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Issue: 148  
July 2015

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# Editor's Comment



**THERE will be more than a few sighs of relief from Culcheth residents following the decision by Warrington planners to refuse permission for an increase in organic waste composting at Diggle Green Farm, in Wilton Lane.**

The proposal, to import waste from outside the borough to enable the processing of green waste to be increased from 35,000 tonnes to 75,000 tonnes a year, attracted 74 individual letters of objections and a separate objection from 36 individual properties.

There was also an objection from Culcheth and Glazebury Parish Council and even one from such a heavyweight objector as Labour Party leadership contender and Leigh MP Andy Burnham.

Many of the objections were on the grounds of smell problems which residents say already exist and would be likely to worsen should activity increase on the site. But in fact, the proposal was rejected on two different grounds – impact on the Green Belt and being in breach of the borough

council policy to restrict importation of waste into the borough.

An objection on odour grounds would have presented difficulties because (a) when council officers visited the site on 23 occasions they found no significant smell problem and (b) the view that if you live in the country you must accept "country" smells.

Residents will doubtless take a dim view of these arguments and this is understandable. But the grounds on which the proposal was refused seem to be based on much firmer ground.

There was some limited support for the scheme, on the

grounds of job creation and environmental benefits associated with composting, plus the fact that planning officers actually recommended it for approval.

So it could be a little early for celebrations.

**Deadline for the August issue of Culcheth Life is July 21**

## Cancer grant

CROFT Parish Council has agreed to give a £100 grant to a charity offering support to cancer sufferers and their families.



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# Business Park launches free CCTV monitoring for schools

**LOCAL business Taylor Business Park is now launching its free CCTV monitoring service which was offered to local schools following a spate of recent burglaries of high value equipment.**

Culcheth Primary School, Newchurch Primary School and Locking Stumps primary school are the first to take advantage of the service and others are currently being set up to follow suit.

Local businessman Paul Taylor said, "It was sickening to see another break in of a local primary school this year. They are obviously seen as easy targets by these criminals. We don't want to see this sort of thing happening in our village so we're working with the local schools and have offered them all free monitoring by our security team."

"The business park has 24 hour

security and we always have a guard watching the cameras and another guard patrolling. We don't use agencies, we employ our own guards and they take great pride in providing an excellent service to our tenants.

"The system being introduced at the schools will come on out of school hours and as soon as any activity is picked up on the cameras an alert will notify the guards who can see what's going on, warn off any intruders and alert the police if required.

"It would be great to catch the people doing this in the act next time rather than rely on CCTV

footage which is usually blurry and ineffective after the event, rarely leading to convictions and most criminals know this, you only need to look at the footage that police ask for help with in local newspapers to see that. The only effective CCTV is monitored CCTV. The camera upgrades that have been carried out at the schools have brought everything much more up to date and we get great clear images now, as well as two way communication and live monitoring."



Paul Taylor

## Creepy crawly show helps pre-school celebrate second anniversary



CROFT Early Years Pre-School based at St. Lewis Primary School celebrated its 2nd anniversary with an open day and Creepy Crawly Show.

Getting up close with a North American Corn Snake from left, Max Greaves aged 4, Stacey Wood of the Creepy Crawly Show, Madison Cassidy aged 7, Ellen Coleman aged 4 and Lilian Becs aged 3.

## Culcheth Players to stage iconic play

CULCHETH Players' next production will be "Little Women" – a stage adaptation of Louisa May Alcott's novel of the same name which, in the years since it was first published in the 1860s, has become accepted as one of the great American novels.

It tells the story of four sisters, Meg, Jo, Beth and Amy, growing up together in post-Civil War America, and of the boy next door, Laurie.

It is believed to have been loosely based on the life of the author and her sisters.

The play will be staged at Culcheth Sports Club, Charnock Road, on July 2-4 at 7.30pm.

Little Women has been adapted for stage, cinema and television on numerous occasions.

Although originally conceived as a book for girls, it became admired by a much wider readership because of the depth of its story of friendship, relationships, love and tragedy.

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# Residents celebrate planning victory

**RESIDENTS are celebrating a planning victory after developers saw their application for four homes on greenfield land adjacent to the historic Culcheth Hall Farm Barns rejected – despite Warrington council planners recommending that it be approved.**

Borough councillors Matt Smith and Chris Vobe made strong representations to the Council's development management committee against the proposals.

The committee also heard from a local resident and from representatives of Culcheth and Glazebury Parish Council.

In their submission, Cllrs Smith and Vobe said: "The developers suggest they have taken on board comments made by the current residents and made changes.

"This is rather disingenuous, as pre-application the residents had only been consulted on the relocation of their bin store, not the proposed development of four houses."

"The proposals extend the development of this greenfield site to the North and East, towards the greenbelt. We should not describe this as infill development."

They went on to challenge the Council's determination that the unadopted road, by which the properties would be accessed, was wide enough to accommodate the traffic that would be generated. They argued it was below the required minimum width and provided photographs to support their argument.

The two Culcheth councillors had taken their own tape measure on

site to measure the narrowest point!

During the discussions, the meeting was adjourned when committee members reacted angrily to the news that the majority of current Culcheth Hall Farm Barns residents have a restrictive covenant in their leases which prevents them from objecting to any building work which the freeholders – developer August Blake – carry out on the site. Legal opinion suggested that the covenant may be unenforceable, since the right to comment on any planning application is enshrined in law. Nevertheless, it was reasonable to assume that many

residents would be unaware of this and had chosen to abide by the covenant. Committee members believed that there may have been a case for postponing the decision and re-opening the consultation.

Chairman Tony McCarthy allowed residents to decide for themselves if they wished the committee to consider deferral – after a short break, Cllr Vobe reported that they had considered the issue, but would prefer the committee to proceed.

The committee unanimously voted to reject the application, on a variety of grounds, including the impact on the openness of the Green Belt.

Speaking after the meeting, Cllr Vobe said: "We were very pleased to support residents of Withington Avenue and Culcheth Hall Farm Barns at tonight's planning meeting and we are equally delighted at the

result.

"Protection of green fields and green belt land in our village is close to the hearts of many local people. That is one of the reasons that this application was so strongly contested by the Culcheth community."

Cllr Smith added: "This result is a victory for common sense. It was very clear that a number of factors needed to be taken into consideration, including the access road, the increase in traffic along a narrow road, the impact on the street scene and the openness of the adjoining green belt.

"We are pleased that the committee rejected the officers' recommendation and were persuaded by the strong arguments put forward by local people."



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# Villagers lose battle over future of hotel

**VILLAGERS have lost the long-running battle over the future of the three-star Rhinewood country house hotel in Glazebrook Lane, Glazebrook.**

In November last year, borough council planning chiefs threw out proposals to demolish the hotel and replace it with 36 new homes.

But house builders Westby Homes appealed against the decision – and now an independent inspector appointed by the government has ruled that the development can go ahead.

The decision has disappointed local councillors and the Glazebrook Residents Action Group who had opposed the scheme.

They had objected over a lack of public transport links, the fact that the nearest amenities were nearly four miles away in Culcheth

and that the proposed three storey apartments would be unsuitable in a village setting.

But Mark Dakeyne, the inspector who dealt with the appeal, decided the scheme for 27 houses and nine apartments could go ahead.

He said, despite its open countryside location, the development would be only a 170m walk from Glazebrook Railway Station, where trains could reach Birchwood in four minutes and the centre of Warrington in just over 10 minutes. The journey time to Manchester was about 25 minutes.

The development included a new footway linking it to the station.

Glazebrook Post Office was 325 metres away and the housing would assist in sustaining this rural facility.

Other services in Cadishead and Hollins Green were further away, but a primary school and a convenience store at Cadishead were within 1,000 metres walking and cycling distance if a footbridge over Glaze Brook was used.

Other services such as child care, a medical centre and pharmacy were further away and there were no regular bus services passing the site, but despite this Mr Dakeyne said the development would be served by a reasonable range of services accessible by walking, cycling and rail.

While car-borne travel would still be the most common form of

transport, it was likely to be less than for the hotel.

The inspector noted that the scheme would provide a financial contribution of £405,000 towards the cost of affordable housing elsewhere.

It would provide construction jobs which would offset the loss of jobs resulting from the closure of the hotel, particularly as the hotel was struggling to keep going anyway.

The Rhinewood Hotel was originally built as a vicarage and dates from the late 18th century. But it has been completely rebuilt and for years has operated as a modern hotel and restaurant catering for leisure and business clients, weddings and other functions.

## Disappointing news for Shaw Street

DELIVERY of new changing room facilities at Shaw Street recreation ground has been delayed, which is disappointing news says local councillor Sue Bland.

Warrington Borough Council officers have informed Cllr Bland that the work has been delayed because a planning application has been withdrawn due to further tree survey information being needed prior to the scheduled planning committee meeting.

The tree survey information has now been completed and the planning application has been re-submitted.

The decision is now anticipated by the end of August 2015 and subject to the planning application being granted the delivery of the new building will be between January and March 2016.

Cllr Sue Bland said it was very disappointing for both the Borough Councillors (past & present) and the Culcheth Eagles organisers and volunteers who have been chasing up the improvements since 1999.



*The hotel, as it was several years ago.*

# Croft Parish Council News

## Your Parish Councillors



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### Summer Playscheme

The Parish Council will again be funding a summer playscheme this year. The playscheme is promoted by Warrington Borough Council and operated by Tinies North West. The playscheme is aimed at children aged 5 to 11 years and activities include art, music, dance and games. In Croft the playscheme will operate at the Croft Youth Activity Centre on Smithy Lane and will be held on weekday afternoons between 1pm and 3pm on the weeks commencing 3rd and 10th August.

Attendance is on a first come first served basis but priority will be given to children who live in Croft parish or who attend one of its schools. A charge of £2 will be payable for each attendee per session.

Tinies North West will inform parents of the booking arrangements via the two local primary schools.

### New Councillor

In the election that followed Jim Hilton's recent resignation, Martyn Griffiths emerged as the successful candidate and has taken his place on the Parish Council.

Jim had served the Parish tirelessly for over thirty and had been chairman on 4 occasions. In his farewell address Jim expressed his extreme pride at the way the Parish has developed over the years with the establishment of Croft Primary school, the Bowling Green the Scouts and the Youth Activity Centre.

### Croft Carnival

On Saturday July 4th Croft Playing Field will be the venue for the annual Croft Carnival. There are attractions for all the family and another great day is in store for all who attend, so please come along. Tickets may be bought in advance or on the day.

Residents may contact Mike Pope, Croft Parish Council's Clerk on 01925 733766 or  
Email: [croftparishcouncil@gmail.com](mailto:croftparishcouncil@gmail.com) Twitter: @croftparish Web: [www.croftvillagecheshire.co.uk](http://www.croftvillagecheshire.co.uk)



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## Tractor festival c links with

GLAZEBURY'S long history of farming will be celebrated on Saturday, July 25 with the village's first Tractor Festival when scores of vintage tractors and other agricultural machinery will be on show.



## Villagers want faster broadband

BT is to be asked to take steps to improve broadband speeds in Croft. A number of people have complained to the parish council about inadequate broadband in the village despite the Culcheth Telephone exchange being upgraded.

Only one roadside “green cabinet” has been provided in Croft, the council was told.

Last year, BT said upgrades covering the Culcheth, Croft and Glazebury areas should be completed by July this year.

The improvements are due to be carried out under the Connecting Cheshire initiative, funded by a grant from the EU.



# celebrates village farming

The day will start at 10am on the car park at Bent's Garden Centre when the tractors – ancient and modern – will be on show and there will be stalls, tractor rides and other entertainment.

Then at 4pm the tractors will drive in procession to Hawkshurst Farm, Glazebury where there will be folk music, a bar and refreshments.

The event is in aid of All Saints' Church, Glazebury and the Cystic Fibrosis charity.

Among those taking part in the festival will be vintage tractor restorer Eric Marshall, of Moss Side Farm, who will be showing his 1951 David Brown Cropmaster tractor.

The iconic Cropmaster, first produced in 1947, was renowned for its reliability and quality and had many extras as standard features, including a hydraulic lift and electric lighting.



Eric Marshall and Paul Turner on the Cropmaster tractor.

## Art group seeks members

THE Thursday morning art group which meets every week at The Culcheth Centre, in Jackson Avenue, is looking for new members.

Anyone interested should go along to the centre between 10am and 12.30am.

Member Les Hoyle said: "We are a friendly bunch and would welcome new members, irrespective of ability."

A recent exhibition resulted in two paintings being sold and two new members joining.

## Council says no to more football

CROFT Parish Council has reluctantly said "no" to a local junior football club's request to play Sunday morning matches on the village playing field.

The Tiki Tata Football Club already use the field for training on Friday evenings and to play matches on Saturday mornings.

They have also started training girls to play football on Saturday afternoons.

But the parish council decided if the club was allowed to use the field on Sunday mornings as well it would be too much football on a field which is a play area for the whole village.

## The Gardening Guide JULY

- This is the month for hedges - newly planted hedges will need watering regularly and if they are straggly they can be lightly trimmed to encourage bushiness
- Watering is crucial this month so remember to look after your containers and baskets
- Cutting basket plants back can revive a tired basket - follow up by giving extra attention to feeding and watering
- You can still sow crops such as carrots, turnips and fast maturing salad crops
- Remember to sit down and enjoy what you have created - an ideal time to relax with friends, a glass of wine and a barbecue!

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# Massive jail break – for charity

**A MASSIVE jail break is planned next month by teams of “desperate” men and women – desperate to raise money for a Warrington charity.**

The Cheshire Jail Break will take place on July 25 from Risley Prison at 10am.

Teams of jail breakers will have 10 hours to get to the organisers, The Black Swan pub at Rixton – by the longest possible route!

Main aim of the breakout is to raise more money than last year's inaugural event, when £6,000 was raised.

This year the charity to benefit will be the Shannon Bradshaw Trust, which raises money to help

children and families with life limiting illnesses across Warrington.

There will be prizes for the team which covers the greatest distance, the team that arrives with the most inventive “selfie” and the team which raises the most money for the charity along the way.

The jailbreak will only be the beginning, however.

There will be a family fun day at The Black Swan from 2pm onwards with live music, children's entertainment, barbecue, face painting and lots of other activities.

There will also be a mystery raffle of prizes donated by the teams as

part of the challenge.

All teams must be entered by midnight on July 15 and entrance fees must be paid in advance. There must be no more than four members in each team

Teams are not allowed to use their own money to help them get from the prison to the Black Swan – and they must reach the pub at 8pm with their money already raised.

For more information or to help or donate prizes contact Lucy Kirk on 01925 801513 or 07967498493

More details are available at [www.cheshirejailbreak.co.uk](http://www.cheshirejailbreak.co.uk)



*Pictures from last year's event.*



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## Proud to announce new homes acquisition

Warrington Housing Association (WHA) has an aim of making Warrington a great place to live.

Established in 1975, the association owns and manages 1283 properties in the Warrington area.

With local knowledge and expertise and the proximity to both residents and agencies across Warrington, enables WHA to deliver an effective and tailored service, both independently, and with other locally based partners.

So it is fitting that in the organisations 40th year, WHA are announcing the acquisition of four fantastic new affordable homes in partnership with Redrow Homes.

They form part of a new housing development being completed at Doeford Close, Culcheth.

The purchase of these properties is part of WHA's wider strategy to increase their property portfolio by acquiring new and established homes and potential future new housing schemes.

The four properties consist of 2&3 bed 'cottage mews' homes which come from Redrow's New Heritage Collection.

Handover of new homes is planned for Sept/Oct 2015

For more information or to express an interest in these properties, please contact Warrington Housing Association

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[admin@wha.org.uk](mailto:admin@wha.org.uk)

[www.wha.org.uk](http://www.wha.org.uk)

# Warrington Business Awards success

**THE 2015 Warrington Business awards, held at Lymm Rugby Club was a resounding success and Styles and Co who sponsored one of the awards are delighted to congratulate all of the winners, the finalists and all of the businesses who entered. There were plenty of entries this year and the judges had incredibly tough decisions to make.**

Styles & Co would also like to thank the 500 strong, sell-out audience who made it such a memorable evening – in the words of their very own Graeme Hindley (who was also one of the organisers): "Congratulations to all of the winners and finalists at the Warrington Business Awards 2015. The volume and exceptional quality of entrants made it extremely tough for our judges, but we are delighted with the outcome and the accompanying celebrations on Friday night."

"I can't remember the Warrington business community ever having such a celebration before and we can't wait for next year's event! The feedback we have received has been great and we thank everyone involved; not least our headline sponsors, Golden Square and HSBC."

Finally Styles & Co would like to say thank you to all of the other sponsors for making this event a reality and a big congratulations to Qudos Marketing, winners of the 'New Business of the Year' category sponsored by Styles and Co. Pictured right:

They look forward to next year's event and hope to see a host of new faces along with some of the more familiar ones, to continue

Warrington's proud tradition of entrepreneurship and business excellence.

More than 100 businesses entered the awards, with three shortlisted for each of the eight categories.

Apprentice of the Year was Lewis Haworth from the Optionis Group, with runners up Jonathan Levy from the Foundation for peace and Jack

Peters from FDR Law.

Retailer of the Year was Dawson's Music, with runners up Black Sheep Wools and Sculpt Hair and Beauty.

Innovation of the Year was Golden Gates Housing & Footprint Solutions, with runners up Calibre Control International and Skillray Transport Services UK.

Community Initiative of the Year was Warrington Youth Club's Citizens Programme, runners up were St Rocco's RocOn Project and the Wolves Foundation.

New Business of the Year was Qudos Marketing, with runners up JEM Recycling and Primas Law.

Businessman of the Year was

Mark Poulton from Key Integrated Services and runners up were Lee Birchall from DV8 Design and Nick Taylor from the Foundation for Peace.

Business Woman of the Year was Vicki Swinden from The Print Company and runners up were Jan Souness MD of LiveWire and Culture Warrington and Siobhan McCarroll from Dunky's Day Nursery.

Business of the Year was Birchwood based Claremont with runners up Aspect Construction Contracts and Britplas Commercial Windows.





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## Dancer Shannon is 'living the dream'

**A CROFT girl is "living the dream" this summer after winning a job as a dancer at a top resort in Cyprus.**

Shannon Newbanks, aged 20, a student at West Cheshire College, is working as a professional dancer at Sentido Cypria Bay Resort.

Sharon Brown, head of musical theatre and dance programmes at the college said: "Shannon

came to college with enthusiasm and a passion to succeed.

"It has been inspirational to watch her develop into a professional, trained performer and I'm delighted she is now commencing on her journey as a professional dancer."

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## House that was built too big need not be demolished



PLANNING bosses have decided a house that was built too big and to the wrong design need not be demolished.

They have approved a retrospective application for the house in Mustard Lane, Croft.

Planning consent was given six years ago, but when the property was eventually built it was bigger and of a different design to the approved plans.

As a result there were complaints from Croft Parish Council, who pointed out that if the development was approved it would undermine planning regulations in a Green Belt area.

A neighbour also objected, claiming the development contravened their own enjoyment of the Green Belt.

Members of the planning committee were told that in 2009 plans for a two storey dwelling to replace an existing house were approved but never implemented.

The house that had now been built was about 40 per cent larger than the original dwelling but only three per cent larger than the house approved in 2009.

While the design of the house differed from the one approved in 2009, it more accurately reflected the appearance of the original dwelling.

It represented inappropriate development in the Green Belt as it was materially larger than the original building on the site, but it did not significantly impact on the openness of the Green Belt when compared with the house approved in 2009.

Councillors decided although they were unhappy the house had not been built in accord with the approved plans there had been significant discussion with planning officers to minimise problems.

The objectors house was 80 metres away and was not significantly affected.

# Teenager completes charity sky dive in memory of grandad

**WINWICK teenager Abigail Leavitt took part in a charity sky dive in memory of her grandad.**

Abbie aged 18, a student at Priestley College, is currently studying law and history at A2.

She completed the sky dive to raise money for the Alzhiemas Society. She received full sponsorship from Leavitt and Warsley associates who are an award winning accountancy based in Sale who sponsored her £400 to take part in the dive.

Abbie said: "My grandad recently died of the disease and I am very motivated to raise as much money as I can in different ways as I have witnessed what it does first hand. I took part in the Yorkshire

three peaks challenge in June last year and raised £255.

She plans to do a more vigorous event in the future such as the Great Wall of China or Mount Kilimanjaro.

To sponsor Abbie visit [www.justgiving.com/Abbie-Leavitt1/](http://www.justgiving.com/Abbie-Leavitt1/)



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# Sax star Chelsea to play at the Proms

**WHEN the 120th BBC Proms programme gets under way at the Royal Albert Hall on July 17, a former Culcheth school girl will be among the hundreds of musicians taking part.**

But while most of the musicians will be experienced professionals at the peak of their careers, 22-year-old former Culcheth High School pupil Chelsea Carmichael will still be a third year student at London's Trinity Conservatoire of Music and Dance, studying jazz saxophone.

She will be in one of the saxophone chairs in the Guy Barker Big Band which will be paying tribute to the swing era on August 11.

Whether she will get a chance to solo isn't known because rehearsals don't start until August 8 – but if she gets an invitation she certainly won't turn it down!

Outside of college she has already formed her own quartet, which performed at this year's London Jazz Festival and co-leads six-piece band Yesa Sikyi with trumpet student Lily Carassik from Lancaster.

They will be playing at the

Manchester Jazz Festival on August 4 and at the Lancaster Jazz Festival on September 20.

This band has just recorded its first album, consisting of original works by members of the band, which will be released shortly.

Chelsea's musical journey started when she asked her dad, Winston, if he would buy her a violin.

Dad was a bit worried by the prospect of someone learning to play the violin in the house and suggested the piano – and Chelsea agreed. But as her piano lessons progressed she found herself drawn towards jazz and took up the saxophone as well. Now the tenor sax is her main instrument, although she also plays flute and still plays piano, particularly for composing.

She played in the Culcheth High School swing band and, at 15, successfully auditioned for the highly respected Wigan Youth Jazz

Orchestra, touring with them in this country and abroad until going to university.

Now she has been signed up for the National Youth Jazz Orchestra.

Chelsea is well aware she is entering a tough, highly competitive world by deciding to be a jazz musician.

She said: "Most people my age don't listen to jazz. Our audiences are very mixed, with both young people and old. We think this is good."

"We love the music. It's exciting to be playing in front of appreciative audiences in London and we have great fun. But we also have a responsibility to keep jazz progressing and to make it more accessible to a wider audience. We do this by introducing elements of more popular genres such as soul and rock, into our music."

"This is quite strange, because most of them were derived from jazz in the first place."

Unlike most of her generation, Chelsea's musical heroes are

unlikely to be in the charts and are more likely to have passed on. She cites her main influences as tenor sax legends Dexter Gordon (1923-1990) and Eddie "Lockjaw" Davis (1922-1986).

She is making waves on the London jazz scene right now – but has an ambition to bring a band to Culcheth.

"It would be great to play in my home village," she said.



*Chelsea with members of Yesa Sikyi and right, playing the flute.*



# Homes plan rejected by appeal inspector

A GOVERNMENT-appointed planning inspector has thrown out an appeal against the refusal of planning consent for a development of nine homes on land off Culcheth Hall Drive, Culcheth.

He has also ordered developers Evoke Homes to pay costs to Warrington Borough Council.

The inspector, Elaine Worthington dismissed the appeal on the grounds the proposed drainage and utilities would have an adverse effect on protected trees and highway safety.

She said surface water from the development was proposed to be dealt with by using soakaways, allowing rainwater from the properties to pass through a gravity network to individual soakaways where the water would infiltrate into the grounds.

But because of the proximity of the trees, on the western part of the site in particular, this would be likely to give rise to severance of tree roots during installation, along with the potential for changes in water levels, the creation of impermeable areas and the waterlogging of tree roots.

This would be to the detriment of the health of the affected trees and could lead to the loss of trees which contributed significantly to the character and appearance of this part of Culcheth Hall Drive.

The council was also concerned that standing water on the carriageway surface of the access road would create a skidding hazard during freezing weather.

Ms Worthington said she was not convinced that the site would be sufficiently serviced by drainage, including foul drainage and utilities without compromising both highway safety and the health of trees, some of which were protected.

# 'No dogs' warning to be reinforced

A NUMBER of notices warning that dogs are not allowed on the village playing field are to be displayed on Croft Carnival Day, Saturday July 4.

Croft Parish Council has agreed to pay for A-boards to display the notices to solve the problem caused by dogs fouling the field on Carnival Day.

Clr Les Hoyle said: "Apparently many people arrive by car, not knowing that dogs are not allowed on the field. There are permanent signs but they are not easily seen from a car when there is a lot of traffic queuing to get onto the field."

"Some dogs probably get onto the field unnoticed but it is difficult to ask a driver to turn round if he is in a queue of cars trying to get onto the field."

"The idea of the A-boards is to alert motorists to the dog ban before they reach the field."

"Dog fouling can be a serious problem and a health hazard on the playing field."

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## Property Talk

Here at Courtyard we like to keep our customers up to date with current market trends and situations, so we have put together a few points about the property market you may not be aware of;

### Parents get Saving NOW!

*- How will the younger generation afford a home in the future?*

Statistics recently released online show a baby born today faces the prospect of paying £3.4m for their first property. Their evidence is based on historic house data since 1954 which depicts an average annual increase of 8.6%, with this in mind, when a child born in 2014 reaches the average first time buyer age of 35, the average house price in 2048 will be a colossal £3.4m. According to this study, even children of 10 years old today could face paying over £1.6m per property with a deposit of over £320,000. required.

### Negligent Landlords in for a Shock!

In just **12 months** from now, landlords in the UK will be **legally bound** to bring their home to a **minimum E** energy rating. Landlords will be banned from renting out their properties if they don't meet the new EPC standards by **2016**. (information as per Michael Portman, MD of Letrisks)

For landlords with **F & G ratings**, be aware you could be at risk earlier if you are seeking a 'buy to let' mortgage, as lenders will require borrowers to comply with the regulations, what's more, insurance policies insist landlords comply with all relevant statutory requirements, which

could hinder your chances of getting a mortgage.

Landlords must also note that **effective from Oct 2015**, legislation requires you to have working and maintained smoke and carbon monoxide detectors installed. If your property falls short on the EPC rating, the governments green deals and eco schemes may help with the cost.

If you require any work done to meet the up and coming criteria, **call Courtyard building and maintenance - we can help.**

### New Account Launched for First Time Buyers

As of **Autumn 2015**, a new 'help to buy' ISA will be available from banks and buildings societies launched by the government to help first time buyers save for their first home. Save up to £200 a month and the **government will boost your savings by 25%**, that's a **£50 bonus for every £200 saved**, up to a maximum of £3000. Terms & conditions apply, call for more information.

If you want any further information or advice, give me a call on 01925 767000

## Have you seen the signs?

