

Cumbria Rural Housing Trust

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Crosby Ravensworth Parish



Housing Needs Survey Report February 2008



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Crosby Ravensworth Parish

Housing Needs Survey February 2008

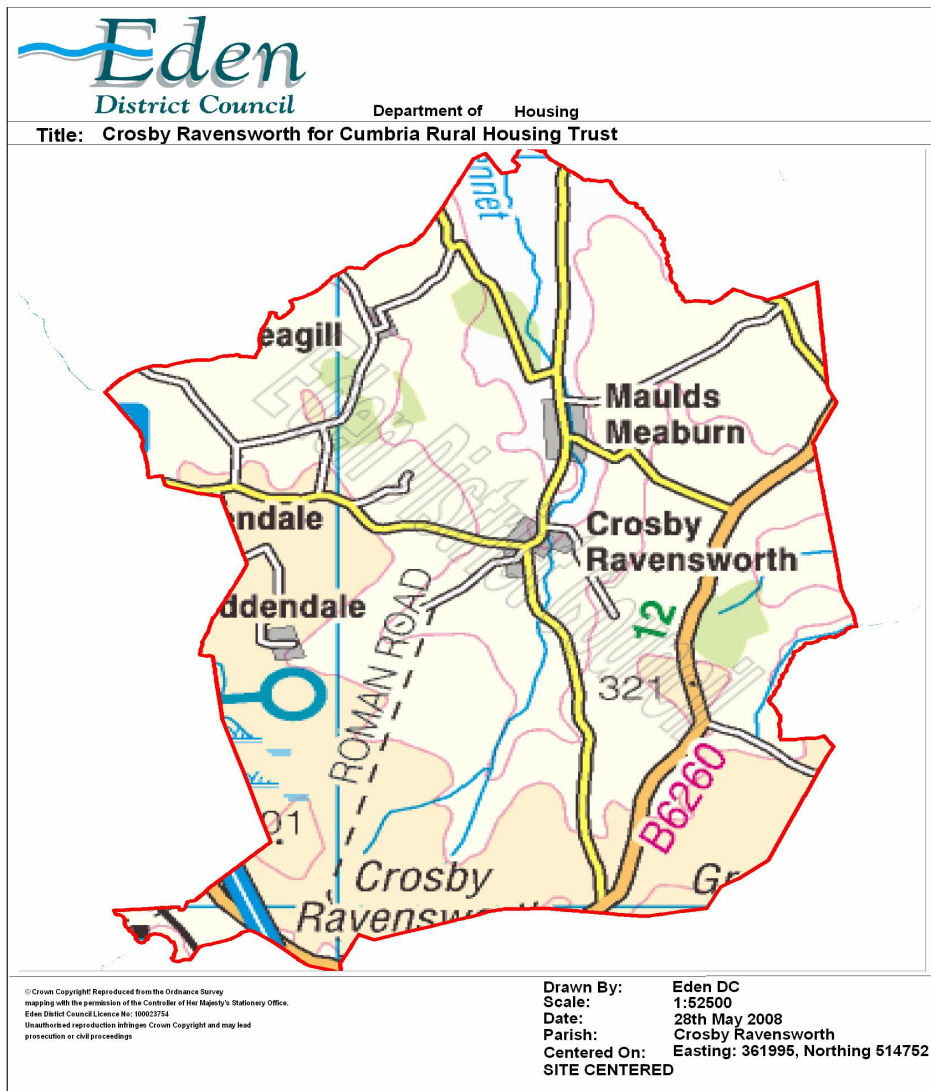
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Crosby Ravensworth Housing Needs Survey 2008

1. Return Rate and Map of Survey Area

Requested Return Date	Parish Surveyed	No. of survey forms issued	No. of survey forms returned	Return Rate (%)
11 February 2008	Crosby Ravensworth	275	149	54.18



Crosby Ravensworth 2008 Housing Needs Survey

Key Findings

The Survey

275 survey forms were delivered by hand to the parishioners and businesses of Crosby Ravensworth (100%). The survey was delivered with the Community Plan questionnaire by local volunteers. 149 households returned their completed forms for the housing survey. This is a return rate of 54.18% which is well above the average 30.74% return rate for this type of survey in Cumbria since 2003. The national average is 35%.

Of the returned forms, 35 (23.49%) responded, saying that either the whole household or someone living in the household needs to move, within the parish, in the next 5 years. This will be analysed further in the conclusion to this report. In Cumbria since 2003 on average 17.83% of returned survey forms, completed by Cumbria Rural Housing Trust, have identified a local housing need.

This brief report details the information derived from these 35 survey responses who expressed a need. None of the households are on the Local Authority or Housing Association register or waiting list.

Housing Need

1. Of the 35 households indicating a housing need, we consider that 23 are in need of affordable housing within the Crosby Ravensworth Parish area.

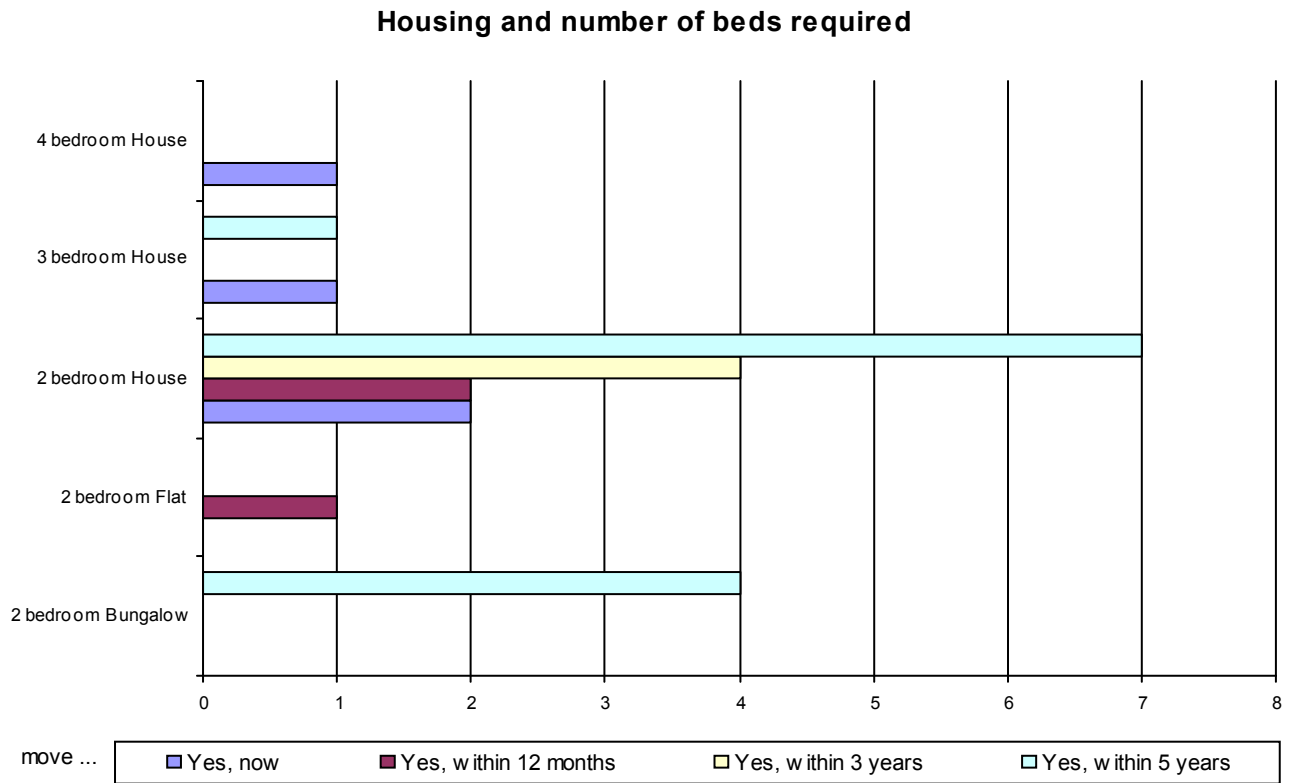
4	Now
3	Within 12 months
4	Within 3 years
12	Within 5 years

We consider that 11 households do not fit the criteria of being in need of affordable housing. 1 further household is in need but states another parish as a first preference.

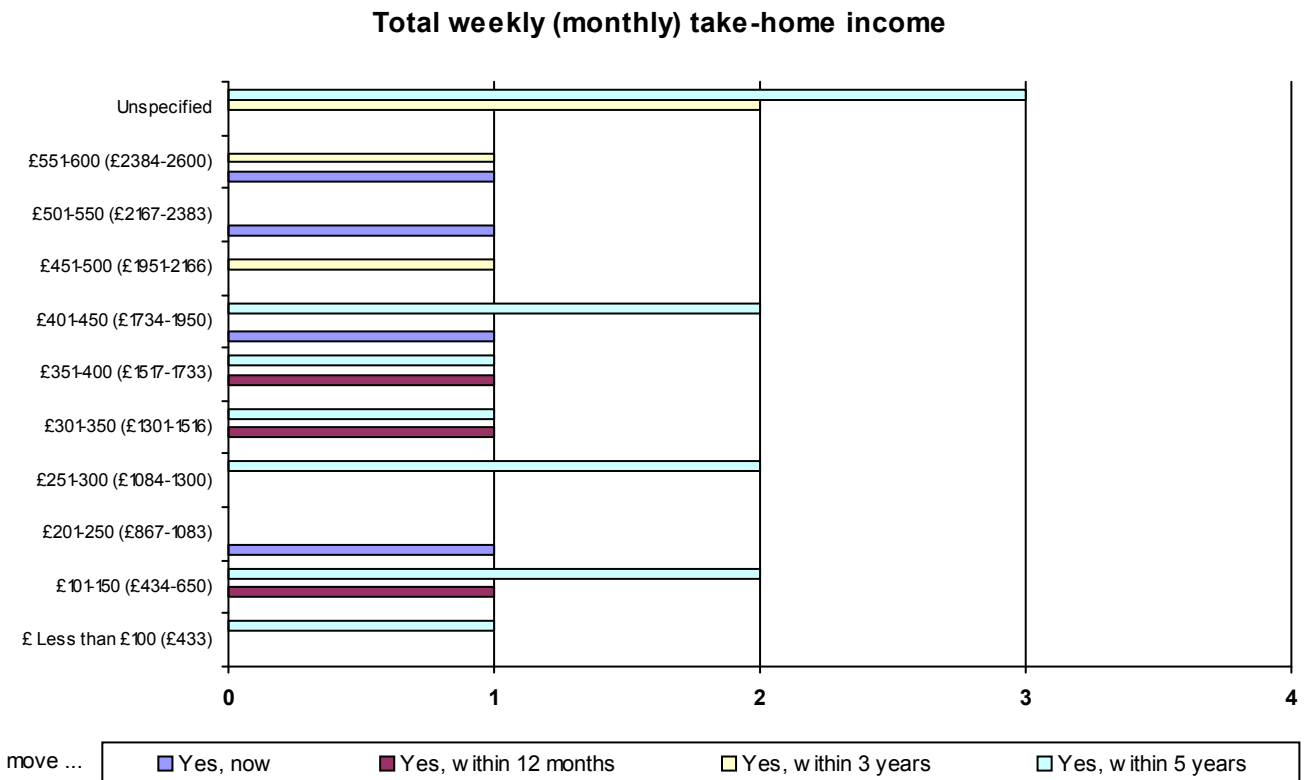
2. The current household types of these 23 are:

Household	Now	< 12 months	< 3 years	< 5 years
Not specified	0	0	0	1
Adult children family	3	2	3	5
Couple	1	0	1	2
Family with both young & adult	0	1	0	0
Mother and daughter	0	0	0	1
Single	0	0	0	1
Young children family	0	0	0	2

4. The needed property types indicated by responses from these 23 are:



5. The total weekly (monthly) take-home income of the 23 households with a housing need are:



Crosby Ravensworth Housing Needs Survey 2008

3. Methodology, Analysis and Recommendations

Background

Crosby Ravensworth Parish is made up of the villages of Crosby Ravensworth (approx. 150 households) Maulds Meaburn (Aprox. 100 households) and Reagill (with aprox.30 households) and the outlying farms and properties lying within the parish boundary which extends from Shap Wells in the South west , to Winter Tarn in the west ,Barnskew in the north, Dryevers in the East, and Blasterfield in the South east. All three villages are made up of an attractive mix of vernacular housing styles typical of the area over the past 500 years. In the parts of Crosby Ravensworth and Maulds Meaburn included in conservation areas little additional housing has been allowed with the exception of the conversion of redundant "long barns" attached to former farm houses. This has been particularly the case in Maulds Meaburn with 8 new semi detached homes from this source. Another marked change over the last 50 years has been from a community dominated by privately rented cottages and farms to an increased incidence of owner occupation .More than 20 privately rented cottages remain plus more than 12 farms. The latter are in effect tied homes which must be vacated when the current tenant wishes to retire. All six of the previous Council houses were bought by their tenants when the Thatcher Government implemented the "right to buy" legislation which has been extended subsequently by succeeding governments. The Parish is fortunate that all those households have stayed local but these moves, combined with the desirability of village homes to those from outside Cumbria able to pay higher prices for those properties that do come on the market, has left little chance for locals to buy in their "home" villages if they are on local average wages.

The only remaining form of "social" rented housing are 3 properties owned by the Crosby Ravensworth School Trustees, 2 owned by the Crosby Ravensworth Combined Relief of Need Charity and 1 owned by the Parish Council. Four recently built homes in Crosby Ravensworth do retain local occupancy clauses if they were to come to market.

For some time the parish Council and Governors of the Primary school had been concerned about the difficulties for young people in the area to get started on the housing ladder and the knock on effect on the viability of the school roll with few growing families in the parish, plus a steady stream of older local residents, especially farmers, having to move into Penrith or Appleby on retirement. This awareness was the driving force that led to conducting a Community Plan and Housing survey to gather evidence of local need and to influence County and District planning policy of the need for change.

The Survey

The survey was commissioned by Impact Housing Association, working closely with the community. The Manager of CRHT attended a meeting of the Lyvennet Valley Community Plan Group (which covers Crosby Ravensworth and Kings Meaburn parishes) and discussed the survey and the possible options once the survey was complete. It was agreed that as the Community Plan was underway covering the 2 parishes, which are geographically very close and strongly linked, that the housing needs surveys should be undertaken at the same time but separately for the 2 parishes.

The Community Plan questionnaire was being devised so it was agreed to delay the Housing Needs Survey until the 2 questionnaires could be delivered out together with a letter from the Community Plan Group to explain the background and need for the surveys.

Survey forms were delivered by hand by the Lyvennet Valley Community Plan Group and volunteers to every house in the survey area, including second homes, holiday homes and businesses i.e. 100% distribution. The letter sent with the survey form explained the importance of the survey, encouraging people to return the completed form to Cumbria Rural Housing Trust. The

letter also explained that further copies of the form were available for households with people with separate housing needs, or for businesses with employees who needed to live locally. A prepaid return envelope was provided with all the survey forms distributed, so households could send the form direct back to the Trust.

The Community Plan Group, with parish councillors and volunteers, then worked to promote the importance of the survey to the local community, with information about the surveys in the local newsletter, The Lyvennet Link, and through word-of-mouth. The hard work done by the volunteers to distribute and collect the survey forms resulted into a high return rate for the Community Plan survey and for the Housing survey.

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

House Prices

House prices of house sales per quarter, for the period July 06 – July 07, for Crosby Ravensworth Parish (including Maulds Meaburn and Reagill) are included in the survey area, were obtained from the Land Registry and can be found at the end of the report. Details from www.landreg.gov.uk/propertyprice/interactive

Open Market Prices

House Prices for houses for sale on the open market at the current time were obtained on the 5th September 2007 from Rightmove and can be found at the end of the report. Details from www.rightmove.co.uk, and further updates were taken in 2008.

There was generally an issue of lack of information about house prices in the area, due to the few properties of the different types that come on the market, and with the delay in the production of the report, and with the change in house prices in late 2008, some further information was obtained from a local estate agent. However the information on house prices used to assess the need was that which was relevant at the time of the survey.

Affordability Calculations

To determine whether households could afford to buy a house on the open market in the survey area, the above information was used along with information on household income.

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

In summary:

Of the 35 households completing Part 2 forms, **23** households were identified in need of affordable housing in Crosby Ravensworth parish.

11 households were judged not to be in need of affordable housing, and 1 was assessed in need of affordable housing, but gave another parish as the 1st preference and would be eligible in that parish.

Affordable Housing Type	Number Required
2 bed Flat	1
2 Bed House	15
3 Bed House	2
4 bed House	1
2 bed Bungalow	4
TOTAL	23

Crosby Ravensworth Parish:
Recommendations for Shared Ownership/Shared Equity or renting, showing current tenure.

Column A Assumes Shared Ownership/Equity possible only at or above 75% share of a house
- i.e. they can afford over £112,500 for a 75%+ share of a house valued at £150,000

Column B Assumes Shared Ownership/Equity possible only at or above 50% share of a house
- i.e. they can afford over £75,000 for a 50%+ share of a house valued at £150,000

Column C Assumes Shared Ownership/Equity possible over 25% share of a house –
i.e. they can afford over £37,500 for a 25% share of a house valued at £150,000 or more.

Column A

Column B

Column C

Yes	Recommendation – assuming SO/SE above 75%		Recommendation – assuming SO/SE above 50%		Recommendation – assuming SO/SE above 25%	
	Rent	SO/SE	Rent	SO/SE	Rent	SO/SE
2 bed Flat - £120k	1	-	-	1	-	1
2 Bed House - £150k	14	1	13	2	8	7
3 Bed House - £170k	2	-	-	2	-	2
4 bed House - £190k	1	-	-	1	-	1
2 bed Bungalow - £150k	2	2	2	2	1	3
Totals	20	3	15	8	9	14

Total Households = 23

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

Please note that we have taken a householder's equity into account when calculating the Affordability Potential, that is, the value of their house minus the amount of mortgage left to pay (in addition to income and savings where stated). Given the current housing climate, it is possible this equity may become negligible in future years, or for some, negative. As always, this housing needs survey offers a snapshot view of the housing climate in the parish.

Those households assessed as not in need in the parish or want affordable housing elsewhere	Number
Insufficient information to make a judgment	1
States wants to move away	1
Can satisfy needs on open market	4
Present accommodation suitable	5
Does not fit other Eden DC criteria	1
Total 'No's	12

Recommendations and other issues to be considered -

As of the 23 of the households in need of affordable housing, many are young people leaving their parents' home and setting up house on their own, the need at present is for mainly 2 bed accommodation, and as some of them are still students, much of this need will not materialise for 3 - 5 years. Realistically, some of these young people will leave the area for work and other reasons, and some will form couples and have children, so it may be better to take a phased approach, looking at providing for the immediate need in the next 3 years, and in the long term, to look at building fewer 2 bedroom properties and more 3 bed properties, to allow a more stable community, with couples able to stay in the area once they have had their children. Once the initial housing is provided, some form of reassessment may be needed to see what the remaining need is.

The households in need are generally on low incomes, so most are in need of rented accommodation at present. Some household's incomes may rise in the coming years, but only a few could afford shared ownership type housing at the 25% level, which is below what is generally acceptable, as 40 – 50% shared ownership is more usual.

There are generally very few people on the local housing registers. However, although this may be to do with people neglecting to register perhaps because of a perception that their circumstances would not merit a place on the waiting lists. Young single people, male and female, for example, are as entitled to a place on a waiting list, with respect to the long term if they are keen to remain in the parish, work in the parish and perhaps in the future bring up families in the parish. Yet often these households or individuals seem to be under the impression that they will remain low on the waiting lists because they do not have a family; and therefore neglect to sign up in the first place. It could be a role for the Parish Council and Community Plan Group to look to promote the housing registers to local people, and to learn more about the Choice Based letting system that may be introduced soon.

Please note that we have taken a householder's equity into account when calculating the Affordability Potential, that is, the value of their house minus the amount of mortgage left to pay (in addition to income and savings where stated). Given the current housing climate, it is possible this equity may become negligible in future years, or for some, negative. As always, this housing needs survey offers a snapshot view of the housing climate in the parish.

No.	Reasons given by respondent for being in need of alternative housing.	Reason for needing to be in the Locality	Housing Aspiration/ Need (What the respondent would prefer)	In Housing need, as assessed against criteria (inc. reasons, & assessment how need met), plus Affordability Potential (AP)	Needs	Number	Recommend	Bed rooms
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Those assessed as in need of Affordable Housing

1	Adult child Move within 3 years First independent home Couple setting up home together	Live in Parish now (over 10 yrs)	2 bed house Buy on open market/Shared ownership Maulds Meaburn	Yes in Need 2 Bed House Rent AP: £56,500	Y	1	R	2
2	Adult children Move within 5 years First independent home	Live in parish now (over 10 yrs) Currently employed in this parish <i>Born/grew up in parish.</i> <i>Close family ties in this parish</i>	2 bed house Buy on open market Crosby Ravensworth	Yes in Need 2 Bed House Rent AP:£30,341	Y	2	R	2
3	Adult children Reasons not given	Live in this parish now (over 10 years) Currently employed in this parish <i>Born/grew up in this parish</i> <i>Close family ties in this parish</i>	2 bed house Buy on open market Crosby Parish	Yes in Need 2 Bed House Rent AP:£40,950	Y	3	R	2
4	Adult child Move within 5 years First independent home	Live in parish now (over 10 years) <i>Born in this parish</i> <i>Close family ties</i>	3 bed house Buy on open market Crosby Ravensworth	Yes in Need 2 Bed House Rent AP: low	Y	4	R	2
5	Adult child Move within 5 years First independent home	Live in parish now (over 10 years) <i>Born in this parish</i> <i>Close family ties</i>	3 bed house Buy on open market Reagill	Yes in Need 2 Bed House Rent AP: Low	Y	5	R	2
6	Adult child (ren) First independent home	Live in Parish now (over 10 years) Currently employed in this parish <i>Born in this parish</i>	3 bed house Shared ownership Crosby Ravensworth	Yes in Need 2 Bed House Rent AP: Low	Y	6	R	2

No.	Reasons given by respondent for being in need of alternative housing.	Reason for needing to be in the Locality	Housing Aspiration/ Need (What the respondent would prefer)	In Housing need, as assessed against criteria (inc. reasons, & assessment how need met), plus Affordability Potential (AP)	Needs	Number	Recommend	Bed rooms
7	Adult child Move within 5 years First independent home	Live in parish now (5-10 years)	1 bed house Shared ownership Crosby Ravensworth	Yes in Need 2 Bed House Rent AP: Low	Y	7	R	2
8	Adult child Move now First independent home Couple setting up home together	Live in parish now (over 10 years) <i>Born in this parish</i> <i>Close family ties</i>	2 – 3 bed house Buy on open market Newby	Yes in Need 2 Bed House Rent AP: £43,450	Y	8	R	2
9	Couple Move within 5 years Private tenancy need more security House in bad condition.	Live in parish now (over 10 years) Currently employed in this parish <i>Born in this parish</i> <i>Close family ties</i>	3 bed house Buy on open market Crosby Ravensworth	Yes in Need 2 Bed House Rent AP: £59,050	Y	9	R	2
10	Couple Move now Private tenancy – need more security. Renting, would like to buy. Present home in poor condition.	Live in parish now (over 10 years) Currently employed in parish.	2 or 3 bed House Buy on open market Maulds Meaburn	Yes in Need 2 Bed House Rent AP: £66,590	Y	10	R	2
11	Adult child Move within 3 years First independent home	Live in parish now (over 10 years) <i>Born in this parish</i> <i>Close family ties</i>	3 bed house Renting Crosby Ravensworth	Yes in Need 2 Bed House Rent AP: Low	Y	11	R	2
12	Adult child Move within 12 months First independent home	Live in parish now (over 10 years) <i>Born in this parish</i> <i>Close family ties</i>	2 bed house Shared ownership Crosby Ravensworth	Yes in Need 2 Bed House Rent AP: £22,841	Y	12	R	2
13	Couple Move with 5 years Private tenancy ending shortly	Live in parish (over 10 years) <i>Currently employed in this parish</i>	3 bed house Self build on own land Maulds Meaburn	Yes in Need 2 Bed House Rent or Self Build on own land if can afford AP:Low	Y	13	R/Self Build	2

No.	Reasons given by respondent for being in need of alternative housing.	Reason for needing to be in the Locality	Housing Aspiration/ Need (What the respondent would prefer)	In Housing need, as assessed against criteria (inc. reasons, & assessment how need met), plus Affordability Potential (AP)	Needs	Number	Recommend	Bed rooms
14	Single Move within 5 years Present home too large Present home too expensive Maintenance too much	Live in parish now (6 years)	2 bed bungalow Renting Crosby Ravensworth	Yes in Need 2 Bed Bungalow Rent AP:£25,341	Y	1	R	2
15	Family, adult children Move within 5 years In tied housing, need more security	Currently employed in this parish	3 bed bungalow Renting Crosby Ravensworth	Yes in Need 2 Bed Bungalow Rent AP:£52,550	Y	2	R	2
16	Couple Move within 3 years Moved away and wish to return To be closer to a parent or dependant.	<i>Born in this parish</i> <i>Close family ties</i>	3 bed house Buy on open market Crosby Ravensworth	Yes in Need 2 Bed House Shared ownership/ shared equity AP:£130,767	Y	1	SO/SE	2
17	Couple Move within 3 years Present home too small	<i>Born/grew up in this parish</i> <i>Close family ties in this parish</i>	3 /4 bed house Buy on open market Crosby Ravensworth	Yes in Need 2 Bed House Shared ownership/ shared equity AP:£110,130	Y	2	SO/SE	2
18	Adult child Move now/within 12 months First independent home	Live in this parish now (over 10 years) Currently employed in this parish <i>Born/grew up in this parish</i> <i>Close family ties in this parish</i>	1-2 bed flat Renting Buying on open market Shared ownership Crosby Ravensworth	Yes in Need 2 Bed Flat Shared ownership/ shared equity AP:£70,750	Y	1	SO/SE	2
119	Couple Move within 5 years Present home too large Present home too expensive	Live in parish now (over 10 years) <i>Close family ties in this parish</i>	2 bed bungalow Buy on open market	Yes in Need 2 Bed Bungalow AP:£163,000	Y	1	SO/SE	2

No.	Reasons given by respondent for being in need of alternative housing.	Reason for needing to be in the Locality	Housing Aspiration/ Need (What the respondent would prefer)	In Housing need, as assessed against criteria (inc. reasons, & assessment how need met), plus Affordability Potential (AP)	Needs	Number	Recommend	Bed rooms
20	Parent and adult child Move within 5 years Present home too expensive	Live in parish now (4 years)	2 bed bungalow Buy on open market Crosby Ravensworth	Yes in Need 2 Bed Bungalow AP:£200,000	Y	2	SO/SE	2
21	Adult child Move now Family setting up home together	Live in this parish now (over 10 years) <i>Born/grew up in this parish</i> <i>Close family ties in this parish</i>	4 bed house Buy on open market Crosby Ravensworth	Yes in Need 3 Bed House Share ownership/ shared equity AP:£94,210	Y	1	SO/SE	3
22	Family – young children Move within 5 years Present home too expensive Renting but would like to buy	Live in parish now (over 10 years)	3 bed house Shared ownership Maulds Meaburn	Yes in Need 3 Bed House Shared ownership/ shared equity AP:£79,850+	Y	2	SO/SE	3
23	Family, adult children Move now Present home too small Private tenancy, need more security Renting but would like to buy Present home in bad condition.	Live in parish now <i>Close family ties</i> <i>Proximity of established school</i>	4 bed house Shared ownership Crosby Ravensworth	Yes in Need 4 Bed House Shared ownership/ shared equity AP: £81,670	Y	1	SO/SE	4
In need of Affordable Housing but not in Crosby Ravensworth Parish								
1	Couple Move within 5 years First independent home Couple setting up home together Renting, would like to buy Moved away and wish to return	Live in parish now (over 10 years) Currently employed in this parish <i>Close family ties</i>	2 bed house Renting	Yes in Need But appear to live outside parish. AP: £49,010	(Y)			
Those assessed as not in need of affordable housing								
1	Single Move within 12 months Private tenancy need more security Renting would like to buy	Live in parish now (over 10 years) <i>Close family ties</i>	2 bed house Buy on open market Crosby Ravensworth	Not in need Present housing adequate AP:£136,450	N			

No.	Reasons given by respondent for being in need of alternative housing.	Reason for needing to be in the Locality	Housing Aspiration/ Need (What the respondent would prefer)	In Housing need, as assessed against criteria (inc. reasons, & assessment how need met), plus Affordability Potential (AP)	Needs	Number	Recommend	Bed rooms
2	Adult child Move within 12 months Couple setting up home together	None given (Parents residence (over 10 years))	3 bed house no further info given	Insufficient information to assess. AP:£141,141	N			
3	Family and adult child Move now Move within 12 months Couple setting up home together Present home too small	Live in parish now (over 10 years) Currently employed in this parish <i>Close family ties in this parish</i>	4 bed house Buy on open market Maulds Meaburn	Not in need of Affordable Housing as present home adequate AP:£222,405	N			
4	Family, young children Move within 12 months Would like to live in parish for family reasons	<i>Close family ties</i>	4 bed house Buy on open market Crosby Ravensworth	Not in need. Likely to be able to satisfy need on open market. AP:£216,101+	N			
5	Family, young children Move now Present home too small	Live in parish now (6 years) <i>Schooling for children</i>	4 bed house Buy on open market	Not in need as able to satisfy need on open market. AP:£326,850	N			
6	Family, young children Move within 5 years Renting, would like to buy	Live in parish now (5-10 years)	3 bed house Buy on open market/shared ownership Maulds Meaburn	Not in need Present accommodation is adequate AP: £56,550	N			
7	Couple Move within 3 years Present property for second home holiday use only	<i>Live only part of the year in parish.</i>	3 bed house Buy on open market Maulds Meaburn	Not in need. Do not fit local criteria. AP:£104,250	N			

No.	Reasons given by respondent for being in need of alternative housing.	Reason for needing to be in the Locality	Housing Aspiration/ Need (What the respondent would prefer)	In Housing need, as assessed against criteria (inc. reasons, & assessment how need met), plus Affordability Potential (AP)	Needs	Number	Recommend	Bed rooms
8	Family, adult children Move within 5 years Private tenancy, need more security Renting but would like to buy	Live in parish now (3 years)	3 bed house Buy on open market Maulds Meaburn	Not in need Present accommodation is adequate AP: £123,140	N			
9	Couple Move within 5 years Retirement	Live in parish now (over 10 years) <i>Close family ties</i>	2 bed bungalow Buy on open market Maulds Meaburn	Not in need State can buy on the open market AP: £?	N			
10	Family, young children Move within 5 years Private tenancy, need more security Renting, would like to buy	Live in parish now (3 years)	5 bed house Buy on open market Crosby Ravensworth	Not in need Present accommodation is adequate. AP: £79,170	N			
11	Family, young children Move within 3 years To be closer to employment To be closer to school	Currently employed in this parish <i>Born in this parish Close family ties</i>	4 bed house Buy on open market Crosby Ravensworth	Not in need Able to satisfy need on open market AP: £379,850	N			



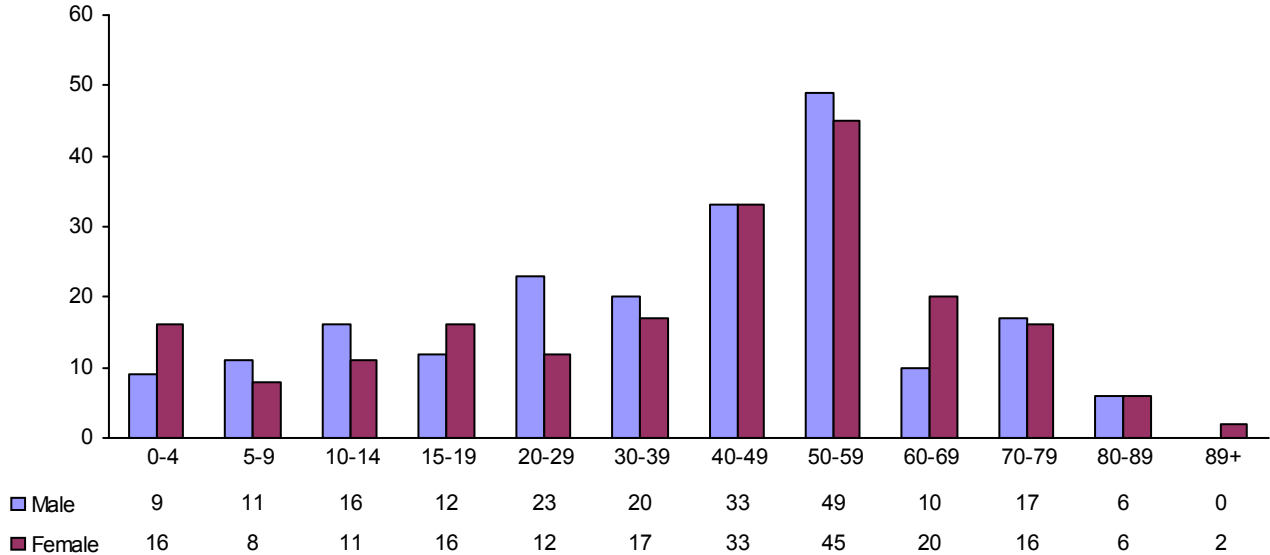
Crosby Ravensworth 2008

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

275 survey forms issued 149 survey forms returned

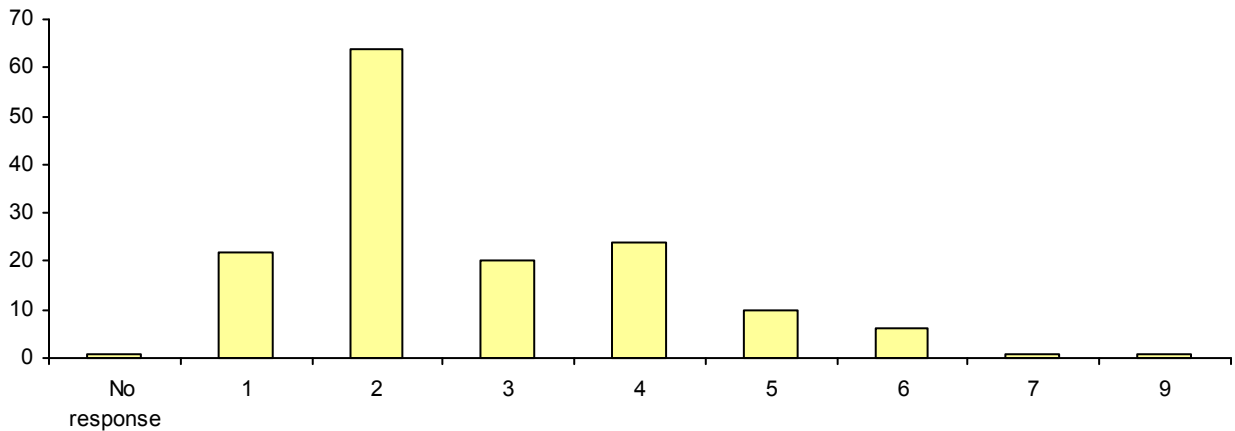
1. YOUR HOUSEHOLD

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



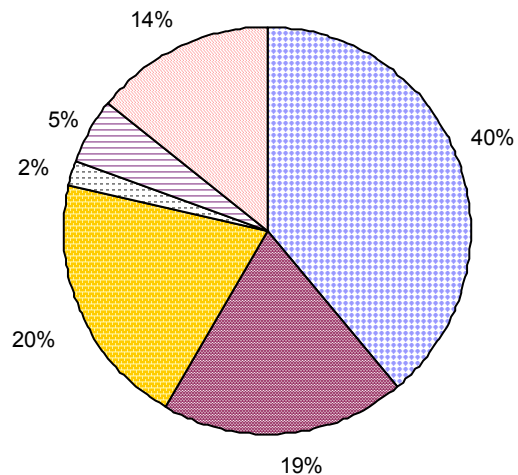
148 survey forms completed this question

Number of people living in your home ...



Which best describes your household?

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



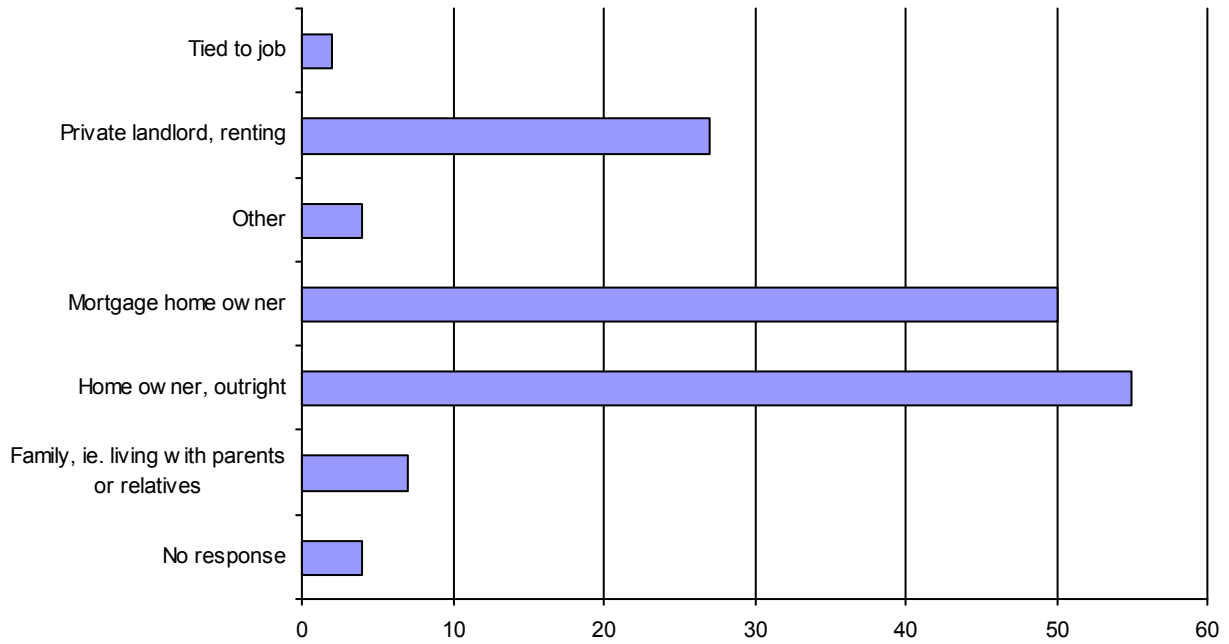


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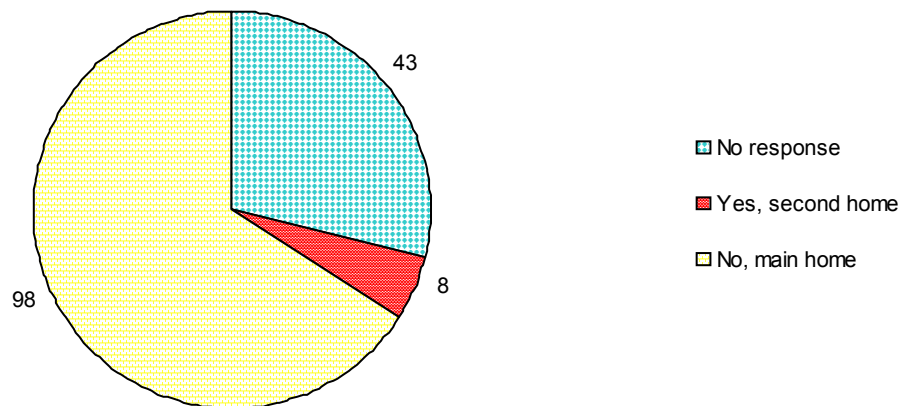
2. WHAT IS THE TENURE OF YOUR HOME?



Other ...

- 1 Half owned
- 1 Owned by family
- 1 Renting from Parish Council

Is this your second home?





Crosby Ravensworth 2008

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

275 survey forms issued

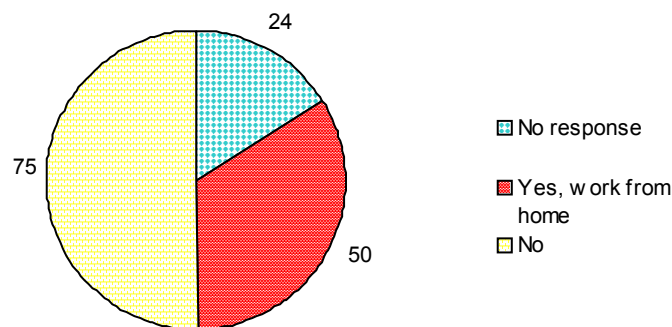
149 survey forms returned

3. YOUR HOUSEHOLD'S EMPLOYMENT

Jobs ...

4	Accountant	1	Administration	1	Administrator
1	Adult Education instructor	1	Agricultural Contractor	1	Architect
1	Architectural Technician	3	B & B owner	1	Bar Worker
1	Beautician	1	Beauty Therapist	4	Builder
1	Business Consultant	1	Cable Work	1	Car repair
1	Care Assistant	3	Carer	1	Catering
1	Cattery proprietor	1	Chartered surveyor	1	Chef
2	Civil servant	1	Cleaner	1	Cleaner/Secretary
2	Company Director	2	Consultant	3	Cook
1	Craftsman	1	Development Director	1	Digger Driver
5	Director	2	Director Creative Consultancy	1	Distribution Operative
1	Domestic Cleaner	2	Driver	1	Drystone Waller
1	Education Consultant	1	Education Researcher	1	Electrician
1	Emergency Services	2	Engineer	1	Env Health Officer
1	Events/wedding Manager	2	Farm worker	31	Farmer
1	Florist	1	Franchise supp manager	3	Furniture Maker
1	Garage Proprietor	1	Graphic artist	1	H R manager
2	Headteacher	8	HGV Driver	1	Hotelier
1	House Keeper	7	Housewife	1	Internal designer
1	Joiner	1	Local Gvt Officer	1	Logistics Operative
1	Machine Programmer	1	Management Consultant	3	Manager
1	Managing director	1	Mechanic	5	Medical
1	Office Clerk	1	Plumber	2	Police
1	Postman	1	Project Worker	2	Publican
1	Quantity Surveyor	1	Railway engineer	1	Receptionist
1	Restaurant Manager	1	Retail	1	Retail assistant
33	Retired	1	Road Worker	1	Roadside Mechanic
1	Roadworker	1	School	1	School Supervisor
1	Scientist	5	Self Employed	1	Service Manager
1	Shepherd/Stockman	1	Shop assistant	1	Solicitor
1	Sound Technician	1	Stone Mason	2	Stonemason
1	Store Assistant	1	Storeman	3	Student
1	Student - away termtime	1	Surveyor/Project Manager	1	Taxi Driver
12	Teacher	1	Tree planting etc	1	Unemployed
3	University Lecturer	1	Vet	1	Website designer
1	Weighbridge Operative				

Does any of your household work from home?



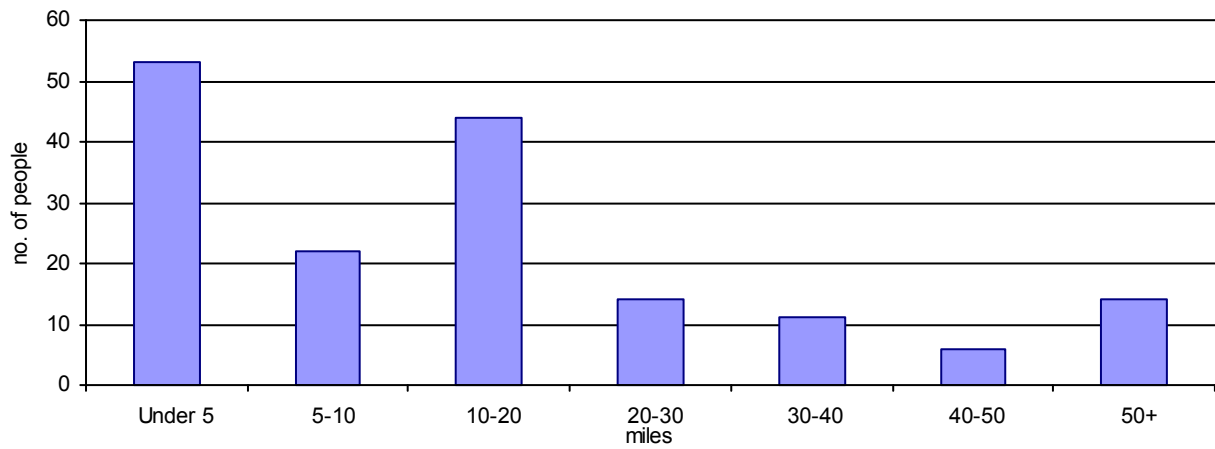


Crosby Ravensworth 2008

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

275 survey forms issued 149 survey forms returned

How far does your household travel to work?



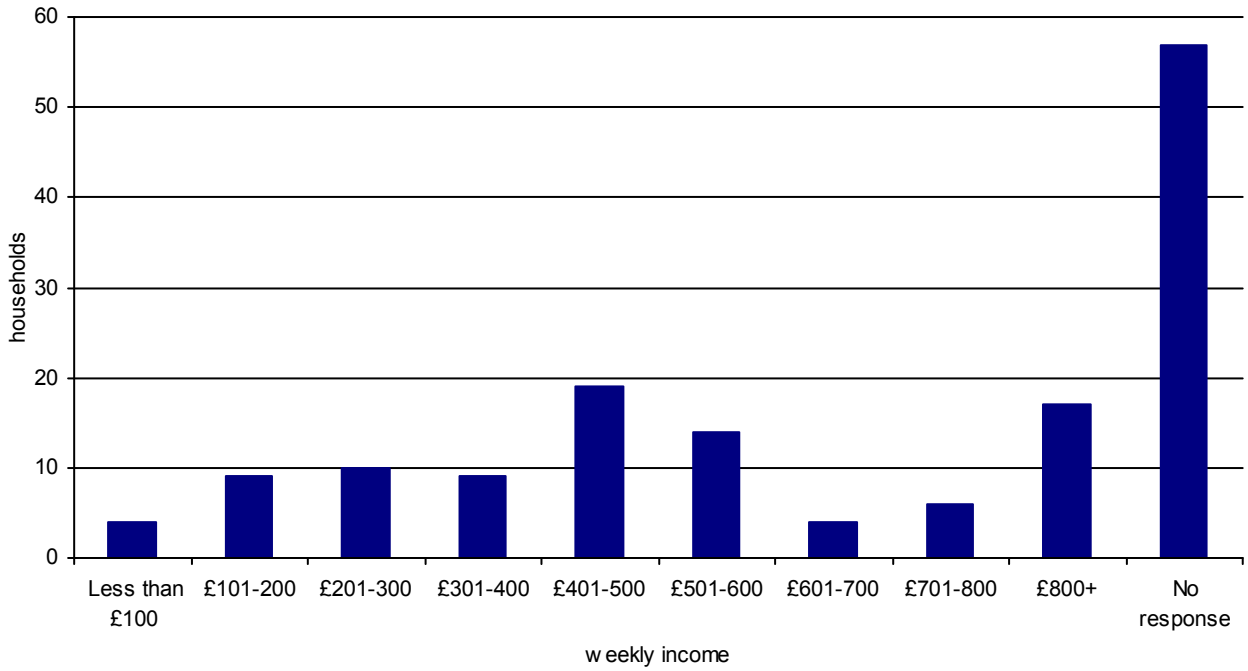


Crosby Ravensworth 2008

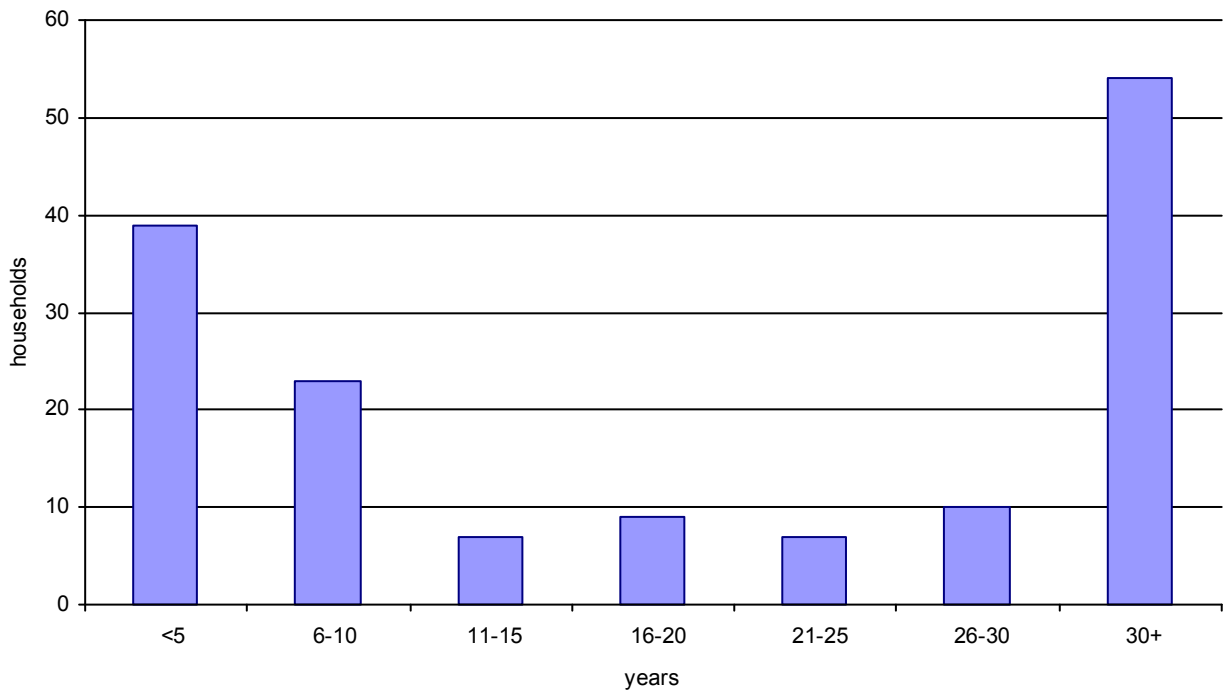
Cumbria Rural Housing Trust - Housing Needs Survey -
Responses to Part 1 (Questions 1 to 8) - completed by everyone

275 survey forms issued 149 survey forms returned

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



4. HOW LONG HAVE YOU LIVED IN THIS PARISH?



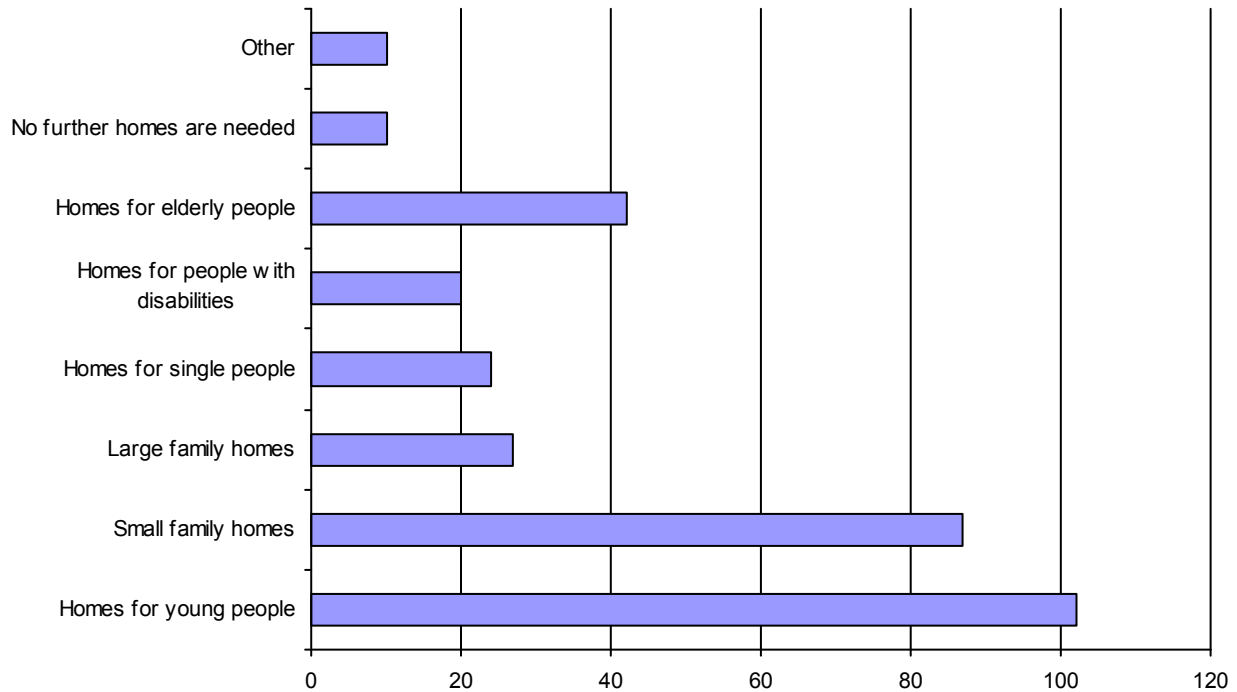


Crosby Ravensworth 2008

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

275 survey forms issued 149 survey forms returned

5. HOUSING REQUIRED IN THIS PARISH



Other:

- | | |
|-----------------------|--|
| 1 Affordable | 1 Bldg plots to let young families build |
| 1 First time buyers | 1 Flats |
| 1 Home/Work units | 1 Low cost/Self build |
| 1 Medium Family homes | 1 Needs mixture for "living parish" |
| 1 To suit individuals | 1 Variety |



Crosby Ravensworth 2008

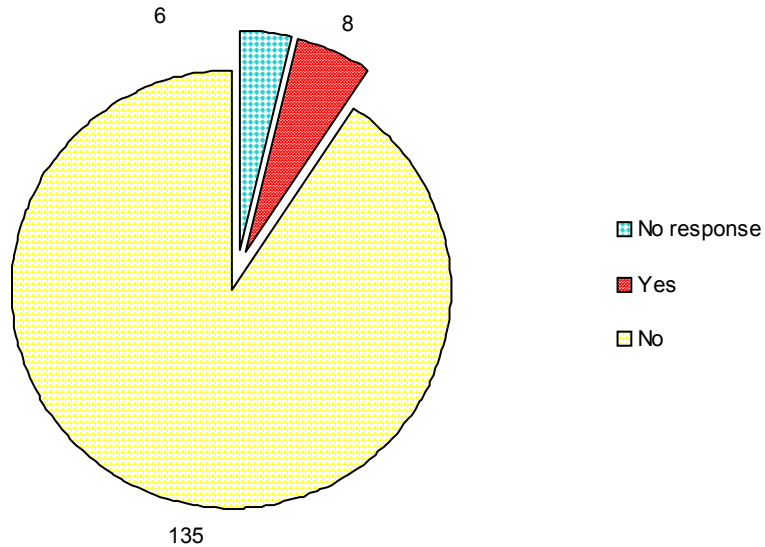
Cumbria Rural Housing Trust - Housing Needs Survey -
Responses to Part 1 (Questions 1 to 8) - completed by everyone

275 survey forms issued

149 survey forms returned

6. OBJECTIONS

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



If Yes, briefly explain your concerns ...

But no DSS type accommodation
Houses available
Not if appropriately sited
Rising house prices exclude local young
The countryside needs to be preserved

Depends on size & expansion of boundary
No sewerage works
Providing local stone finish used
Spoil the area
Too many second homes



Crosby Ravensworth 2008

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

275 survey forms issued 149 survey forms returned

7. POTENTIAL SITES

Sites thought to be suitable for development ...

Number of
responses

86	Cumbria Stone Works (closed)	4	Field between school & council houses
4	Redundant Agricultural buildings	3	Maulds Meaburn Village Hall site
2	Farm building opposite Bay Horse, M.M	2	Field by Maulds Meaburn Village Inst.
2	Maulds Meaburn	2	Silver Street
1	Above & below CR village hall	1	Any land I own
1	Anywhere Macadamed already	1	Between Midtown Farm CR & cott. To Sth.
1	Between Orton & M6 Jnt. 39	1	Bonfire Site Maulds Meaburn
1	Convert parish church to flats	1	Existing Brownfield sites in settlements
1	Extend village - not infill!	1	Extensions to existing
1	Field behind the Forge	1	Field next to Harrys Barn Maulds Meaburn
1	Glebe land at Crosby Town Head	1	Infill plots
1	Kings Meaburn - Timber Yard	1	Maulds Meaburn Green
1	None	1	North side of council houses
1	Places under concrete	1	Reagill Village Green
1	Sun Hotel/Village Hall	1	Townhead Nurses House
1	Up the dale opposite old swings		



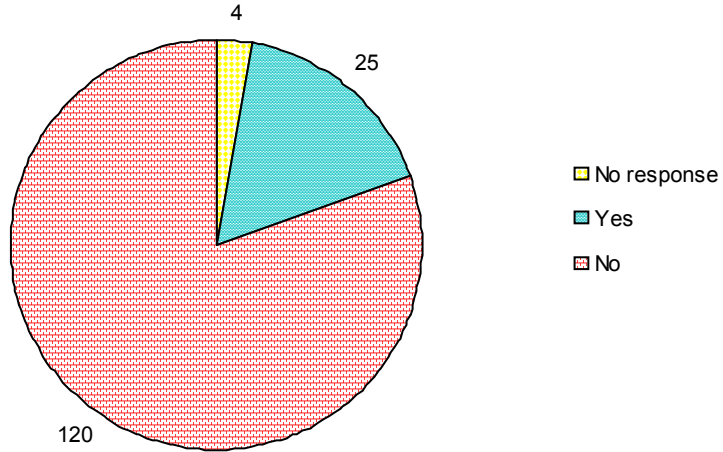
Crosby Ravensworth 2008

Cumbria Rural Housing Trust - Housing Needs Survey -
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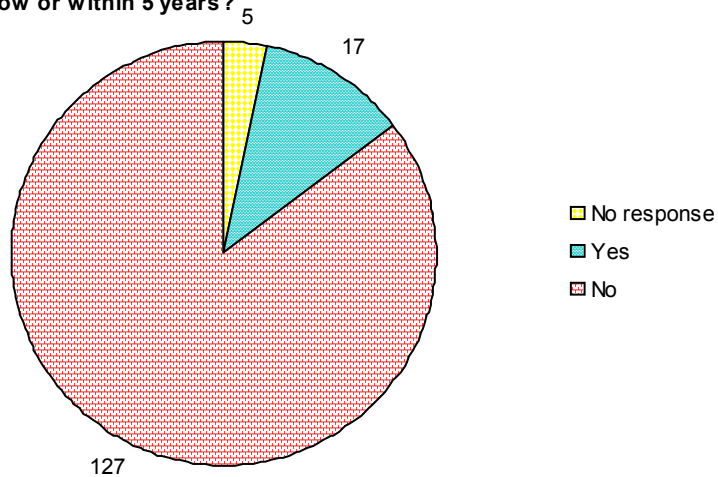
275 survey forms issued 149 survey forms returned

8. YOUR FUTURE HOUSING INTENTIONS

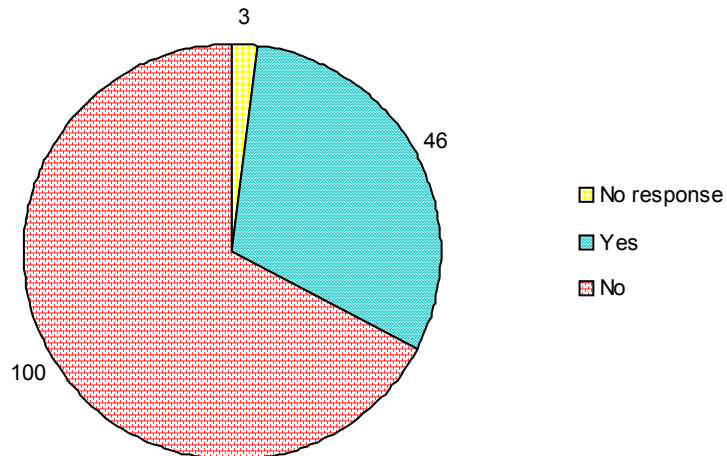
Do you need to move to another home in this parish now or within 5 years?



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



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



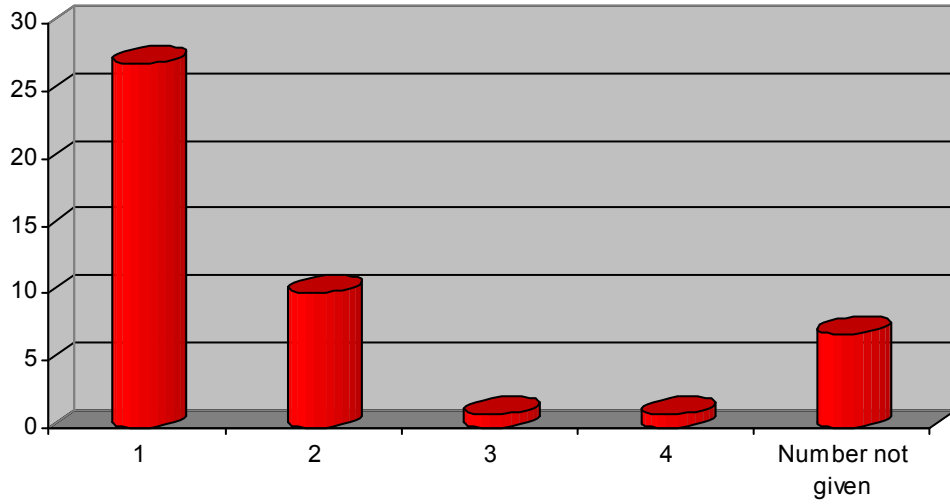


Crosby Ravensworth 2008

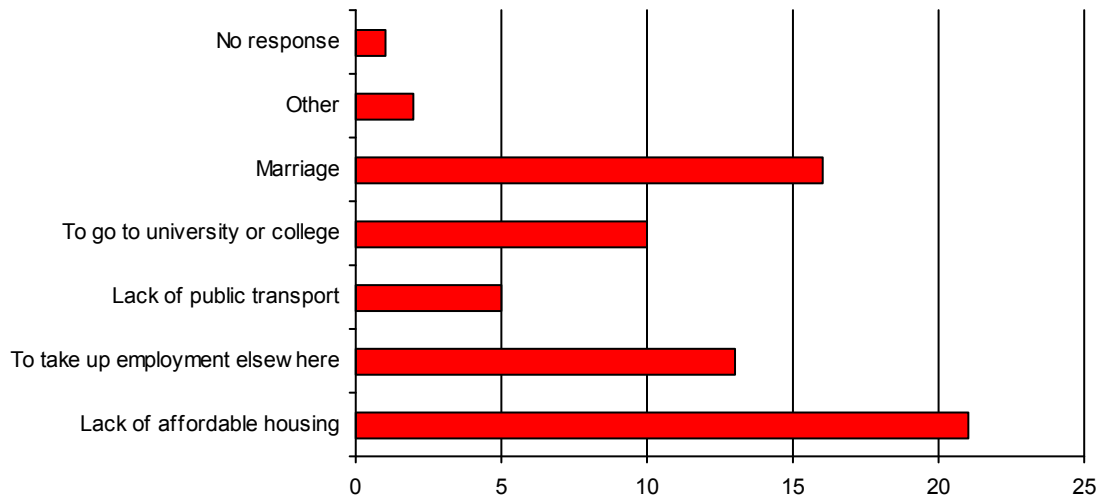
Cumbria Rural Housing Trust - Housing Needs Survey -
Responses to Part 1 (Questions 1 to 8) - completed by everyone

275 survey forms issued 149 survey forms returned

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



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



Other:

1 Cohabiting

1 Lack of any free housing

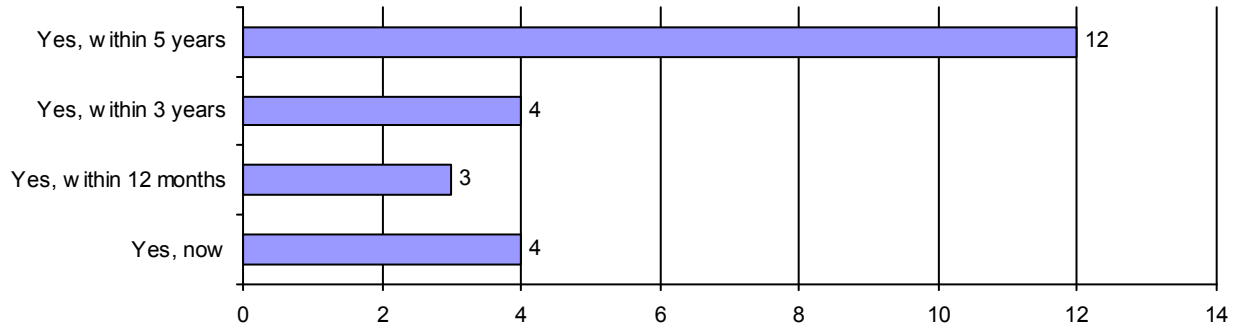


Crosby Ravensworth 2008

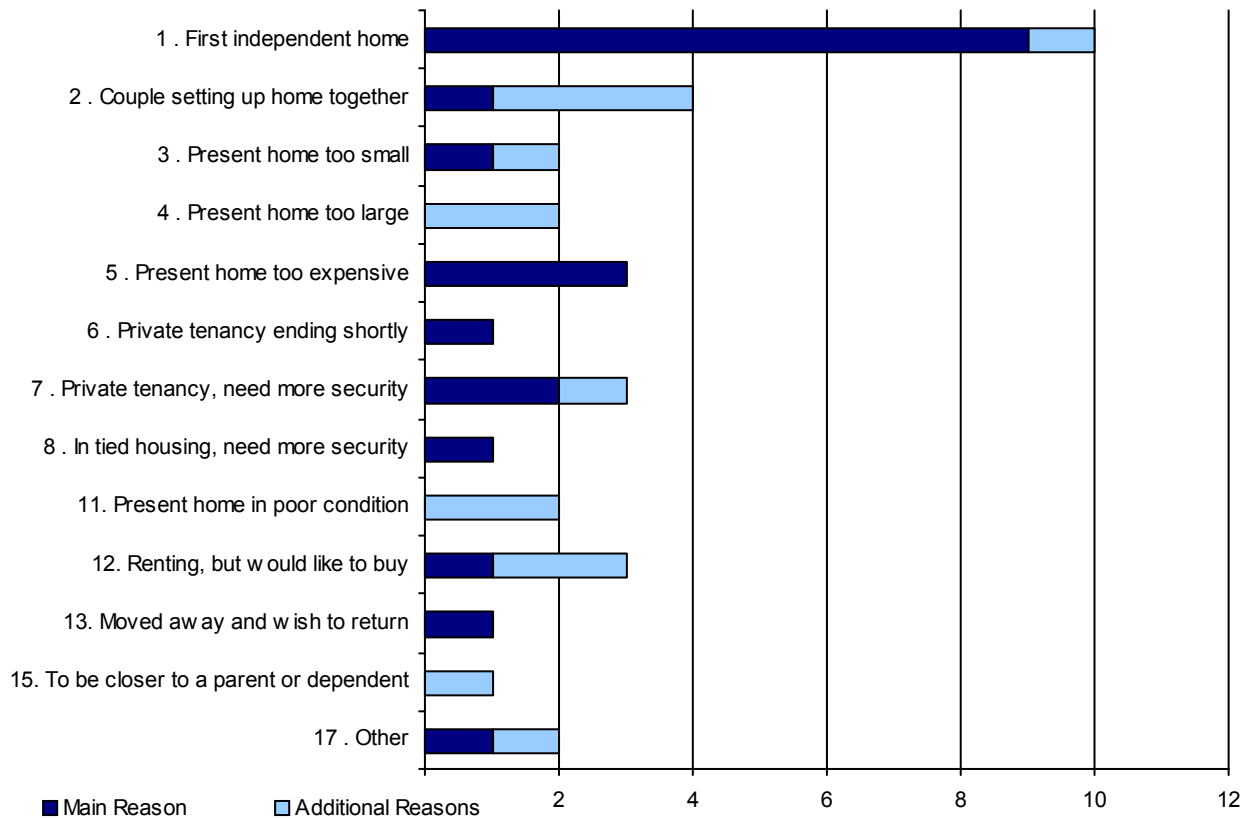
Cumbria Rural Housing Trust - Housing Needs Survey Part 2a - Responses from those assessed to be in need of affordable housing

23 in need

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



10. WHY DOES THE HOUSEHOLD NEED TO MOVE?





Crosby Ravensworth 2008

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

23 in need

Other:

Flooding

Maintenance too much

With children

Risk of flooding & ill health

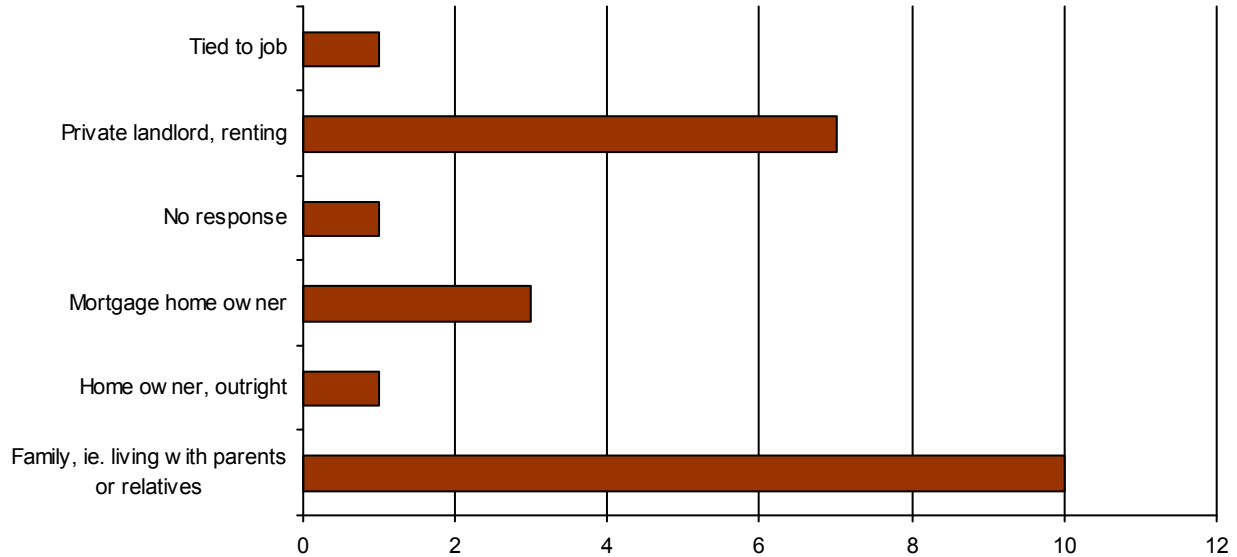


Crosby Ravensworth 2008

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

23 in need

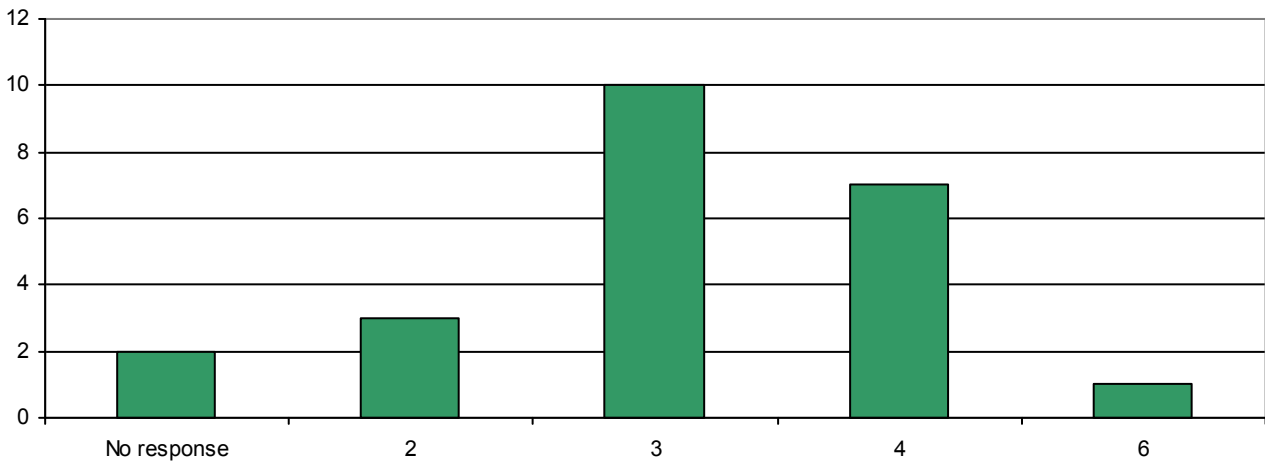
11. WHAT IS THE HOUSEHOLD'S CURRENT CIRCUMSTANCE?



In what type of home does the household currently live?

- 1 Bungalow
- 2 Farm House
- 1 Link detached
- 1 Terraced
- 4 Detached
- 1 Flat
- 10 Semi Detached

How many bedrooms does the household currently have?





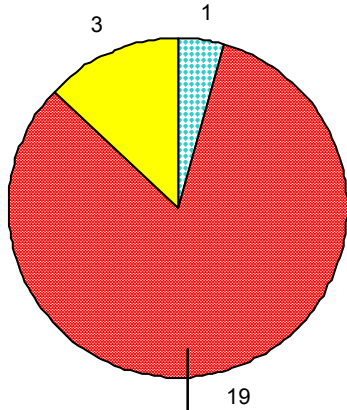
Crosby Ravensworth 2008

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

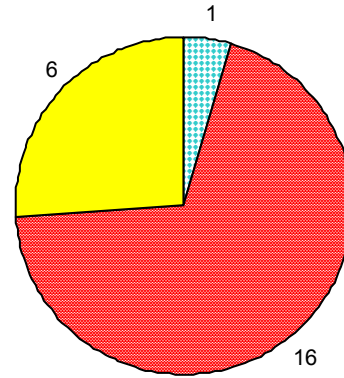
23 in need

11. THE HOUSEHOLD'S CURRENT CIRCUMSTANCES (continued)

Do you have central heating?

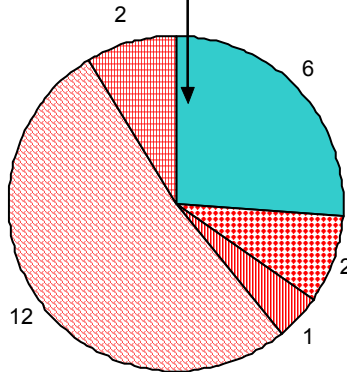


Do you have double glazing?



Legend: No response (blue checkered), Yes (red), No (yellow)

If Yes, is it?



Legend: No response (blue checkered), Electricity (red checkered), Gas (red vertical lines), Oil (red horizontal lines), Solid Fuel (red diagonal lines)

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

- Coal Fire, Storage heaters
- Open Fires
- storage heaters & coal fire

In what condition is the household's home?



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

- Damp, Draughty
- damp, draughty, rotten windows. Roof poor
- Damp, cold, draughty, Poor electrics/heating
- Cold, draughty, threat of flooding



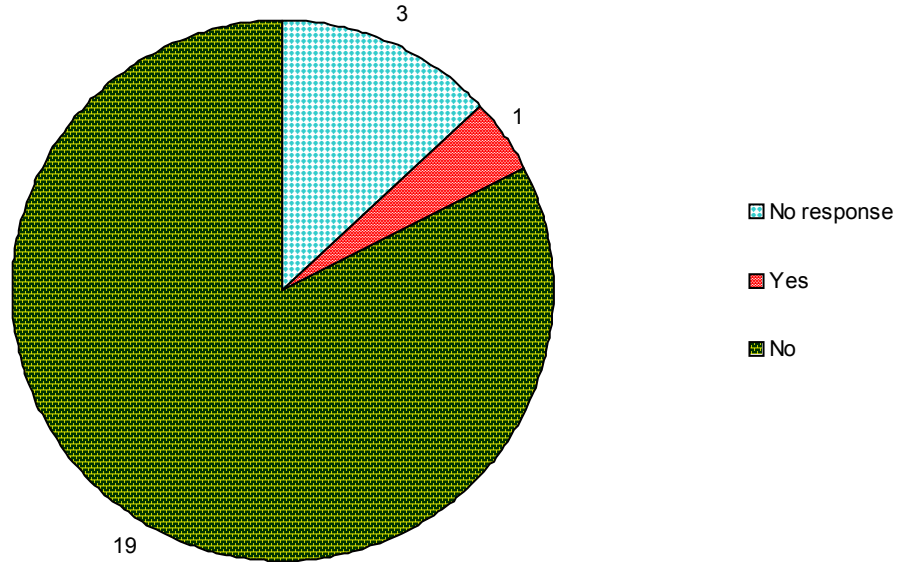
Crosby Ravensworth 2008

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

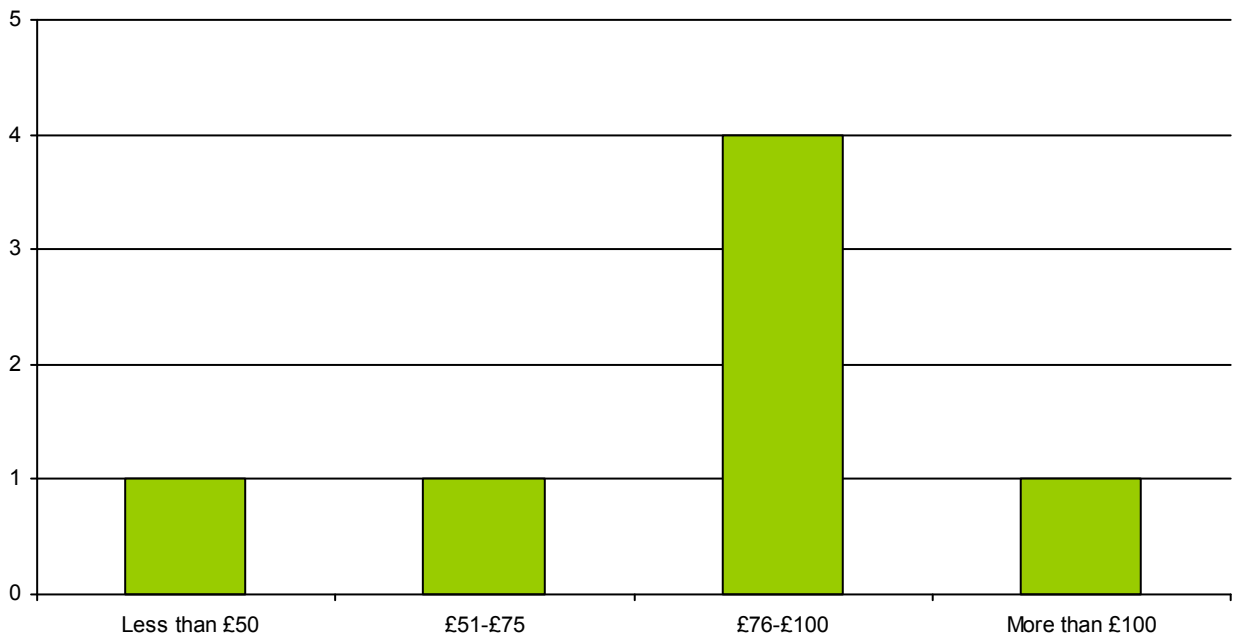
23 in need

12. RENTING

Do you receive Housing Benefit?



How much rent do you pay per week?





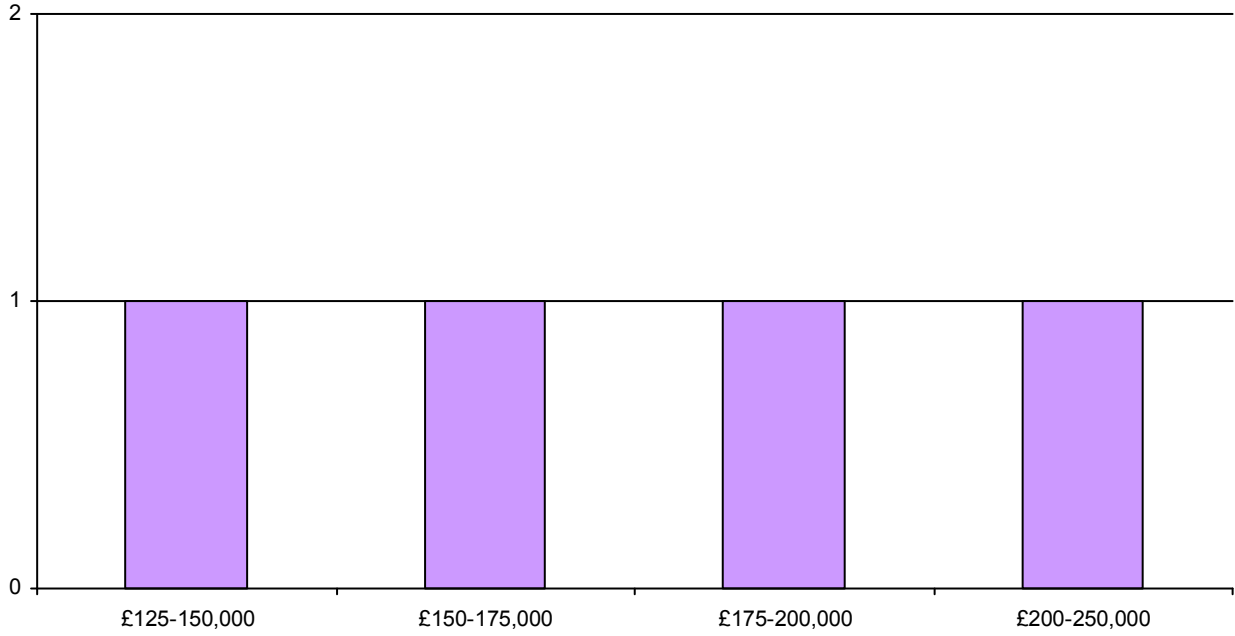
Crosby Ravensworth 2008

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

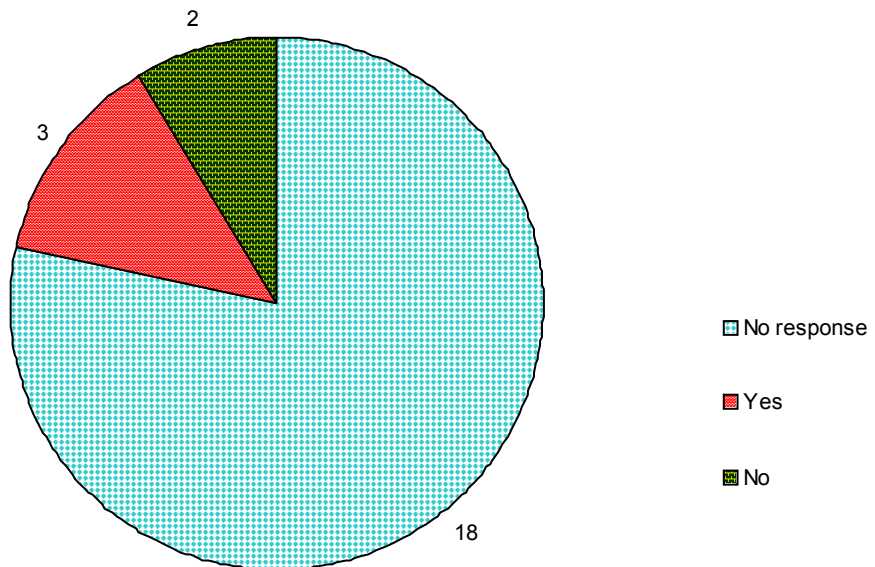
23 in need

13. HOME OWNERS

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



Do you have a mortgage on your current home?





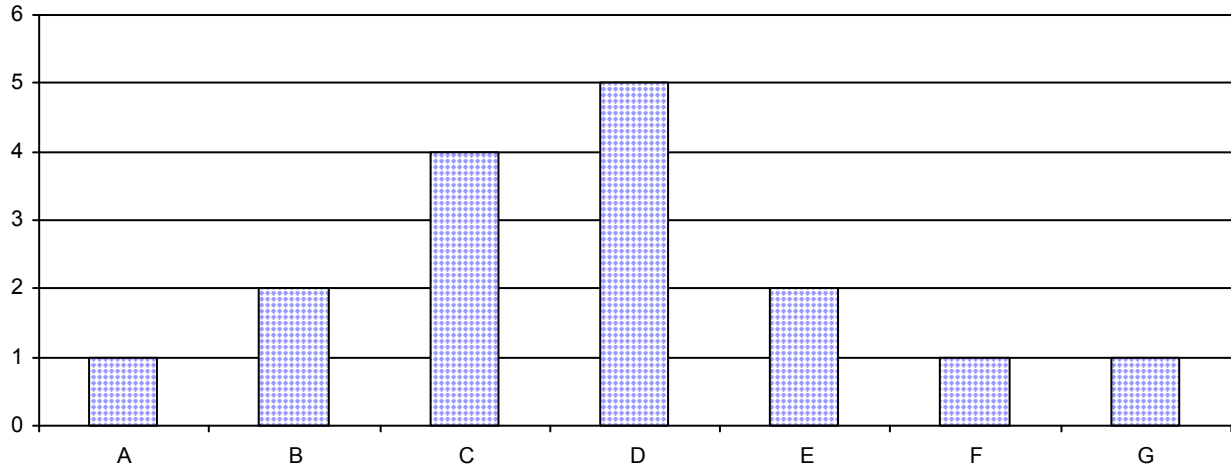
Crosby Ravensworth 2008

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

23 in need

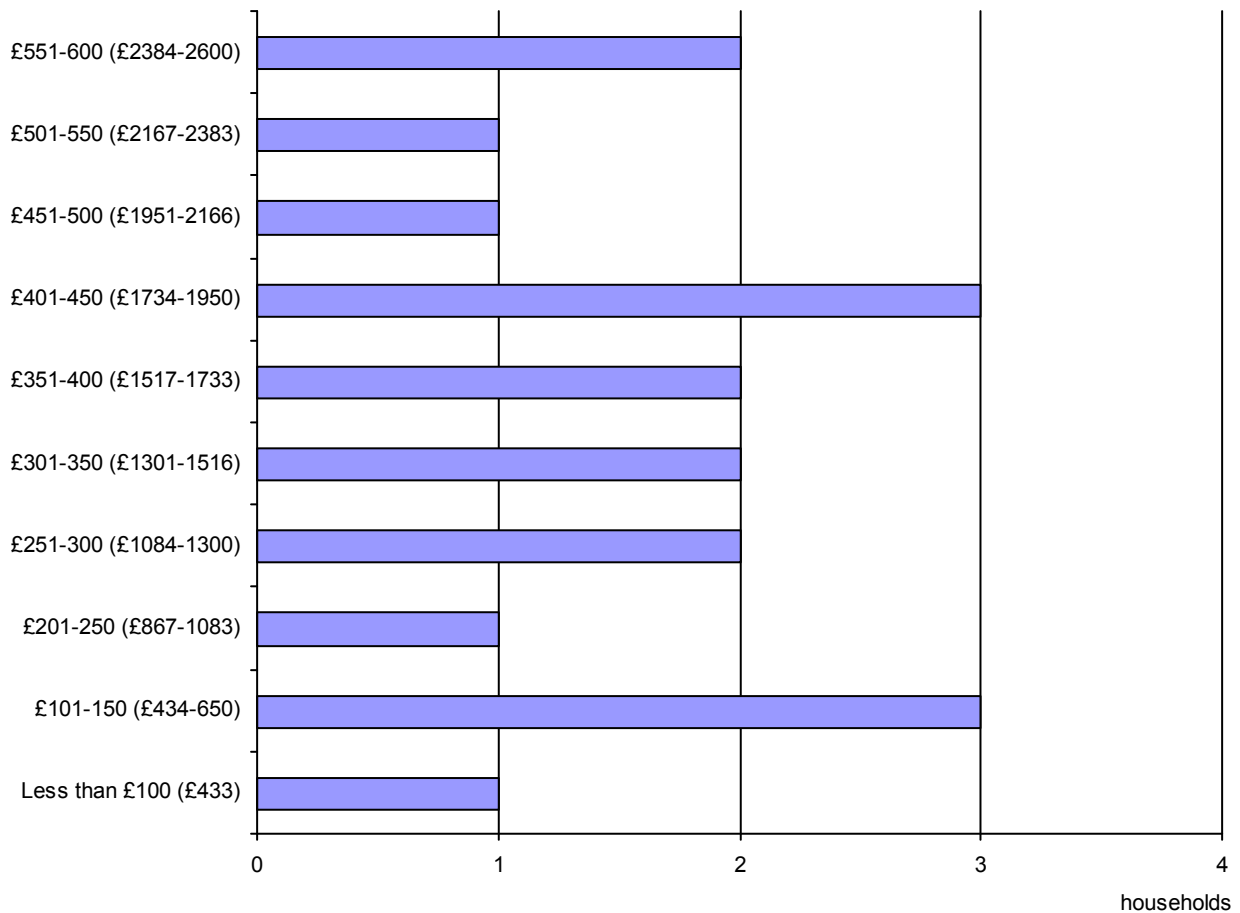
14. COUNCIL TAX BAND

What is your Council Tax band?



15. YOUR HOUSEHOLD'S INCOME

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



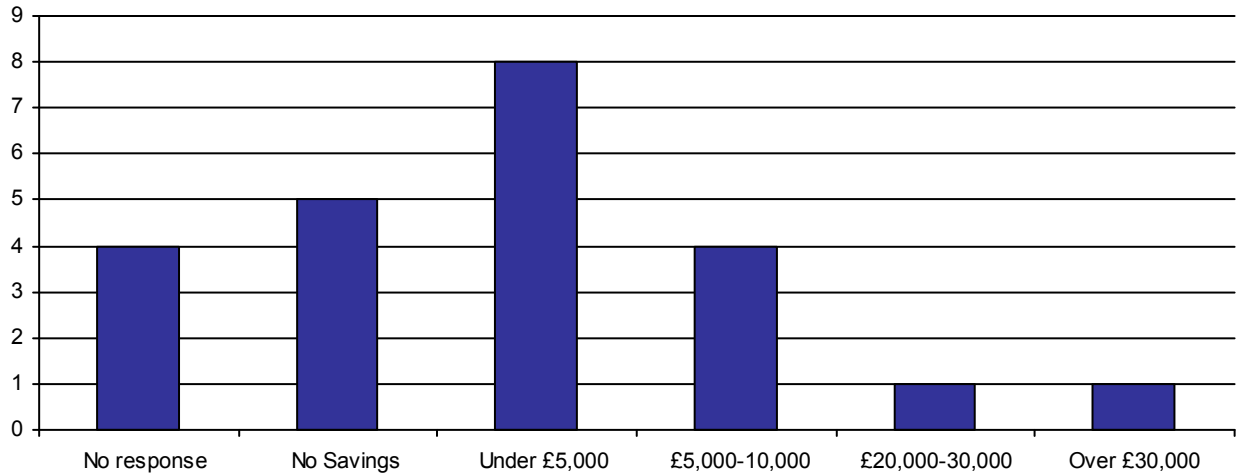


Crosby Ravensworth 2008

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

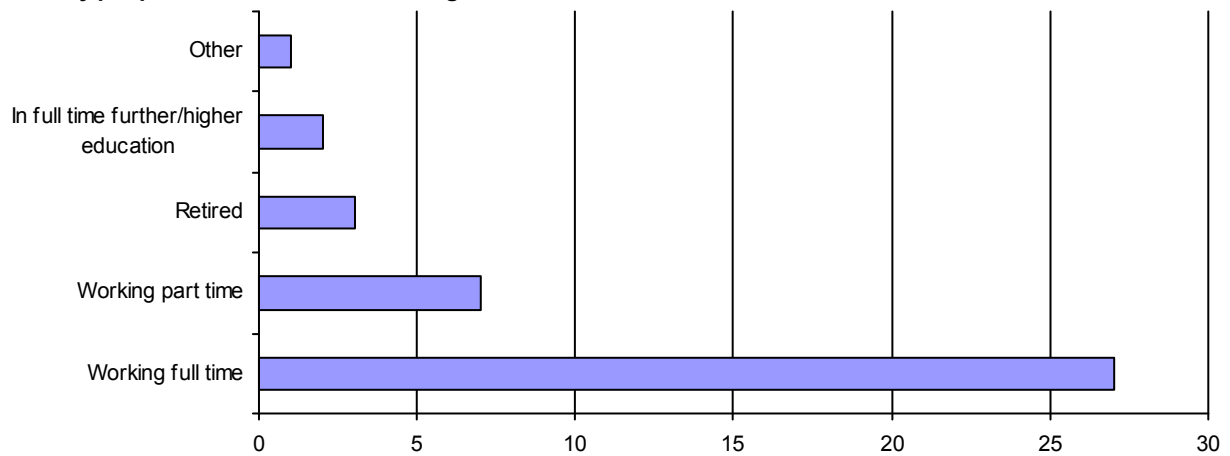
23 in need

16. YOUR HOUSEHOLD'S SAVINGS



17. YOUR HOUSEHOLD'S EMPLOYMENT

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



Other:

Long term sick

Self employed



Crosby Ravensworth 2008

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

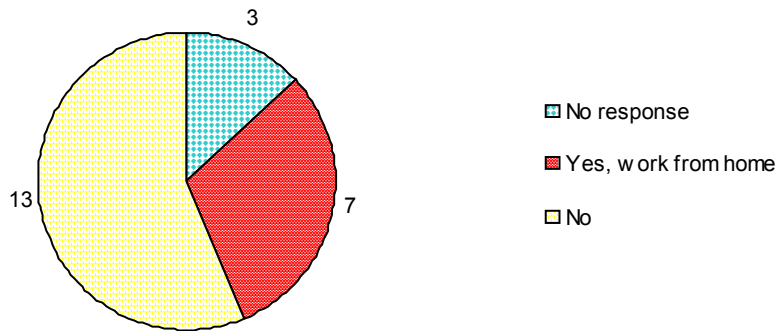
23 in need

17. YOUR HOUSEHOLD'S EMPLOYMENT (Continued)

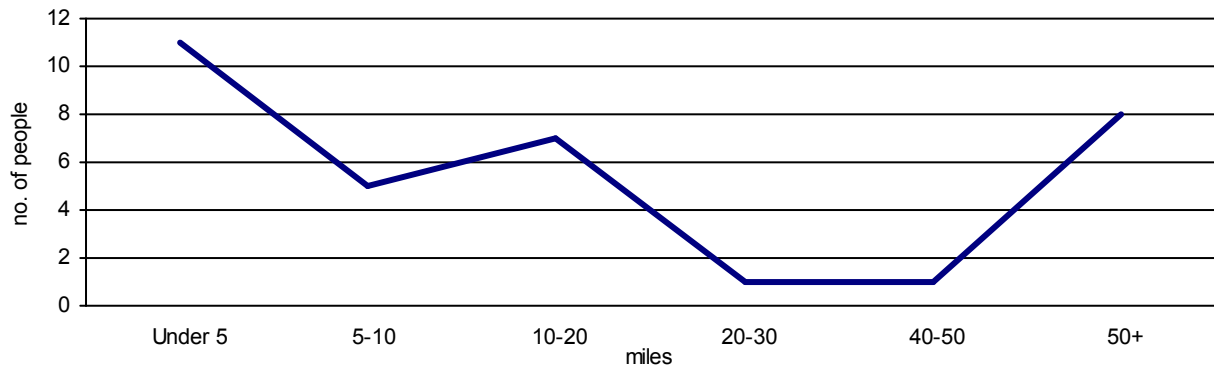
Jobs ...

1 Account manager	1 Accountant	1 Adult Education
2 Agricultural Worker	1 B & B owner	1 Beautician
2 Builder	1 Carer	2 Carpenter
1 Chef	1 Cleaner	1 Cook
1 Craftsman	1 Director	1 Emergency Services
1 Farm Worker	2 Farmer	1 Farmers wife
1 HGV driver	1 Manager	1 Office secretary
2 Retail	1 Retired	1 Road Worker
1 Roadside mechanic	1 Self Employed	1 Service Manager
1 Student		

Does any of your household work from home?



How far does your household travel to work?



In which villages / towns does your household work?

1 Appleby, Tebay, Penrith, Carlisle,	1 Cliburn & Penrith	1 Great Asby (Rural)
1 Kendal	3 Maulds Meaburn	1 Midlands
1 North West	1 Penrith, Crosby Ravensworth	1 Penrith, Tebay
1 Penrith, Yanwath	1 Reagill, Kings Meaburn. Penrith	1 Shap
1 South of England	1 Villages throughout Eden	

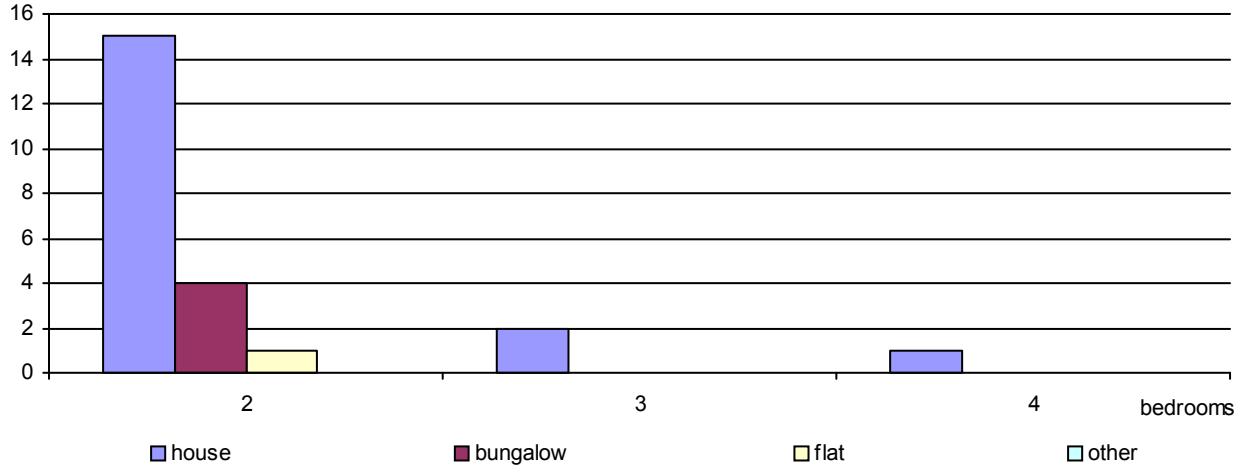


Crosby Ravensworth 2008

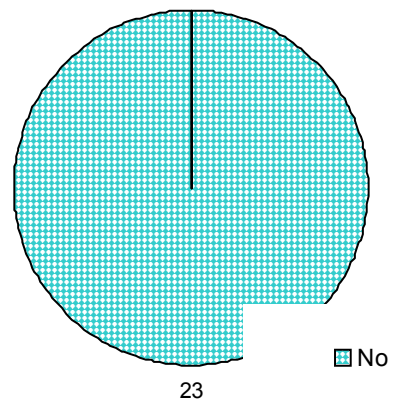
Cumbria Rural Housing Trust - Housing Needs Survey Part 2a - Responses from those assessed to be in need of affordable housing

23 in need

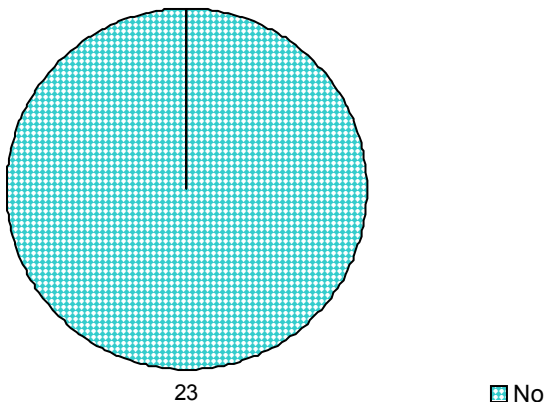
18. TYPE OF HOUSING NEEDED



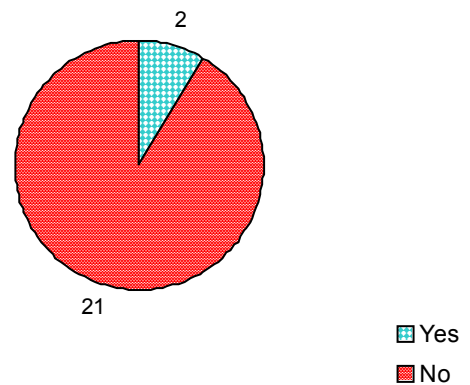
Is your household registered on the Local Authority housing register/waiting list?



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



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





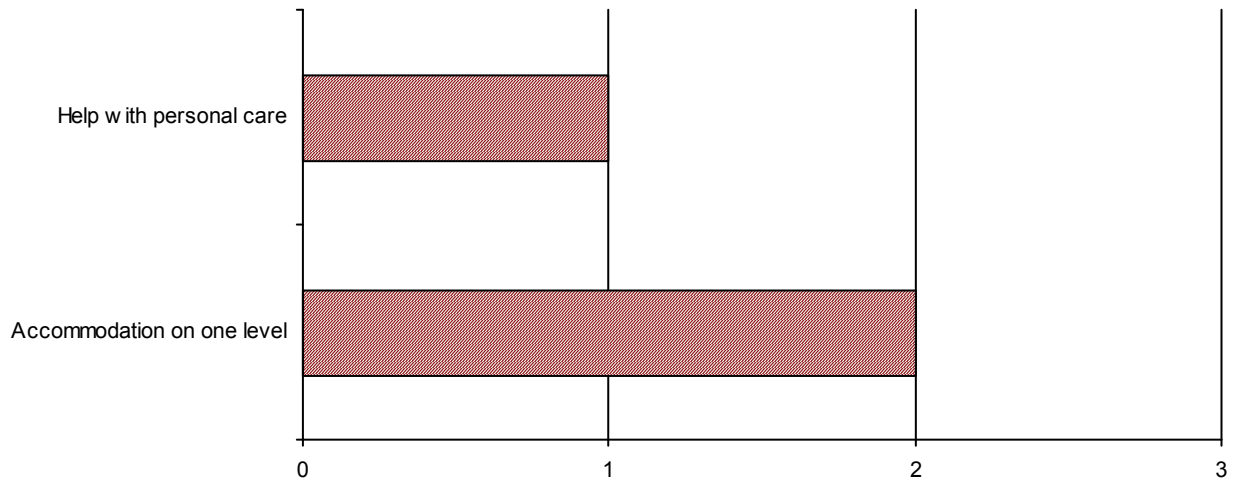
Crosby Ravensworth 2008

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

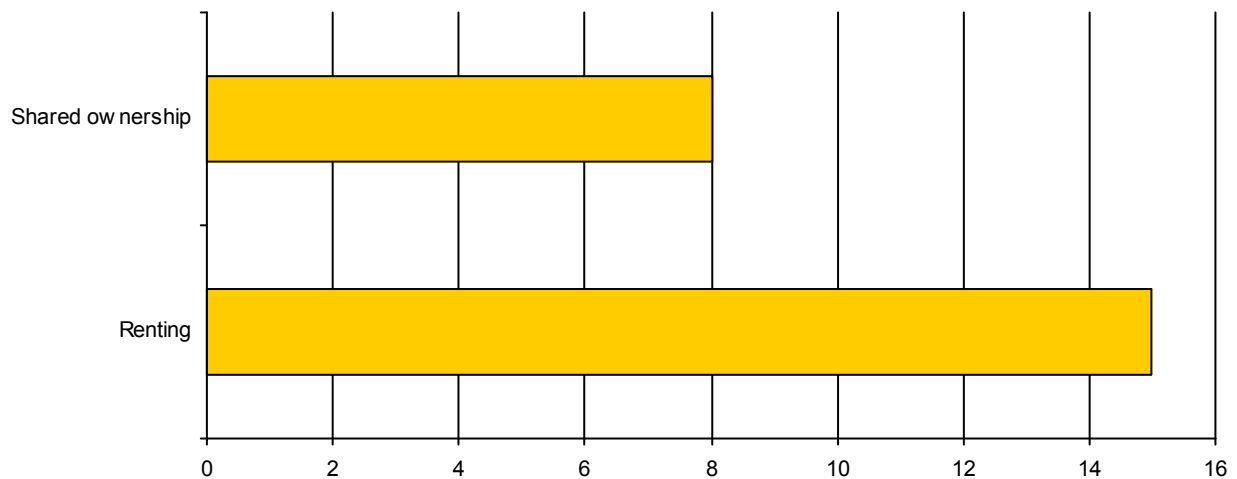
23 in need

18. TYPE OF HOUSING NEEDED (continued)

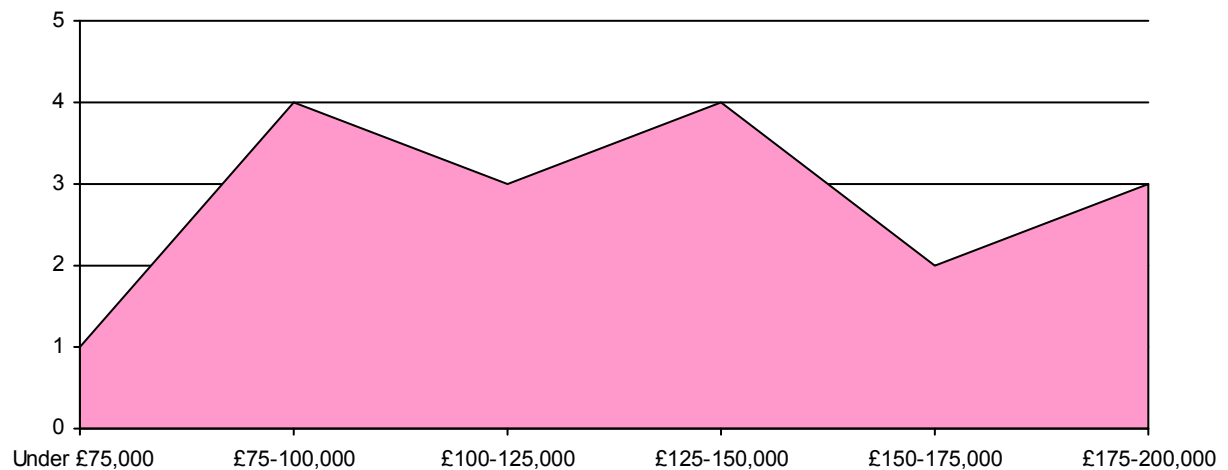
Does anyone in your household wishing to move need:



Which would best suit your household's housing need?



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





Crosby Ravensworth 2008

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

23 in need

19. WHERE WOULD YOUR HOUSEHOLD LIKE TO LIVE?

Numer of responses

1st Preference

1	Crosby parish	16	Crosby Ravensworth
4	Maulds Meaburn	1	Newby
1	Reagill		

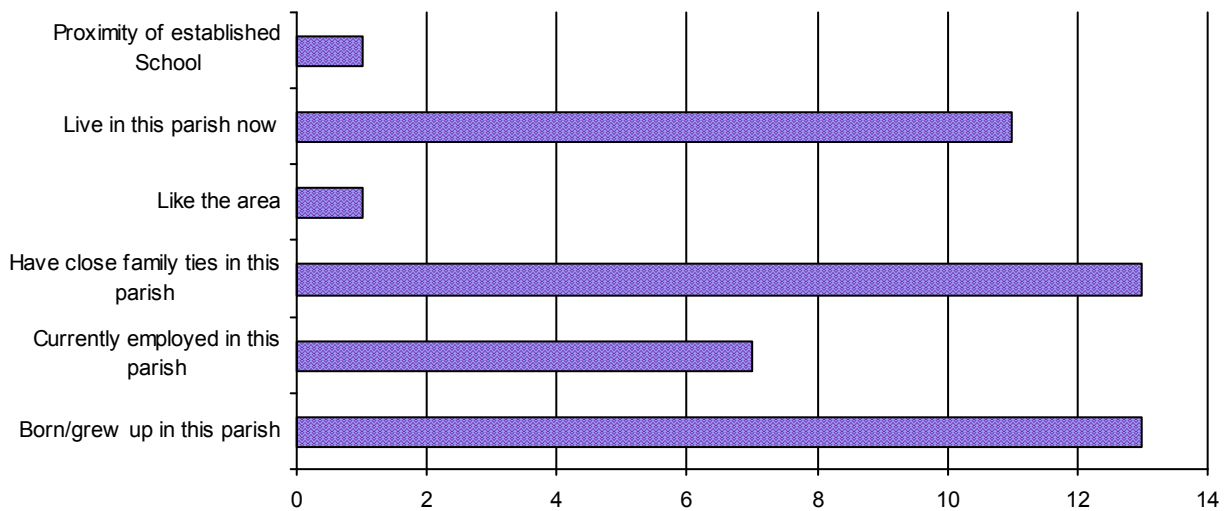
2nd Preference

3	Appleby	2	Crosby Ravensworth
3	Kings Meaburn	6	Maulds Meaburn
1	Morland	1	Reagill
2	Shap	1	Thornthwaite

3rd Preference

2	Appleby	1	Cliburn
2	Kings Meaburn	1	Kirkby Stephen
2	Maulds Meaburn	1	Morland
1	Orton	1	Penrith

Reason for your household's first choice





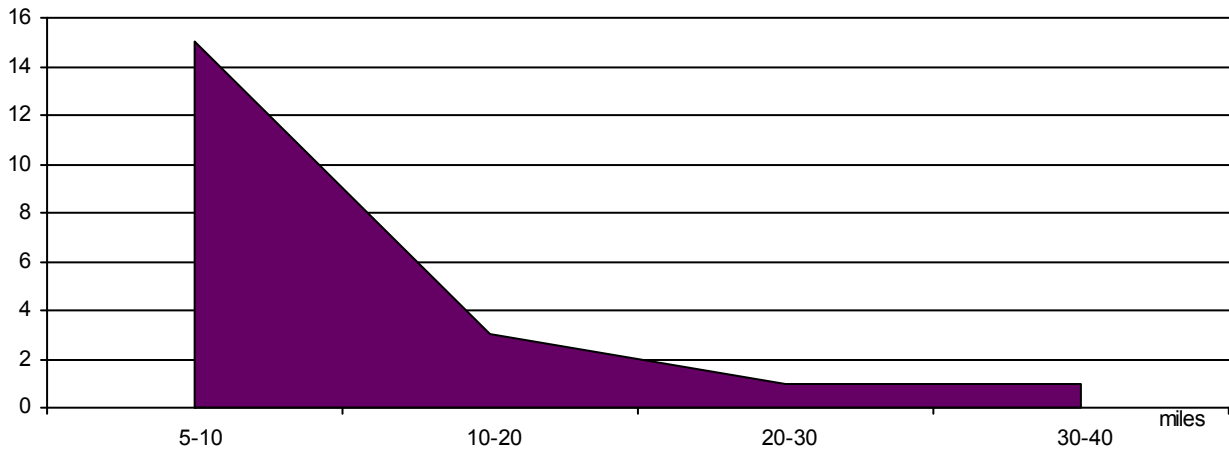
Crosby Ravensworth 2008

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

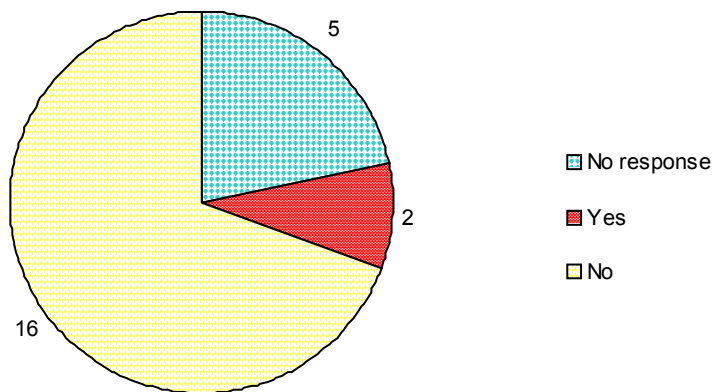
23 in need

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

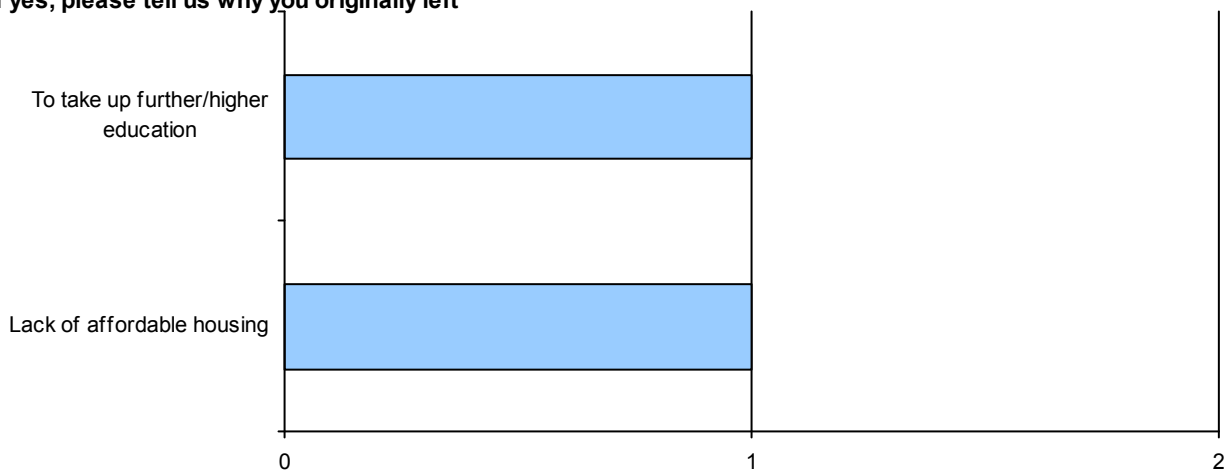
How far away is your household willing to move?



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



If yes, please tell us why you originally left



Crosby Ravensworth 2008

275 survey forms issued

149 survey forms returned

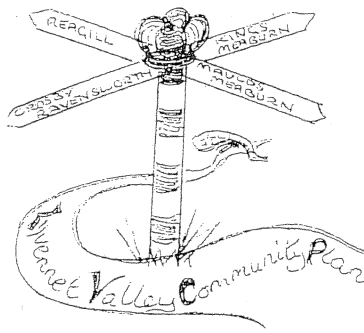
Additional Comments:

- We left another area to care for family. We live in 1 of the houses owned by the family.
- House part of rented farm. Income nil if bad year on farm.
- Where would you like to live: Build house on own land in Maulds Meaburn.
- Home is used as a Holiday let throughout the year. (But respondent states in part II that they will need housing in 5 years due to this reason.)
- My partner does want to move into the local area. There is a need for affordable housing for first time buyers.
- Houses available if distributed correctly and already overdeveloped.
- Only used as holiday home. (No other part of form completed.)
- Objections: Dependant on size and expansion of village boundaries and destruction of farm land.
- Housing Need - Would also consider shared ownership.
- Found a nice, cheap house!
- Potential sites - Maulds Meaburn which is heading to become a dead village.
- Roads bad & would be worse. Commuting. Unmarrieds live at home, marrieds usually move.
- Prove the need for Locals only and demand for private sector homes.
- No one in household but an employee had to move to Appleby & now travels back to work due to lack of housing
- Have new partner with children, she needs to sell her home because of divorce
- They must be in keeping with the surroundings.
- Housing required: For local people
- Only lived in village 6 weeks when survey completed.
- Had holiday home 2 years.

CROSBY RAVENSWORTH HOUSE PRICES -

From House Prices (Houses sold in the last year (from Land Registry))	Properties in Parish of Crosby Ravensworth									
	Detached		Semi- detached		Terraced		Flat/Maisonette		Overall	
	Av Price	Sales	Av Price	Sales	Av Price	Sales	Av Price	Sales	Av Price	Sales
Properties in Crosby Ravensworth										
2008	0	0	£125,075	2	0	0	0	0	£125,075	2
2007	0	0	£385,000	1	0	0	0	0	385,000	1
2006	£357,500	2	£192,000	1	0	0	0	0	£314,333	3
Properties in Maulds Meaburn										
2008			£265,000	1	£225,000	1	0	0	£245,000	2
2007			0	0	0	0	0	0	0	0
2006	£353,333	3	£375,000	1	£215,000	1	0	0	£330,000	5

	Property Type	Number of Bedrooms	Open Market Price
House prices for Crosby Ravensworth from rightmove.co.uk:			
7 April 2008	Detached	4	£485,000
(Houses for sale at the current time)	Detached	4	£399,00
	Detached	4	£350,000
	Detached Bungalow	2	£289,950
	Semi/Terrace	3	£285,000
	Semi Detached	3	£240,000



Convenor: A Kindleysides
Meaburn Hill Farmhouse
Maulds Meaburn

01931 715168
Kindleysides@btinternet.com

19 January 2008

The Lyvennet Valley Community Plan

Dear Resident

From reports in the Lyvennet Link over the last year you will be aware that your Parish Council and a group of hard working volunteers have been investigating ways of finding out what folk in the villages of Crosby Ravensworth, Kings Meaburn, Maulds Meaburn and Reagill think about living here and which aspects of village/rural life you value highly or would like to change. We have asked various groups for their views - Now it is your chance – the Survey of all households.

Please take a little time (it will probably take about half an hour) to go through and answer these questions. The survey is in two parts, the Local Survey (Question 1 – 66) to be returned via the person who delivered the envelope to you, and the Housing Survey which you need to post back to Cumbria Rural Housing Trust (CRHT), an independent housing charity, in the stamped addressed envelope provided. Both parts of the survey are anonymous but given the sort of information needed in the Housing Survey it will only be seen by CHRT staff who will collate the information and send back a report compiled from the responses to the steering group. If you are filling in part II of the CRHT form it would be helpful if you at least put in your telephone number then CRHT staff can give you a ring if any more detail is needed. For both parts it is vital that we have as complete a response as possible – even if you are quite happy with everything and don't see the need to change anything for your household, please do send in a reply.

From the public meetings we have had so far and surprisingly even from our teenagers the biggest worry is housing. Unfortunately in the case of local housing under the current rules there is no chance for any new homes in the four villages (other than holiday homes converted from existing buildings) unless we can prove that there are local people/families who would like to live here but who cannot hope to pay the £200,000+ rate for existing houses which do go on the market. We have already been contacted by ten local families who want to live near where they grew up, or who have family connections, or who work here. So even if you have no housing needs please fill in part 1 of the CRHT form to give the officials the high percentage return they have to have to grant an exception to the existing plan. If you have family members who have already had to leave the villages but who hope to return in the future please ask your collector for another CRHT form for them to fill in. They don't need to do our local survey part. (Qs 1 – 66). If you need more Housing survey forms for other family members at home, who need separate housing in the next five years, please ask your collector, or you can phone CHRT on 01768 210264.

Due to the anonymous answers, anything you say cannot guarantee that a service will be provided or a change made – but collectively it will help put pressure on the Parish, District or County Council, the Primary Health Care Trust, (who fund our Doctors, District Nurses, hospitals, dentists etc) and voluntary organisations like Age Concern to remember that there are people in the rural backwaters who do matter, who are mostly very independent, but who do pay taxes and are entitled to expect some services locally.

If you need a hand with filling in the form please ask your collector or give them a ring on the number on your envelope. If you would prefer not to talk to a local person Age Concern at Appleby Health Centre have agreed to help if you give them a ring on 017683 54918.

We would like to have all the forms back before February 11th but do let your collector know if this is going to be a problem, for example if you are going on holiday or into hospital.

Finally a big thanks for taking time to help your local representatives help you – we cannot work alone. We are aiming for a first draft of findings made public at the May round of Parish Annual General Meetings.

Kind regards,

Annie Kindleysides

For more information on Cumbria Rural Housing Trust, visit www.crht.org.uk



Cumbria Rural Housing Trust

Crosby Ravensworth Housing Needs Survey

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

Part One - this section is for everyone to complete

1. YOUR HOUSEHOLD

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

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

Which best describes your household? (Please tick)

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

2. WHAT IS THE TENURE OF YOUR HOME

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

Is this your second home? Yes No

3. YOUR HOUSEHOLDS EMPLOYMENT

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

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

Does any of your household work from home? Yes No

Total weekly take-home household income?

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

4. LENGTH OF RESIDENCE

How long have you lived in this parish?

5. HOUSING REQUIRED

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

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

Other (please explain)

6. OBJECTIONS

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

- Yes No

If Yes, please briefly explain your concerns

7. POTENTIAL SITES

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

1.
 2.
 3.

8. YOUR FUTURE HOUSING INTENTIONS

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

- Yes No

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

- Yes No

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

- Yes No

If Yes, how many?

If yes, was this because of:

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

Other (please explain)

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

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

9. HOUSING NEED

Are you in need of another home in this parish?

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

10. REASON FOR HOUSING NEED

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

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

Which of these is the main reason for moving? Number

11. YOUR PRESENT HOUSING CIRCUMSTANCES:

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

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

How many bedrooms does your present home have?

Do you have central heating?

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

If No, please explain how your home is heated:

.....

Do you have double glazing? Yes No

In what condition is your home?

- Very good Good Fair
- Bad Very Bad

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

.....

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

12. RENTING

Do you receive Housing Benefit?

- Yes No

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

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

If over £100 per week please state amount £

13. HOME OWNERS

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

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

Do you have a mortgage on your current home?

- Yes No

If Yes, how much do you still owe? £

And how long does it still have to run?years

14. COUNCIL TAX BAND

What is your Council Tax band?

- A B C D E F G H

15. INCOME

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

Total weekly household income?

- | | | |
|---|------------------------------------|------------------------------------|
| <input type="checkbox"/> Less than £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"/> £751-£800 |
| <input type="checkbox"/> £800+ | | |

or Total monthly take-home income?

- | | | |
|---|--------------------------------------|--------------------------------------|
| <input type="checkbox"/> Less than £433 | <input type="checkbox"/> £434-£650 | <input type="checkbox"/> £651-£866 |
| <input type="checkbox"/> £867-£1083 | <input type="checkbox"/> £1084-£1300 | <input type="checkbox"/> £1301-£1516 |
| <input type="checkbox"/> £1517-£1733 | <input type="checkbox"/> £1734-£1950 | <input type="checkbox"/> £1951-£2166 |
| <input type="checkbox"/> £2167-£2383 | <input type="checkbox"/> £2384-£2600 | <input type="checkbox"/> £2601-£2816 |
| <input type="checkbox"/> £2817-£3033 | <input type="checkbox"/> £3034-£3254 | <input type="checkbox"/> £3255-£3466 |
| <input type="checkbox"/> £3467+ | | |

16. YOUR SAVINGS

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

- | | | |
|--|--|---|
| <input type="checkbox"/> No Savings | <input type="checkbox"/> Under £5,000 | <input type="checkbox"/> £5,000 - £10,000 |
| <input type="checkbox"/> £10,000 - £20,000 | <input type="checkbox"/> £20,000 - £30,000 | <input type="checkbox"/> Over £30,000 |

If over £30,000 please state amount

17. YOUR EMPLOYMENT

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

- | | |
|--|--|
| <input type="checkbox"/> Working full time | |
| <input type="checkbox"/> Working part time | |
| <input type="checkbox"/> Unemployed and seeking work | |
| <input type="checkbox"/> Unemployed but not seeking work | |
| <input type="checkbox"/> Retired | |
| <input type="checkbox"/> In full time further/higher education | |

Other (please explain)

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

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

Does any of your family work from home?

- Yes No

In which villages/towns does your household work?

.....

18. TYPE OF HOUSING NEEDED

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

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

Other (please explain)

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

- Yes No

Are you registered on any local Housing Association waiting list?

- Yes No

Are you registered with any other Private Landlord waiting list?

- Yes No

Does anyone in the household wishing to move need:

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

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

.....

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

- | | |
|---|--|
| <input type="checkbox"/> Renting | <input type="checkbox"/> Buying on the open market |
| <input type="checkbox"/> Residential care | <input type="checkbox"/> Shared ownership |
| <input type="checkbox"/> Warden assisted | |
| <input type="checkbox"/> Other (please explain) | |

If you wish to buy your own home, what price range do you think you could 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"/> Over £250,000 |

If over £250,000 please state amount £

19. WHERE WOULD YOU LIKE TO LIVE?

Please state Village/Town in order of preference

- 1.
- 2.
- 3.

Please give the reasons for your first choice

(tick as many boxes as apply)

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

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

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

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

- Yes No

If Yes, please tell us why you originally left.

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

Other (please explain)
.....

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

Name:

Address:

.....

.....

.....

Postcode: Tel. Number.....

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

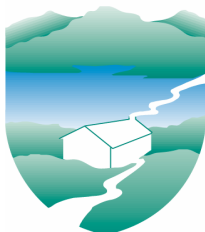
Cumbria Rural Housing Trust will analyse the results of this survey. Any information you give or comments you make may be passed on in our report but your identity will not be revealed and care will be taken to ensure that readers of the report will not be able to identify you.

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

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

Cumbria Rural Housing Trust

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



Cumbria Rural Housing Trust

Appendix 2 Assumptions for Crosby Ravensworth Parish Housing Needs Survey February 2008

Criteria for assessing if people are in need of affordable housing for the area surveyed:

- Inadequately housed
- Can't afford to rent or buy on open market
- Has a location connection as defined by Eden DC Affordable Housing Policy 2004 -
 - Currently lives in the parish and has done so for a continuous period of at least 3 years; and/or
 - Works in the parish and has done so for a continuous period of 3 years; and/or
 - Has moved away but has strong established and continuous links with the parish by reason of birth or long term immediate family connections; and/or
 - Has an essential need through age or disability to live close to those who have lived in the parish for at least 3 years

To be able to buy on the Open Market we assumed for the Crosby Ravensworth parish survey that a 2 bedroom house would be a minimum £240k, and a 3 bedroom would be a minimum of £280k. This had to be an estimate as few houses have been sold in the parish in the last few years, but looking at the property prices in surrounding similar parishes, this seemed to be a suitable level for a basic property. There had been a house sold with local occupancy and low cost conditions at £200k. With the changes in the market in late 2008, the situation will have changed and a drop in property prices is estimated to be around 15-20%.

There was a lack of information about the price of 2 bed bungalows, as none appeared to have been sold in the last few years, but there was 1 high standard bungalow on the market in 2008 at £285K. Looking at the prices around the area and obtaining the opinion of a local estate agent, it was thought that £240k for an average 2 bed bungalow would be more suitable to use as a base line in early 2008. However there appears to be a lack of suitable bungalows on the open market. The issue of the increasing numbers of older households in the area is emphasised in the Strategic Housing Market Assessment for Eden Valley South produce by Eden DC <http://www.eden.gov.uk/housing/cumbria-housing-strategy-2006-11/housing-market-assessments-consultation/> .

We have used the total weekly income and the affordability calculations table to estimate the possible mortgage available (taking into some consideration the length of mortgage that could be obtained) and adding it to the savings or equity to calculate the price of house they could afford, which we call the Affordability Potential.

If it was a couple who have indicated that they are both working, we have used the Dual Income multiplier of 2.9. Otherwise for single people or couples who appear to have only 1 income, we have used the Single Income multiplier of 3.5. This gives a range of what mortgage they can get, which, added to the savings they have, gives the range of what they can afford. We have then used the average of this range as the figure to assess if they would be recommended for rented accommodation or for Shared Ownership/Shared Equity (SO/SE).

We used the estimate of £150k for a 2 bed property, and £170k for a 3 bed property, as the funds needed to be recommended for SO/SE, with below this recommended as rented. To calculate the

level formally would need the house location/size/details, so we looked at housing schemes being drawn up in similar areas and used comparable prices. We therefore used the £75k and £85K as the minimum for SO/SE at 50%

As another price comparison – Eden HA advertised in late 2006 2-bed houses (with local occupancy clauses) in Newbiggin, near Penrith, as 50% ownership at £81,500 – total price £163,000, and at Morland, near Penrith, similar houses as 50% ownership at £76,000 – total price £152,000. Eden HA have been looking at a scheme in Penriddock, which is within the Lake District National Park, which they estimated at £150k for 2 bed and £170k for 3 bed, which would give £75k and £85k for 50% SO/SE with local occupancy and affordability clauses

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

In case the acceptable level for SO/SE is lowered to 25%, we have also shown the people who we calculate could afford between 25 – 50% SO/SE if this was thought suitable. We have also shown the SO/SE at 75%.

Also -

- Generally if a 1 bed accommodation is requested for rent, we have put a 2 bed accommodation, as this choice gives more options for future tenants, especially in the rural areas where little accommodation may be available.
- If it is a family, we have generally put a house as the recommended accommodation.
- If it is a single person or a couple, who have expressed for a house or a flat or a bungalow, we have put their preference as the recommended option, if we can see some justification for this option. There may be some flexibility for developers to look at houses or flats in different situations, both of which may be suitable for single people or couples.