

## **Consultation on the Low Cost Home Ownership Policy December 2021**

### **Introduction**

The Council is seeking views on the introduction of a new Low Cost Home Ownership Policy.

As part of its strategic housing and place shaping agenda, two key aims of the Council are to create mixed and sustainable communities where people want to live and to promote health and wellbeing. The Council looks to achieve these aims through the provision of a range of good quality, affordable homes, whether that is delivered through the planning system, in partnership with local housing associations or via its own resources.

Information provided from assessments of the local housing market undertaken by the Council and data collected via the Common Housing Register shows a high requirement throughout the borough for a range of good quality, affordable homes, including social rented accommodation and low cost home ownership. With the household price to income ratio in the county borough standing currently at 5.1:1 (ONS, Mar 2020), we know that the gap between house prices and household incomes makes it difficult for people on low incomes wanting to access home ownership to do so without some form of financial assistance.

The overall aim of the policy, therefore, is to help meet the requirement for affordable home ownership identified throughout the county borough by providing assistance to those people on low incomes that aspire to home ownership but cannot afford to buy without financial assistance.

We are not able to respond to personal issues included in your response. If you are concerned by your current housing situation, please contact an appropriate agency for advice or support.

### **Consultation timeline**

The consultation will run for a 4-week period and will open on Wednesday, 8<sup>th</sup> December 2021 and close on Wednesday, 5<sup>th</sup> January 2022. When the consultation closes all responses will be reviewed. The Policy will be refined in light of the consultation responses and presented to the Council's Cabinet for approval. We aim to publish the final version of the Policy in March 2022.

### **How we will use your information**

The information you provide will be used by the Council as part of the development of the Low Cost Home Ownership Policy. The information provided during the consultation exercise will be used to assess whether the Policy meets the needs and aspirations of Caerphilly residents.

All personal information provided throughout the consultation exercise will be held for a maximum period of 3 months after the Low Cost Home Ownership Policy has been approved by the Council's Cabinet.

You have a number of rights in relation to the information including the right of access to information we hold about you and the right of complaint if you are unhappy with the way your information is being processed.

For further information on how we process your information and your rights please use the following link: [Caerphilly County Borough Council LCHO Policy](#)

### How to respond

You may submit your comments in any of the following ways:

- Via the on-line questionnaire
- Download a response form and email to [stratanddevelop@caerphilly.gov.uk](mailto:stratanddevelop@caerphilly.gov.uk); or
- Request a response form from and send to:

Strategy & Development  
Caerphilly CBC  
Tredomen Innovation & Technology Centre  
Ystrad Mynach  
Hengoed  
CF82 7FQ

### Consultation questions

Below are some questions that may guide your response:

#### **Qualifying Criteria**

To be regarded as eligible under this policy all prospective home buyers will need to satisfy the following criteria:

- Must be 18 years old or over;
- Must hold a British passport or have been granted indefinite leave to remain in the UK;
- Must be a first-time buyer; and
- Must be living or working in the borough, having done so continuously for the previous 3 year\* period.

\*With the exception of personnel in the process of leaving the British Armed Forces or their bereaved spouses, either of whom must have previously had a local connection to the borough.

For joint applications, only one of the prospective home buyers needs to satisfy the working or residence criteria.

Q1. Do you agree with the 4 elements which make up the qualifying criteria?

Yes/No/Don't know

Please use the box below to tell us why:

## **Prioritising Applications**

In the event of interest for a property being expressed from more than one prospective home buyer, priority for properties provided through this policy will be granted to those fully satisfying the eligibility criteria in the following order:

- A serving member of the British Armed Forces that is due to or in the process of leaving the Armed Forces, an Armed Forces Veteran (having left the services within the last 3 years of submitting their application) or is a bereaved spouse or civil partner of a member of the British Armed Forces that died within active service within the last 3 years;
- Disabled people or older people who live in housing not suited to their needs;
- A key worker living or working in the county borough;
- A tenant of Caerphilly County Borough Council or a housing association tenant living in the county borough who would free up a social home for which there is an identified need;
- All other groups of people.

Where more than one prospective homebuyer satisfies the prioritisation criteria, priority will be awarded to those with the earliest received enquiry date.

Q2. Do you agree with the order of priority?

Yes/No/Don't know

Please use the box below to tell us why:

## **Household Bedroom Requirement**

When completing their application form prospective home buyers will be able to express a choice over area and property type, with the size of the property to be determined by the Council based on affordability and current household composition. To allow for household growth or to accommodate a medical or support need, prospective home buyers may purchase a property one bedroom larger than their determined bedroom requirement, typically up to a maximum of 4 bedrooms.

Q3. Do you agree that home buyers should be allowed to purchase a property one bedroom greater than their current need to allow for future household growth?

Yes/No/Don't know

Please use the box below to tell us why:

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### **Key Workers**

For the purpose of this policy the following occupations are classified by the Council as key workers:

- civilian Ministry of Defence (MoD) personnel (i.e. clinical staff, MoD police officers and uniformed staff in the Fire and Defence Service);
- clinical staff employed by the NHS (excluding doctors and dentists);
- frontline police staff (civilians);
- Highway Agency traffic officer staff.
- LA educational psychologists;
- LA therapists (including occupational therapists and speech and language therapists);
- LA/LEA/NHS nursery nurses;
- LA/LEA/NHS social workers;
- police officers and community support officers;
- prison officers and some prison service staff in prisons;
- probation officers;
- social care and domiciliary workers;
- teachers, including further education teachers and early years/nursery teachers; and
- uniformed staff, below principal level, in fire and rescue services.

Q4. Do you agree with the list of key workers?

Yes/No/Don't know

Please use the box below to tell us why:

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## Equality, Diversity & Inclusion

The Public Sector Equality Duty of the *Equality Act 2010* requires the Council to have “due regard” to the need to eliminate unlawful discrimination, harassment, and victimisation; advance equality of opportunity between different groups; and foster good relations between different groups.

The Act defines a protected characteristic as your age, ethnic origin, language requirements, disabilities, sexual orientation or gender, or anything else that makes you an individual). An individual may have more than one protected characteristic.

Q5. Will the introduction of the Low Cost Home Ownership Policy impact negatively on you because of a protected characteristic?

Yes/No/Don't know

Please use the box below to tell us why:

## Socio-economic disadvantage

The Socio-economic Duty requires the Council to consider how the implementation of the Low Cost Home Ownership Policy may help to reduce the inequalities associated with socio-economic disadvantage.

Q6. Do you think that the introduction of the Low Cost Home Ownership Policy will help to reduce levels of socio-economic disadvantage in the county borough?

Yes/No/Don't know

Please use the box below to tell us why:

## The Well-being of Future Generations (Wales) Act 2015

The Well-being of Future Generations (Wales) Act 2015 requires the Council to consider how the introduction of the Low Cost Home Ownership Policy will improve the economic, social, environmental and cultural well-being of Wales.

Q7. Will the priorities set out in the Low Cost Home Ownership Policy have a positive impact on future generations living in the county borough?

Yes/No/Don't know

Please use the box below to tell us why:

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### **Welsh Language**

The Welsh Language Measure 2011 and the Welsh Language Standards require the Council to have 'due regard' for the positive or negative impact the introduction of the Low Cost Home Ownership Policy may have on opportunities to use the Welsh language and ensuring the Welsh language is treated no less favourably than the English language.

Q8. The Low Cost Home Ownership Policy will be produced in English and Welsh. Do you think that its introduction will ensure that the Welsh Language is treated no less favourably than the English language?

Yes/No/Don't know

Please use the box below to tell us why:

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### **Other Comments**

Please use the box below to provide any other comments on the Low Cost Homeownership Policy not included in your response above:

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### **Who is completing this form?**

I am completing this questionnaire as: (please select one):

- a resident of Caerphilly county borough;
- an officer of Caerphilly county borough council;
- an elected member of Caerphilly county borough council;
- an officer of a housing association;
- a representative of a voluntary organisation;
- a business person; or
- Other, please give details in the box below

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## Analysing Responses

To assist the Council in analysing the responses, it would help if we knew a little bit about the person completing the survey:

Age	Please tick one
Under 18	
Age 18 to 25	
Age 26 to 39	
Age 40 to 49	
Age 50 to 64	
Age 65 to 74	
Age 75 and over	
Prefer not to say	

About your current home	Please tick one
Own with a mortgage or loan	
Own outright	
Rent from the Council	
Rent from private landlord or letting agency	
Rent from a Housing Association	
Living with a relative or friend	
Shared ownership (owned in partnership with a Housing Association)	
Low Cost Home Ownership	
Tied or linked to a job	
Other	

Your postcode is:

**Thank you for taking the time to complete this survey.**