

**FROM: Housing Team**

**DATE: 3 December 2025**

Planning Reference	4/23/2009/0F1
Proposal	Residential Development Consisting Of 64 Dwellings
Location	Land To The East Of Jacktrees Road, Cleator

The Housing team accept the proposed affordable housing provision of:

Rented Units	60%	4	2 x 2 bed houses 2 x 2 bed bungalows
Low Cost Home Ownership	40%	2	1 x 2 bed house 1 x 3 bed house

### **Occupancy**

All affordable properties should be occupied as on only or principal home.

### **Affordability**

All affordable properties for Social or Affordable Rent should be let at rents that are in-line with current Registered Provider guidelines.

Discounted Sale properties must be sold to qualifying households for no more than 80% of their open market value.

The General Needs Housing Study 2024 (GNHS) shows the affordability of tenures by sub-area<sup>1</sup>. This development is in the West Cumbria sub-area, and GNHS shows that in order to be affordable to households with a median gross household income, discounted sale properties should be priced at £122,500 (3.5 x median gross household income).

Therefore, open market value of £147,000 is the optimum value for discounted sale properties.

**It is recommended that, where the open market value is more than 10% above this figure (i.e. above £161,700) developers engage with the Council's housing development team to discuss this.**

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<sup>1</sup> Table 3.13

## **Older Person Provision**

We ask that bungalows for rent be provided as part of the affordable provision.

Allocation of bungalows will be to those aged 55 years or over with a care and/or support social care package. Those below the age of 55 years may be considered where they have a long-term medical condition or disability and have been approved by the Council.

## **Nomination Rights**

In the event that Social or Affordable Rented properties are provided, it is expected that Cumberland Council will be given nomination rights to 100% of the properties. This will be secured through the Section 106 agreement.

## **Property Standards**

Where affordable housing is being delivered for rent there is an expectation that these homes would need to be of an acceptable house sized standard for a registered housing provider.

**Andrea Smith, Senior Manager – Housing**