# Housing Needs Survey Report for Tissington & Lea Hall and Fenny Bentley

Spring/Summer 2023



# Report produced by:

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# **Summary**

#### Delivering the Survey

A Housing Needs Survey was undertaken in February 2023, in the parishes of Tissington & Lea Hall and Fenny Bentley, by Derbyshire Dales District Council with the support of the Parish Councils. The objective of the survey was to assess the need, if any, for additional affordable housing in these parishes.

A total of 158 postcards promoting the survey were hand delivered to all households in the parishes. The survey ran online for a month and options were also provided for paper returns and telephone responses. 14 households replied in total, yielding a response rate of 9%.

#### **Findings**

Three of the 14 survey respondents were found to be in housing need and met the local connection criteria set by the Peak District National Park Authority (PDNPA). A further 2 households were also identified as being in need through Home-Options, the District Council's housing register. Therefore, 5 households in total were found to be in housing need in the parishes of Tissington & Lea Hall and Fenny Bentley.

The findings demonstrated that households were in need due to 1 of 3 reasons:

- They were living with relatives and wanted to live independently (2 households)
- They required a single storey property due to medical needs (2 households)
- They felt their private rent was unaffordable (1 household).

The profile of properties required were:

- 4 x one-bedroom properties (with 2 being single storey due to medical needs)
- 1 x two-bedroom property

The majority of households (4/5) were interested in the tenure of affordable rent and 2/5 households were interested in becoming first time buyers on the open market. Neither of these 2 households reported having sufficient income or savings to own a home in the survey area. As with many areas in Derbyshire Dales, house prices are out of reach financially for most young people seeking to buy for the first time.

Turnover of existing affordable housing stock / affordability of market housing

There is currently no affordable housing in Tissington & Lea Hall Parish, while in Fenny Bentley there is some affordable housing, but it is in short supply and has very low turnover rates.

Market housing, for rent or purchase, cannot meet the need of lower income households due to the lack of supply and the high prices. For example, a 'snapshot' online search in February 2023 revealed that there were just 2 open market properties for sale in this area, priced in the region of £550,000 - £600,000. There was no private rented properties available. The average lower quartile house price in Dovedale and Parwich ward, where the survey area parishes are located, is £339,000, which is significantly beyond what is affordable for these households.

#### Determining the volume of new properties required

The survey results demonstrate evidence of a small but significant need for new affordable housing in this area. 5 households in Tissington & Lea Hall and Fenny Bentley have been identified as being in need. According to the policies of the PDNPA, households in adjoining parishes would also be eligible for new housing built in the survey parishes. The district's housing register identifies a further 3 households from the adjoining parishes in need. There are therefore a total of 8 households who would be eligible for any new housing development.

Although the true extent of need is likely to be significantly higher than this<sup>1</sup>, the maximum number of new homes built should not exceed this figure of 8. Tenure should be affordable/social rent.

When considering individual schemes, the volume and mix (in terms of number of bedrooms, tenure, property type etc) should be determined with regard to a number of additional factors. These factors are common to all new affordable housing developments supported by housing need surveys and are as follows:

- The size of the new scheme relative to the settlement in which it is located.
- Local land characteristics, proximity to services and amenities etc.
- The volume and mix of existing affordable housing & vacancy rates.
- Housing and estate management issues as best determined by the relevant housing association.
- The views of the local community and community representatives such as the parish council.
- The advice and expertise of the Local Planning Authority, which will ultimately determine whether permission to build is granted.

<sup>&</sup>lt;sup>1</sup> Many households in need may not by captured by the survey. This is for reasons such as apathy, lack of knowledge of the survey, or a belief by the would-be respondent that they will never actually be eligible for any new housing that is built.

#### 1. Introduction

High average property prices and a lack of affordable housing in Derbyshire Dales has seen many first-time buyers and those on more modest incomes forced out of the villages where they have lived all their lives.

This situation results in a high level of unmet need for housing across Derbyshire Dales, but with some local variations. Housing Needs Surveys can be undertaken to assess and evidence the need for housing at local level, i.e., town or parish level. If a need exists, the council, working with partners and local communities, can help to enable the development of new affordable housing.

In February 2023, Derbyshire Dales District Council completed an online housing needs survey in the parishes of Tissington & Lea Hall and Fenny Bentley with the support of the Parish Councils and local residents.

# 2. Purpose of the survey

The survey was conducted to establish whether a housing need exists and if so, to understand the scope and nature of that need.

If a housing need is identified, the information can be used to assess what type and tenure of homes would best suit local requirements. Online data such as current housing market stock and affordability information is also examined to analyse whether the identified housing need can be met via existing stock or alternatively, there is a requirement for new affordable homes to be built.

If the evidence signifies the latter, Derbyshire Dales District Council can work in partnership with Parish Councils, Registered Providers (usually Housing Associations) and the Peak District National Park Authority (PDNPA) to identify suitable sites.

# 3. Rural Exception Sites

Rural exception sites are the most likely sites upon which new affordable housing might be built. These are areas of land where due to planning constraints, e.g., the Green Belt and/or areas of outstanding natural beauty, development would not normally be allowed. However, as an exception to this rule, and subject to viability, affordable housing can be developed on these sites subject to planning consent. Market housing on these sites would not be granted consent under any circumstances.

Housing schemes on rural exception sites can take time to develop and the timeframe is often dependent on a number of factors. Often schemes can be developed in 4-5 years on average, but can take much longer. If a scheme was to be built, homes would be protected in perpetuity and priority will always be

given to people with a local connection to the parish who are in housing need. This means homes can be protected to always meet local housing needs. Please see Appendix A for more information on the planning context and guidelines.

#### 4. Methodology

#### 4.1 Promoting the survey

In February 2023, postcards promoting the survey were hand-delivered by local residents to every household in the survey area. There is a total of 158 residential properties in the survey area (71 in Tissington & Lea Hall and 87 in Fenny Bentley). The postcard asked residents in housing need to complete an online survey on the Derbyshire Dales District Council's website or to contact the Rural Housing Enabler for assistance in completing the form. Posters were also displayed in prominent locations within the survey area and the survey was promoted by a press release, affordable media, and an advert in the Peak Advertiser.

#### 4.2 The survey questionnaire

The survey questionnaire was divided into 2 sections:

- Section 1 The household's current circumstances.
- Section 2 The household's future housing requirements, local connection and income.

Section 1 sought to understand general information about household members and their current housing situation along with why they felt their property was unsuitable.

Section 2 specifically focused on the type and tenure of housing that respondents would be interested in for the future. Details regarding household income and savings were captured to determine if households could access alternative housing provision via the open market or through private renting. It also helped to gain an understanding of household affordability in regard to a new potential housing development as a result of the survey.

Local connection to the survey area also provided an understanding of whether respondents met the local connection criteria set by the PDNPA.

The survey questions can be seen in full on Appendix B.

# 4.3 Home-Options

Home-Options is the District Council's housing register and operates as a choice-based lettings system. Applicants must be registered on it to seek and bid (express an interest) on affordable homes in the district. There are over 1,000 applicants currently registered in Derbyshire Dales.

Therefore, in addition to the housing need identified via the survey, Home-Options applicants that have a local connection to Tissington & Lea Hall or Fenny Bentley are also added to the findings if they meet the criteria for being in housing need. It may be that certain individuals are registered on Home-Options but do not fill in the survey, so without including this data these individuals in need would be missed.

# 4.4 Definition of 'housing need'

Only respondents in housing need and that meet the local connection requirements of the PDNPA will be included in the findings of the report. To be classified as being in 'housing need', the below criteria must be met:

- The household must be living in unsatisfactory accommodation. This may be due to the following reasons:
  - (a) overcrowding,
  - (b) under-occupying,
  - (c) the property being in poor condition and lacking basic facilities,
  - (d) the property being too expensive,
  - (e) the property being unsuitable due to medical needs or
  - (f) the individual wishes to live independently.<sup>2</sup>
- The household's requirements cannot be met by renting or buying on the open market.

The household in need must also fulfil the local connection criteria of the PDNPA. This means that the household must either:

- Have lived in Tissington & Lea Hall or Fenny Bentley for the previous 10 years,
- Have lived in Tissington & Lea Hall or Fenny Bentley for the last 10 out of 20 years, or,
- Be moving to Tissington & Lea Hall or Fenny Bentley to give or receive support to an infirm resident that has a 10-year connection.

See Appendix C for full details of the Local Connection Criteria.

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<sup>&</sup>lt;sup>2</sup> Peak District Development Management Policy – see page 81 + 82

#### 5. Findings

Detailed findings from the Housing Needs Survey and data collected from Home-Options can be seen below.

### 5.1 Number in housing need

Overall, 14 households responded to the survey (7 from Tissington & Lea Hall and 7 from Fenny Bentley). This gives an overall response rate of 9%, which is generally expected for this type of survey.

3 of the 14 households were found to be in housing need and met the local connection criteria. The other 11 households were not included in the dataset for the following reasons: a) they did not have a local connection, b) they were not in housing need, c) they did not provide enough detail to ascertain their circumstances, or d) due to their income/equity, they should be able to access alternative housing provision (e.g., open market housing or private rented accommodation).

From analysing Home-Options, 3 households were found to be registered as living in the survey area but had not completed the survey. 2 of these households were deemed to be in housing need and so included in the data set. The remaining household reported having a large amount of equity that could potentially be used to access alternative housing provision and therefore was not deemed to be in need.

In total therefore, 5 households were identified as being in housing need who met the 10-year local connection criteria. This number comprises of 3 households from the survey and 2 households registered on Home-Options. These 5 households form the basis of the findings below.

#### 5.2 Household profile and bedroom need

The breakdown of the 5 households in need including details regarding household profile, current accommodation, reasons for wanting to move and minimum bedroom requirements are presented below.

#### Breakdown of households in need in Tissington & Lea Hall and Fenny Bentley.

Household profile	Age band	Current accommodation	Reason for wanting to move	Minimum bedroom need
Couple	25 – 34	Living with relatives	Need to live independently	2
Single person	18 – 24	Living with relatives	Need to live independently	1
Couple	50 – 59	Privately renting	Health/medical/mobility	1 bed single storey (flat or bungalow)
Single person	60 – 69	Privately renting	Health/medical/mobility	1 bed single storey (flat or bungalow)
Single person	50 – 59	Privately renting	Too expensive	1

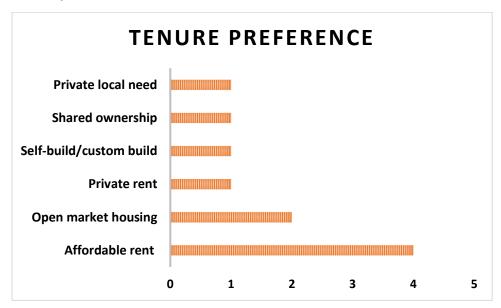
Findings indicate that 4 one bed properties are required, with 2 of these being single storey properties due to medical needs. Only 1 household would require a two-bedroom property and stated the purpose of this would be for childcare purposes. The 2 households in the younger age bracket of 18 – 34 seek a property as they would like to live independently, whereas the older age bracket of 50 years and above wish to move due to expense or to live in a more suitable property for their health/mobility needs.

#### 5.3 Tenure preference

The survey invites respondents to select from a range of tenure options that they would be interested in for future housing. These options include home ownership tenures such as purchasing on the open market, self-build/custom build housing, private local needs housing, shared ownership and co-housing, and also rented tenures such as affordable rent and private rent. Respondents were able to select more than one tenure if they wished.

The number of households interested in each tenure is illustrated below.





The predominant need is for affordable rented housing, with 4 out of 5 households interested in this tenure. Notably, the 3 households that reported they currently rent privately were keen to leave this tenure and instead would only be interested in affordable rent. 2 first time buyer households stated they would be interested in purchasing a home on the open market. However, from the income detail provided, it is also unlikely that either would be able to afford to own a property in the near future.

#### 5.4 Housing need in adjoining parishes

In addition to the findings of housing need in Tissington & Lea Hall and Fenny Bentley, it is important to look at the housing need in adjoining parishes as these households would also be eligible for new build housing developments. Adjoining parishes consist of Newton Grange, Parwich, Thorpe, Mappleton, Offcote & Underwood, Kniveton and Bradbourne.

When conducting a Home-Options search for applicants in these parishes, the number of households in need that also meet the local connection criteria was found to be 3. See the table below for further details of these 3 households.

#### Details of Home-Options applicants in adjoining parishes and their age range.

Bedroom need	18 – 24 years	25 – 34 years	60 – 69 years	70+ years	Total
1 bed	1	1		1	3

All 3 households were single people requiring a 1-bedroom property and interested in the tenure of affordable rent. By including this total of 3 further eligible households from adjoining parishes, the overall number of households in need increases to 8.

# 6. Housing stock and affordability

#### 6.1 Affordable housing stock

Whilst considering those in housing need, it is important to note the already existing affordable housing stock in the survey area.

No affordable housing is located in Tissington & Lea Hall and 12 affordable rented properties are located in Fenny Bentley<sup>3</sup>. These properties are all managed by Platform Housing Group and are currently tenanted. The below table demonstrates the slow turnover rates of these properties in recent years. Although the covid pandemic may have had a significant role in reducing turnover rates in the past 5 years, the low number of newly let properties in the past 10 years portrays the ongoing challenge that home-seekers face in finding an affordable property to rent.<sup>4</sup>

Number of affordable rented properties in Fenny Bentley and their turnover in the past 5 and 10 years.

Dwelling type	Number of properties	Turnover in past 5 years	Turnover in past 10 years
1 bed bungalow	5	3	7
1 bed flat	4	1	4
3 bed house	2	1	2
4 bed house	1	0	1
Total	12	5	14

Of the 5 affordable properties rented over the past 5 years, the waiting time between individuals becoming registered on Home-Options to successfully being let a property has ranged from 3 months to 1.5 years. There was also a high demand for these properties, with on average 25 bids being reported per property. Interestingly, most bids were from applicants of other areas of Derbyshire Dales that did not have a local connection to Fenny Bentley.

When interrogating the Home-Options data, it is interesting to note that the 2 applicants in housing need included in the findings of this report have never bid on any affordable housing in the survey area. One applicant is a very recent member, so this provides an explanation, however the second applicant has bid

<sup>&</sup>lt;sup>3</sup> Home-Options – searches were completed to identify the affordable/affordable rented properties in the survey area.

<sup>&</sup>lt;sup>4</sup> Home-Options – searches were conducted to identify the number of newly let properties in the past 10 years.

on only adjoining parish properties and properties located elsewhere in Derbyshire Dales. It could be argued that these properties are at such a slow rate of turnover that they are likely to be missed and applicants may be forced to search further afield. Furthermore, the low figure of Home-Options applicants in Tissington and Fenny Bentley may be explained by the effects of having little to no affordable housing stock in the survey area. This could give rise to a perception amongst households that it is 'pointless' to even seek affordable housing in this locality and therefore they just do not register at all.

#### 6.2 Properties for sale

In February 2023, 2 detached properties were listed for sale in Fenny Bentley, although incredibly out of reach financially for those on modest incomes. 3 further properties in Fenny Bentley were also available and sold as 'holiday homes' in Ashbourne Heights Holiday Park. No properties were available to buy in Tissington & Lea Hall<sup>5</sup>.

#### Properties available for sale on 27th February 2023

Parish	Property type	Number of bedrooms	Price listed	Comments
Fenny Bentley	Detached house	3	£600,000	
Fenny Bentley	Detached house	3	£550,000	
Fenny Bentley	Lodge	2	£84,995	Holiday home
Fenny Bentley	Lodge	2	£104,995	Holiday home
Fenny Bentley	Lodge	2	£109,995	Holiday home

Recent property sales in Tissington and Fenny Bentley also portrays a picture of little housing sales and unaffordable house prices. There have been 11 sales over the past 5 years that range from £194,000 to £560,000 and demonstrate an average sale price of £458,382.

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 $<sup>^{\</sup>rm 5}$  Online searches were conducted using Rightmove, Zoopla and PrimeLocation

#### Properties sold in Tissington and Fenny Bentley from 2018 - 2023

Parish	Year	Property Type	Number of bedrooms	Price listed	Comments
Fenny Bentley	2018	Detached house	3	£300,000	
Fenny Bentley	2018	Detached house	3	£415,000	
Fenny Bentley	2019	Detached house	3	£560,000	
Fenny Bentley	2019	Terraced house	3	£259,000	
Fenny Bentley	2020	Terraced house	3	£295,000	The same property as above
Fenny Bentley	2021	Detached house	3	£512,201	
Fenny Bentley	2021	Semi-detached house	2	£194,000	
Fenny Bentley	2021	Terraced house	4	£207,000	
Fenny Bentley	2022	Detached house	2	£500,000	
Tissington	2019	Flat		£275,000	Flat above a business premises
Tissington	2021	Terraced house		£250,000	

In Dovedale and Parwich ward, where the survey area parishes are located, only 8 properties in total were sold in 2022 (2 terraced properties, 1 semi-detached property and 5 detached properties). Due to such a low number of properties sold, it would not be reliable to report and generalise these figures as average property prices. A larger pool of house price data has therefore been gathered with median and average house price sales from January 2018 – December 2022 in the table below. To note, house price sale bandings have been collected rather than exact figures. Therefore, the average house price column is a close estimate but may not be exact.

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<sup>&</sup>lt;sup>6</sup> Hometrack – searches include information provided by Land Registry

Median and average house price sales in Dovedale and Parwich ward from January 2018 – December 2022

Type of property	Number of properties sold (2018 – 2022)	Median house sales price band	Average house price
Terraced house	12	£250,000 - £275,000	£266,000
Semi-detached house	10	£275,000 - £300,000	£308,000
Detached house	39	£500,000 - £550,000	£520,000

The table signifies that the majority of properties sold in Dovedale and Parwich ward are detached properties. House prices for all property types are out of reach for the majority of local people on low incomes.

#### 6.3 Private rented market

Online searches indicated that no properties were available to rent on the private market in February 2023 in the survey area.<sup>7</sup> The current average cost per week of privately renting a 1-bedroom property is £126 and a 2-bedroom property is £162.<sup>8</sup>

Local Housing Allowance (LHA) rates are used to calculate the maximum Housing Benefit that can be claimed by tenants who are renting. See the table below for 2022-2023 LHA rates in the 'Peaks and Dales' (Peak District National Park and Derbyshire Dales)<sup>9</sup> and how this compares to 1 and 2 bedroom average private rents in Dovedale and Parwich ward.

Comparison of LHA rates to average private rent cost.

Type of property	LHA rates p/w	Average private rent p/w	LHA rates pcm	Average private rent pcm
Shared	£70.24		£304.99	
accommodation				
1 bedroom dwelling	£97.77	£126	£424.51	£546
2 bedroom dwelling	£120.92	£162	£524.99	£702
3 bedroom dwelling	£143.96		£625.02	
4 bedroom dwelling	£172.74		£749.99	

<sup>&</sup>lt;sup>7</sup> Rightmove, Zoopla and PrimeLocation

<sup>8</sup> Data provided by <u>Hometrack</u> using rental values

<sup>&</sup>lt;sup>9</sup> LHA rates from April 2022 to March 2023 – Government website

As can be seen, the average cost of renting a private property exceeds the housing benefit tenants can claim, leaving some residents likely to be unable to afford their rent.

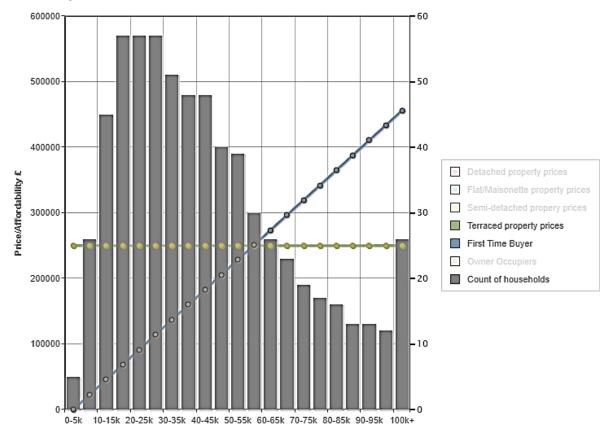
#### 6.4 Affordability

The average lower quartile (25%) house price of a property in Dovedale and Parwich ward based on sales over the past 5 years is £339,000. This figure includes sold property types of terraced, semi-detached and detached houses. The ratio of lower quartile (25%) house price to a single person income is 19:1, meaning that the cost of a home to a lower income single household would be roughly 19 times their income. This would be halved to a 9.5:1 ratio for a household with two earners. The ratio demonstrates the inability for lower income households to own a property in the ward and with Banks and Building Societies typically unwilling to lend more than 3 or 4 times income, these households are effectively 'priced out' of the housing market.

The affordability chart below displays the amount of income per year a first-time buyer household would need to afford a terraced property in the ward. The point at which the blue line (first time buyer income) and green line (average terraced property price according to 2022 sales) intersect on the chart shows the amount of income needed for a household to afford a terraced property.

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<sup>&</sup>lt;sup>10</sup> Hometrack – this data uses Hometrack Automated Valuation Model and CACI (income) data.



#### Affordability chart for Dovedale and Parwich ward.

The chart illustrates two main points:

- a) A first-time buyer would need to be earning approximately £55,000 £60,000 to afford a lower quartile average priced terraced property in the ward which is £250.000.
- b) The majority of first-time buyers in the ward are earning considerably less than £55,000 £60,000 (the size of the grey bars to the left of this banding greatly exceeds the bars to the right of it).

Further analysis demonstrates that 71% of first-time buyers are priced out of buying lower quartile average priced terraced properties. In short, house prices relative to income for first time buyers mean the vast majority of market properties are unaffordable to low-income groups.

#### 7. Conclusion

There are 5 households in need in the survey area. This comprises of 3 households that currently live in Tissington & Lea Hall and 2 that live in Fenny Bentley. A further 3 households are also in need that live in adjoining parishes. This provides a total number of 8 households in need that would be eligible for a new build development in either Tissington & Lea Hall or Fenny Bentley.

The 3 households in Tissington require:

3 x one bed properties (2 x level access)

The 2 households in Fenny Bentley require:

- 1 x one bed property
- 1 x two bed property

The 3 households from adjoining parishes require:

• 3 x one bed properties

In total therefore, the breakdown of properties required for the 8 households in need is:

- 7 x one bed properties (2 x level access)
- 1 x two bed properties

#### 8. Recommendations

The analysis above and further contextual information provided on pages 4-5 results in the recommendation set out on page 5.

#### 9. Contact information

If you have any comments or queries regarding the Housing Needs Survey and/or written report, please contact:

Jeremy Mason, Rural Housing Enabler Derbyshire Dales District Council Town Hall, Matlock, Derbyshire, DE4 3NN

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# 10. Appendices

# 10.1 Appendix A – Planning context and guidelines

Please note that the following is not a complete description of the planning policies that apply locally.

In the Peak District National Park, affordable housing will be permitted in or on the edge of Core Strategy policy DS1 settlements, either by new build or conversion... where there is a proven need for the dwelling (s) and any new build housing is within certain size thresholds set out in the policy.

The relevant policies for affordable housing are now DMH1: New affordable housing; and DMH2: First occupation of new affordable housing; both of which are in the *Development Management Policies Part 2 of the Local Plan for the Peak District National Park*, which was adopted in May 2019. The Local Development Framework Core Strategy adopted in October 2011 remains as Part 1 of the Local Plan for the Peak District National Park.

Policy DMH2 sets out the First occupation requirements of new affordable homes (in *Part 2 of the Local Plan for the PDNPA*, pg.88). These are described in Appendix A of this report.

The occupancy cascade (policy DMH3) can be viewed on the PDNPA website, also in *Part 2 of the Local Plan for the PDNPA*, pg.89.

First occupation requirements of new affordable homes

Exceptionally, planning permission is given for new homes for local people where there is a proven need.

Policy DMH2 sets out the First occupation requirements of new affordable homes.

In all cases, new affordable housing must be first occupied by persons satisfying at least one of the following criteria:

- (i) a person (and his or her dependants) who has a minimum period of 10 years permanent residence in the Parish or an adjoining Parish inside the National Park and is currently living in accommodation which is overcrowded or otherwise unsatisfactory; or
- (ii) a person (and his or her dependants) not now resident in the Parish but having lived for at least 10 years out of the last 20 years in the Parish or an adjoining

Parish inside the National Park, and is currently living in accommodation which is overcrowded or otherwise unsatisfactory; or

(iii) a person who has an essential need to live close to another person who has a minimum of 10 years residence in a Parish inside the National Park, the essential need arising from infirmity.

Source: Development Management Policies in Part 2 of the Local Plan for the PDNPA, adopted May 2019, pg.88, which can be accessed on the link below:

**Development Management Policies** 

#### 10.2 Appendix B – Survey questions in full

Housing Needs Survey Questionnaire

# 10.3 Appendix C – Local connection criteria (PDNPA)

Peak District National Park – Policy DMH2

In all cases, new affordable housing must be first occupied by persons satisfying at least one of the following criteria:

- (i) a person (and his or her dependants) who has a minimum period of 10 years permanent residence in the Parish or an adjoining Parish inside the National Park and is currently living in accommodation which is overcrowded or otherwise unsatisfactory; or
- (ii) a person (and his or her dependants) not now resident in the Parish but having lived for at least 10 years out of the last 20 years in the Parish or an adjoining Parish inside the National Park, and is currently living in accommodation which is overcrowded or otherwise unsatisfactory; or
- (iii) a person who has an essential need to live close to another person who has a minimum of 10 years residence in a Parish inside the National Park, the essential need arising from infirmity.