



# Low Cost Housing Scheme

## Frequently Asked Questions

### What is low cost housing?

Low cost housing is designed to meet the needs of those who find it difficult to buy or rent a property on the open market.

### What is Carlisle City Council's Low Cost Housing Scheme?

We maintain a register of properties that are sold to Carlisle residents at between 90% - 70% of the full market value to qualifying applicants.

### How does the City Council obtain low cost properties?

Section 106 of the Town and Country Planning Act 1990 sets out the process for achieving affordable housing through the planning system. The quantity, tenure and location of the affordable housing are determined through our negotiations with private developers.

### How many low cost properties do you have on the register?

We currently have more than 190 properties, of various types and sizes and in both urban and rural areas.

### Will the properties always be low cost?

Yes, the properties have a legal agreement known as a Section 106 Agreement. This ensures that the properties cannot be sold at full market value and will remain affordable.

## Buying a Low Cost Property

### Can anyone apply for the scheme?

To be eligible to buy a low cost property, you must first be registered on our waiting list. Application forms can be downloaded from our website

[www.carlisle.gov.uk/housing.aspx](http://www.carlisle.gov.uk/housing.aspx). Alternatively, you can contact us on **01228 817443** or write to us at **Housing Strategy & Support Services, Carlisle City Council, Civic Centre, Carlisle, CA3 8QG**.

### How do I qualify for a property?

You must prove that you require the discount on the property in order for you to afford to buy it, and you must have a local connection to the parish, ward or district. The criteria used to establish this depends on the property, but in general requires:

- that the person was born in the parish, ward or district
- that the person has lived in the parish, ward or district for a continuous period of at least three years
- that the person has worked in the parish, ward or district for a continuous period of at least three years
- that the person has a family connection with the parish, ward or district.

### I don't have a local connection to the property I want, what do I do?

If a property is not sold after a given date, the local connection criteria is widened to include more areas.

**How will I know if I've qualified for a property?**

Using the details that you provide on your application form, we will contact you when a property becomes available that you qualify for, in an area of Carlisle that you have told us that you are interested in living.

**What if my details change?**

Tell us immediately. You could miss out on properties which come up for re-sale that you may now qualify for.

**How long will I have to wait for a property?**

This depends on your obtainable funds, where you want to live and the type of property you wish to buy.

**Will I own the low cost property?**

Yes, this is not a shared equity or a shared ownership scheme. However, when you come to sell the property it must be sold under the terms and conditions of the Section 106 Agreement at the agreed discount.

**Selling a Low Cost Property****What happens if I want to sell my low cost property?**

You should contact Carlisle City Council's housing department. You must then confirm in writing your intention to sell the property along with two valuations.

**What happens when you receive my written instruction?**

We will undertake a valuation which will be carried out within 15 working days. Once the valuation has been carried out and agreed by all parties, we will then advise qualifying applicants registered on our waiting list.

**What happens if I am unhappy with the valuation carried out by the City Council?**

An independent expert will be appointed; this person must be a member of the Royal Institute of Chartered Surveyor and agreed between the two parties. The decision of the expert is final.

**What happens if the City Council is unable to identify a qualifying applicant on the waiting list?**

We will instruct you to place the property on the open market.

**Do I have to sell the property at the agreed price?**

No, you have the right to accept a lower offer. However, you cannot accept a higher offer.

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If you would like this document in another format, e.g. large print, braille, audio tape or another language, please write to:

**Housing Strategy & Support Services  
Carlisle City Council  
Civic Centre  
Carlisle  
CA3 8QG**

**Telephone: 01228 817443 or  
E-mail: [housing@carlisle.gov.uk](mailto:housing@carlisle.gov.uk)**