complete part 2 →

- How many members of your family have left this parish within 5 years?
 ☐

• Please give the reason for leaving.

- ☐ Lack of affordable housing
 ☐ Job elsewhere  
☐ Lack of public transport
 ☐ Further education  
☐ Marriage
 ☐ Other reason (please explain)
- .....

**Part 2: Complete this section with details of the household needing to move in the next 5 years**

**9. Details of household that needs to move**

Age	0-4	5-9	10-14	15-19	20-24	25-29	30-39
Male							
Female							
Age	40-49	50-59	60-69	70-79	80-89	89+	
Male							
Female							

• When are you in need of housing in this Parish?

- ☐ Now
 ☐ Within 12 months  
☐ Within 3 years
 ☐ Within 5 years

**10. Reasons for housing need**

• Why do you need to move? (tick all that apply)

- ☐ 1 Setting up home for the first time  
☐ 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 breakup  
☐ 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 give/receive family support  
☐ 16 To be closer to employment  
☐ 17 Other (please explain)

- .....  
 • Which of these is the main reason for moving?  
 Write number .....

**11. What are your present housing circumstances?**

- ☐ Own home with no mortgage  
☐ Own home with mortgage  
☐ Rent from Private Landlord  
☐ Rent from Council or Housing Association  
☐ Shared ownership with Housing Association  
☐ Tied accommodation – to job  
☐ Live with parents or relatives  
☐ Lodging with another household  
☐ Other (please explain)

- What kind of house do you live in (flat, semi-detached, terraced etc)

- How many bedrooms does your home have? .....

- Do you have central heating?

- ☐ No
 ☐ Yes, gas  
☐ Yes, oil
 ☐ Yes, electric

- ☐ Yes, solid fuel

- If no, how is your home heated?

- Do you have double glazing?

- ☐ Yes ☐ No

- What condition is your home in?

- ☐ Very good
 ☐ Good
 ☐ Fair  
☐ Bad
 ☐ Very bad

- If “bad” or “very bad”, please explain why (ie. cold, damp, draughty etc)

The answers in the next section help us assess how much you can afford to pay for new housing. **Any information given in this section Q12 – Q16 will be kept strictly confidential.**

**12. Renting**

- Do you receive housing benefit?

- ☐ Yes ☐ No

- If you rent your current home how much rent do you pay each week?

- ☐ Less than £50
 ☐ £51 - £75  
☐ £76 - £100
 ☐ More than £100

If more than £100 how much do you pay? £.....

**13. Home owners**

- How much do 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  
☐ £300,000-£350,000
 ☐ £350,000-£400,000  
☐ £400,000-£450,000
 ☐ Over £450,000

- Do you have a mortgage on your current home?

- ☐ Yes ☐ No

- How much do you owe? £.....

- How long does it have to run? ..... yrs

14. Income

• What is the gross (before tax) weekly income for those people who **need to move**.  
Income includes wages, pensions & Tax Credits. Do not include Housing Benefit, Child Benefit, Job Seekers Allowance or Council Tax Benefit. (tick one only)

• If this question not is filled in and you are in housing need, your response cannot be used to help justify the need for affordable housing.

<input type="checkbox"/> Under £100	<input type="checkbox"/> £101-£150	<input type="checkbox"/> £151-£200
<input type="checkbox"/> £201-£250	<input type="checkbox"/> £251-£300	<input type="checkbox"/> £301-£350
<input type="checkbox"/> £351-£400	<input type="checkbox"/> £401-£450	<input type="checkbox"/> £451-£500
<input type="checkbox"/> £501-£550	<input type="checkbox"/> £551-£600	<input type="checkbox"/> £601-£650
<input type="checkbox"/> £651-£700	<input type="checkbox"/> £701-£750	<input type="checkbox"/> £750-£800
<input type="checkbox"/> £800-£850	<input type="checkbox"/> £851-£900	<input type="checkbox"/> £900+

15. Do you have any savings that could be used to buy a home?

<input type="checkbox"/> No savings	<input type="checkbox"/> Under £5k	<input type="checkbox"/> £5k - £10k
<input type="checkbox"/> £10k - £20k	<input type="checkbox"/> £20k - £30k	<input type="checkbox"/> Over £30k

If over £30k, please state amount: £.....

Please do not include any equity from your home.  
This is covered in Q 13.

16. How many people who need to move are in the following types of employment?

No.	Occupation type
	Working full time
	Working part time
	Unemployed and seeking work
	Unemployed and not seeking work
	Retired
	In full time further/higher education
	Other (please explain)

• List the occupations of **those needing to move** and the average miles travelled to work.

Occupation	Distance (one way)
1.	
2.	
3.	
4.	

• Do any of **those needing to move** work from home?

☐ Yes    How Many?    .....    No    ☐

• In which villages/towns do they work?

1. ....

2. ....

3. ....

4. ....

• How long have they worked in each place?

	Less 1 yr	1-3 yrs	3-5 yrs	5+ yrs
1.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

17. What type of home do you need? What is the minimum number of bedrooms you would be able to accept?

	1 bed	2 bed	3 bed	4 bed	5 +
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)					

	Yes	No
• Are you registered on the Local Authority housing register/ waiting list?	<input type="checkbox"/>	<input type="checkbox"/>
• Are you registered on any local Housing Association waiting list?	<input type="checkbox"/>	<input type="checkbox"/>
• Are you registered on any local Private Landlord waiting list?	<input type="checkbox"/>	<input type="checkbox"/>

• Does anyone **needing to move** require:

<input type="checkbox"/> Access for wheelchair	<input type="checkbox"/> Accommodation on one level
<input type="checkbox"/> Sheltered housing	<input type="checkbox"/> Help with personal care

• Please tell us more about any health or mobility problems.

.....

.....

.....

• Which would best suit your housing need?

<input type="checkbox"/> Renting	<input type="checkbox"/> Buying on open market
<input type="checkbox"/> Residential care	<input type="checkbox"/> Shared ownership
<input type="checkbox"/> Sheltered housing	<input type="checkbox"/> Self build/conversion
<input type="checkbox"/> Other (please explain) .....	

• Do you feel there is a lack of suitable existing housing to meet your needs? ☐ Yes ☐ No

• If you wish to buy your own home, what could you afford?

<input type="checkbox"/> Under £75,000	<input type="checkbox"/> £75,000-£100,000
<input type="checkbox"/> £100,000-£125,000	<input type="checkbox"/> £125,000-£150,000
<input type="checkbox"/> £150,000-£175,000	<input type="checkbox"/> £175,000-£200,000
<input type="checkbox"/> £200,000-£250,000	<input type="checkbox"/> £300,000+

If more than £300,000, please state amount: £.....

- If you wish to rent a home, what level of rent do you think you could afford?

- |  |  |
|--|--|
| <input type="checkbox"/> Less than £62.50  | <input type="checkbox"/> £112.75 - £125.00 |
| <input type="checkbox"/> £62.75 - £75.00   | <input type="checkbox"/> £125.25 - £137.50 |
| <input type="checkbox"/> £75.25 - £87.50   | <input type="checkbox"/> £137.75 - £150.00 |
| <input type="checkbox"/> £87.75 - £100.00  | <input type="checkbox"/> £150.25 or more   |
| <input type="checkbox"/> £100.25 - £112.50 |  |

### 18. Where would you like to live in the parish?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

- Please give the reasons for your first choice.

- ☐ I was born/grew up in Colton Parish
- ☐ I live in Colton Parish now
- ☐ I am currently employed in Colton Parish and I have been employed here for..... years

If employed in parish only, where do you live now?

.....

- ☐ I have close family ties in this Parish
- ☐ I need to move to take up employment in Colton Parish
- ☐ Other (please explain)

### Contact details - optional

We may need to contact you for more information about your needs. Information will be kept strictly confidential by Cumbria Rural Housing Trust under the Data Protection Act. Your name and address will not be passed on to any other party.

Name:	Address:
	Postcode:
Tel:	Email:

### Comments:

### Thank you

Thank you on behalf of Cumbria Rural Housing Trust and Colton Parish Council for taking the time to complete the survey. Please return in the enclosed stamped addressed envelope.

**CLOSING DATE: 16 April 2012**

If you have any questions about the survey contact:

Cumbria Rural Housing Trust, Redhills Business Park, Penrith, Cumbria. CA11 0DT. Tel: 01768 210264

Email: [email@crht.org.uk](mailto:email@crht.org.uk)

Data Protection Registration Number Z810236X

Charity No. 1064136 Company No. 2920997