



Low Cost Housing Scheme

Frequently Asked Questions

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

Low cost housing properties are homes sold at a discount to meet the needs of local people who find it difficult to meet their housing needs on the open market. The Council maintains a register of low cost properties – a 30% discount applies to more recent properties, although the discounts are smaller on the earlier low cost homes.

How does the City Council obtain low cost properties?

The low cost homes on the Council's register have been secured with developers through planning obligations under Section 106 of the *Town and Country Planning Act* (1990).

How many low cost properties are there on the Council's register?

There are over 300 properties on the Council's register, of various types and sizes and in both urban and rural areas.

Will the properties always be low cost?

Yes, a land charge applies to the low cost homes under the Section 106 legal Agreement attached to the properties, ensuring these homes cannot be sold at full market value and will remain affordable.

The Council's full Low Cost Housing Policy is available on the Council's Website: www.carlisle.gov.uk/housing.aspx .

Buying a Low Cost Property

Can anyone apply for the scheme?

To be eligible to buy a low cost property you first need to register on the Council's waiting list. Application forms can be downloaded from the Council's Website or tel. **01228 817079**.

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 the home, and you must have a local connection to the Parish, Ward or Carlisle District. The qualifying criteria and locality are set out in the Section 106 Agreement for each scheme, and includes a person who:-

- was born in the locality;
- has lived in the locality for a continuous period of at least three years;
- has worked in the locality for a continuous period of at least three years;
- has a family connection to the locality;
- has an offer of employment in the locality.

I don't have an immediate local connection to the property I want - what do I do?

The local connection often initially applies to a smaller area on rural schemes as there is a greater shortage of affordable housing in rural areas. If a property is not sold after a period specified in the Section 106 Agreement, the qualifying areas are widened, eventually to anyone with a local connection to Carlisle.

How will I be informed about vacancies?

The Housing team will advise people on our register about all vacancies via e-mail, and also advertise available properties on the Council's Website. Alternative arrangements can be made for anyone not on e-mail.

What if my details/ circumstances change?

Please let us know immediately to ensure you don't miss out on any vacancies

How long will I have to wait for a property?

This depends on where you want to live, as well as the type of property you wish to buy, and whether you meet the affordability criteria on specific properties.

Can I apply for all vacancies?

Yes, please apply for all vacancies you are interested in; although some households with a greater need for a particular property type will receive an initial priority; specifically:-

- Households with children for larger family properties;
- Households including an older or disabled person for bungalows or other suitable ground-floor accommodation.

This is set out in greater detail in the Low Cost Housing policy, available on the Council's Website.

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 same discounted percentage.

Selling a Low Cost Property

What happens if I want to sell my low cost property?

You must confirm your intention to sell in writing to the Council's Housing team, along with at least two valuations.

The Council's Property Services team will undertake a valuation 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 (a member of the Royal Institute of Chartered Surveyor (RICS)) will be agreed between the two parties and appointed. 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 in line with the conditions of the Section 106 Agreement. Purchasers will still need to be approved by the Council.

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.

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

**Homelessness, Prevention and Accommodation Services,
Carlisle City Council, Civic Centre,
Carlisle, CA3 8QG.**

Telephone: 01228 817079 /

E-mail: housing@carlisle.gov.uk

